

EXHIBIT 1

WEST VIRGINIA FAIR PLAN**Statement of Assets, Liabilities and Members' Equity at****September 30, 2014**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	564,895.27	0.00	564,895.27
Investments	321,011.62	0.00	321,011.62
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,685.84	820.93	3,864.91
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	34,246.00	34,246.00	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	924,838.73	35,066.93	889,771.80
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			39,600.00
Unpaid Loss Adjustment Expenses			4,416.00
Unpaid Underwriting Expenses			3,706.00
Unpaid Post Retirement Benefits (Medical)			73,587.00
Unpaid Post Retirement Benefits (Pension)			52,139.00
Unearned Premiums			175,443.00
Unearned Advance Premiums			8,424.00
Claims Checks Payable			5,323.81
Amounts Withheld for Accounts of Others			(1,394.29)
Unpaid Premium Tax			4,641.37
TOTAL LIABILITIES			365,885.89
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			523,885.91
TOTAL LIABILITIES & MEMBERS' EQUITY			889,771.80

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
September 30, 2014**

	Quarter	Year
	<u>07/01/ - 09/30/2014</u>	<u>01/01/ - 09/30/2014</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	87,715.00	263,576.00
Change in Unearned Premiums	(552.00)	6,394.00
Premiums Earned	<u>87,163.00</u>	<u>269,970.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	36,848.22	84,024.76
Loss Adjustment Expenses Incurred	(1,032.96)	(5,821.36)
Other Underwriting Expenses Incurred	39,370.56	128,980.31
Post Retirement Benefits Incurred	9,205.84	26,299.97
Premium Tax Incurred	3,882.36	11,675.81
Total Underwriting Deductions	<u>88,274.02</u>	<u>245,159.49</u>
Net Underwriting Profit or Loss	(1,111.02)	24,810.51
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	5.97	17.31
Other Income	1,007.44	1,118.88
Premiums/Assessments Charged-Off	0.00	444.04
Total Other Income or Outgo	<u>1,013.41</u>	<u>1,580.23</u>
Net Result of Operations	(97.61)	26,390.74
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	526,295.23	480,270.84
Net Result of Operations	(97.61)	26,390.74
Change in Assets Not Admitted	2,314.40	(4,794.39)
Change in Post Retirement Benefits (Pension)	(0.00)	(0.00)
Assessment of Policy Year	0.00	701,695.38
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	(701,695.38)
Assessments Charged-Off	(4,580.34)	(4,886.71)
Distributions Charged-Off	(45.77)	26,905.43
MEMBERS' EQUITY (DEFICIT)	<u><u>523,885.91</u></u>	<u><u>523,885.91</u></u>

EXHIBIT 3**WEST VIRGINIA FAIR PLAN**

Reconciliation of Ledger Assets As of
September 30, 2014

INCREASE IN LEDGER ASSETS

Premiums Written	263,576.00
Other Income	1,118.88
Investment Income	17.31
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	444.04
Assessments/Distributions to Members Charged-Off	22,018.72
Assessment of Policy Year	701,695.38
Policy Year Closeout	0.00
TOTAL	<hr/> 988,870.33

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	135,024.76
Loss Adjustment Expenses Paid	16,801.64
Other Expenses Paid	158,841.03
Unearned Advance Premiums	5,168.00
Amounts Withheld for Accounts of Others	1,121.92
Claims Checks Payable	17,376.10
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	701,695.38
TOTAL	<hr/> 1,036,028.83

Increase(Decrease) in Ledger Assets	(47,158.50)
Ledger Assets at 12/31/2013	971,997.23
Ledger Assets at 09/30/2014	<hr/> 924,838.73

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
September 30, 2014

	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
Premiums Written	87,715.00	0.00	0.00	0.00	0.00	87,715.00
Other Income	1,007.44	0.00	0.00	0.00	0.00	1,007.44
Investment Income Received	5.97	0.00	0.00	0.00	0.00	5.97
Subtotal	<u>88,728.41</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>88,728.41</u>
EXPENSES PAID:						
Losses	0.00	67,848.22	0.00	0.00	0.00	67,848.22
Loss Adjustment Expenses	1,117.11	5,272.93	0.00	0.00	0.00	6,390.04
Other Underwriting Expenses	33,919.60	0.00	0.00	0.00	0.00	33,919.60
Premium Tax	3,130.00	(9.04)	0.00	0.00	0.00	3,120.96
Commissions	9,021.80	0.00	0.00	0.00	0.00	9,021.80
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>47,188.51</u>	<u>73,112.11</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>120,300.62</u>
BALANCE DUE COMPANIES	41,539.90	(73,112.11)	0.00	0.00	0.00	(31,572.21)
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(37,381.33)	0.00	0.00	0.00	0.00	(37,381.33)
Prior Pension	(70,084.00)	0.00	0.00	0.00	0.00	(70,084.00)
Subtotal	<u>(107,465.33)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(107,465.33)</u>
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(35,066.93)	0.00	0.00	0.00	0.00	(35,066.93)
Current Pension	(70,084.00)	0.00	0.00	0.00	0.00	(70,084.00)
Subtotal	<u>(105,150.93)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(105,150.93)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	43,854.30	(73,112.11)	0.00	0.00	0.00	(29,257.81)
DEDUCT:						
Current Unearned Premiums	165,548.00	9,895.00	0.00	0.00	0.00	175,443.00
Current Unpaid Losses (Incl. I.B.N.R.)	39,500.00	100.00	0.00	0.00	0.00	39,600.00
Current Unpaid Underwriting Expenses	3,706.00	0.00	0.00	0.00	0.00	3,706.00
Current Unpaid Post Retirement Benefits	21,396.00	0.00	0.00	0.00	0.00	21,396.00
Current Unpaid Loss Adjustment Expenses	4,405.00	11.00	0.00	0.00	0.00	4,416.00
Current Unpaid Premium Tax	4,636.06	5.31	0.00	0.00	0.00	4,641.37
Subtotal	<u>239,191.06</u>	<u>10,011.31</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>249,202.37</u>
ADD:						
Prior Unearned Premiums	131,950.00	42,941.00	0.00	0.00	0.00	174,891.00
Prior Unpaid Losses (Incl. I.B.N.R.)	400.00	70,200.00	0.00	0.00	0.00	70,600.00
Prior Unpaid Underwriting Expenses	2,231.00	0.00	0.00	0.00	0.00	2,231.00
Prior Unpaid Post Retirement Benefits	17,236.00	0.00	0.00	0.00	0.00	17,236.00
Prior Unpaid Loss Adjustment Expenses	67.00	11,772.00	0.00	0.00	0.00	11,839.00
Prior Unpaid Premium Tax	3,883.70	(3.73)	0.00	0.00	0.00	3,879.97
Subtotal	<u>155,767.70</u>	<u>124,909.27</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>280,676.97</u>
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	(4,580.34)	0.00	0.00	(4,580.34)
Distributions Charged-Off	0.00	0.00	(45.77)	0.00	0.00	(45.77)
NET CHANGE IN MEMBERS' EQUITY	<u>(39,569.06)</u>	<u>41,785.85</u>	<u>(4,626.11)</u>	<u>0.00</u>	<u>0.00</u>	<u>(2,409.32)</u>

EXHIBIT 5B

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

September 30, 2014

	2014	2013	2012	2011	2010	TOTAL
Premiums Written	262,108.00	1,468.00	0.00	0.00	0.00	263,576.00
Other Income	1,118.88	0.00	0.00	0.00	0.00	1,118.88
Investment Income Received	17.31	0.00	0.00	0.00	0.00	17.31
Subtotal	263,244.19	1,468.00	0.00	0.00	0.00	264,712.19
EXPENSES PAID:						
Losses	0.00	135,024.76	0.00	0.00	0.00	135,024.76
Loss Adjustment Expenses	1,117.11	15,684.53	0.00	0.00	0.00	16,801.64
Other Underwriting Expenses	125,379.48	0.00	0.00	0.00	0.00	125,379.48
Premium Tax	6,975.72	5,296.53	19.50	0.00	0.00	12,291.75
Commissions	25,706.40	134.40	0.00	0.00	0.00	25,840.80
Premiums/Assessments Charged-off	0.00	(444.04)	0.00	0.00	0.00	(444.04)
Subtotal	159,178.71	155,696.18	19.50	0.00	0.00	314,894.39
BALANCE DUE COMPANIES	104,065.48	(154,228.18)	(19.50)	0.00	0.00	(50,182.20)
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(30,272.54)	0.00	0.00	0.00	(30,272.54)
Prior Pension		(70,084.00)	0.00	0.00	0.00	(70,084.00)
Subtotal	0.00	(100,356.54)	0.00	0.00	0.00	(100,356.54)
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(35,066.93)	0.00	0.00	0.00	0.00	(35,066.93)
Current Pension	(70,084.00)	0.00	0.00	0.00	0.00	(70,084.00)
Subtotal	(105,150.93)	0.00	0.00	0.00	0.00	(105,150.93)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(1,085.45)	(53,871.64)	(19.50)	0.00	0.00	(54,976.59)
DEDUCT:						
Current Unearned Premiums	165,548.00	9,895.00	0.00	0.00	0.00	175,443.00
Current Unpaid Losses (Incl. I.B.N.R.)	39,500.00	100.00	0.00	0.00	0.00	39,600.00
Current Unpaid Underwriting Expenses	3,706.00	0.00	0.00	0.00	0.00	3,706.00
Current Unpaid Post Retirement Benefits	21,396.00	0.00	0.00	0.00	0.00	21,396.00
Current Unpaid Loss Adjustment Expenses	4,405.00	11.00	0.00	0.00	0.00	4,416.00
Current Unpaid Premium Tax	4,636.06	5.31	0.00	0.00	0.00	4,641.37
Subtotal	239,191.06	10,011.31	0.00	0.00	0.00	249,202.37
ADD:						
Prior Unearned Premiums	0.00	181,837.00	0.00	0.00	0.00	181,837.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	90,600.00	0.00	0.00	0.00	90,600.00
Prior Unpaid Underwriting Expenses	0.00	12,126.00	0.00	0.00	0.00	12,126.00
Prior Unpaid Post Retirement Benefits	0.00	8,916.00	0.00	0.00	0.00	8,916.00
Prior Unpaid Loss Adjustment Expenses	0.00	27,039.00	0.00	0.00	0.00	27,039.00
Prior Unpaid Premium Tax	0.00	5,237.81	19.50	0.00	0.00	5,257.31
Subtotal	0.00	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	0.00
Assessment of Policy Year	0.00	701,695.38	0.00	0.00	0.00	701,695.38
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	(361,954.81)	(339,740.57)	(701,695.38)
Assessments Charged-Off	0.00	0.00	(4,886.71)	0.00	0.00	(4,886.71)
Distributions Charged-Off	0.00	0.00	26,905.43	0.00	0.00	26,905.43
NET CHANGE IN MEMBERS' EQUITY	(240,276.51)	963,568.24	22,018.72	(361,954.81)	(339,740.57)	43,615.07

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN**Members' Account for Active Policy Years @****September 30, 2014**

	2014	2013	2012	2011	2010	TOTAL
Premiums Written	262,108.00	369,282.00	368,382.00	382,529.00	418,567.00	1,800,868.00
Other Income	1,118.88	198.13	734.66	187.02	332.05	2,570.74
Investment Income Received	17.31	24.04	24.74	25.30	532.76	624.15
Subtotal	263,244.19	369,504.17	369,141.40	382,741.32	419,431.81	1,804,062.89
EXPENSES PAID:						
Losses	0.00	147,024.76	72,777.96	111,179.54	101,943.02	432,925.28
Loss Adjustment Expenses	1,117.11	25,372.09	29,221.15	17,641.92	55,630.91	128,983.18
Other Underwriting Expenses	125,379.48	152,219.10	154,306.80	145,315.45	153,698.26	730,919.09
Premium Tax	6,975.72	16,354.93	16,334.64	16,962.71	18,568.28	75,196.28
Commissions	25,706.40	37,745.00	36,757.80	37,937.50	41,642.20	179,788.90
Premiums/Assessments Charged-off	0.00	65.25	6.46	1,485.91	91.43	1,649.05
Subtotal	159,178.71	378,781.13	309,404.81	330,523.03	371,574.10	1,549,461.78
BALANCE DUE COMPANIES	104,065.48	(9,276.96)	59,736.59	52,218.29	47,857.71	254,601.11
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(35,066.93)	0.00	0.00	0.00	0.00	(35,066.93)
Current Pension	(70,084.00)	0.00	0.00	0.00	0.00	(70,084.00)
Subtotal	(105,150.93)	0.00	0.00	0.00	0.00	(105,150.93)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(1,085.45)	(9,276.96)	59,736.59	52,218.29	47,857.71	149,450.18
DEDUCT:						
Current Unearned Premiums	165,548.00	9,895.00	0.00	0.00	0.00	175,443.00
Current Unpaid Losses (Incl. I.B.N.R.)	39,500.00	100.00	0.00	0.00	0.00	39,600.00
Current Unpaid Underwriting Expenses	3,706.00	0.00	0.00	0.00	0.00	3,706.00
Current Unpaid Post Retirement Benefits	21,396.00	0.00	0.00	0.00	0.00	21,396.00
Current Unpaid Loss Adjustment Expenses	4,405.00	11.00	0.00	0.00	0.00	4,416.00
Current Unpaid Premium Tax	4,636.06	5.31	0.00	0.00	0.00	4,641.37
Subtotal	239,191.06	10,011.31	0.00	0.00	0.00	249,202.37
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	701,695.38	0.00	309,736.52	300,000.00	1,311,431.90
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	(361,954.81)	(339,740.57)	(701,695.38)
Assessments Charged-Off	0.00	0.00	(4,886.71)	0.00	(15,448.73)	(20,335.44)
Distributions Charged-Off	0.00	0.00	26,905.43	0.00	7,331.59	34,237.02
NET CHANGE IN MEMBERS' EQUITY	(240,276.51)	682,407.11	81,755.31	0.00	0.00	523,885.91

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2014**

	<u>QUARTER</u> 07/01/2014 - 09/30/2014			<u>YEAR</u> 01/01/2014 - 09/30/2014		
	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Fire	74,752.00	0.00	74,752.00	225,491.00	1,062.00	226,553.00
Other Allied Lines	12,963.00	0.00	12,963.00	36,617.00	406.00	37,023.00
Total	<u>87,715.00</u>	<u>0.00</u>	<u>87,715.00</u>	<u>262,108.00</u>	<u>1,468.00</u>	<u>263,576.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	113,638.00	37,084.00	150,722.00	0.00	156,645.00	156,645.00
Other Allied Lines	18,312.00	5,857.00	24,169.00	0.00	25,192.00	25,192.00
Total	<u>131,950.00</u>	<u>42,941.00</u>	<u>174,891.00</u>	<u>0.00</u>	<u>181,837.00</u>	<u>181,837.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	141,897.00	8,524.00	150,421.00	141,897.00	8,524.00	150,421.00
Other Allied Lines	23,651.00	1,371.00	25,022.00	23,651.00	1,371.00	25,022.00
Total	<u>165,548.00</u>	<u>9,895.00</u>	<u>175,443.00</u>	<u>165,548.00</u>	<u>9,895.00</u>	<u>175,443.00</u>
	<u>PREMIUMS EARNED</u>					
Fire	46,493.00	28,560.00	75,053.00	83,594.00	149,183.00	232,777.00
Other Allied Lines	7,624.00	4,486.00	12,110.00	12,966.00	24,227.00	37,193.00
Total	<u>54,117.00</u>	<u>33,046.00</u>	<u>87,163.00</u>	<u>96,560.00</u>	<u>173,410.00</u>	<u>269,970.00</u>

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2014
For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 07/01/2014 - 09/30/2014			<u>YEAR</u> 01/01/2014 - 09/30/2014		
	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	76,290.00	0.00	76,290.00	193,619.00	923.00	194,542.00
Habitational (Non-Owner Occupied)	10,753.00	0.00	10,753.00	42,899.00	298.00	43,197.00
Commercial	672.00	0.00	672.00	25,590.00	247.00	25,837.00
Total	<u>87,715.00</u>	<u>0.00</u>	<u>87,715.00</u>	<u>262,108.00</u>	<u>1,468.00</u>	<u>263,576.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	78,988.00	25,714.00	104,702.00	0.00	116,731.00	116,731.00
Habitational (Non-Owner Occupied)	17,127.00	5,573.00	22,700.00	0.00	22,665.00	22,665.00
Commercial	35,835.00	11,654.00	47,489.00	0.00	42,441.00	42,441.00
Total	<u>131,950.00</u>	<u>42,941.00</u>	<u>174,891.00</u>	<u>0.00</u>	<u>181,837.00</u>	<u>181,837.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	130,005.00	7,774.00	137,779.00	130,005.00	7,774.00	137,779.00
Habitational (Non-Owner Occupied)	18,309.00	1,093.00	19,402.00	18,309.00	1,093.00	19,402.00
Commercial	17,234.00	1,028.00	18,262.00	17,234.00	1,028.00	18,262.00
Total	<u>165,548.00</u>	<u>9,895.00</u>	<u>175,443.00</u>	<u>165,548.00</u>	<u>9,895.00</u>	<u>175,443.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	25,273.00	17,940.00	43,213.00	63,614.00	109,880.00	173,494.00
Habitational (Non-Owner Occupied)	9,571.00	4,480.00	14,051.00	24,590.00	21,870.00	46,460.00
Commercial	19,273.00	10,626.00	29,899.00	8,356.00	41,660.00	50,016.00
Total	<u>54,117.00</u>	<u>33,046.00</u>	<u>87,163.00</u>	<u>96,560.00</u>	<u>173,410.00</u>	<u>269,970.00</u>
Premiums Earned for Terrorism Reporting Requirements	28,844.00	15,106.00	43,950.00	32,946.00	63,530.00	96,476.00

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

EXHIBIT 7A

WEST VIRGINIA FAIR PLAN

**Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2014**

**QUARTER
07/01/2014 - 09/30/2014**

	2014	2013	2012	2011	2010	TOTAL
LOSSES PAID						
Fire	0.00	63,401.30	0.00	0.00	0.00	63,401.30
Other Allied Lines	0.00	4,446.92	0.00	0.00	0.00	4,446.92
Total	0.00	67,848.22	0.00	0.00	0.00	67,848.22
UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)						
Fire	300.00	70,200.00	0.00	0.00	0.00	70,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	400.00	70,200.00	0.00	0.00	0.00	70,600.00
UNPAID CURRENT PERIOD (INCL. I.B.N.R.)						
Fire	39,400.00	100.00	0.00	0.00	0.00	39,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	39,500.00	100.00	0.00	0.00	0.00	39,600.00
LOSSES INCURRED						
Fire	39,100.00	(6,698.70)	0.00	0.00	0.00	32,401.30
Other Allied Lines	0.00	4,446.92	0.00	0.00	0.00	4,446.92
Total	39,100.00	(2,251.78)	0.00	0.00	0.00	36,848.22
YEAR TO DATE 01/01/2014 - 09/30/2014						
LOSSES PAID						
Fire	0.00	129,577.84	0.00	0.00	0.00	129,577.84
Other Allied Lines	0.00	5,446.92	0.00	0.00	0.00	5,446.92
Total	0.00	135,024.76	0.00	0.00	0.00	135,024.76
UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)						
Fire	0.00	90,500.00	0.00	0.00	0.00	90,500.00
Other Allied Lines	0.00	100.00	0.00	0.00	0.00	100.00
Total	0.00	90,600.00	0.00	0.00	0.00	90,600.00
UNPAID CURRENT PERIOD (INCL. I.B.N.R.)						
Fire	39,400.00	100.00	0.00	0.00	0.00	39,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	39,500.00	100.00	0.00	0.00	0.00	39,600.00
LOSSES INCURRED						
Fire	39,400.00	39,177.84	0.00	0.00	0.00	78,577.84
Other Allied Lines	100.00	5,346.92	0.00	0.00	0.00	5,446.92
Total	39,500.00	44,524.76	0.00	0.00	0.00	84,024.76
I.B.N.R. (CURRENT PERIOD)						
Fire	400.00	100.00	0.00	0.00	0.00	500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	500.00	100.00	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
September 30, 2014**

QUARTER**07/01/2014 - 09/30/2014**

	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID					
Fire	1,117.11	3,843.57	0.00	0.00	0.00	4,960.68
Other Allied Lines	0.00	1,429.36	0.00	0.00	0.00	1,429.36
Total	1,117.11	5,272.93	0.00	0.00	0.00	6,390.04
	UNPAID PREVIOUS PERIOD					
Fire	51.00	11,772.00	0.00	0.00	0.00	11,823.00
Other Allied Lines	16.00	0.00	0.00	0.00	0.00	16.00
Total	67.00	11,772.00	0.00	0.00	0.00	11,839.00
	UNPAID CURRENT PERIOD					
Fire	4,394.00	11.00	0.00	0.00	0.00	4,405.00
Other Allied Lines	11.00	0.00	0.00	0.00	0.00	11.00
Total	4,405.00	11.00	0.00	0.00	0.00	4,416.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	5,460.11	(7,917.43)	0.00	0.00	0.00	(2,457.32)
Other Allied Lines	(5.00)	1,429.36	0.00	0.00	0.00	1,424.36
Total	5,455.11	(6,488.07)	0.00	0.00	0.00	(1,032.96)

YEAR TO DATE**01/01/2014 - 09/30/2014**

	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID					
Fire	1,117.11	14,666.63	0.00	0.00	0.00	15,783.74
Other Allied Lines	0.00	1,017.90	0.00	0.00	0.00	1,017.90
Total	1,117.11	15,684.53	0.00	0.00	0.00	16,801.64
	UNPAID PREVIOUS PERIOD					
Fire	0.00	27,009.00	0.00	0.00	0.00	27,009.00
Other Allied Lines	0.00	30.00	0.00	0.00	0.00	30.00
Total	0.00	27,039.00	0.00	0.00	0.00	27,039.00
	UNPAID CURRENT PERIOD					
Fire	4,394.00	11.00	0.00	0.00	0.00	4,405.00
Other Allied Lines	11.00	0.00	0.00	0.00	0.00	11.00
Total	4,405.00	11.00	0.00	0.00	0.00	4,416.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	5,511.11	(12,331.37)	0.00	0.00	0.00	(6,820.26)
Other Allied Lines	11.00	987.90	0.00	0.00	0.00	998.90
Total	5,522.11	(11,343.47)	0.00	0.00	0.00	(5,821.36)

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
September 30, 2014

Cat #	Policy Year	Date of Loss	Line of Business	Unpaid Losses	Paid Losses	Alloc. Unpaid LAE	Paid Loss Adjustment Expenses
	TOTAL			<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>