

EXHIBIT 1

WEST VIRGINIA FAIR PLAN
Statement of Assets, Liabilities and Members' Equity at
December 31, 2025

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	278,664.71	0.00	278,664.71
Investments	411,269.96	0.00	411,269.96
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	10,637.82	0.00	10,637.82
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	58,200.00	58,200.00	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	<u>758,772.49</u>	<u>58,200.00</u>	<u>700,572.49</u>
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			100.00
Unpaid Loss Adjustment Expenses			1,027.00
Unpaid Underwriting Expenses			25,125.00
Unpaid Post Retirement Benefits (Medical)			58,371.00
Unpaid Post Retirement Benefits (Pension)			0.00
Unearned Premiums			146,600.00
Unearned Advance Premiums			13,682.41
Claims Checks Payable			0.00
Amounts Withheld for Accounts of Others			4,240.78
Unpaid Premium Tax			4,618.73
TOTAL LIABILITIES			<u>253,764.92</u>
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			446,807.57
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>700,572.49</u>

EXHIBIT 2

WEST VIRGINIA FAIR PLAN
Income Statement for the Quarter and Year to Date Ending
December 31, 2025

	<u>Quarter</u> <u>10/01/ - 12/31/2025</u>	<u>Year</u> <u>01/01/ - 12/31/2025</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	90,289.00	262,960.00
Change in Unearned Premiums	(25,051.00)	(8,595.00)
Premiums Earned	<u>65,238.00</u>	<u>254,365.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	0.00	1,102.25
Loss Adjustment Expenses Incurred	4,392.96	17,388.14
Other Underwriting Expenses Incurred	51,322.85	134,543.39
Post Retirement Benefits Incurred	(3,273.61)	5,886.27
Premium Tax Incurred	3,964.25	11,525.57
Total Underwriting Deductions	<u>56,406.45</u>	<u>170,445.62</u>
Net Underwriting Profit or Loss	8,831.55	83,919.38
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	3,328.41	14,295.47
Other Income	44.74	304.62
Premiums/Assessments Charged-Off	0.00	(0.40)
Total Other Income or Outgo	<u>3,373.15</u>	<u>14,599.69</u>
Net Result of Operations	12,204.70	98,519.07
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	434,926.67	348,532.30
Net Result of Operations	12,204.70	98,519.07
Change in Assets Not Admitted	(23,602.80)	(23,522.80)
Change in Post Retirement Benefits (Pension)	23,279.00	23,279.00
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)	<u><u>446,807.57</u></u>	<u><u>446,807.57</u></u>

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2025****INCREASE IN LEDGER ASSETS**

Premiums Written	262,960.00
Other Income	304.62
Investment Income	14,295.47
Unearned Advance Premiums	2,274.25
Amounts Withheld for Accounts of Others	505.11
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
Change in Other	24,070.00
TOTAL	304,409.45

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	1,602.25
Loss Adjustment Expenses Paid	16,455.14
Other Expenses Paid	148,703.26
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	6,432.58
Premiums Charged-Off	0.40
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	173,193.63

Increase(Decrease) in Ledger Assets	131,215.82
Ledger Assets at 12/31/2024	627,556.67
Ledger Assets at 12/31/2025	758,772.49

EXHIBIT 4

WEST VIRGINIA FAIR PLAN
Statement of Expenses Incurred for the Year Ending
December 31, 2025

	<u>Loss Adjustment</u> <u>Expenses</u>	<u>Acquisition</u> <u>Expenses</u>	<u>Inspection</u> <u>Expenses</u>	<u>General</u> <u>Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	2,138.23	0.00	0.00	0.00	2,138.23
Commissions	0.00	26,386.98	0.00	0.00	26,386.98
Boards, Bureaus & Associations	4,242.48	1,569.62	0.00	7,829.32	13,641.42
Salaries	5,826.80	26,076.59	0.00	12,498.25	44,401.64
Employee Relations & Welfare	2,881.37	9,154.04	0.00	9,720.27	21,755.68
Insurance	17.02	330.21	0.00	503.65	850.88
Travel & Travel Items	36.74	34.82	0.00	50.49	122.05
Rent & Rent Items	197.50	1,567.53	0.00	940.51	2,705.54
Equipment	208.20	1,391.33	0.00	3,170.40	4,769.93
Printing & Stationery	2.35	53.46	0.00	61.51	117.32
Postage, Telephone, & Telegraph	40.36	1,026.86	0.00	374.04	1,441.26
Legal & Auditing	307.29	8,176.15	0.00	6,881.21	15,364.65
Payroll Taxes	440.38	1,945.48	0.00	932.46	3,318.32
Premium Taxes	0.00	0.00	0.00	11,105.60	11,105.60
State & Local Insurance Taxes	0.00	0.00	0.00	365.50	365.50
Miscellaneous	116.42	855.70	0.00	4,848.98	5,821.10
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	10,852.30	0.00	10,852.30
 TOTAL Expenses Paid	 16,455.14	 78,568.77	 10,852.30	 59,282.19	 165,158.40
Add: Unpaid Expenses Current Year	1,027.00	4,415.00	600.00	13,042.73	19,084.73
Deduct: Unpaid Expenses Prior Year	94.00	3,428.00	642.00	10,735.76	14,899.76
 Expenses Incurred	 <u>17,388.14</u>	 <u>79,555.77</u>	 <u>10,810.30</u>	 <u>61,589.16</u>	 <u>169,343.37</u>

EXHIBIT 5A

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

December 31, 2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	90,289.00	0.00	0.00	0.00	0.00	90,289.00
Other Income	44.74	0.00	0.00	0.00	0.00	44.74
Investment Income Received	3,328.41	0.00	0.00	0.00	0.00	3,328.41
Subtotal	93,662.15	0.00	0.00	0.00	0.00	93,662.15
<u>EXPENSES PAID:</u>						
Losses	0.00	0.00	0.00	0.00	0.00	0.00
Loss Adjustment Expenses	3,503.96	0.00	0.00	0.00	0.00	3,503.96
Other Underwriting Expenses	23,843.02	0.00	0.00	0.00	0.00	23,843.02
Premium Tax	2,158.56	0.00	0.00	0.00	0.00	2,158.56
Commissions	8,986.22	0.00	0.00	0.00	0.00	8,986.22
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	38,491.76	0.00	0.00	0.00	0.00	38,491.76
BALANCE DUE COMPANIES	55,170.39	0.00	0.00	0.00	0.00	55,170.39
<u>DEDUCT:</u>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(34,597.20)	0.00	0.00	0.00	0.00	(34,597.20)
Prior Pension	(35,136.00)	0.00	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,733.20)	0.00	0.00	0.00	0.00	(69,733.20)
<u>ADD:</u>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(58,200.00)	0.00	0.00	0.00	0.00	(58,200.00)
Current Pension	(11,857.00)	0.00	0.00	0.00	0.00	(11,857.00)
Subtotal	(70,057.00)	0.00	0.00	0.00	0.00	(70,057.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	54,846.59	0.00	0.00	0.00	0.00	54,846.59
<u>DEDUCT:</u>						
Current Unearned Premiums	146,600.00	0.00	0.00	0.00	0.00	146,600.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	25,125.00	0.00	0.00	0.00	0.00	25,125.00
Current Unpaid Post Retirement Benefits	(11,686.00)	0.00	0.00	0.00	0.00	(11,686.00)
Current Unpaid Loss Adjustment Expenses	1,027.00	0.00	0.00	0.00	0.00	1,027.00
Current Unpaid Premium Tax	4,628.12	(9.39)	0.00	0.00	0.00	4,618.73
Subtotal	165,794.12	(9.39)	0.00	0.00	0.00	165,784.73
<u>ADD:</u>						
Prior Unearned Premiums	113,520.00	8,029.00	0.00	0.00	0.00	121,549.00
Prior Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Prior Unpaid Underwriting Expenses	4,644.00	0.00	0.00	0.00	0.00	4,644.00
Prior Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	0.00	(6,425.00)
Prior Unpaid Loss Adjustment Expenses	138.00	0.00	0.00	0.00	0.00	138.00
Prior Unpaid Premium Tax	2,822.43	(9.39)	0.00	0.00	0.00	2,813.04
Subtotal	114,799.43	8,019.61	0.00	0.00	0.00	122,819.04
Change in Post Retirement Benefits (Pensic 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	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	3,851.90	8,029.00	0.00	0.00	0.00	11,880.90

EXHIBIT 5B

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

December 31, 2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	265,848.00	(2,888.00)	0.00	0.00	0.00	262,960.00
Other Income	304.62	0.00	0.00	0.00	0.00	304.62
Investment Income Received	14,295.47	0.00	0.00	0.00	0.00	14,295.47
Subtotal	280,448.09	(2,888.00)	0.00	0.00	0.00	277,560.09
<u>EXPENSES PAID:</u>						
Losses	0.00	1,602.25	0.00	0.00	0.00	1,602.25
Loss Adjustment Expenses	4,672.76	11,782.38	0.00	0.00	0.00	16,455.14
Other Underwriting Expenses	111,210.68	0.00	0.00	0.00	0.00	111,210.68
Premium Tax	7,022.36	4,083.24	0.00	0.00	0.00	11,105.60
Commissions	26,678.19	(291.21)	0.00	0.00	0.00	26,386.98
Premiums/Assessments Charged-off	0.00	0.40	0.00	0.00	0.00	0.40
Subtotal	149,583.99	17,177.06	0.00	0.00	0.00	166,761.05
BALANCE DUE COMPANIES	130,864.10	(20,065.06)	0.00	0.00	0.00	110,799.04
<u>DEDUCT:</u>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(34,677.20)	0.00	0.00	0.00	(34,677.20)
Prior Pension	0.00	(35,136.00)	0.00	0.00	0.00	(35,136.00)
Subtotal	0.00	(69,813.20)	0.00	0.00	0.00	(69,813.20)
<u>ADD:</u>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(58,200.00)	0.00	0.00	0.00	0.00	(58,200.00)
Current Pension	(11,857.00)	0.00	0.00	0.00	0.00	(11,857.00)
Subtotal	(70,057.00)	0.00	0.00	0.00	0.00	(70,057.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	60,807.10	49,748.14	0.00	0.00	0.00	110,555.24
<u>DEDUCT:</u>						
Current Unearned Premiums	146,600.00	0.00	0.00	0.00	0.00	146,600.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	25,125.00	0.00	0.00	0.00	0.00	25,125.00
Current Unpaid Post Retirement Benefits	(11,686.00)	0.00	0.00	0.00	0.00	(11,686.00)
Current Unpaid Loss Adjustment Expenses	1,027.00	0.00	0.00	0.00	0.00	1,027.00
Current Unpaid Premium Tax	4,628.12	(9.39)	0.00	0.00	0.00	4,618.73
Subtotal	165,794.12	(9.39)	0.00	0.00	0.00	165,784.73
<u>ADD:</u>						
Prior Unearned Premiums	0.00	138,005.00	0.00	0.00	0.00	138,005.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	600.00	0.00	0.00	0.00	600.00
Prior Unpaid Underwriting Expenses	0.00	17,032.00	0.00	0.00	0.00	17,032.00
Prior Unpaid Post Retirement Benefits	0.00	(6,425.00)	0.00	0.00	0.00	(6,425.00)
Prior Unpaid Loss Adjustment Expenses	0.00	94.00	0.00	0.00	0.00	94.00
Prior Unpaid Premium Tax	0.00	4,198.76	0.00	0.00	0.00	4,198.76
Subtotal	0.00	153,504.76	0.00	0.00	0.00	153,504.76
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	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	(104,987.02)	203,262.29	0.00	0.00	0.00	98,275.27

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @
December 31, 2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	265,848.00	271,673.00	194,413.00	225,220.00	236,539.00	1,193,693.00
Other Income	304.62	157.31	107.69	18.42	200.84	788.88
Investment Income Received	14,295.47	9,690.63	6,660.36	1,487.60	915.79	33,049.85
Subtotal	280,448.09	281,520.94	201,181.05	226,726.02	237,655.63	1,227,531.73
<u>EXPENSES PAID:</u>						
Losses	0.00	31,138.51	152,531.70	79,269.46	40,808.47	303,748.14
Loss Adjustment Expenses	4,672.76	26,740.91	26,059.32	22,127.85	25,037.35	104,638.19
Other Underwriting Expenses	111,210.68	106,434.88	106,050.41	92,773.41	110,778.69	527,248.07
Premium Tax	7,022.36	11,918.62	8,511.33	9,883.60	10,376.36	47,712.27
Commissions	26,678.19	27,061.42	19,388.11	22,743.25	23,517.37	119,388.34
Premiums/Assessments Charged-off	0.00	0.40	3.05	(0.04)	(0.02)	3.39
Subtotal	149,583.99	203,294.74	312,543.92	226,797.53	210,518.22	1,102,738.40
BALANCE DUE COMPANIES	130,864.10	78,226.20	(111,362.87)	(71.51)	27,137.41	124,793.33
<u>ADD:</u>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(58,200.00)	0.00	0.00	0.00	0.00	(58,200.00)
Current Pension	(11,857.00)	0.00	0.00	0.00	0.00	(11,857.00)
Subtotal	(70,057.00)	0.00	0.00	0.00	0.00	(70,057.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	60,807.10	78,226.20	(111,362.87)	(71.51)	27,137.41	54,736.33
<u>DEDUCT:</u>						
Current Unearned Premiums	146,600.00	0.00	0.00	0.00	0.00	146,600.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	25,125.00	0.00	0.00	0.00	0.00	25,125.00
Current Unpaid Post Retirement Benefits	(11,686.00)	0.00	0.00	0.00	0.00	(11,686.00)
Current Unpaid Loss Adjustment Expenses	1,027.00	0.00	0.00	0.00	0.00	1,027.00
Current Unpaid Premium Tax	4,628.12	(9.39)	0.00	0.00	0.00	4,618.73
Subtotal	165,794.12	(9.39)	0.00	0.00	0.00	165,784.73
Change in Post Retirement Benefits (Pensic 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	278,923.94	278,923.95	557,847.89
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	(371.80)	0.00	5.83	(365.97)
Distributions Charged-Off	0.00	0.00	374.05	0.00	0.00	374.05
NET CHANGE IN MEMBERS' EQUITY	(104,987.02)	78,235.59	(111,360.62)	278,852.43	306,067.19	446,807.57

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2025

	<u>QUARTER</u> 10/01/2025 - 12/31/2025			<u>YEAR</u> 01/01/2025 - 12/31/2025		
	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Fire	70,543.00	0.00	70,543.00	203,311.00	(1,877.00)	201,434.00
Other Allied Lines	19,746.00	0.00	19,746.00	62,537.00	(1,011.00)	61,526.00
Total	90,289.00	0.00	90,289.00	265,848.00	(2,888.00)	262,960.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	85,268.00	6,155.00	91,423.00	0.00	104,557.00	104,557.00
Other Allied Lines	28,252.00	1,874.00	30,126.00	0.00	33,448.00	33,448.00
Total	113,520.00	8,029.00	121,549.00	0.00	138,005.00	138,005.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	112,533.00	0.00	112,533.00	112,533.00	0.00	112,533.00
Other Allied Lines	34,067.00	0.00	34,067.00	34,067.00	0.00	34,067.00
Total	146,600.00	0.00	146,600.00	146,600.00	0.00	146,600.00
	<u>PREMIUMS EARNED</u>					
Fire	43,278.00	6,155.00	49,433.00	90,778.00	102,680.00	193,458.00
Other Allied Lines	13,931.00	1,874.00	15,805.00	28,470.00	32,437.00	60,907.00
Total	57,209.00	8,029.00	65,238.00	119,248.00	135,117.00	254,365.00

EXHIBIT 6B

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

December 31, 2025

For Terrorism Reporting Requirements Only

	<u>QUARTER</u>			<u>YEAR</u>		
	10/01/2025 - 12/31/2025			01/01/2025 - 12/31/2025		
	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	56,272.00	0.00	56,272.00	173,560.00	(2,384.00)	171,176.00
Habitational (Non-Owner Occupied)	10,731.00	0.00	10,731.00	33,021.00	(459.00)	32,562.00
Commercial	23,286.00	0.00	23,286.00	59,267.00	(45.00)	59,222.00
Total	90,289.00	0.00	90,289.00	265,848.00	(2,888.00)	262,960.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	82,412.00	5,834.00	88,246.00	0.00	110,290.00	110,290.00
Habitational (Non-Owner Occupied)	19,553.00	1,376.00	20,929.00	0.00	20,672.00	20,672.00
Commercial	11,555.00	819.00	12,374.00	0.00	7,043.00	7,043.00
Total	113,520.00	8,029.00	121,549.00	0.00	138,005.00	138,005.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	79,694.00	0.00	79,694.00	79,694.00	0.00	79,694.00
Habitational (Non-Owner Occupied)	15,301.00	0.00	15,301.00	15,301.00	0.00	15,301.00
Commercial	51,605.00	0.00	51,605.00	51,605.00	0.00	51,605.00
Total	146,600.00	0.00	146,600.00	146,600.00	0.00	146,600.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	58,990.00	5,834.00	64,824.00	93,866.00	107,906.00	201,772.00
Habitational (Non-Owner Occupied)	14,983.00	1,376.00	16,359.00	17,720.00	20,213.00	37,933.00
Commercial	(16,764.00)	819.00	(15,945.00)	7,662.00	6,998.00	14,660.00
Total	57,209.00	8,029.00	65,238.00	119,248.00	135,117.00	254,365.00
Premiums Earned for Terrorism Reporting Requirements	(1,781.00)	2,195.00	414.00	25,382.00	27,211.00	52,593.00

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, 2025

<u>Coverage</u>	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>TOTAL</u>
Fire	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0

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, 2025**

QUARTER
10/01/2025 - 12/31/2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	LOSSES PAID					
Fire	0.00	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00

	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)					
Fire	100.00	0.00	0.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	0.00	0.00	100.00

	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)					
Fire	100.00	0.00	0.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	0.00	0.00	100.00

	LOSSES INCURRED					
Fire	0.00	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00

YEAR TO DATE
01/01/2025 - 12/31/2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	LOSSES PAID					
Fire	0.00	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	1,602.25	0.00	0.00	0.00	1,602.25
Total	0.00	1,602.25	0.00	0.00	0.00	1,602.25

	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)					
Fire	0.00	600.00	0.00	0.00	0.00	600.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	600.00	0.00	0.00	0.00	600.00

	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)					
Fire	100.00	0.00	0.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	0.00	0.00	100.00

	LOSSES INCURRED					
Fire	100.00	(600.00)	0.00	0.00	0.00	(500.00)
Other Allied Lines	0.00	1,602.25	0.00	0.00	0.00	1,602.25
Total	100.00	1,002.25	0.00	0.00	0.00	1,102.25

	I.B.N.R. (CURRENT PERIOD)					
Fire	100.00	0.00	0.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	0.00	0.00	100.00

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, 2025

QUARTER

10/01/2025 - 12/31/2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	<u>LOSS ADJUSTMENT EXPENSES PAID</u>					
Fire	3,503.96	0.00	0.00	0.00	0.00	3,503.96
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	3,503.96	0.00	0.00	0.00	0.00	3,503.96
	<u>UNPAID PREVIOUS PERIOD</u>					
Fire	138.00	0.00	0.00	0.00	0.00	138.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	138.00	0.00	0.00	0.00	0.00	138.00
	<u>UNPAID CURRENT PERIOD</u>					
Fire	1,027.00	0.00	0.00	0.00	0.00	1,027.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,027.00	0.00	0.00	0.00	0.00	1,027.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>					
Fire	4,392.96	0.00	0.00	0.00	0.00	4,392.96
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	4,392.96	0.00	0.00	0.00	0.00	4,392.96

YEAR TO DATE

01/01/2025 - 12/31/2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	<u>LOSS ADJUSTMENT EXPENSES PAID</u>					
Fire	4,672.76	5,197.25	0.00	0.00	0.00	9,870.01
Other Allied Lines	0.00	6,585.13	0.00	0.00	0.00	6,585.13
Total	4,672.76	11,782.38	0.00	0.00	0.00	16,455.14
	<u>UNPAID PREVIOUS PERIOD</u>					
Fire	0.00	94.00	0.00	0.00	0.00	94.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	94.00	0.00	0.00	0.00	94.00
	<u>UNPAID CURRENT PERIOD</u>					
Fire	1,027.00	0.00	0.00	0.00	0.00	1,027.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,027.00	0.00	0.00	0.00	0.00	1,027.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>					
Fire	5,699.76	5,103.25	0.00	0.00	0.00	10,803.01
Other Allied Lines	0.00	6,585.13	0.00	0.00	0.00	6,585.13
Total	5,699.76	11,688.38	0.00	0.00	0.00	17,388.14

