

EXHIBIT 1

WEST VIRGINIA FAIR PLAN

Statement of Assets, Liabilities and Members' Equity at
September 30, 2015

	<u>LEDGER</u> <u>ASSETS</u>	<u>ASSETS NOT</u> <u>ADMITTED</u>	<u>NET ADMITTED</u> <u>ASSETS</u>
<u>ASSETS</u>			
Cash	557,673.85	0.00	557,673.85
Investments	321,034.65	0.00	321,034.65
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	5,783.30	1,460.02	4,323.28
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	455.00	455.00	0.00
Pre-paid Pension	0.00	0.00	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	884,946.80	1,915.02	883,031.78
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			105,600.00
Unpaid Loss Adjustment Expenses			18,141.00
Unpaid Underwriting Expenses			5,664.00
Unpaid Post Retirement Benefits (Medical)			99,616.00
Unpaid Post Retirement Benefits (Pension)			64,754.00
Unearned Premiums			164,598.00
Unearned Advance Premiums			13,379.00
Claims Checks Payable			7,282.72
Amounts Withheld for Accounts of Others			(2,503.87)
Unpaid Premium Tax			4,445.60
TOTAL LIABILITIES			480,976.45
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			402,055.33
TOTAL LIABILITIES & MEMBERS' EQUITY			883,031.78

EXHIBIT 2**WEST VIRGINIA FAIR PLAN**

**Income Statement for the Quarter and Year to Date Ending
September 30, 2015**

	Quarter	Year
	<u>07/01/ - 09/30/2015</u>	<u>01/01/ - 09/30/2015</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	85,181.00	241,254.00
Change in Unearned Premiums	(874.00)	18,080.00
Premiums Earned	<u>84,307.00</u>	<u>259,334.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	105,882.72	122,299.69
Loss Adjustment Expenses Incurred	23,564.90	32,904.45
Other Underwriting Expenses Incurred	38,439.39	117,428.50
Post Retirement Benefits Incurred	1,306.16	5,168.83
Premium Tax Incurred	3,774.05	10,688.52
Total Underwriting Deductions	<u>172,967.22</u>	<u>288,489.99</u>
Net Underwriting Profit or Loss	(88,660.22)	(29,155.99)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	5.59	17.10
Other Income	346.26	2,300.61
Premiums/Assessments Charged-Off	0.00	56.40
Total Other Income or Outgo	<u>351.85</u>	<u>2,374.11</u>
Net Result of Operations	(88,308.37)	(26,781.88)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	495,313.17	434,960.25
Net Result of Operations	(88,308.37)	(26,781.88)
Change in Assets Not Admitted	(1,131.47)	1,156.27
Change in Post Retirement Benefits (Pension)	(3,818.00)	(11,454.00)
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	1,049.22
Distributions Charged-Off	0.00	3,125.47
MEMBERS' EQUITY (DEFICIT)	<u><u>402,055.33</u></u>	<u><u>402,055.33</u></u>

EXHIBIT 3**WEST VIRGINIA FAIR PLAN**

Reconciliation of Ledger Assets As of
September 30, 2015

INCREASE IN LEDGER ASSETS

Premiums Written	241,254.00
Other Income	2,300.61
Investment Income	17.10
Unearned Advance Premiums	2,235.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	56.40
Assessments/Distributions to Members Charged-Off	4,174.69
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	<hr/> 250,037.80

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	83,299.69
Loss Adjustment Expenses Paid	21,394.45
Other Expenses Paid	143,908.00
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	2,020.96
Claims Checks Payable	2,001.70
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	<hr/> 252,624.80

Increase(Decrease) in Ledger Assets	(2,587.00)
Ledger Assets at 12/31/2014	<hr/> 887,533.80
Ledger Assets at 09/30/2015	884,946.80

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
September 30, 2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
Premiums Written	85,945.00	(764.00)	0.00	0.00	85,181.00
Other Income	346.26	0.00	0.00	0.00	346.26
Investment Income Received	5.59	0.00	0.00	0.00	5.59
Subtotal	<u>86,296.85</u>	<u>(764.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>85,532.85</u>
EXPENSES PAID:					
Losses	0.00	0.00	7,282.72	0.00	7,282.72
Loss Adjustment Expenses	0.00	0.00	6,269.90	0.00	6,269.90
Other Underwriting Expenses	28,882.65	0.00	0.00	0.00	28,882.65
Premium Tax	2,605.08	0.40	0.00	0.00	2,605.48
Commissions	9,212.10	(82.20)	0.00	0.00	9,129.90
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>40,699.83</u>	<u>(81.80)</u>	<u>13,552.62</u>	<u>0.00</u>	<u>54,170.65</u>
BALANCE DUE COMPANIES	45,597.02	(682.20)	(13,552.62)	0.00	31,362.20
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(783.55)	0.00	0.00	0.00	(783.55)
Prior Pension	(159,301.00)	0.00	0.00	0.00	(159,301.00)
Subtotal	<u>(160,084.55)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(160,084.55)</u>
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(1,915.02)	0.00	0.00	0.00	(1,915.02)
Current Pension	(163,119.00)	0.00	0.00	0.00	(163,119.00)
Subtotal	<u>(165,034.02)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(165,034.02)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	40,647.55	(682.20)	(13,552.62)	0.00	26,412.73
DEDUCT:					
Current Unearned Premiums	153,540.00	11,058.00	0.00	0.00	164,598.00
Current Unpaid Losses (Incl. I.B.N.R.)	500.00	105,100.00	0.00	0.00	105,600.00
Current Unpaid Underwriting Expenses	5,209.00	0.00	0.00	0.00	5,209.00
Current Unpaid Post Retirement Benefits	1,251.00	0.00	0.00	0.00	1,251.00
Current Unpaid Loss Adjustment Expenses	86.00	18,055.00	0.00	0.00	18,141.00
Current Unpaid Premium Tax	4,468.11	(22.51)	0.00	0.00	4,445.60
Subtotal	<u>165,054.11</u>	<u>134,190.49</u>	<u>0.00</u>	<u>0.00</u>	<u>299,244.60</u>
ADD:					
Prior Unearned Premiums	116,827.00	46,897.00	0.00	0.00	163,724.00
Prior Unpaid Losses (Incl. I.B.N.R.)	200.00	3,600.00	3,200.00	0.00	7,000.00
Prior Unpaid Underwriting Expenses	2,566.00	0.00	0.00	0.00	2,566.00
Prior Unpaid Post Retirement Benefits	2,161.00	0.00	0.00	0.00	2,161.00
Prior Unpaid Loss Adjustment Expenses	24.00	435.00	387.00	0.00	846.00
Prior Unpaid Premium Tax	3,264.76	12.27	0.00	0.00	3,277.03
Subtotal	<u>125,042.76</u>	<u>50,944.27</u>	<u>3,587.00</u>	<u>0.00</u>	<u>179,574.03</u>
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	<u>636.20</u>	<u>(83,928.42)</u>	<u>(9,965.62)</u>	<u>0.00</u>	<u>(93,257.84)</u>

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Year to Date Ending
September 30, 2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
Premiums Written	239,360.00	1,894.00	0.00	0.00	241,254.00
Other Income	2,300.61	0.00	0.00	0.00	2,300.61
Investment Income Received	17.10	0.00	0.00	0.00	17.10
Subtotal	<u>241,677.71</u>	<u>1,894.00</u>	<u>0.00</u>	<u>0.00</u>	<u>243,571.71</u>
EXPENSES PAID:					
Losses	0.00	76,016.97	7,282.72	0.00	83,299.69
Loss Adjustment Expenses	0.00	13,467.24	7,927.21	0.00	21,394.45
Other Underwriting Expenses	108,379.43	0.00	0.00	0.00	108,379.43
Premium Tax	6,136.60	5,492.76	5.31	0.00	11,634.67
Commissions	24,171.90	177.00	0.00	0.00	24,348.90
Premiums/Assessments Charged-off	0.00	(56.40)	0.00	0.00	(56.40)
Subtotal	<u>138,687.93</u>	<u>95,097.57</u>	<u>15,215.24</u>	<u>0.00</u>	<u>249,000.74</u>
BALANCE DUE COMPANIES	102,989.78	(93,203.57)	(15,215.24)	0.00	(5,429.03)
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(3,071.29)	0.00	0.00	(3,071.29)
Prior Pension	0.00	(151,665.00)	0.00	0.00	(151,665.00)
Subtotal	<u>0.00</u>	<u>(154,736.29)</u>	<u>0.00</u>	<u>0.00</u>	<u>(154,736.29)</u>
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(1,915.02)	0.00	0.00	0.00	(1,915.02)
Current Pension	(163,119.00)	0.00	0.00	0.00	(163,119.00)
Subtotal	<u>(165,034.02)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(165,034.02)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(62,044.24)	61,532.72	(15,215.24)	0.00	(15,726.76)
DEDUCT:					
Current Unearned Premiums	153,540.00	11,058.00	0.00	0.00	164,598.00
Current Unpaid Losses (Incl. I.B.N.R.)	500.00	105,100.00	0.00	0.00	105,600.00
Current Unpaid Underwriting Expenses	5,209.00	0.00	0.00	0.00	5,209.00
Current Unpaid Post Retirement Benefits	1,251.00	0.00	0.00	0.00	1,251.00
Current Unpaid Loss Adjustment Expenses	86.00	18,055.00	0.00	0.00	18,141.00
Current Unpaid Premium Tax	4,468.11	(22.51)	0.00	0.00	4,445.60
Subtotal	<u>165,054.11</u>	<u>134,190.49</u>	<u>0.00</u>	<u>0.00</u>	<u>299,244.60</u>
ADD:					
Prior Unearned Premiums	0.00	182,678.00	0.00	0.00	182,678.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	61,600.00	5,000.00	0.00	66,600.00
Prior Unpaid Underwriting Expenses	0.00	12,610.00	0.00	0.00	12,610.00
Prior Unpaid Post Retirement Benefits	0.00	3,981.00	0.00	0.00	3,981.00
Prior Unpaid Loss Adjustment Expenses	0.00	6,134.00	497.00	0.00	6,631.00
Prior Unpaid Premium Tax	0.00	5,386.44	5.31	0.00	5,391.75
Subtotal	<u>0.00</u>	<u>272,389.44</u>	<u>5,502.31</u>	<u>0.00</u>	<u>277,891.75</u>
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	1,049.22	1,049.22
Distributions Charged-Off	0.00	0.00	0.00	3,125.47	3,125.47
NET CHANGE IN MEMBERS' EQUITY	<u>(227,098.35)</u>	<u>199,731.67</u>	<u>(9,712.93)</u>	<u>4,174.69</u>	<u>(32,904.92)</u>

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @

September 30, 2015

	2015	2014	2013	2012	TOTAL
Premiums Written	239,360.00	360,064.00	369,282.00	368,382.00	1,337,088.00
Other Income	2,300.61	(1,164.85)	198.13	734.66	2,068.55
Investment Income Received	17.10	23.24	24.04	24.74	89.12
Subtotal	241,677.71	358,922.39	369,504.17	369,141.40	1,339,245.67
EXPENSES PAID:					
Losses	0.00	115,016.97	154,307.48	72,777.96	342,102.41
Loss Adjustment Expenses	0.00	21,711.11	33,299.30	29,221.15	84,231.56
Other Underwriting Expenses	108,379.43	172,053.46	152,219.10	154,306.80	586,958.79
Premium Tax	6,136.60	15,977.08	16,360.24	16,334.64	54,808.56
Commissions	24,171.90	35,761.60	37,745.00	36,757.80	134,436.30
Premiums/Assessments Charged-off	0.00	(56.40)	65.25	6.46	15.31
Subtotal	138,687.93	360,463.82	393,996.37	309,404.81	1,202,552.93
BALANCE DUE COMPANIES	102,989.78	(1,541.43)	(24,492.20)	59,736.59	136,692.74
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(1,915.02)	0.00	0.00	0.00	(1,915.02)
Current Pension	(163,119.00)	0.00	0.00	0.00	(163,119.00)
Subtotal	(165,034.02)	0.00	0.00	0.00	(165,034.02)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(62,044.24)	(1,541.43)	(24,492.20)	59,736.59	(28,341.28)
DEDUCT:					
Current Unearned Premiums	153,540.00	11,058.00	0.00	0.00	164,598.00
Current Unpaid Losses (Incl. I.B.N.R.)	500.00	105,100.00	0.00	0.00	105,600.00
Current Unpaid Underwriting Expenses	5,209.00	0.00	0.00	0.00	5,209.00
Current Unpaid Post Retirement Benefits	1,251.00	0.00	0.00	0.00	1,251.00
Current Unpaid Loss Adjustment Expenses	86.00	18,055.00	0.00	0.00	18,141.00
Current Unpaid Premium Tax	4,468.11	(22.51)	0.00	0.00	4,445.60
Subtotal	165,054.11	134,190.49	0.00	0.00	299,244.60
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	701,695.38	0.00	701,695.38
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	(2,085.07)	(2,085.07)
Distributions Charged-Off	0.00	0.00	0.00	30,030.90	30,030.90
NET CHANGE IN MEMBERS' EQUITY	(227,098.35)	(135,731.92)	677,203.18	87,682.42	402,055.33

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2015**

	<u>QUARTER</u> 07/01/2015 - 09/30/2015			<u>YEAR</u> 01/01/2015 - 09/30/2015		
	<u>2015</u>	<u>2014</u>	<u>TOTAL</u>	<u>2015</u>	<u>2014</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Fire	74,126.00	(764.00)	73,362.00	206,061.00	1,610.00	207,671.00
Other Allied Lines	11,819.00	0.00	11,819.00	33,299.00	284.00	33,583.00
Total	85,945.00	(764.00)	85,181.00	239,360.00	1,894.00	241,254.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	100,263.00	40,629.00	140,892.00	0.00	157,270.00	157,270.00
Other Allied Lines	16,564.00	6,268.00	22,832.00	0.00	25,408.00	25,408.00
Total	116,827.00	46,897.00	163,724.00	0.00	182,678.00	182,678.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	132,070.00	9,589.00	141,659.00	132,070.00	9,589.00	141,659.00
Other Allied Lines	21,470.00	1,469.00	22,939.00	21,470.00	1,469.00	22,939.00
Total	153,540.00	11,058.00	164,598.00	153,540.00	11,058.00	164,598.00
	<u>PREMIUMS EARNED</u>					
Fire	42,319.00	30,276.00	72,595.00	73,991.00	149,291.00	223,282.00
Other Allied Lines	6,913.00	4,799.00	11,712.00	11,829.00	24,223.00	36,052.00
Total	49,232.00	35,075.00	84,307.00	85,820.00	173,514.00	259,334.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2015
For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 07/01/2015 - 09/30/2015			<u>YEAR</u> 01/01/2015 - 09/30/2015		
	<u>2015</u>	<u>2014</u>	<u>TOTAL</u>	<u>2015</u>	<u>2014</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	66,243.00	(618.00)	65,625.00	183,521.00	1,231.00	184,752.00
Habitational (Non-Owner Occupied)	11,333.00	(104.00)	11,229.00	31,075.00	305.00	31,380.00
Commercial	8,369.00	(42.00)	8,327.00	24,764.00	358.00	25,122.00
Total	85,945.00	(764.00)	85,181.00	239,360.00	1,894.00	241,254.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	95,984.00	38,542.00	134,526.00	0.00	120,969.00	120,969.00
Habitational (Non-Owner Occupied)	10,240.00	4,110.00	14,350.00	0.00	25,027.00	25,027.00
Commercial	10,603.00	4,245.00	14,848.00	0.00	36,682.00	36,682.00
Total	116,827.00	46,897.00	163,724.00	0.00	182,678.00	182,678.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	108,566.00	7,819.00	116,385.00	108,566.00	7,819.00	116,385.00
Habitational (Non-Owner Occupied)	18,604.00	1,337.00	19,941.00	18,604.00	1,337.00	19,941.00
Commercial	26,370.00	1,902.00	28,272.00	26,370.00	1,902.00	28,272.00
Total	153,540.00	11,058.00	164,598.00	153,540.00	11,058.00	164,598.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	53,661.00	30,105.00	83,766.00	74,955.00	114,381.00	189,336.00
Habitational (Non-Owner Occupied)	2,969.00	2,669.00	5,638.00	12,471.00	23,995.00	36,466.00
Commercial	(7,398.00)	2,301.00	(5,097.00)	(1,606.00)	35,138.00	33,532.00
Total	49,232.00	35,075.00	84,307.00	85,820.00	173,514.00	259,334.00
Premiums Earned for Terrorism Reporting Requirements	(4,429.00)	4,970.00	541.00	10,865.00	59,133.00	69,998.00

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, 2015

QUARTER
07/01/2015 - 09/30/2015

	2015	2014	2013	2012	TOTAL
	LOSSES PAID				
Fire	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	0.00	7,282.72	0.00	7,282.72
Total	0.00	0.00	7,282.72	0.00	7,282.72
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)				
Fire	200.00	300.00	0.00	0.00	500.00
Other Allied Lines	0.00	3,300.00	3,200.00	0.00	6,500.00
Total	200.00	3,600.00	3,200.00	0.00	7,000.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	400.00	105,100.00	0.00	0.00	105,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	500.00	105,100.00	0.00	0.00	105,600.00
	LOSSES INCURRED				
Fire	200.00	104,800.00	0.00	0.00	105,000.00
Other Allied Lines	100.00	(3,300.00)	4,082.72	0.00	882.72
Total	300.00	101,500.00	4,082.72	0.00	105,882.72

YEAR TO DATE
01/01/2015 - 09/30/2015

	2015	2014	2013	2012	TOTAL
	LOSSES PAID				
Fire	0.00	74,596.88	0.00	0.00	74,596.88
Other Allied Lines	0.00	1,420.09	7,282.72	0.00	8,702.81
Total	0.00	76,016.97	7,282.72	0.00	83,299.69
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)				
Fire	0.00	61,500.00	5,000.00	0.00	66,500.00
Other Allied Lines	0.00	100.00	0.00	0.00	100.00
Total	0.00	61,600.00	5,000.00	0.00	66,600.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	400.00	105,100.00	0.00	0.00	105,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	500.00	105,100.00	0.00	0.00	105,600.00
	LOSSES INCURRED				
Fire	400.00	118,196.88	(5,000.00)	0.00	113,596.88
Other Allied Lines	100.00	1,320.09	7,282.72	0.00	8,702.81
Total	500.00	119,516.97	2,282.72	0.00	122,299.69
	I.B.N.R. (CURRENT PERIOD)				
Fire	400.00	100.00	0.00	0.00	500.00
Other Allied Lines	100.00	0.00	0.00	0.00	100.00
Total	500.00	100.00	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, 2015**

QUARTER

07/01/2015 - 09/30/2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	0.00	6,269.90	0.00	6,269.90
Total	0.00	0.00	6,269.90	0.00	6,269.90

UNPAID PREVIOUS PERIOD

Fire	24.00	36.00	0.00	0.00	60.00
Other Allied Lines	0.00	399.00	387.00	0.00	786.00
Total	24.00	435.00	387.00	0.00	846.00

UNPAID CURRENT PERIOD

Fire	69.00	18,055.00	0.00	0.00	18,124.00
Other Allied Lines	17.00	0.00	0.00	0.00	17.00
Total	86.00	18,055.00	0.00	0.00	18,141.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	45.00	18,019.00	0.00	0.00	18,064.00
Other Allied Lines	17.00	(399.00)	5,882.90	0.00	5,500.90
Total	62.00	17,620.00	5,882.90	0.00	23,564.90

YEAR TO DATE

01/01/2015 - 09/30/2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	0.00	9,514.03	216.35	0.00	9,730.38
Other Allied Lines	0.00	3,953.21	7,710.86	0.00	11,664.07
Total	0.00	13,467.24	7,927.21	0.00	21,394.45

UNPAID PREVIOUS PERIOD

Fire	0.00	6,124.00	497.00	0.00	6,621.00
Other Allied Lines	0.00	10.00	0.00	0.00	10.00
Total	0.00	6,134.00	497.00	0.00	6,631.00

UNPAID CURRENT PERIOD

Fire	69.00	18,055.00	0.00	0.00	18,124.00
Other Allied Lines	17.00	0.00	0.00	0.00	17.00
Total	86.00	18,055.00	0.00	0.00	18,141.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	69.00	21,445.03	(280.65)	0.00	21,233.38
Other Allied Lines	17.00	3,943.21	7,710.86	0.00	11,671.07
Total	86.00	25,388.24	7,430.21	0.00	32,904.45

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
September 30, 2015

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