

EXHIBIT 1**WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at****December 31, 2018**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	339,372.07	0.00	339,372.07
Investments	324,445.06	0.00	324,445.06
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	6,305.91	1,270.18	5,035.73
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	670,123.04	1,270.18	668,852.86
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			41,600.00
Unpaid Loss Adjustment Expenses			11,544.00
Unpaid Underwriting Expenses			7,361.00
Unpaid Post Retirement Benefits (Medical)			87,069.00
Unpaid Post Retirement Benefits (Pension)			44,854.00
Unearned Premiums			134,809.00
Unearned Advance Premiums			14,872.94
Claims Checks Payable			22,430.26
Amounts Withheld for Accounts of Others			1,083.02
Unpaid Premium Tax			4,017.02
TOTAL LIABILITIES			369,640.24
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			299,212.62
TOTAL LIABILITIES & MEMBERS' EQUITY			668,852.86

EXHIBIT 2**WEST VIRGINIA FAIR PLAN**

Income Statement for the Quarter and Year to Date Ending
December 31, 2018

	Quarter	Year
	<u>10/01/ - 12/31/2018</u>	<u>01/01/ - 12/31/2018</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	71,755.00	273,392.00
Change in Unearned Premiums	(2,139.00)	8,045.00
Premiums Earned	<u>69,616.00</u>	<u>281,437.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	39,667.35	245,490.07
Loss Adjustment Expenses Incurred	35,417.24	79,791.59
Other Underwriting Expenses Incurred	33,024.13	155,063.23
Post Retirement Benefits Incurred	(6,285.90)	8,579.55
Premium Tax Incurred	3,165.56	12,084.92
Total Underwriting Deductions	<u>104,988.38</u>	<u>501,009.36</u>
Net Underwriting Profit or Loss	(35,372.38)	(219,572.36)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	490.29	1,677.42
Other Income	9.12	237.48
Premiums/Assessments Charged-Off	0.00	(2,870.30)
Total Other Income or Outgo	<u>499.41</u>	<u>(955.40)</u>
Net Result of Operations	(34,872.97)	(220,527.76)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	321,753.79	493,795.93
Net Result of Operations	(34,872.97)	(220,527.76)
Change in Assets Not Admitted	1,475.37	4,557.54
Change in Post Retirement Benefits (Pension)	10,427.00	8,951.00
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	429.43	13,765.64
Distributions Charged-Off	0.00	(1,329.73)
MEMBERS' EQUITY (DEFICIT)	<u><u>299,212.62</u></u>	<u><u>299,212.62</u></u>

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2018****INCREASE IN LEDGER ASSETS**

Premiums Written	273,392.00
Other Income	237.48
Investment Income	1,677.42
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	3,077.82
Claims Checks Payable	22,430.26
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	12,435.91
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	<hr/> 313,250.89

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	205,490.07
Loss Adjustment Expenses Paid	69,014.59
Other Expenses Paid	178,896.49
Unearned Advance Premiums	991.06
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	2,870.30
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/> 457,262.51

Increase(Decrease) in Ledger Assets	(144,011.62)
Ledger Assets at 12/31/2017	<hr/> 814,134.66
Ledger Assets at 12/31/2018	670,123.04

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2018**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	44,076.43	0.00	0.00	0.00	44,076.43
Commissions	0.00	27,205.98	0.00	0.00	27,205.98
Boards, Bureaus & Associations	3,885.91	1,437.70	0.00	7,171.29	12,494.90
Salaries	9,855.19	30,247.80	0.00	14,497.47	54,600.46
Employee Relations & Welfare	5,176.94	11,398.89	0.00	12,103.98	28,679.81
Insurance	16.86	327.10	0.00	498.90	842.86
Travel & Travel Items	3,896.58	3,691.94	0.00	5,356.93	12,945.45
Rent & Rent Items	574.88	4,562.63	0.00	2,737.58	7,875.09
Equipment	113.40	1,694.71	0.00	3,861.70	5,669.81
Printing & Stationery	7.63	173.91	0.00	200.09	381.63
Postage, Telephone, & Telegraph	54.01	1,374.37	0.00	500.62	1,929.00
Legal & Auditing	305.83	8,137.16	0.00	6,848.40	15,291.39
Payroll Taxes	746.85	2,115.11	0.00	1,013.74	3,875.70
Premium Taxes	0.00	0.00	0.00	12,205.71	12,205.71
State & Local Insurance Taxes	0.00	0.00	0.00	36.50	36.50
Miscellaneous	304.08	2,234.99	0.00	12,664.94	15,204.01
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	4,596.35	0.00	4,596.35
TOTAL Expenses Paid	69,014.59	94,602.29	4,596.35	79,697.85	247,911.08
Add: Unpaid Expenses Current Year	11,544.00	11,261.00	513.00	25,607.02	48,925.02
Deduct: Unpaid Expenses Prior Year	767.00	12,398.00	174.00	27,977.81	41,316.81
Expenses Incurred	79,791.59	93,465.29	4,935.35	77,327.06	255,519.29

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2018

	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
Premiums Written	71,755.00	0.00	0.00	0.00	71,755.00
Other Income	9.12	0.00	0.00	0.00	9.12
Investment Income Received	490.29	0.00	0.00	0.00	490.29
Subtotal	<u>72,254.41</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>72,254.41</u>
EXPENSES PAID:					
Losses	14,667.35	0.00	0.00	0.00	14,667.35
Loss Adjustment Expenses	26,494.44	531.80	0.00	0.00	27,026.24
Other Underwriting Expenses	35,197.42	0.00	0.00	0.00	35,197.42
Premium Tax	2,495.92	(24.52)	0.00	0.00	2,471.40
Commissions	6,911.81	0.00	0.00	0.00	6,911.81
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>85,766.94</u>	<u>507.28</u>	<u>0.00</u>	<u>0.00</u>	<u>86,274.22</u>
BALANCE DUE COMPANIES	(13,512.53)	(507.28)	0.00	0.00	(14,019.81)
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(2,745.55)	0.00	0.00	0.00	(2,745.55)
Prior Pension	(116,347.00)	0.00	0.00	0.00	(116,347.00)
Subtotal	<u>(119,092.55)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(119,092.55)</u>
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(1,270.18)	0.00	0.00	0.00	(1,270.18)
Current Pension	(105,920.00)	0.00	0.00	0.00	(105,920.00)
Subtotal	<u>(107,190.18)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(107,190.18)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(1,610.16)	(507.28)	0.00	0.00	(2,117.44)
DEDUCT:					
Current Unearned Premiums	134,809.00	0.00	0.00	0.00	134,809.00
Current Unpaid Losses (Incl. I.B.N.R.)	41,600.00	0.00	0.00	0.00	41,600.00
Current Unpaid Underwriting Expenses	7,361.00	0.00	0.00	0.00	7,361.00
Current Unpaid Post Retirement Benefits	26,003.00	0.00	0.00	0.00	26,003.00
Current Unpaid Loss Adjustment Expenses	11,544.00	0.00	0.00	0.00	11,544.00
Current Unpaid Premium Tax	4,022.75	(5.73)	0.00	0.00	4,017.02
Subtotal	<u>225,339.75</u>	<u>(5.73)</u>	<u>0.00</u>	<u>0.00</u>	<u>225,334.02</u>
ADD:					
Prior Unearned Premiums	124,350.00	8,320.00	0.00	0.00	132,670.00
Prior Unpaid Losses (Incl. I.B.N.R.)	16,100.00	500.00	0.00	0.00	16,600.00
Prior Unpaid Underwriting Expenses	13,589.00	0.00	0.00	0.00	13,589.00
Prior Unpaid Post Retirement Benefits	35,146.00	0.00	0.00	0.00	35,146.00
Prior Unpaid Loss Adjustment Expenses	3,058.00	95.00	0.00	0.00	3,153.00
Prior Unpaid Premium Tax	3,353.11	(30.25)	0.00	0.00	3,322.86
Subtotal	<u>195,596.11</u>	<u>8,884.75</u>	<u>0.00</u>	<u>0.00</u>	<u>204,480.86</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	429.43	429.43
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	<u>(31,353.80)</u>	<u>8,383.20</u>	<u>0.00</u>	<u>429.43</u>	<u>(22,541.17)</u>

EXHIBIT 5B

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

December 31, 2018

	2018	2017	2016	2015	TOTAL
Premiums Written	274,809.00	(1,417.00)	0.00	0.00	273,392.00
Other Income	237.48	0.00	0.00	0.00	237.48
Investment Income Received	1,677.42	0.00	0.00	0.00	1,677.42
Subtotal	276,723.90	(1,417.00)	0.00	0.00	275,306.90
EXPENSES PAID:					
Losses	72,525.42	132,964.65	0.00	0.00	205,490.07
Loss Adjustment Expenses	53,946.65	15,067.94	0.00	0.00	69,014.59
Other Underwriting Expenses	139,484.80	0.00	0.00	0.00	139,484.80
Premium Tax	8,128.62	4,073.61	3.48	0.00	12,205.71
Commissions	27,349.49	(143.51)	0.00	0.00	27,205.98
Premiums/Assessments Charged-off	2,874.86	(4.56)	0.00	0.00	2,870.30
Subtotal	304,309.84	151,958.13	3.48	0.00	456,271.45
BALANCE DUE COMPANIES	(27,585.94)	(153,375.13)	(3.48)	0.00	(180,964.55)
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(5,827.72)	0.00	0.00	(5,827.72)
Prior Pension		(114,871.00)	0.00	0.00	(114,871.00)
Subtotal	0.00	(120,698.72)	0.00	0.00	(120,698.72)
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(1,270.18)	0.00	0.00	0.00	(1,270.18)
Current Pension	(105,920.00)	0.00	0.00	0.00	(105,920.00)
Subtotal	(107,190.18)	0.00	0.00	0.00	(107,190.18)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(134,776.12)	(32,676.41)	(3.48)	0.00	(167,456.01)
DEDUCT:					
Current Unearned Premiums	134,809.00	0.00	0.00	0.00	134,809.00
Current Unpaid Losses (Incl. I.B.N.R.)	41,600.00	0.00	0.00	0.00	41,600.00
Current Unpaid Underwriting Expenses	7,361.00	0.00	0.00	0.00	7,361.00
Current Unpaid Post Retirement Benefits	26,003.00	0.00	0.00	0.00	26,003.00
Current Unpaid Loss Adjustment Expenses	11,544.00	0.00	0.00	0.00	11,544.00
Current Unpaid Premium Tax	4,022.75	(5.73)	0.00	0.00	4,017.02
Subtotal	225,339.75	(5.73)	0.00	0.00	225,334.02
ADD:					
Prior Unearned Premiums	0.00	142,854.00	0.00	0.00	142,854.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,600.00	0.00	0.00	1,600.00
Prior Unpaid Underwriting Expenses	0.00	5,121.00	0.00	0.00	5,121.00
Prior Unpaid Post Retirement Benefits	0.00	31,291.00	0.00	0.00	31,291.00
Prior Unpaid Loss Adjustment Expenses	0.00	767.00	0.00	0.00	767.00
Prior Unpaid Premium Tax	0.00	4,134.34	3.47	0.00	4,137.81
Subtotal	0.00	185,767.34	3.47	0.00	185,770.81
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	13,765.64	13,765.64
Distributions Charged-Off	0.00	0.00	0.00	(1,329.73)	(1,329.73)
NET CHANGE IN MEMBERS' EQUITY	(360,115.87)	153,096.66	(0.01)	12,435.91	(194,583.31)

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @

December 31, 2018

	2018	2017	2016	2015	TOTAL
Premiums Written	274,809.00	285,342.00	300,711.00	334,235.00	1,195,097.00
Other Income	237.48	1,137.57	274.43	2,183.89	3,833.37
Investment Income Received	1,677.42	1,506.82	274.61	23.66	3,482.51
Subtotal	276,723.90	287,986.39	301,260.04	336,442.55	1,202,412.88
EXPENSES PAID:					
Losses	72,525.42	191,275.27	20,471.19	22,626.10	306,897.98
Loss Adjustment Expenses	53,946.65	35,564.72	15,252.55	13,162.82	117,926.74
Other Underwriting Expenses	139,484.80	157,803.45	178,516.52	150,128.22	625,932.99
Premium Tax	8,128.62	12,632.63	13,286.38	14,858.35	48,905.98
Commissions	27,349.49	27,622.10	29,235.64	33,626.90	117,834.13
Premiums/Assessments Charged-off	2,874.86	777.82	1,303.72	3.01	4,959.41
Subtotal	304,309.84	425,675.99	258,066.00	234,405.40	1,222,457.23
BALANCE DUE COMPANIES	(27,585.94)	(137,689.60)	43,194.04	102,037.15	(20,044.35)
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(1,270.18)	0.00	0.00	0.00	(1,270.18)
Current Pension	(105,920.00)	0.00	0.00	0.00	(105,920.00)
Subtotal	(107,190.18)	0.00	0.00	0.00	(107,190.18)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(134,776.12)	(137,689.60)	43,194.04	102,037.15	(127,234.53)
DEDUCT:					
Current Unearned Premiums	134,809.00	0.00	0.00	0.00	134,809.00
Current Unpaid Losses (Incl. I.B.N.R.)	41,600.00	0.00	0.00	0.00	41,600.00
Current Unpaid Underwriting Expenses	7,361.00	0.00	0.00	0.00	7,361.00
Current Unpaid Post Retirement Benefits	26,003.00	0.00	0.00	0.00	26,003.00
Current Unpaid Loss Adjustment Expenses	11,544.00	0.00	0.00	0.00	11,544.00
Current Unpaid Premium Tax	4,022.75	(5.73)	0.00	0.00	4,017.02
Subtotal	225,339.75	(5.73)	0.00	0.00	225,334.02
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	651,384.71	0.00	651,384.71
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	(1,372.02)	(1,372.02)
Distributions Charged-Off	0.00	0.00	0.00	1,768.48	1,768.48
NET CHANGE IN MEMBERS' EQUITY	(360,115.87)	(137,683.87)	694,578.75	102,433.61	299,212.62

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2018**

	<u>QUARTER</u> 10/01/2018 - 12/31/2018			<u>YEAR</u> 01/01/2018 - 12/31/2018		
	<u>2018</u>	<u>2017</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2018</u>	<u>2017</u>	<u>TOTAL</u>
Fire	59,072.00	0.00	59,072.00	230,510.00	(1,146.00)	229,364.00
Other Allied Lines	12,683.00	0.00	12,683.00	44,299.00	(271.00)	44,028.00
Total	<u>71,755.00</u>	<u>0.00</u>	<u>71,755.00</u>	<u>274,809.00</u>	<u>(1,417.00)</u>	<u>273,392.00</u>
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	103,841.00	7,248.00	111,089.00	0.00	122,596.00	122,596.00
Other Allied Lines	20,509.00	1,072.00	21,581.00	0.00	20,258.00	20,258.00
Total	<u>124,350.00</u>	<u>8,320.00</u>	<u>132,670.00</u>	<u>0.00</u>	<u>142,854.00</u>	<u>142,854.00</u>
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	111,485.00	0.00	111,485.00	111,485.00	0.00	111,485.00
Other Allied Lines	23,324.00	0.00	23,324.00	23,324.00	0.00	23,324.00
Total	<u>134,809.00</u>	<u>0.00</u>	<u>134,809.00</u>	<u>134,809.00</u>	<u>0.00</u>	<u>134,809.00</u>
<u>PREMIUMS EARNED</u>						
Fire	51,428.00	7,248.00	58,676.00	119,025.00	121,450.00	240,475.00
Other Allied Lines	9,868.00	1,072.00	10,940.00	20,975.00	19,987.00	40,962.00
Total	<u>61,296.00</u>	<u>8,320.00</u>	<u>69,616.00</u>	<u>140,000.00</u>	<u>141,437.00</u>	<u>281,437.00</u>

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2018
For Terrorism Reporting Requirements Only

	<u>QUARTER</u>			<u>YEAR</u>		
	10/01/2018 - 12/31/2018			01/01/2018 - 12/31/2018		
	<u>2018</u>	<u>2017</u>	<u>TOTAL</u>	<u>2018</u>	<u>2017</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	53,009.00	0.00	53,009.00	203,716.00	(991.00)	202,725.00
Habitational (Non-Owner Occupied)	13,741.00	0.00	13,741.00	37,975.00	(157.00)	37,818.00
Commercial	5,005.00	0.00	5,005.00	33,118.00	(269.00)	32,849.00
Total	<u>71,755.00</u>	<u>0.00</u>	<u>71,755.00</u>	<u>274,809.00</u>	<u>(1,417.00)</u>	<u>273,392.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	99,681.00	6,665.00	106,346.00	0.00	104,597.00	104,597.00
Habitational (Non-Owner Occupied)	17,131.00	1,149.00	18,280.00	0.00	24,256.00	24,256.00
Commercial	7,538.00	506.00	8,044.00	0.00	14,001.00	14,001.00
Total	<u>124,350.00</u>	<u>8,320.00</u>	<u>132,670.00</u>	<u>0.00</u>	<u>142,854.00</u>	<u>142,854.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	94,698.00	0.00	94,698.00	94,698.00	0.00	94,698.00
Habitational (Non-Owner Occupied)	24,819.00	0.00	24,819.00	24,819.00	0.00	24,819.00
Commercial	15,292.00	0.00	15,292.00	15,292.00	0.00	15,292.00
Total	<u>134,809.00</u>	<u>0.00</u>	<u>134,809.00</u>	<u>134,809.00</u>	<u>0.00</u>	<u>134,809.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	57,992.00	6,665.00	64,657.00	109,018.00	103,606.00	212,624.00
Habitational (Non-Owner Occupied)	6,053.00	1,149.00	7,202.00	13,156.00	24,099.00	37,255.00
Commercial	(2,749.00)	506.00	(2,243.00)	17,826.00	13,732.00	31,558.00
Total	<u>61,296.00</u>	<u>8,320.00</u>	<u>69,616.00</u>	<u>140,000.00</u>	<u>141,437.00</u>	<u>281,437.00</u>
Premiums Earned for Terrorism Reporting Requirements	3,304.00	1,655.00	4,959.00	30,982.00	37,831.00	68,813.00

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, 2018

<u>Coverage</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>TOTAL</u>
Fire	2	0	0	0	0	0	0	0	0	0	2
Other Allied Lines	0	0	0	0	0	0	0	0	0	0	0
Crime	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	2	0	0	0	0	0	0	0	0	0	2

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, 2018

QUARTER

10/01/2018 - 12/31/2018

	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
	LOSSES PAID				
Fire	14,667.35	0.00	0.00	0.00	14,667.35
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	14,667.35	0.00	0.00	0.00	14,667.35
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)				
Fire	15,900.00	400.00	0.00	0.00	16,300.00
Other Allied Lines	200.00	100.00	0.00	0.00	300.00
Total	16,100.00	500.00	0.00	0.00	16,600.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	41,300.00	0.00	0.00	0.00	41,300.00
Other Allied Lines	300.00	0.00	0.00	0.00	300.00
Total	41,600.00	0.00	0.00	0.00	41,600.00
	LOSSES INCURRED				
Fire	40,067.35	(400.00)	0.00	0.00	39,667.35
Other Allied Lines	100.00	(100.00)	0.00	0.00	0.00
Total	40,167.35	(500.00)	0.00	0.00	39,667.35

YEAR TO DATE

01/01/2018 - 12/31/2018

	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
	LOSSES PAID				
Fire	70,005.55	130,000.00	0.00	0.00	200,005.55
Other Allied Lines	2,519.87	2,964.65	0.00	0.00	5,484.52
Total	72,525.42	132,964.65	0.00	0.00	205,490.07
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)				
Fire	0.00	1,400.00	0.00	0.00	1,400.00
Other Allied Lines	0.00	200.00	0.00	0.00	200.00
Total	0.00	1,600.00	0.00	0.00	1,600.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	41,300.00	0.00	0.00	0.00	41,300.00
Other Allied Lines	300.00	0.00	0.00	0.00	300.00
Total	41,600.00	0.00	0.00	0.00	41,600.00
	LOSSES INCURRED				
Fire	111,305.55	128,600.00	0.00	0.00	239,905.55
Other Allied Lines	2,819.87	2,764.65	0.00	0.00	5,584.52
Total	114,125.42	131,364.65	0.00	0.00	245,490.07
	I.B.N.R. (CURRENT PERIOD)				
Fire	1,300.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	300.00	0.00	0.00	0.00	300.00
Total	1,600.00	0.00	0.00	0.00	1,600.00

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, 2018**

QUARTER

10/01/2018 - 12/31/2018

	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	26,219.97	400.34	0.00	0.00	26,620.31
Other Allied Lines	274.47	131.46	0.00	0.00	405.93
Total	26,494.44	531.80	0.00	0.00	27,026.24

UNPAID PREVIOUS PERIOD

Fire	3,020.00	76.00	0.00	0.00	3,096.00
Other Allied Lines	38.00	19.00	0.00	0.00	57.00
Total	3,058.00	95.00	0.00	0.00	3,153.00

UNPAID CURRENT PERIOD

Fire	11,461.00	0.00	0.00	0.00	11,461.00
Other Allied Lines	83.00	0.00	0.00	0.00	83.00
Total	11,544.00	0.00	0.00	0.00	11,544.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	34,660.97	324.34	0.00	0.00	34,985.31
Other Allied Lines	319.47	112.46	0.00	0.00	431.93
Total	34,980.44	436.80	0.00	0.00	35,417.24

YEAR TO DATE

01/01/2018 - 12/31/2018

LOSS ADJUSTMENT EXPENSES PAID

Fire	52,789.95	13,551.45	0.00	0.00	66,341.40
Other Allied Lines	1,156.70	1,516.49	0.00	0.00	2,673.19
Total	53,946.65	15,067.94	0.00	0.00	69,014.59

UNPAID PREVIOUS PERIOD

Fire	0.00	671.00	0.00	0.00	671.00
Other Allied Lines	0.00	96.00	0.00	0.00	96.00
Total	0.00	767.00	0.00	0.00	767.00

UNPAID CURRENT PERIOD

Fire	11,461.00	0.00	0.00	0.00	11,461.00
Other Allied Lines	83.00	0.00	0.00	0.00	83.00
Total	11,544.00	0.00	0.00	0.00	11,544.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	64,250.95	12,880.45	0.00	0.00	77,131.40
Other Allied Lines	1,239.70	1,420.49	0.00	0.00	2,660.19
Total	65,490.65	14,300.94	0.00	0.00	79,791.59

