

EXHIBIT 1

WEST VIRGINIA FAIR PLAN**Statement of Assets, Liabilities and Members' Equity at****December 31, 2015**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	491,963.60	0.00	491,963.60
Investments	321,041.21	0.00	321,041.21
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,516.98	2,225.52	2,291.46
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	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	817,521.79	2,225.52	815,296.27
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			17,000.00
Unpaid Loss Adjustment Expenses			2,031.00
Unpaid Underwriting Expenses			6,499.00
Unpaid Post Retirement Benefits (Medical)			106,702.00
Unpaid Post Retirement Benefits (Pension)			102,477.00
Unearned Premiums			169,237.00
Unearned Advance Premiums			13,528.00
Claims Checks Payable			1,350.55
Amounts Withheld for Accounts of Others			(2,560.86)
Unpaid Premium Tax			4,998.12
TOTAL LIABILITIES			421,261.81
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			394,034.46
TOTAL LIABILITIES & MEMBERS' EQUITY			815,296.27

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
December 31, 2015**

	Quarter	Year
	10/01/ - 12/31/2015	01/01/ - 12/31/2015
<u>UNDERWRITING INCOME</u>		
Premiums Written	89,286.00	330,540.00
Change in Unearned Premiums	(4,639.00)	13,441.00
Premiums Earned	84,647.00	343,981.00
<u>DEDUCTIONS</u>		
Losses Incurred	1,400.00	123,699.69
Loss Adjustment Expenses Incurred	(9,903.84)	23,000.61
Other Underwriting Expenses Incurred	48,150.38	165,578.88
Post Retirement Benefits Incurred	25,608.91	30,777.74
Premium Tax Incurred	3,959.76	14,648.28
Total Underwriting Deductions	69,215.21	357,705.20
Net Underwriting Profit or Loss	15,431.79	(13,724.20)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	6.56	23.66
Other Income	(116.72)	2,183.89
Premiums/Assessments Charged-Off	0.00	56.40
Total Other Income or Outgo	(110.16)	2,263.95
Net Result of Operations	15,321.63	(11,460.25)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	402,055.33	434,960.25
Net Result of Operations	15,321.63	(11,460.25)
Change in Assets Not Admitted	(310.50)	845.77
Change in Post Retirement Benefits (Pension)	(23,032.00)	(34,486.00)
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)	394,034.46	394,034.46

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2015****INCREASE IN LEDGER ASSETS**

Premiums Written	330,540.00
Other Income	2,183.89
Investment Income	23.66
Unearned Advance Premiums	2,384.00
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/> 339,362.64

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	173,299.69
Loss Adjustment Expenses Paid	27,600.61
Other Expenses Paid	198,462.53
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	2,077.95
Claims Checks Payable	7,933.87
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/> 409,374.65

Increase(Decrease) in Ledger Assets	(70,012.01)
Ledger Assets at 12/31/2014	<hr/> 887,533.80
Ledger Assets at 12/31/2015	817,521.79

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2015**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	11,962.80	0.00	0.00	0.00	11,962.80
Commissions	0.00	33,292.40	0.00	0.00	33,292.40
Boards, Bureaus & Associations	4,045.16	1,496.62	0.00	7,465.16	13,006.94
Salaries	4,884.70	34,717.62	0.00	16,639.80	56,242.12
Employee Relations & Welfare	1,991.21	10,109.22	0.00	10,734.52	22,834.95
Insurance	16.68	323.58	0.00	493.53	833.79
Travel & Travel Items	2,934.83	2,780.70	0.00	4,034.74	9,750.27
Rent & Rent Items	484.00	3,841.31	0.00	2,304.78	6,630.09
Equipment	114.60	1,712.76	0.00	3,902.86	5,730.22
Printing & Stationery	18.79	428.23	0.00	492.69	939.71
Postage, Telephone, & Telegraph	63.37	1,612.37	0.00	587.32	2,263.06
Legal & Auditing	328.06	8,728.65	0.00	7,346.22	16,402.93
Payroll Taxes	341.55	2,498.29	0.00	1,197.41	4,037.25
Premium Taxes	0.00	0.00	0.00	15,041.91	15,041.91
State & Local Insurance Taxes	0.00	0.00	0.00	0.00	0.00
Miscellaneous	414.86	3,049.25	0.00	17,279.05	20,743.16
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	6,351.54	0.00	6,351.54
TOTAL Expenses Paid	27,600.61	104,591.00	6,351.54	87,519.99	226,063.14
Add: Unpaid Expenses Current Year	2,031.00	9,911.00	577.00	24,037.12	36,556.12
Deduct: Unpaid Expenses Prior Year	6,631.00	5,480.00	544.00	15,958.75	28,613.75
Expenses Incurred	23,000.61	109,022.00	6,384.54	95,598.36	234,005.51

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
Premiums Written	89,286.00	0.00	0.00	0.00	89,286.00
Other Income	(116.72)	0.00	0.00	0.00	(116.72)
Investment Income Received	6.56	0.00	0.00	0.00	6.56
Subtotal	<u>89,175.84</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>89,175.84</u>
EXPENSES PAID:					
Losses	0.00	90,000.00	0.00	0.00	90,000.00
Loss Adjustment Expenses	0.00	4,497.35	1,708.81	0.00	6,206.16
Other Underwriting Expenses	41,748.79	0.00	0.00	0.00	41,748.79
Premium Tax	3,437.80	(30.56)	0.00	0.00	3,407.24
Commissions	8,943.50	0.00	0.00	0.00	8,943.50
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>54,130.09</u>	<u>94,466.79</u>	<u>1,708.81</u>	<u>0.00</u>	<u>150,305.69</u>
BALANCE DUE COMPANIES	35,045.75	(94,466.79)	(1,708.81)	0.00	(61,129.85)
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(1,915.02)	0.00	0.00	0.00	(1,915.02)
Prior 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>
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(2,225.52)	0.00	0.00	0.00	(2,225.52)
Current Pension	(186,151.00)	0.00	0.00	0.00	(186,151.00)
Subtotal	<u>(188,376.52)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(188,376.52)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	11,703.25	(94,466.79)	(1,708.81)	0.00	(84,472.35)
DEDUCT:					
Current Unearned Premiums	169,237.00	0.00	0.00	0.00	169,237.00
Current Unpaid Losses (Incl. I.B.N.R.)	2,000.00	15,000.00	0.00	0.00	17,000.00
Current Unpaid Underwriting Expenses	6,499.00	0.00	0.00	0.00	6,499.00
Current Unpaid Post Retirement Benefits	23,028.00	0.00	0.00	0.00	23,028.00
Current Unpaid Loss Adjustment Expenses	239.00	1,792.00	0.00	0.00	2,031.00
Current Unpaid Premium Tax	4,990.07	8.05	0.00	0.00	4,998.12
Subtotal	<u>205,993.07</u>	<u>16,800.05</u>	<u>0.00</u>	<u>0.00</u>	<u>222,793.12</u>
ADD:					
Prior Unearned Premiums	153,540.00	11,058.00	0.00	0.00	164,598.00
Prior Unpaid Losses (Incl. I.B.N.R.)	500.00	105,100.00	0.00	0.00	105,600.00
Prior Unpaid Underwriting Expenses	5,209.00	0.00	0.00	0.00	5,209.00
Prior Unpaid Post Retirement Benefits	1,251.00	0.00	0.00	0.00	1,251.00
Prior Unpaid Loss Adjustment Expenses	86.00	18,055.00	0.00	0.00	18,141.00
Prior 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>
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>(29,235.71)</u>	<u>22,923.65</u>	<u>(1,708.81)</u>	<u>0.00</u>	<u>(8,020.87)</u>

EXHIBIT 5B

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

December 31, 2015

	2015	2014	2013	2012	TOTAL
Premiums Written	328,646.00	1,894.00	0.00	0.00	330,540.00
Other Income	2,183.89	0.00	0.00	0.00	2,183.89
Investment Income Received	23.66	0.00	0.00	0.00	23.66
Subtotal	330,853.55	1,894.00	0.00	0.00	332,747.55
EXPENSES PAID:					
Losses	0.00	166,016.97	7,282.72	0.00	173,299.69
Loss Adjustment Expenses	0.00	17,964.59	9,636.02	0.00	27,600.61
Other Underwriting Expenses	150,128.22	0.00	0.00	0.00	150,128.22
Premium Tax	9,574.40	5,462.20	5.31	0.00	15,041.91
Commissions	33,115.40	177.00	0.00	0.00	33,292.40
Premiums/Assessments Charged-off	0.00	(56.40)	0.00	0.00	(56.40)
Subtotal	192,818.02	189,564.36	16,924.05	0.00	399,306.43
BALANCE DUE COMPANIES	138,035.53	(187,670.36)	(16,924.05)	0.00	(66,558.88)
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		(151,665.00)	0.00	0.00	(151,665.00)
Subtotal	0.00	(154,736.29)	0.00	0.00	(154,736.29)
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(2,225.52)	0.00	0.00	0.00	(2,225.52)
Current Pension	(186,151.00)	0.00	0.00	0.00	(186,151.00)
Subtotal	(188,376.52)	0.00	0.00	0.00	(188,376.52)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(50,340.99)	(32,934.07)	(16,924.05)	0.00	(100,199.11)
DEDUCT:					
Current Unearned Premiums	169,237.00	0.00	0.00	0.00	169,237.00
Current Unpaid Losses (Incl. I.B.N.R.)	2,000.00	15,000.00	0.00	0.00	17,000.00
Current Unpaid Underwriting Expenses	6,499.00	0.00	0.00	0.00	6,499.00
Current Unpaid Post Retirement Benefits	23,028.00	0.00	0.00	0.00	23,028.00
Current Unpaid Loss Adjustment Expenses	239.00	1,792.00	0.00	0.00	2,031.00
Current Unpaid Premium Tax	4,990.07	8.05	0.00	0.00	4,998.12
Subtotal	205,993.07	16,800.05	0.00	0.00	222,793.12
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	0.00	272,389.44	5,502.31	0.00	277,891.75
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	(256,334.06)	222,655.32	(11,421.74)	4,174.69	(40,925.79)

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN**Members' Account for Active Policy Years @****December 31, 2015**

	2015	2014	2013	2012	TOTAL
Premiums Written	328,646.00	360,064.00	369,282.00	368,382.00	1,426,374.00
Other Income	2,183.89	(1,164.85)	198.13	734.66	1,951.83
Investment Income Received	23.66	23.24	24.04	24.74	95.68
Subtotal	330,853.55	358,922.39	369,504.17	369,141.40	1,428,421.51
EXPENSES PAID:					
Losses	0.00	205,016.97	154,307.48	72,777.96	432,102.41
Loss Adjustment Expenses	0.00	26,208.46	35,008.11	29,221.15	90,437.72
Other Underwriting Expenses	150,128.22	172,053.46	152,219.10	154,306.80	628,707.58
Premium Tax	9,574.40	15,946.52	16,360.24	16,334.64	58,215.80
Commissions	33,115.40	35,761.60	37,745.00	36,757.80	143,379.80
Premiums/Assessments Charged-off	0.00	(56.40)	65.25	6.46	15.31
Subtotal	192,818.02	454,930.61	395,705.18	309,404.81	1,352,858.62
BALANCE DUE COMPANIES	138,035.53	(96,008.22)	(26,201.01)	59,736.59	75,562.89
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(2,225.52)	0.00	0.00	0.00	(2,225.52)
Current Pension	(186,151.00)	0.00	0.00	0.00	(186,151.00)
Subtotal	(188,376.52)	0.00	0.00	0.00	(188,376.52)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(50,340.99)	(96,008.22)	(26,201.01)	59,736.59	(112,813.63)
DEDUCT:					
Current Unearned Premiums	169,237.00	0.00	0.00	0.00	169,237.00
Current Unpaid Losses (Incl. I.B.N.R.)	2,000.00	15,000.00	0.00	0.00	17,000.00
Current Unpaid Underwriting Expenses	6,499.00	0.00	0.00	0.00	6,499.00
Current Unpaid Post Retirement Benefits	23,028.00	0.00	0.00	0.00	23,028.00
Current Unpaid Loss Adjustment Expenses	239.00	1,792.00	0.00	0.00	2,031.00
Current Unpaid Premium Tax	4,990.07	8.05	0.00	0.00	4,998.12
Subtotal	205,993.07	16,800.05	0.00	0.00	222,793.12
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	(256,334.06)	(112,808.27)	675,494.37	87,682.42	394,034.46

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2015**

	<u>QUARTER</u> 10/01/2015 - 12/31/2015			<u>YEAR</u> 01/01/2015 - 12/31/2015		
	<u>2015</u>	<u>2014</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2015</u>	<u>2014</u>	<u>TOTAL</u>
Fire	77,664.00	0.00	77,664.00	283,725.00	1,610.00	285,335.00
Other Allied Lines	11,622.00	0.00	11,622.00	44,921.00	284.00	45,205.00
Total	89,286.00	0.00	89,286.00	328,646.00	1,894.00	330,540.00
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	132,070.00	9,589.00	141,659.00	0.00	157,270.00	157,270.00
Other Allied Lines	21,470.00	1,469.00	22,939.00	0.00	25,408.00	25,408.00
Total	153,540.00	11,058.00	164,598.00	0.00	182,678.00	182,678.00
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	146,338.00	0.00	146,338.00	146,338.00	0.00	146,338.00
Other Allied Lines	22,899.00	0.00	22,899.00	22,899.00	0.00	22,899.00
Total	169,237.00	0.00	169,237.00	169,237.00	0.00	169,237.00
<u>PREMIUMS EARNED</u>						
Fire	63,396.00	9,589.00	72,985.00	137,387.00	158,880.00	296,267.00
Other Allied Lines	10,193.00	1,469.00	11,662.00	22,022.00	25,692.00	47,714.00
Total	73,589.00	11,058.00	84,647.00	159,409.00	184,572.00	343,981.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2015
For Terrorism Reporting Requirements Only

	<u>QUARTER</u>			<u>YEAR</u>		
	10/01/2015 - 12/31/2015			01/01/2015 - 12/31/2015		
	<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)	64,886.00	0.00	64,886.00	248,407.00	1,231.00	249,638.00
Habitational (Non-Owner Occupied)	14,142.00	0.00	14,142.00	45,217.00	305.00	45,522.00
Commercial	10,258.00	0.00	10,258.00	35,022.00	358.00	35,380.00
Total	89,286.00	0.00	89,286.00	328,646.00	1,894.00	330,540.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	108,566.00	7,819.00	116,385.00	0.00	120,969.00	120,969.00
Habitational (Non-Owner Occupied)	18,604.00	1,337.00	19,941.00	0.00	25,027.00	25,027.00
Commercial	26,370.00	1,902.00	28,272.00	0.00	36,682.00	36,682.00
Total	153,540.00	11,058.00	164,598.00	0.00	182,678.00	182,678.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	109,721.00	0.00	109,721.00	109,721.00	0.00	109,721.00
Habitational (Non-Owner Occupied)	23,858.00	0.00	23,858.00	23,858.00	0.00	23,858.00
Commercial	35,658.00	0.00	35,658.00	35,658.00	0.00	35,658.00
Total	169,237.00	0.00	169,237.00	169,237.00	0.00	169,237.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	63,731.00	7,819.00	71,550.00	138,686.00	122,200.00	260,886.00
Habitational (Non-Owner Occupied)	8,888.00	1,337.00	10,225.00	21,359.00	25,332.00	46,691.00
Commercial	970.00	1,902.00	2,872.00	(636.00)	37,040.00	36,404.00
Total	73,589.00	11,058.00	84,647.00	159,409.00	184,572.00	343,981.00
Premiums Earned for Terrorism Reporting Rquirements	9,858.00	3,239.00	13,097.00	20,723.00	62,372.00	83,095.00

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, 2015

<u>Coverage</u>	<u>2015</u>	<u>2014</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>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, 2015

QUARTER
10/01/2015 - 12/31/2015

	2015	2014	2013	2012	TOTAL
	LOSSES PAID				
Fire	0.00	90,000.00	0.00	0.00	90,000.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	0.00	90,000.00	0.00	0.00	90,000.00
	UNPAID PREVIOUS 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
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	1,700.00	15,000.00	0.00	0.00	16,700.00
Other Allied Lines	300.00	0.00	0.00	0.00	300.00
Total	2,000.00	15,000.00	0.00	0.00	17,000.00
	LOSSES INCURRED				
Fire	1,300.00	(100.00)	0.00	0.00	1,200.00
Other Allied Lines	200.00	0.00	0.00	0.00	200.00
Total	1,500.00	(100.00)	0.00	0.00	1,400.00

YEAR TO DATE
01/01/2015 - 12/31/2015

	2015	2014	2013	2012	TOTAL
	LOSSES PAID				
Fire	0.00	164,596.88	0.00	0.00	164,596.88
Other Allied Lines	0.00	1,420.09	7,282.72	0.00	8,702.81
Total	0.00	166,016.97	7,282.72	0.00	173,299.69
	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	1,700.00	15,000.00	0.00	0.00	16,700.00
Other Allied Lines	300.00	0.00	0.00	0.00	300.00
Total	2,000.00	15,000.00	0.00	0.00	17,000.00
	LOSSES INCURRED				
Fire	1,700.00	118,096.88	(5,000.00)	0.00	114,796.88
Other Allied Lines	300.00	1,320.09	7,282.72	0.00	8,902.81
Total	2,000.00	119,416.97	2,282.72	0.00	123,699.69
	I.B.N.R. (CURRENT PERIOD)				
Fire	1,700.00	0.00	0.00	0.00	1,700.00
Other Allied Lines	300.00	0.00	0.00	0.00	300.00
Total	2,000.00	0.00	0.00	0.00	2,000.00

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, 2015**

QUARTER

10/01/2015 - 12/31/2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	0.00	4,497.35	0.00	0.00	4,497.35
Other Allied Lines	0.00	0.00	1,708.81	0.00	1,708.81
Total	0.00	4,497.35	1,708.81	0.00	6,206.16
	UNPAID PREVIOUS 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
	UNPAID CURRENT PERIOD				
Fire	203.00	1,792.00	0.00	0.00	1,995.00
Other Allied Lines	36.00	0.00	0.00	0.00	36.00
Total	239.00	1,792.00	0.00	0.00	2,031.00
	LOSS ADJUSTMENT EXPENSES INCURRED				
Fire	134.00	(11,765.65)	0.00	0.00	(11,631.65)
Other Allied Lines	19.00	0.00	1,708.81	0.00	1,727.81
Total	153.00	(11,765.65)	1,708.81	0.00	(9,903.84)

YEAR TO DATE

01/01/2015 - 12/31/2015

	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	0.00	14,011.38	216.35	0.00	14,227.73
Other Allied Lines	0.00	3,953.21	9,419.67	0.00	13,372.88
Total	0.00	17,964.59	9,636.02	0.00	27,600.61
	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	203.00	1,792.00	0.00	0.00	1,995.00
Other Allied Lines	36.00	0.00	0.00	0.00	36.00
Total	239.00	1,792.00	0.00	0.00	2,031.00
	LOSS ADJUSTMENT EXPENSES INCURRED				
Fire	203.00	9,679.38	(280.65)	0.00	9,601.73
Other Allied Lines	36.00	3,943.21	9,419.67	0.00	13,398.88
Total	239.00	13,622.59	9,139.02	0.00	23,000.61

EXHIBIT 8

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