

PENNSYLVANIA FAIR PLAN

EXHIBIT 1

Statement of Assets, Liabilities and Members' Equity At September 30, 2003

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	3,685,129.52	0.00	3,685,129.52
Investments	4,320,486.39	0.00	4,320,486.39
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	42,652.96	20,452.82	22,200.14
Other Receivables	106,637.42	0.00	106,637.42
Pre-paid Premium Tax	35,094.80	0.00	35,094.80
Pre-paid Expenses	39,443.78	39,443.78	0.00
Furniture & Equipment	234,789.60	234,789.60	0.00
Data Processing Equipment	39,672.51	39,672.51	0.00
Other Assets	11,940.72	11,940.72	0.00
TOTAL ASSETS	<u>8,515,847.70</u>	<u>346,299.43</u>	<u>8,169,548.27</u>
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			1,955,649.00
Unpaid Loss Adjustment Expenses			344,857.00
Unpaid Underwriting Expenses			100,892.00
Unpaid Post Retirement Benefits			2,081,948.00
Unearned Premiums			6,500,253.00
Unearned Advance Premiums			295,254.00
Claims Checks Payable			767,821.26
Amounts Withheld for Accounts of Others			197,123.34
Unpaid Premium Tax			0.00
TOTAL LIABILITIES			<u>12,243,797.60</u>
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			<u>(4,074,249.33)</u>
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>8,169,548.27</u>

PENNSYLVANIA FAIR PLAN

EXHIBIT 2

Income Statement for the Quarter and Year to Date Ending September 30, 2003

	<u>Quarter</u> 07/01 - 09/30/2003	<u>Year</u> 01/01 - 09/30/2003
<u>UNDERWRITING INCOME</u>		
Premiums Written	3,212,300.00	9,574,710.00
Change in Unearned Premiums	(72,591.00)	(289,683.00)
Premiums Earned	<u>3,139,709.00</u>	<u>9,285,027.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	985,429.20	4,322,502.12
Loss Adjustment Expenses Incurred	39,279.04	813,939.49
Other Underwriting Expenses Incurred	1,046,232.45	3,217,390.47
Post Retirement Benefits Incurred	72,733.13	1,022,087.43
Premium Tax Incurred	64,246.00	191,494.20
Total Underwriting Deductions	<u>2,207,919.82</u>	<u>9,567,413.71</u>
Net Underwriting Profit or Loss	931,789.18	(282,386.71)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	6,316.72	13,404.88
Other Income	22,798.07	51,909.63
Premiums/Assessments Charged-Off	(3,090.30)	(8,307.80)
Total Other Income or Outgo	<u>26,024.49</u>	<u>57,006.71</u>
Net Result of Operations	957,813.67	(225,380.00)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	(5,028,519.68)	(3,850,799.18)
Net Result of Operations	957,813.67	(225,380.00)
Change in Assets Not Admitted	<u>(3,543.32)</u>	<u>1,929.85</u>
MEMBERS' EQUITY (DEFICIT)	<u>(4,074,249.33)</u>	<u>(4,074,249.33)</u>

PENNSYLVANIA FAIR PLAN

EXHIBIT 3

Reconciliation of Ledger Assets As of September 30, 2003

INCREASE IN LEDGER ASSETS

Premiums Written	9,574,710.00
Other Income	51,909.63
Investment Income	13,404.88
Unearned Advance Premiums	62,306.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	307,871.30
Premiums/Assessments Charged-Off	0.00
TOTAL	<hr/> 10,010,201.81

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	4,286,937.12
Loss Adjustment Expenses Paid	875,832.49
Other Expenses Paid	3,403,027.24
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	24,924.51
Claims Checks Payable	0.00
Premiums/Assessments Charged-Off	8,307.80
TOTAL	<hr/> 8,599,029.16

Increase(Decrease) in Ledger Assets	1,411,172.65
Ledger Assets at 12-31-2002	7,104,675.05
Ledger Assets at 09-30-2003	<hr/> 8,515,847.70

PENNSYLVANIA FAIR PLAN

EXHIBIT 5A

Members' Account by Policy Year For the Quarter Ending September 30, 2003

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>TOTAL</u>
Premiums Written	3,217,299.00	(4,999.00)	0.00	0.00	0.00	0.00	0.00	3,212,300.00
Other Income	22,798.07	0.00	0.00	0.00	0.00	0.00	0.00	22,798.07
Investment Income Received	6,316.72	0.00	0.00	0.00	0.00	0.00	0.00	6,316.72
Subtotal	<u>3,246,413.79</u>	<u>(4,999.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,241,414.79</u>
<u>EXPENSES PAID:</u>								
Losses	551,913.29	1,316,435.26	1,486.12	(1,758.81)	(2,173.66)	16,907.00	0.00	1,882,809.20
Loss Adjustment Expenses	90,951.81	127,450.45	20,695.06	14,326.50	8,720.70	4,263.26	7,135.26	273,543.04
Other Underwriting Expenses	804,564.48	0.00	0.00	0.00	0.00	0.00	0.00	804,564.48
Premium Tax	64,345.98	(99.98)	0.00	0.00	0.00	0.00	0.00	64,246.00
Commissions	205,788.30	(308.20)	0.00	0.00	0.00	0.00	0.00	205,480.10
Premiums/Assessments Charged-off	3,022.00	68.30	0.00	0.00	0.00	0.00	0.00	3,090.30
Subtotal	<u>1,720,585.86</u>	<u>1,443,545.83</u>	<u>22,181.18</u>	<u>12,567.69</u>	<u>6,547.04</u>	<u>21,170.26</u>	<u>7,135.26</u>	<u>3,233,733.12</u>
BALANCE DUE COMPANIES	1,525,827.93	(1,448,544.83)	(22,181.18)	(12,567.69)	(6,547.04)	(21,170.26)	(7,135.26)	7,681.67
<u>DEDUCT:</u>								
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(342,756.11)	0.00	0.00	0.00	0.00	0.00	0.00	(342,756.11)
Subtotal	<u>(342,756.11)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(342,756.11)</u>
<u>ADD:</u>								
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(346,299.43)	0.00	0.00	0.00	0.00	0.00	0.00	(346,299.43)
Subtotal	<u>(346,299.43)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(346,299.43)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	1,522,284.61	(1,448,544.83)	(22,181.18)	(12,567.69)	(6,547.04)	(21,170.26)	(7,135.26)	4,138.35
<u>DEDUCT:</u>								
Current Unearned Premiums	6,123,800.00	376,453.00	0.00	0.00	0.00	0.00	0.00	6,500,253.00
Current Unpaid Losses (Incl. I.B.N.R.)	819,092.00	776,557.00	108,500.00	0.00	0.00	1,000.00	250,500.00	1,955,649.00
Current Unpaid Underwriting Expenses	100,892.00	0.00	0.00	0.00	0.00	0.00	0.00	100,892.00
Current Unpaid Post Retirement Benefits	2,081,948.00	0.00	0.00	0.00	0.00	0.00	0.00	2,081,948.00
Current Unpaid Loss Adjustment Expenses	144,437.00	136,939.00	19,132.00	0.00	0.00	176.00	44,173.00	344,857.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>9,270,169.00</u>	<u>1,289,949.00</u>	<u>127,632.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,176.00</u>	<u>294,673.00</u>	<u>10,983,599.00</u>
<u>ADD:</u>								
Prior Unearned Premiums	4,915,322.00	1,512,340.00	0.00	0.00	0.00	0.00	0.00	6,427,662.00
Prior Unpaid Losses (Incl. I.B.N.R.)	641,200.00	1,795,369.00	123,060.00	0.00	31,900.00	11,000.00	250,500.00	2,853,029.00
Prior Unpaid Underwriting Expenses	57,959.00	0.00	0.00	0.00	0.00	0.00	0.00	57,959.00
Prior Unpaid Post Retirement Benefits	2,015,960.00	0.00	0.00	0.00	0.00	0.00	0.00	2,015,960.00
Prior Unpaid Loss Adjustment Expenses	130,154.00	364,433.00	24,979.00	0.00	6,475.00	2,233.00	50,847.00	579,121.00
Prior Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>7,760,595.00</u>	<u>3,672,142.00</u>	<u>148,039.00</u>	<u>0.00</u>	<u>38,375.00</u>	<u>13,233.00</u>	<u>301,347.00</u>	<u>11,933,731.00</u>
NET CHANGE IN MEMBERS' EQUITY	<u>12,710.61</u>	<u>933,648.17</u>	<u>(1,774.18)</u>	<u>(12,567.69)</u>	<u>31,827.96</u>	<u>(9,113.26)</u>	<u>(461.26)</u>	<u>954,270.35</u>

PENNSYLVANIA FAIR PLAN

Members' Account by Policy Year Year to Date Ending September 30, 2003

EXHIBIT 5B

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>TOTAL</u>
Premiums Written	9,521,109.00	53,601.00	0.00	0.00	0.00	0.00	0.00	9,574,710.00
Other Income	51,909.63	0.00	0.00	0.00	0.00	0.00	0.00	51,909.63
Investment Income Received	13,404.88	0.00	0.00	0.00	0.00	0.00	0.00	13,404.88
Subtotal	<u>9,586,423.51</u>	<u>53,601.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>9,640,024.51</u>
<u>EXPENSES PAID:</u>								
Losses	790,760.20	3,129,852.96	327,645.70	36,690.58	10,103.22	16,438.25	(24,553.79)	4,286,937.12
Loss Adjustment Expenses	118,790.72	459,189.31	121,730.33	71,053.76	32,091.82	22,558.52	50,418.03	875,832.49
Other Underwriting Expenses	2,486,130.20	93,221.00	0.00	0.00	0.00	0.00	0.00	2,579,351.20
Premium Tax	190,422.18	1,245.16	0.00	0.00	0.00	0.00	0.00	191,667.34
Commissions	628,444.60	3,564.10	0.00	0.00	0.00	0.00	0.00	632,008.70
Premiums/Assessments Charged-off	3,022.00	5,285.80	0.00	0.00	0.00	0.00	0.00	8,307.80
Subtotal	<u>4,217,569.90</u>	<u>3,692,358.33</u>	<u>449,376.03</u>	<u>107,744.34</u>	<u>42,195.04</u>	<u>38,996.77</u>	<u>25,864.24</u>	<u>8,574,104.65</u>
BALANCE DUE COMPANIES	5,368,853.61	(3,638,757.33)	(449,376.03)	(107,744.34)	(42,195.04)	(38,996.77)	(25,864.24)	1,065,919.86
<u>DEDUCT:</u>								
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(348,229.28)	0.00	0.00	0.00	0.00	0.00	(348,229.28)
Subtotal	<u>0.00</u>	<u>(348,229.28)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(348,229.28)</u>
<u>ADD:</u>								
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(346,299.43)	0.00	0.00	0.00	0.00	0.00	0.00	(346,299.43)
Subtotal	<u>(346,299.43)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(346,299.43)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	5,022,554.18	(3,290,528.05)	(449,376.03)	(107,744.34)	(42,195.04)	(38,996.77)	(25,864.24)	1,067,849.71
<u>DEDUCT:</u>								
Current Unearned Premiums	6,123,800.00	376,453.00	0.00	0.00	0.00	0.00	0.00	6,500,253.00
Current Unpaid Losses (Incl. I.B.N.R.)	819,092.00	776,557.00	108,500.00	0.00	0.00	1,000.00	250,500.00	1,955,649.00
Current Unpaid Underwriting Expenses	100,892.00	0.00	0.00	0.00	0.00	0.00	0.00	100,892.00
Current Unpaid Post Retirement Benefits	2,081,948.00	0.00	0.00	0.00	0.00	0.00	0.00	2,081,948.00
Current Unpaid Loss Adjustment Expenses	144,437.00	136,939.00	19,132.00	0.00	0.00	176.00	44,173.00	344,857.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>9,270,169.00</u>	<u>1,289,949.00</u>	<u>127,632.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,176.00</u>	<u>294,673.00</u>	<u>10,983,599.00</u>
<u>ADD:</u>								
Prior Unearned Premiums	0.00	6,210,570.00	0.00	0.00	0.00	0.00	0.00	6,210,570.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,113,031.00	492,153.00	34,500.00	27,900.00	2,000.00	250,500.00	1,920,084.00
Prior Unpaid Underwriting Expenses	0.00	71,955.00	0.00	0.00	0.00	0.00	0.00	71,955.00
Prior Unpaid Post Retirement Benefits	0.00	1,082,767.00	0.00	0.00	0.00	0.00	0.00	1,082,767.00
Prior Unpaid Loss Adjustment Expenses	0.00	235,784.00	104,258.00	7,308.00	5,910.00	424.00	53,066.00	406,750.00
Prior Unpaid Premium Tax	0.00	173.14	0.00	0.00	0.00	0.00	0.00	173.14
Subtotal	<u>0.00</u>	<u>8,714,280.14</u>	<u>596,411.00</u>	<u>41,808.00</u>	<u>33,810.00</u>	<u>2,424.00</u>	<u>303,566.00</u>	<u>9,692,299.14</u>
NET CHANGE IN MEMBERS' EQUITY	<u>(4,247,614.82)</u>	<u>4,133,803.09</u>	<u>19,402.97</u>	<u>(65,936.34)</u>	<u>(8,385.04)</u>	<u>(37,748.77)</u>	<u>(16,971.24)</u>	<u>(223,450.15)</u>

PENNSYLVANIA FAIR PLAN

EXHIBIT 5C

Members' Account by Policy Year For Active Policy Years at September 30, 2003

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>TOTAL</u>
Premiums Written	9,521,109.00	12,109,898.00	11,309,536.00	11,331,498.00	11,868,602.00	13,311,037.00	14,026,980.00	83,478,660.00
Other Income	51,909.63	27,087.72	4,820.47	7,349.23	10,987.04	(25,672.65)	(15,025.26)	61,456.18
Investment Income Received	13,404.88	39,911.04	158,416.49	206,911.06	162,129.39	83,075.22	132,168.25	796,016.33
Subtotal	<u>9,586,423.51</u>	<u>12,176,896.76</u>	<u>11,472,772.96</u>	<u>11,545,758.29</u>	<u>12,041,718.43</u>	<u>13,368,439.57</u>	<u>14,144,122.99</u>	<u>84,336,132.51</u>
EXPENSES PAID:								
Losses	790,760.20	4,610,935.37	4,955,763.67	6,023,055.00	5,685,908.96	7,510,346.78	8,534,499.45	38,111,269.43
Loss Adjustment Expenses	118,790.72	703,042.15	952,181.92	1,470,265.86	1,523,268.56	1,744,019.42	1,839,641.48	8,351,210.11
Other Underwriting Expenses	2,486,130.20	3,303,371.86	3,414,976.31	3,215,473.28	3,656,060.86	3,605,030.06	3,567,343.81	23,248,386.38
Premium Tax	190,422.18	242,197.96	225,773.62	221,934.62	242,484.46	266,220.76	280,539.60	1,669,573.20
Commissions	628,444.60	798,278.40	721,782.60	760,228.80	799,745.80	915,298.90	987,253.30	5,611,032.40
Premiums/Assessments Charged-off	3,022.00	17,532.41	6,225.20	7,140.90	8,431.98	10,920.42	35,738.98	89,011.89
Subtotal	<u>4,217,569.90</u>	<u>9,675,358.15</u>	<u>10,276,703.32</u>	<u>11,698,098.46</u>	<u>11,915,900.62</u>	<u>14,051,836.34</u>	<u>15,245,016.62</u>	<u>77,080,483.41</u>
BALANCE DUE COMPANIES	5,368,853.61	2,501,538.61	1,196,069.64	(152,340.17)	125,817.81	(683,396.77)	(1,100,893.63)	7,255,649.10
ADD:								
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(346,299.43)	0.00	0.00	0.00	0.00	0.00	0.00	(346,299.43)
Subtotal	<u>(346,299.43)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(346,299.43)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	5,022,554.18	2,501,538.61	1,196,069.64	(152,340.17)	125,817.81	(683,396.77)	(1,100,893.63)	6,909,349.67
DEDUCT:								
Current Unearned Premiums	6,123,800.00	376,453.00	0.00	0.00	0.00	0.00	0.00	6,500,253.00
Current Unpaid Losses (Incl. I.B.N.R.)	819,092.00	776,557.00	108,500.00	0.00	0.00	1,000.00	250,500.00	1,955,649.00
Current Unpaid Underwriting Expenses	100,892.00	0.00	0.00	0.00	0.00	0.00	0.00	100,892.00
Current Unpaid Post Retirement Benefits	2,081,948.00	0.00	0.00	0.00	0.00	0.00	0.00	2,081,948.00
Current Unpaid Loss Adjustment Expenses	144,437.00	136,939.00	19,132.00	0.00	0.00	176.00	44,173.00	344,857.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>9,270,169.00</u>	<u>1,289,949.00</u>	<u>127,632.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,176.00</u>	<u>294,673.00</u>	<u>10,983,599.00</u>
NET CHANGE IN MEMBERS' EQUITY	<u>(4,247,614.82)</u>	<u>1,211,589.61</u>	<u>1,068,437.64</u>	<u>(152,340.17)</u>	<u>125,817.81</u>	<u>(684,572.77)</u>	<u>(1,395,566.63)</u>	<u>(4,074,249.33)</u>

PENNSYLVANIA FAIR PLAN

EXHIBIT 6A

Premium Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending September 30, 2003

	<u>QUARTER</u> 07/01/2003 - 09/30/2003			<u>YEAR</u> 01/01/2003 - 09/30/2003		
	<u>PREMIUMS WRITTEN</u>					
	<u>2003</u>	<u>2002</u>	<u>TOTAL</u>	<u>2003</u>	<u>2002</u>	<u>TOTAL</u>
Fire	2,362,805.00	(4,288.00)	2,358,517.00	7,036,363.00	43,228.00	7,079,591.00
Other Allied Lines	843,019.00	(711.00)	842,308.00	2,458,925.00	10,373.00	2,469,298.00
Crime	11,475.00	0.00	11,475.00	25,821.00	0.00	25,821.00
Total	<u>3,217,299.00</u>	<u>(4,999.00)</u>	<u>3,212,300.00</u>	<u>9,521,109.00</u>	<u>53,601.00</u>	<u>9,574,710.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	3,647,460.00	1,116,487.00	4,763,947.00	0.00	4,588,489.00	4,588,489.00
Other Allied Lines	1,256,971.00	391,909.00	1,648,880.00	0.00	1,604,034.00	1,604,034.00
Crime	10,891.00	3,944.00	14,835.00	0.00	18,047.00	18,047.00
Total	<u>4,915,322.00</u>	<u>1,512,340.00</u>	<u>6,427,662.00</u>	<u>0.00</u>	<u>6,210,570.00</u>	<u>6,210,570.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	4,524,958.00	277,994.00	4,802,952.00	4,524,958.00	277,994.00	4,802,952.00
Other Allied Lines	1,581,766.00	97,876.00	1,679,642.00	1,581,766.00	97,876.00	1,679,642.00
Crime	17,076.00	583.00	17,659.00	17,076.00	583.00	17,659.00
Total	<u>6,123,800.00</u>	<u>376,453.00</u>	<u>6,500,253.00</u>	<u>6,123,800.00</u>	<u>376,453.00</u>	<u>6,500,253.00</u>
	<u>PREMIUMS EARNED</u>					
Fire	1,485,307.00	834,205.00	2,319,512.00	2,511,405.00	4,353,723.00	6,865,128.00
Other Allied Lines	518,224.00	293,322.00	811,546.00	877,159.00	1,516,531.00	2,393,690.00
Crime	5,290.00	3,361.00	8,651.00	8,745.00	17,464.00	26,209.00
Total	<u>2,008,821.00</u>	<u>1,130,888.00</u>	<u>3,139,709.00</u>	<u>3,397,309.00</u>	<u>5,887,718.00</u>	<u>9,285,027.00</u>

PENNSYLVANIA FAIR PLAN

EXHIBIT 7B

**Loss Adjustment Statistics by Line of Business and Policy Year
For the Quarter and Year to Date Ending September 30, 2003**

QUARTER

07/01/2003 - 09/30/2003

LOSS ADJUSTMENT EXPENSES PAID

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>TOTAL</u>
Fire	47,658.96	72,204.23	19,406.90	802.25	8,592.82	4,263.26	6,485.82	159,414.24
Other Allied Lines	43,292.85	54,596.87	1,288.16	13,524.25	127.88	0.00	649.44	113,479.45
Crime	0.00	649.35	0.00	0.00	0.00	0.00	0.00	649.35
Total	90,951.81	127,450.45	20,695.06	14,326.50	8,720.70	4,263.26	7,135.26	273,543.04

UNPAID PREVIOUS PERIOD

Fire	109,044.00	329,413.00	24,167.00	0.00	5,663.00	2,233.00	50,847.00	521,367.00
Other Allied Lines	21,070.00	33,153.00	812.00	0.00	812.00	0.00	0.00	55,847.00
Crime	40.00	1,867.00	0.00	0.00	0.00	0.00	0.00	1,907.00
Total	130,154.00	364,433.00	24,979.00	0.00	6,475.00	2,233.00	50,847.00	579,121.00

UNPAID CURRENT PERIOD

Fire	102,224.00	107,296.00	18,779.00	0.00	0.00	176.00	44,173.00	272,648.00
Other Allied Lines	42,160.00	28,567.00	353.00	0.00	0.00	0.00	0.00	71,080.00
Crime	53.00	1,076.00	0.00	0.00	0.00	0.00	0.00	1,129.00
Total	144,437.00	136,939.00	19,132.00	0.00	0.00	176.00	44,173.00	344,857.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	40,838.96	(149,912.77)	14,018.90	802.25	2,929.82	2,206.26	(188.18)	(89,304.76)
Other Allied Lines	64,382.85	50,010.87	829.16	13,524.25	(684.12)	0.00	649.44	128,712.45
Crime	13.00	(141.65)	0.00	0.00	0.00	0.00	0.00	(128.65)
Total	105,234.81	(100,043.55)	14,848.06	14,326.50	2,245.70	2,206.26	461.26	39,279.04

YEAR TO DATE

01/01/2003 - 09/30/2003

LOSS ADJUSTMENT EXPENSES PAID

Fire	64,216.99	275,354.30	95,623.70	37,259.43	31,963.94	22,710.63	48,285.03	575,414.02
Other Allied Lines	54,573.73	182,770.45	24,556.46	33,794.33	127.88	(152.11)	2,133.00	297,803.74
Crime	0.00	1,064.56	1,550.17	0.00	0.00	0.00	0.00	2,614.73
Total	118,790.72	459,189.31	121,730.33	71,053.76	32,091.82	22,558.52	50,418.03	875,832.49

UNPAID PREVIOUS PERIOD

Fire	0.00	202,356.00	91,622.00	6,567.00	5,910.00	424.00	53,066.00	359,945.00
Other Allied Lines	0.00	33,344.00	12,001.00	741.00	0.00	0.00	0.00	46,086.00
Crime	0.00	84.00	635.00	0.00	0.00	0.00	0.00	719.00
Total	0.00	235,784.00	104,258.00	7,308.00	5,910.00	424.00	53,066.00	406,750.00

UNPAID CURRENT PERIOD

Fire	102,224.00	107,296.00	18,779.00	0.00	0.00	176.00	44,173.00	272,648.00
Other Allied Lines	42,160.00	28,567.00	353.00	0.00	0.00	0.00	0.00	71,080.00
Crime	53.00	1,076.00	0.00	0.00	0.00	0.00	0.00	1,129.00
Total	144,437.00	136,939.00	19,132.00	0.00	0.00	176.00	44,173.00	344,857.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	166,440.99	180,294.30	22,780.70	30,692.43	26,053.94	22,462.63	39,392.03	488,117.02
Other Allied Lines	96,733.73	177,993.45	12,908.46	33,053.33	127.88	(152.11)	2,133.00	322,797.74
Crime	53.00	2,056.56	915.17	0.00	0.00	0.00	0.00	3,024.73
Total	263,227.72	360,344.31	36,604.33	63,745.76	26,181.82	22,310.52	41,525.03	813,939.49

PENNSYLVANIA FAIR PLAN

EXHIBIT 8

Report of Catastrophe Losses For the Quarter Ending September 30, 2003

Catastrophe Number	Policy Year	Date of Loss	Line of Business	Unpaid Losses	Losses Paid	Allocated Unpaid Loss Adjustment Expense	Loss Adjustment Expenses Paid
54	1997	05/31/1998	Other	0.00	0.00	0.00	368.00
01	2000	12/02/2000	Other	0.00	(1,692.15)	0.00	0.00
81	2002	01/19/2003	Other	2,000.00	0.00	100.00	445.00
82	2002	02/17/2003	Other	5,400.00	0.00	270.00	751.41
83	2002	02/22/2003	Other	0.00	15,076.71	0.00	1,726.56
91	2002	07/21/2003	Other	10,000.00	39,165.27	500.00	8,300.41
95	2002	09/18/2003	Other	36,000.00	0.00	1,800.00	0.00
82	2003	02/17/2003	Other	2,000.00	0.00	100.00	0.00
91	2003	07/21/2003	Other	4,000.00	29,231.28	200.00	8,451.70
95	2003	09/18/2003	Other	98,000.00	0.00	4,900.00	0.00
	TOTAL			157,400.00	81,781.11	7,870.00	20,043.08