

EXHIBIT 1

WEST VIRGINIA FAIR PLAN**Statement of Assets, Liabilities and Members' Equity at****December 31, 2013**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	618,249.98	0.00	618,249.98
Investments	320,994.31	0.00	320,994.31
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	3,177.94	697.54	2,480.40
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	0.00	0.00	0.00
Pre-paid Pension	29,575.00	29,575.00	0.00
Furniture & Equipment	0.00	0.00	0.00
Data Processing Equipment	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00
TOTAL ASSETS	971,997.23	30,272.54	941,724.69
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			90,600.00
Unpaid Loss Adjustment Expenses			27,039.00
Unpaid Underwriting Expenses			12,126.00
Unpaid Post Retirement Benefits (Medical)			63,549.00
Unpaid Post Retirement Benefits (Pension)			45,026.00
Unearned Premiums			181,837.00
Unearned Advance Premiums			13,592.00
Claims Checks Payable			22,699.91
Amounts Withheld for Accounts of Others			(272.37)
Unpaid Premium Tax			5,257.31
TOTAL LIABILITIES			461,453.85
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			480,270.84
TOTAL LIABILITIES & MEMBERS' EQUITY			941,724.69

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
December 31, 2013**

	Quarter	Year
	10/01/ - 12/31/2013	01/01/ - 12/31/2013
<u>UNDERWRITING INCOME</u>		
Premiums Written	91,354.00	372,183.00
Change in Unearned Premiums	1,555.00	(4,306.00)
Premiums Earned	92,909.00	367,877.00
<u>DEDUCTIONS</u>		
Losses Incurred	5,207.62	146,207.62
Loss Adjustment Expenses Incurred	(4,688.64)	54,866.99
Other Underwriting Expenses Incurred	50,633.24	171,447.19
Post Retirement Benefits Incurred	(25,356.03)	21,095.81
Premium Tax Incurred	4,050.53	16,490.47
Total Underwriting Deductions	29,846.72	410,108.08
Net Underwriting Profit or Loss	63,062.28	(42,231.08)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	6.22	24.04
Other Income	(67.74)	198.13
Premiums/Assessments Charged-Off	(509.29)	(510.10)
Total Other Income or Outgo	(570.81)	(287.93)
Net Result of Operations	62,491.47	(42,519.01)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	343,569.56	493,527.44
Net Result of Operations	62,491.47	(42,519.01)
Change in Assets Not Admitted	(29,400.19)	(897.59)
Change in Post Retirement Benefits (Pension)	103,610.00	30,160.00
Assessment of Policy Year	0.00	0.00
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	0.00
Assessments Charged-Off	0.00	0.00
Distributions Charged-Off	0.00	0.00
MEMBERS' EQUITY (DEFICIT)	480,270.84	480,270.84

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2013****INCREASE IN LEDGER ASSETS**

Premiums Written	372,183.00
Other Income	198.13
Investment Income	24.04
Unearned Advance Premiums	8,546.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
TOTAL	380,951.17

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	56,607.62
Loss Adjustment Expenses Paid	28,105.99
Other Expenses Paid	205,264.37
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	1,772.41
Claims Checks Payable	29.81
Premiums Charged-Off	510.10
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
* Adjustment for Prepaid Post Retirement Benefits	0.00
TOTAL	292,290.30

Increase(Decrease) in Ledger Assets	88,660.87
Ledger Assets at 12/31/2012	883,336.36
Ledger Assets at 12/31/2013	971,997.23

* Adjusted to reflect the change in Accounting for Post Retirement Benefits per SAP 92 and SAP

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2013**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	5,533.41	0.00	0.00	0.00	5,533.41
Commissions	0.00	38,072.90	0.00	0.00	38,072.90
Boards, Bureaus & Associations	3,185.15	1,178.43	0.00	5,878.05	10,241.63
Salaries	9,785.80	31,647.53	0.00	15,168.35	56,601.68
Employee Relations & Welfare	5,198.45	12,059.44	0.00	12,805.39	30,063.28
Insurance	10.52	204.09	0.00	311.30	525.91
Travel & Travel Items	2,079.04	1,969.86	0.00	2,858.22	6,907.12
Rent & Rent Items	781.60	6,203.29	0.00	3,721.98	10,706.87
Equipment	45.72	683.29	0.00	1,557.00	2,286.01
Printing & Stationery	13.62	310.37	0.00	357.10	681.09
Postage, Telephone, & Telegraph	61.41	1,562.48	0.00	569.15	2,193.04
Legal & Auditing	395.03	10,510.47	0.00	8,845.82	19,751.32
Payroll Taxes	724.27	2,392.88	0.00	1,146.89	4,264.04
Premium Taxes	0.00	0.00	0.00	16,277.37	16,277.37
State & Local Insurance Taxes	0.00	0.00	0.00	0.00	0.00
Miscellaneous	291.97	2,145.98	0.00	12,160.55	14,598.50
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	15,971.19	0.00	15,971.19
TOTAL Expenses Paid	28,105.99	108,941.01	15,971.19	81,657.17	234,675.36
Add: Unpaid Expenses Current Year	27,039.00	6,970.00	616.00	18,713.31	53,338.31
Deduct: Unpaid Expenses Prior Year	278.00	5,862.00	1,608.00	16,365.21	24,113.21
Expenses Incurred	54,866.99	110,049.01	14,979.19	84,005.27	263,900.46

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2013

	2013	2012	2011	2010	TOTAL
Premiums Written	91,354.00	0.00	0.00	0.00	91,354.00
Other Income	(67.74)	0.00	0.00	0.00	(67.74)
Investment Income Received	6.22	0.00	0.00	0.00	6.22
Subtotal	<u>91,292.48</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>91,292.48</u>
EXPENSES PAID:					
Losses	12,000.00	8,607.62	0.00	0.00	20,607.62
Loss Adjustment Expenses	5,091.16	3,168.20	0.00	0.00	8,259.36
Other Underwriting Expenses	35,964.61	0.00	0.00	0.00	35,964.61
Premium Tax	3,693.16	0.00	0.00	0.00	3,693.16
Commissions	9,779.60	0.00	0.00	0.00	9,779.60
Premiums/Assessments Charged-off	509.29	0.00	0.00	0.00	509.29
Subtotal	<u>67,037.82</u>	<u>11,775.82</u>	<u>0.00</u>	<u>0.00</u>	<u>78,813.64</u>
BALANCE DUE COMPANIES	24,254.66	(11,775.82)	0.00	0.00	12,478.84
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(872.35)	0.00	0.00	0.00	(872.35)
Prior Pension	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>(872.35)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(872.35)</u>
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(30,272.54)	0.00	0.00	0.00	(30,272.54)
Current Pension	(70,084.00)	0.00	0.00	0.00	(70,084.00)
Subtotal	<u>(100,356.54)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(100,356.54)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(75,229.53)	(11,775.82)	0.00	0.00	(87,005.35)
DEDUCT:					
Current Unearned Premiums	181,837.00	0.00	0.00	0.00	181,837.00
Current Unpaid Losses (Incl. I.B.N.R.)	90,600.00	0.00	0.00	0.00	90,600.00
Current Unpaid Underwriting Expenses	12,126.00	0.00	0.00	0.00	12,126.00
Current Unpaid Post Retirement Benefits	8,916.00	0.00	0.00	0.00	8,916.00
Current Unpaid Loss Adjustment Expenses	27,039.00	0.00	0.00	0.00	27,039.00
Current Unpaid Premium Tax	5,237.81	19.50	0.00	0.00	5,257.31
Subtotal	<u>325,755.81</u>	<u>19.50</u>	<u>0.00</u>	<u>0.00</u>	<u>325,775.31</u>
ADD:					
Prior Unearned Premiums	172,031.00	11,361.00	0.00	0.00	183,392.00
Prior Unpaid Losses (Incl. I.B.N.R.)	90,800.00	15,200.00	0.00	0.00	106,000.00
Prior Unpaid Underwriting Expenses	3,203.00	0.00	0.00	0.00	3,203.00
Prior Unpaid Post Retirement Benefits	138,550.00	0.00	0.00	0.00	138,550.00
Prior Unpaid Loss Adjustment Expenses	34,253.00	5,734.00	0.00	0.00	39,987.00
Prior Unpaid Premium Tax	4,880.44	19.50	0.00	0.00	4,899.94
Subtotal	<u>443,717.44</u>	<u>32,314.50</u>	<u>0.00</u>	<u>0.00</u>	<u>476,031.94</u>
Change in Post Retirement Benefits (Pension)	0.00	73,450.00	0.00	0.00	73,450.00
Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	<u><u>42,732.10</u></u>	<u><u>93,969.18</u></u>	<u><u>0.00</u></u>	<u><u>0.00</u></u>	<u><u>136,701.28</u></u>

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN**Members' Account by Policy Year for the Year to Date Ending**

December 31, 2013

	2013	2012	2011	2010	TOTAL
Premiums Written	367,814.00	4,369.00	0.00	0.00	372,183.00
Other Income	198.13	0.00	0.00	0.00	198.13
Investment Income Received	24.04	0.00	0.00	0.00	24.04
Subtotal	368,036.17	4,369.00	0.00	0.00	372,405.17
EXPENSES PAID:					
Losses	12,000.00	44,607.62	0.00	0.00	56,607.62
Loss Adjustment Expenses	9,687.56	16,437.74	0.00	1,980.69	28,105.99
Other Underwriting Expenses	152,219.10	0.00	0.00	0.00	152,219.10
Premium Tax	11,058.40	5,190.42	28.55	0.00	16,277.37
Commissions	37,610.60	462.30	0.00	0.00	38,072.90
Premiums/Assessments Charged-off	509.29	0.81	0.00	0.00	510.10
Subtotal	223,084.95	66,698.89	28.55	1,980.69	291,793.08
BALANCE DUE COMPANIES	144,951.22	(62,329.89)	(28.55)	(1,980.69)	80,612.09
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(29,374.95)	0.00	0.00	(29,374.95)
Prior Pension	0.00	(100,244.00)	0.00	0.00	(100,244.00)
Subtotal	0.00	(129,618.95)	0.00	0.00	(129,618.95)
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(30,272.54)	0.00	0.00	0.00	(30,272.54)
Current Pension	(70,084.00)	0.00	0.00	0.00	(70,084.00)
Subtotal	(100,356.54)	0.00	0.00	0.00	(100,356.54)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	44,594.68	67,289.06	(28.55)	(1,980.69)	109,874.50
DEDUCT:					
Current Unearned Premiums	181,837.00	0.00	0.00	0.00	181,837.00
Current Unpaid Losses (Incl. I.B.N.R.)	90,600.00	0.00	0.00	0.00	90,600.00
Current Unpaid Underwriting Expenses	12,126.00	0.00	0.00	0.00	12,126.00
Current Unpaid Post Retirement Benefits	8,916.00	0.00	0.00	0.00	8,916.00
Current Unpaid Loss Adjustment Expenses	27,039.00	0.00	0.00	0.00	27,039.00
Current Unpaid Premium Tax	5,237.81	19.50	0.00	0.00	5,257.31
Subtotal	325,755.81	19.50	0.00	0.00	325,775.31
ADD:					
Prior Unearned Premiums	0.00	177,531.00	0.00	0.00	177,531.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,000.00	0.00	0.00	1,000.00
Prior Unpaid Underwriting Expenses	0.00	14,781.00	0.00	0.00	14,781.00
Prior Unpaid Post Retirement Benefits	0.00	4,010.00	0.00	0.00	4,010.00
Prior Unpaid Loss Adjustment Expenses	0.00	278.00	0.00	0.00	278.00
Prior Unpaid Premium Tax	0.00	5,015.66	28.55	0.00	5,044.21
Subtotal	0.00	202,615.66	28.55	0.00	202,644.21
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	(281,161.13)	269,885.22	0.00	(1,980.69)	(13,256.60)

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @

December 31, 2013

	2013	2012	2011	2010	TOTAL
Premiums Written	367,814.00	368,382.00	382,529.00	418,567.00	1,537,292.00
Other Income	198.13	734.66	187.02	332.05	1,451.86
Investment Income Received	24.04	24.74	25.30	532.76	606.84
Subtotal	368,036.17	369,141.40	382,741.32	419,431.81	1,539,350.70
EXPENSES PAID:					
Losses	12,000.00	72,777.96	111,179.54	101,943.02	297,900.52
Loss Adjustment Expenses	9,687.56	29,221.15	17,641.92	55,630.91	112,181.54
Other Underwriting Expenses	152,219.10	154,306.80	145,315.45	153,698.26	605,539.61
Premium Tax	11,058.40	16,315.14	16,962.71	18,568.28	62,904.53
Commissions	37,610.60	36,757.80	37,937.50	41,642.20	153,948.10
Premiums/Assessments Charged-off	509.29	6.46	1,485.91	91.43	2,093.09
Subtotal	223,084.95	309,385.31	330,523.03	371,574.10	1,234,567.39
BALANCE DUE COMPANIES	144,951.22	59,756.09	52,218.29	47,857.71	304,783.31
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(30,272.54)	0.00	0.00	0.00	(30,272.54)
Current Pension	(70,084.00)	0.00	0.00	0.00	(70,084.00)
Subtotal	(100,356.54)	0.00	0.00	0.00	(100,356.54)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	44,594.68	59,756.09	52,218.29	47,857.71	204,426.77
DEDUCT:					
Current Unearned Premiums	181,837.00	0.00	0.00	0.00	181,837.00
Current Unpaid Losses (Incl. I.B.N.R.)	90,600.00	0.00	0.00	0.00	90,600.00
Current Unpaid Underwriting Expenses	12,126.00	0.00	0.00	0.00	12,126.00
Current Unpaid Post Retirement Benefits	8,916.00	0.00	0.00	0.00	8,916.00
Current Unpaid Loss Adjustment Expenses	27,039.00	0.00	0.00	0.00	27,039.00
Current Unpaid Premium Tax	5,237.81	19.50	0.00	0.00	5,257.31
Subtotal	325,755.81	19.50	0.00	0.00	325,775.31
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	309,736.52	300,000.00	609,736.52
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	0.00	(15,448.73)	(15,448.73)
Distributions Charged-Off	0.00	0.00	0.00	7,331.59	7,331.59
NET CHANGE IN MEMBERS' EQUITY	(281,161.13)	59,736.59	361,954.81	339,740.57	480,270.84

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2013**

	<u>QUARTER</u> 10/01/2013 - 12/31/2013			<u>YEAR</u> 01/01/2013 - 12/31/2013		
	<u>2013</u>	<u>2012</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
Fire	79,275.00	0.00	79,275.00	316,731.00	3,899.00	320,630.00
Other Allied Lines	12,079.00	0.00	12,079.00	51,083.00	470.00	51,553.00
Total	91,354.00	0.00	91,354.00	367,814.00	4,369.00	372,183.00
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	147,611.00	9,852.00	157,463.00	0.00	154,212.00	154,212.00
Other Allied Lines	24,420.00	1,509.00	25,929.00	0.00	23,319.00	23,319.00
Total	172,031.00	11,361.00	183,392.00	0.00	177,531.00	177,531.00
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	156,645.00	0.00	156,645.00	156,645.00	0.00	156,645.00
Other Allied Lines	25,192.00	0.00	25,192.00	25,192.00	0.00	25,192.00
Total	181,837.00	0.00	181,837.00	181,837.00	0.00	181,837.00
<u>PREMIUMS EARNED</u>						
Fire	70,241.00	9,852.00	80,093.00	160,086.00	158,111.00	318,197.00
Other Allied Lines	11,307.00	1,509.00	12,816.00	25,891.00	23,789.00	49,680.00
Total	81,548.00	11,361.00	92,909.00	185,977.00	181,900.00	367,877.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending

December 31, 2013

For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 10/01/2013 - 12/31/2013			<u>YEAR</u> 01/01/2013 - 12/31/2013		
	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	66,787.00	0.00	66,787.00	269,909.00	2,684.00	272,593.00
Habitational (Non-Owner Occupied)	12,966.00	0.00	12,966.00	57,728.00	683.00	58,411.00
Commercial	11,601.00	0.00	11,601.00	40,177.00	1,002.00	41,179.00
Total	91,354.00	0.00	91,354.00	367,814.00	4,369.00	372,183.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	144,970.00	9,576.00	154,546.00	0.00	129,268.00	129,268.00
Habitational (Non-Owner Occupied)	27,061.00	1,785.00	28,846.00	0.00	26,813.00	26,813.00
Commercial	0.00	0.00	0.00	0.00	21,450.00	21,450.00
Total	172,031.00	11,361.00	183,392.00	0.00	177,531.00	177,531.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	116,731.00	0.00	116,731.00	116,731.00	0.00	116,731.00
Habitational (Non-Owner Occupied)	22,665.00	0.00	22,665.00	22,665.00	0.00	22,665.00
Commercial	42,441.00	0.00	42,441.00	42,441.00	0.00	42,441.00
Total	181,837.00	0.00	181,837.00	181,837.00	0.00	181,837.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	95,026.00	9,576.00	104,602.00	153,178.00	131,952.00	285,130.00
Habitational (Non-Owner Occupied)	17,362.00	1,785.00	19,147.00	35,063.00	27,496.00	62,559.00
Commercial	(30,840.00)	0.00	(30,840.00)	(2,264.00)	22,452.00	20,188.00
Total	81,548.00	11,361.00	92,909.00	185,977.00	181,900.00	367,877.00
Premiums Earned for Terrorism Reporting Requirements	(13,478.00)	1,785.00	(11,693.00)	32,799.00	49,948.00	82,747.00

NOTE: Terrorism Reporting Requirements include: Habitational (Non-Owner Occupied) & Commercial Lines for Premiums Earned only!

EXHIBIT 7

WEST VIRGINIA FAIR PLAN
Reporting Schedule P Number of Claims Outstanding
FOR THE TEN YEAR PERIOD ENDING
December 31, 2013

<u>Coverage</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
Fire	1	0	0	0	0	0	0	0	0	0	1
Other Allied Lines	0	0	0	0	0	0	0	0	0	0	0
Homeowners	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL	1	0	0	0	0	0	0	0	0	0	1

NOTES:

- 1) Members should apply their respective percentages of participations to the reported Claims Outstanding by line by year.
- 2) Claims counts should be reported in whole numbers. Members should utilize the method employed in their respective filings. i.e., either the "round up" or "truncated method."
- 3) Members are advised the FAIR Plan claim counts are accumulated per claim.

EXHIBIT 7A

WEST VIRGINIA FAIR PLAN**Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending**

December 31, 2013

QUARTER

10/01/2013 - 12/31/2013

	2013	2012	2011	2010	TOTAL
		LOSSES PAID			
Fire	12,000.00	8,607.62	0.00	0.00	20,607.62
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	12,000.00	8,607.62	0.00	0.00	20,607.62
		UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)			
Fire	90,700.00	15,200.00	0.00	0.00	105,900.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	90,800.00	15,200.00	0.00	0.00	106,000.00
		UNPAID CURRENT PERIOD (INCL. I.B.N.R.)			
Fire	90,500.00	0.00	0.00	0.00	90,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	90,600.00	0.00	0.00	0.00	90,600.00
		LOSSES INCURRED			
Fire	11,800.00	(6,592.38)	0.00	0.00	5,207.62
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	11,800.00	(6,592.38)	0.00	0.00	5,207.62

YEAR TO DATE

01/01/2013 - 12/31/2013

		2012	2011	2010	TOTAL
		LOSSES PAID			
Fire	12,000.00	44,607.62	0.00	0.00	56,607.62
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	12,000.00	44,607.62	0.00	0.00	56,607.62
		UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)			
Fire	0.00	900.00	0.00	0.00	900.00
Other Allied Lines	0.00	100.00	0.00	0.00	100.00
Total	0.00	1,000.00	0.00	0.00	1,000.00
		UNPAID CURRENT PERIOD (INCL. I.B.N.R.)			
Fire	90,500.00	0.00	0.00	0.00	90,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	90,600.00	0.00	0.00	0.00	90,600.00
		LOSSES INCURRED			
Fire	102,500.00	43,707.62	0.00	0.00	146,207.62
Other Allied Lines	100.00	(100.00)	0.00	0.00	0.00
Total	102,600.00	43,607.62	0.00	0.00	146,207.62
		I.B.N.R. (CURRENT PERIOD)			
Fire	500.00	0.00	0.00	0.00	500.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	600.00	0.00	0.00	0.00	600.00

EXHIBIT 7B

WEST VIRGINIA FAIR PLAN

**Loss Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2013**

QUARTER**10/01/2013 - 12/31/2013**

	2013	2012	2011	2010	TOTAL
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	5,088.48	3,168.20	0.00	0.00	8,256.68
Other Allied Lines	2.68	0.00	0.00	0.00	2.68
Total	5,091.16	3,168.20	0.00	0.00	8,259.36
	UNPAID PREVIOUS PERIOD				
Fire	34,215.00	5,734.00	0.00	0.00	39,949.00
Other Allied Lines	38.00	0.00	0.00	0.00	38.00
Total	34,253.00	5,734.00	0.00	0.00	39,987.00
	UNPAID CURRENT PERIOD				
Fire	27,009.00	0.00	0.00	0.00	27,009.00
Other Allied Lines	30.00	0.00	0.00	0.00	30.00
Total	27,039.00	0.00	0.00	0.00	27,039.00
	LOSS ADJUSTMENT EXPENSES INCURRED				
Fire	(2,117.52)	(2,565.80)	0.00	0.00	(4,683.32)
Other Allied Lines	(5.32)	0.00	0.00	0.00	(5.32)
Total	(2,122.84)	(2,565.80)	0.00	0.00	(4,688.64)

YEAR TO DATE**01/01/2013 - 12/31/2013**

	LOSS ADJUSTMENT EXPENSES PAID				
Fire	8,989.74	12,159.38	0.00	1,980.69	23,129.81
Other Allied Lines	697.82	4,278.36	0.00	0.00	4,976.18
Total	9,687.56	16,437.74	0.00	1,980.69	28,105.99
	UNPAID PREVIOUS PERIOD				
Fire	0.00	251.00	0.00	0.00	251.00
Other Allied Lines	0.00	27.00	0.00	0.00	27.00
Total	0.00	278.00	0.00	0.00	278.00
	UNPAID CURRENT PERIOD				
Fire	27,009.00	0.00	0.00	0.00	27,009.00
Other Allied Lines	30.00	0.00	0.00	0.00	30.00
Total	27,039.00	0.00	0.00	0.00	27,039.00
	LOSS ADJUSTMENT EXPENSES INCURRED				
Fire	35,998.74	11,908.38	0.00	1,980.69	49,887.81
Other Allied Lines	727.82	4,251.36	0.00	0.00	4,979.18
Total	36,726.56	16,159.74	0.00	1,980.69	54,866.99

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
December 31, 2013

<u>Cat #</u>	<u>Policy Year</u>	<u>Date of Loss</u>	<u>Line of Business</u>	<u>Unpaid Losses</u>	<u>Paid Losses</u>	<u>Alloc. Unpaid LAE</u>	<u>Paid Loss Adjustment Expenses</u>
59	2011	08/27/2011	Other	0	0.00	0	0.00
90	2012	10/28/2012	Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
			Other	0	0.00	0	0.00
TOTAL				<hr/> <hr/> 0	0.00	<hr/> <hr/> 0	<hr/> <hr/> 0.00