

EXHIBIT 1**PENNSYLVANIA 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	3,198,662.88	0.00	3,198,662.88
Investments	5,416,112.89	0.00	5,416,112.89
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	15,091.80	10,944.30	4,147.50
Other Receivables	143,937.75	0.00	143,937.75
Pre-paid Premium Tax	4,102.20	4,102.20	0.00
Pre-paid Expenses	165,503.99	165,503.99	0.00
Pre-paid Pension	0.00	0.00	0.00
Furniture & Equipment	196,764.83	196,764.83	0.00
Data Processing Equipment	253,633.26	253,633.26	0.00
Other Assets	0.00	0.00	0.00
TOTAL ASSETS	9,393,809.60	630,948.58	8,762,861.02
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			1,040,726.00
Unpaid Loss Adjustment Expenses			198,376.00
Unpaid Underwriting Expenses			168,580.00
Unpaid Post Retirement Benefits (Medical)			3,431,033.00
Unpaid Post Retirement Benefits (Pension)			3,295,175.00
Unearned Premiums			4,081,220.00
Unearned Advance Premiums			191,008.00
Claims Checks Payable			335,487.45
Amounts Withheld for Accounts of Others			140,570.77
Unpaid Premium Tax			0.00
TOTAL LIABILITIES			12,882,176.22
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			(4,119,315.20)
TOTAL LIABILITIES & MEMBERS' EQUITY			8,762,861.02

EXHIBIT 2**PENNSYLVANIA FAIR PLAN**

Income Statement for the Quarter and Year to Date Ending
December 31, 2015

	Quarter	Year
	<u>10/01/ - 12/31/2015</u>	<u>01/01/ - 12/31/2015</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	2,103,023.00	8,016,952.00
Change in Unearned Premiums	(95,974.00)	19,051.00
Premiums Earned	<u>2,007,049.00</u>	<u>8,036,003.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	509,591.46	3,724,342.80
Loss Adjustment Expenses Incurred	173,064.02	962,421.30
Other Underwriting Expenses Incurred	996,879.64	3,526,270.31
Post Retirement Benefits Incurred	811,245.58	950,110.28
Premium Tax Incurred	42,060.46	160,339.04
Total Underwriting Deductions	<u>2,532,841.16</u>	<u>9,323,483.73</u>
Net Underwriting Profit or Loss	(525,792.16)	(1,287,480.73)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	134.87	540.84
Other Income	209.66	(42,463.26)
Premiums/Assessments Charged-Off	(242.90)	(2,354.08)
Total Other Income or Outgo	<u>101.63</u>	<u>(44,276.50)</u>
Net Result of Operations	(525,690.53)	(1,331,757.23)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	(2,751,277.38)	(1,296,914.07)
Net Result of Operations	(525,690.53)	(1,331,757.23)
Change in Assets Not Admitted	(60,195.29)	(352,032.77)
Change in Post Retirement Benefits (Pension)	(782,152.00)	(1,150,483.00)
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	11,602.51
Distributions Charged-Off	0.00	269.36
MEMBERS' EQUITY (DEFICIT)	<u>(4,119,315.20)</u>	<u>(4,119,315.20)</u>

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

Premiums Written	8,016,952.00
Other Income	0.00
Investment Income	540.84
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	11,871.87
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	8,029,364.71

DECREASE IN LEDGER ASSETS

Other Income	42,463.26
Losses Paid	3,840,832.80
Loss Adjustment Expenses Paid	978,179.30
Other Expenses Paid	3,994,601.63
Unearned Advance Premiums	20,184.00
Amounts Withheld for Accounts of Others	711.78
Claims Checks Payable	49,929.67
Premiums Charged-Off	2,354.08
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	8,929,256.52

Increase(Decrease) in Ledger Assets	(899,891.81)
Ledger Assets at 12/31/2014	10,293,701.41
Ledger Assets at 12/31/2015	9,393,809.60

EXHIBIT 4**PENNSYLVANIA 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	428,354.08	0.00	0.00	0.00	428,354.08
Commissions	0.00	433,744.10	0.00	0.00	433,744.10
Boards, Bureaus & Associations	3,072.08	883.81	0.00	43,306.91	47,262.80
Salaries	335,291.55	662,932.71	0.00	810,251.10	1,808,475.36
Employee Relations & Welfare	136,466.17	269,816.77	0.00	329,776.05	736,058.99
Insurance	7,265.77	7,837.62	0.00	11,707.57	26,810.96
Travel & Travel Items	3,077.16	162.95	0.00	14,650.33	17,890.44
Rent & Rent Items	15,562.92	83,794.17	0.00	113,833.58	213,190.67
Equipment	4,606.44	65,572.62	0.00	114,078.39	184,257.45
Printing & Stationery	781.84	10,580.60	0.00	19,911.04	31,273.48
Postage, Telephone, & Telegraph	8,150.46	34,183.01	0.00	39,171.09	81,504.56
Legal & Auditing	1,875.77	4,974.55	0.00	68,180.63	75,030.95
Payroll Taxes	23,716.66	48,669.49	0.00	59,484.94	131,871.09
Premium Taxes	0.00	0.00	0.00	160,339.04	160,339.04
State & Local Insurance Taxes	0.00	0.00	0.00	25,942.53	25,942.53
Miscellaneous	9,958.40	58,256.62	0.00	330,120.84	398,335.86
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	172,438.57	0.00	172,438.57
TOTAL Expenses Paid	978,179.30	1,681,409.02	172,438.57	2,140,754.04	4,972,780.93
Add: Unpaid Expenses Current Year	198,376.00	336,749.00	13,533.00	558,754.00	1,107,412.00
Deduct: Unpaid Expenses Prior Year	214,134.00	86,841.00	14,627.00	165,450.00	481,052.00
Expenses Incurred	962,421.30	1,931,317.02	171,344.57	2,534,058.04	5,599,140.93

EXHIBIT 5A

PENNSYLVANIA 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	2,105,787.00	(2,764.00)	0.00	0.00	2,103,023.00
Other Income	209.66	0.00	0.00	0.00	209.66
Investment Income Received	134.87	0.00	0.00	0.00	134.87
Subtotal	<u>2,106,131.53</u>	<u>(2,764.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>2,103,367.53</u>
EXPENSES PAID:					
Losses	513,075.78	490,605.74	3,209.94	(50.00)	1,006,841.46
Loss Adjustment Expenses	100,874.59	122,378.98	15,560.46	6,966.99	245,781.02
Other Underwriting Expenses	842,115.12	0.00	0.00	0.00	842,115.12
Premium Tax	42,115.74	(55.28)	0.00	0.00	42,060.46
Commissions	112,353.00	(145.90)	0.00	0.00	112,207.10
Premiums/Assessments Charged-off	242.40	0.50	0.00	0.00	242.90
Subtotal	<u>1,610,776.63</u>	<u>612,784.04</u>	<u>18,770.40</u>	<u>6,916.99</u>	<u>2,249,248.06</u>
BALANCE DUE COMPANIES	495,354.90	(615,548.04)	(18,770.40)	(6,916.99)	(145,880.53)
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(570,753.29)	0.00	0.00	0.00	(570,753.29)
Prior Pension	(5,203,600.00)	0.00	0.00	0.00	(5,203,600.00)
Subtotal	<u>(5,774,353.29)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(5,774,353.29)</u>
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(630,948.58)	0.00	0.00	0.00	(630,948.58)
Current Pension	(5,985,752.00)	0.00	0.00	0.00	(5,985,752.00)
Subtotal	<u>(6,616,700.58)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(6,616,700.58)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(346,992.39)	(615,548.04)	(18,770.40)	(6,916.99)	(988,227.82)
DEDUCT:					
Current Unearned Premiums	4,081,220.00	0.00	0.00	0.00	4,081,220.00
Current Unpaid Losses (Incl. I.B.N.R.)	597,984.00	412,242.00	28,500.00	2,000.00	1,040,726.00
Current Unpaid Underwriting Expenses	168,580.00	0.00	0.00	0.00	168,580.00
Current Unpaid Post Retirement Benefits	740,456.00	0.00	0.00	0.00	740,456.00
Current Unpaid Loss Adjustment Expenses	113,983.00	78,578.00	5,433.00	382.00	198,376.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>5,702,223.00</u>	<u>490,820.00</u>	<u>33,933.00</u>	<u>2,382.00</u>	<u>6,229,358.00</u>
ADD:					
Prior Unearned Premiums	3,743,623.00	241,623.00	0.00	0.00	3,985,246.00
Prior Unpaid Losses (Incl. I.B.N.R.)	674,968.00	855,408.00	5,600.00	2,000.00	1,537,976.00
Prior Unpaid Underwriting Expenses	16,182.00	0.00	0.00	0.00	16,182.00
Prior Unpaid Post Retirement Benefits	39,051.00	0.00	0.00	0.00	39,051.00
Prior Unpaid Loss Adjustment Expenses	118,974.00	150,780.00	987.00	352.00	271,093.00
Prior Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>4,592,798.00</u>	<u>1,247,811.00</u>	<u>6,587.00</u>	<u>2,352.00</u>	<u>5,849,548.00</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>(1,456,417.39)</u>	<u>141,442.96</u>	<u>(46,116.40)</u>	<u>(6,946.99)</u>	<u>(1,368,037.82)</u>

EXHIBIT 5B

PENNSYLVANIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending

December 31, 2015

	2015	2014	2013	2012	TOTAL
Premiums Written	7,985,317.00	31,635.00	0.00	0.00	8,016,952.00
Other Income	(42,463.26)	0.00	0.00	0.00	(42,463.26)
Investment Income Received	540.84	0.00	0.00	0.00	540.84
Subtotal	7,943,394.58	31,635.00	0.00	0.00	7,975,029.58
EXPENSES PAID:					
Losses	886,897.64	2,837,874.59	116,530.51	(469.94)	3,840,832.80
Loss Adjustment Expenses	208,106.44	673,251.63	79,888.04	16,933.19	978,179.30
Other Underwriting Expenses	3,400,518.49	0.00	0.00	0.00	3,400,518.49
Premium Tax	159,706.34	632.70	0.00	0.00	160,339.04
Commissions	432,005.50	1,738.60	0.00	0.00	433,744.10
Premiums/Assessments Charged-off	368.40	1,985.97	(0.29)	0.00	2,354.08
Subtotal	5,087,602.81	3,515,483.49	196,418.26	16,463.25	8,815,967.81
BALANCE DUE COMPANIES	2,855,791.77	(3,483,848.49)	(196,418.26)	(16,463.25)	(840,938.23)
DEDUCT:					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(278,915.81)	0.00	0.00	(278,915.81)
Prior Pension		(4,835,269.00)	0.00	0.00	(4,835,269.00)
Subtotal	0.00	(5,114,184.81)	0.00	0.00	(5,114,184.81)
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(630,948.58)	0.00	0.00	0.00	(630,948.58)
Current Pension	(5,985,752.00)	0.00	0.00	0.00	(5,985,752.00)
Subtotal	(6,616,700.58)	0.00	0.00	0.00	(6,616,700.58)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(3,760,908.81)	1,630,336.32	(196,418.26)	(16,463.25)	(2,343,454.00)
DEDUCT:					
Current Unearned Premiums	4,081,220.00	0.00	0.00	0.00	4,081,220.00
Current Unpaid Losses (Incl. I.B.N.R.)	597,984.00	412,242.00	28,500.00	2,000.00	1,040,726.00
Current Unpaid Underwriting Expenses	168,580.00	0.00	0.00	0.00	168,580.00
Current Unpaid Post Retirement Benefits	740,456.00	0.00	0.00	0.00	740,456.00
Current Unpaid Loss Adjustment Expenses	113,983.00	78,578.00	5,433.00	382.00	198,376.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00
Subtotal	5,702,223.00	490,820.00	33,933.00	2,382.00	6,229,358.00
ADD:					
Prior Unearned Premiums	0.00	4,100,271.00	0.00	0.00	4,100,271.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,024,150.00	130,566.00	2,500.00	1,157,216.00
Prior Unpaid Underwriting Expenses	0.00	140,006.00	0.00	0.00	140,006.00
Prior Unpaid Post Retirement Benefits	0.00	126,912.00	0.00	0.00	126,912.00
Prior Unpaid Loss Adjustment Expenses	0.00	189,511.00	24,161.00	462.00	214,134.00
Prior Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00
Subtotal	0.00	5,580,850.00	154,727.00	2,962.00	5,738,539.00
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	11,602.51	11,602.51
Distributions Charged-Off	0.00	0.00	0.00	269.36	269.36
NET CHANGE IN MEMBERS' EQUITY	(9,463,131.81)	6,720,366.32	(75,624.26)	(4,011.38)	(2,822,401.13)

EXHIBIT 5C

PENNSYLVANIA FAIR PLAN

Members' Account for Active Policy Years @

December 31, 2015

	2015	2014	2013	2012	TOTAL
Premiums Written	7,985,317.00	8,072,837.00	8,249,796.00	8,212,982.00	32,520,932.00
Other Income	(42,463.26)	(1,321.30)	278.96	(468.50)	(43,974.10)
Investment Income Received	540.84	540.80	540.79	5,252.03	6,874.46
Subtotal	7,943,394.58	8,072,056.50	8,250,615.75	8,217,765.53	32,483,832.36
EXPENSES PAID:					
Losses	886,897.64	3,802,171.87	4,041,466.40	3,896,283.08	12,626,818.99
Loss Adjustment Expenses	208,106.44	943,548.64	941,729.53	899,907.19	2,993,291.80
Other Underwriting Expenses	3,400,518.49	3,662,967.11	3,552,528.93	3,568,068.60	14,184,083.13
Premium Tax	159,706.34	161,456.74	164,995.92	164,259.64	650,418.64
Commissions	432,005.50	440,862.80	459,079.93	466,674.69	1,798,622.92
Premiums/Assessments Charged-off	368.40	2,727.76	1,617.20	7,525.12	12,238.48
Subtotal	5,087,602.81	9,013,734.92	9,161,417.91	9,002,718.32	32,265,473.96
BALANCE DUE COMPANIES	2,855,791.77	(941,678.42)	(910,802.16)	(784,952.79)	218,358.40
ADD:					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(630,948.58)	0.00	0.00	0.00	(630,948.58)
Current Pension	(5,985,752.00)	0.00	0.00	0.00	(5,985,752.00)
Subtotal	(6,616,700.58)	0.00	0.00	0.00	(6,616,700.58)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(3,760,908.81)	(941,678.42)	(910,802.16)	(784,952.79)	(6,398,342.18)
DEDUCT:					
Current Unearned Premiums	4,081,220.00	0.00	0.00	0.00	4,081,220.00
Current Unpaid Losses (Incl. I.B.N.R.)	597,984.00	412,242.00	28,500.00	2,000.00	1,040,726.00
Current Unpaid Underwriting Expenses	168,580.00	0.00	0.00	0.00	168,580.00
Current Unpaid Post Retirement Benefits	740,456.00	0.00	0.00	0.00	740,456.00
Current Unpaid Loss Adjustment Expenses	113,983.00	78,578.00	5,433.00	382.00	198,376.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00
Subtotal	5,702,223.00	490,820.00	33,933.00	2,382.00	6,229,358.00
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	7,302,871.50	1,000,000.00	8,302,871.50
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	(4,936.85)	(4,936.85)
Distributions Charged-Off	0.00	0.00	0.00	210,450.33	210,450.33
NET CHANGE IN MEMBERS' EQUITY	(9,463,131.81)	(1,432,498.42)	6,358,136.34	418,178.69	(4,119,315.20)

EXHIBIT 6A

PENNSYLVANIA 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>2015</u>	<u>2014</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Fire	1,622,048.00	(2,219.00)	1,619,829.00	6,142,402.00	25,895.00	6,168,297.00
Other Allied Lines	481,151.00	(545.00)	480,606.00	1,832,039.00	5,750.00	1,837,789.00
Crime	2,588.00	0.00	2,588.00	10,876.00	(10.00)	10,866.00
Total	<u>2,105,787.00</u>	<u>(2,764.00)</u>	<u>2,103,023.00</u>	<u>7,985,317.00</u>	<u>31,635.00</u>	<u>8,016,952.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	2,878,038.00	183,668.00	3,061,706.00	0.00	3,119,570.00	3,119,570.00
Other Allied Lines	860,257.00	57,658.00	917,915.00	0.00	975,090.00	975,090.00
Crime	5,328.00	297.00	5,625.00	0.00	5,611.00	5,611.00
Total	<u>3,743,623.00</u>	<u>241,623.00</u>	<u>3,985,246.00</u>	<u>0.00</u>	<u>4,100,271.00</u>	<u>4,100,271.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	3,139,618.00	0.00	3,139,618.00	3,139,618.00	0.00	3,139,618.00
Other Allied Lines	936,125.00	0.00	936,125.00	936,125.00	0.00	936,125.00
Crime	5,477.00	0.00	5,477.00	5,477.00	0.00	5,477.00
Total	<u>4,081,220.00</u>	<u>0.00</u>	<u>4,081,220.00</u>	<u>4,081,220.00</u>	<u>0.00</u>	<u>4,081,220.00</u>
	<u>PREMIUMS EARNED</u>					
Fire	1,360,468.00	181,449.00	1,541,917.00	3,002,784.00	3,145,465.00	6,148,249.00
Other Allied Lines	405,283.00	57,113.00	462,396.00	895,914.00	980,840.00	1,876,754.00
Crime	2,439.00	297.00	2,736.00	5,399.00	5,601.00	11,000.00
Total	<u>1,768,190.00</u>	<u>238,859.00</u>	<u>2,007,049.00</u>	<u>3,904,097.00</u>	<u>4,131,906.00</u>	<u>8,036,003.00</u>

EXHIBIT 6B

PENNSYLVANIA 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>		
	<u>10/01/2015 - 12/31/2015</u>			<u>01/01/2015 - 12/31/2015</u>		
	<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)	1,368,363.00	(1,793.00)	1,366,570.00	5,277,770.00	20,107.00	5,297,877.00
Habitational (Non-Owner Occupied)	561,829.00	(746.00)	561,083.00	2,077,281.00	8,004.00	2,085,285.00
Commercial	175,595.00	(225.00)	175,370.00	630,266.00	3,524.00	633,790.00
Total	2,105,787.00	(2,764.00)	2,103,023.00	7,985,317.00	31,635.00	8,016,952.00
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Habitational (Owner Occupied)	2,509,430.00	162,072.00	2,671,502.00	0.00	2,628,934.00	2,628,934.00
Habitational (Non-Owner Occupied)	960,069.00	61,895.00	1,021,964.00	0.00	1,100,017.00	1,100,017.00
Commercial	274,124.00	17,656.00	291,780.00	0.00	371,320.00	371,320.00
Total	3,743,623.00	241,623.00	3,985,246.00	0.00	4,100,271.00	4,100,271.00
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Habitational (Owner Occupied)	2,650,892.00	0.00	2,650,892.00	2,650,892.00	0.00	2,650,892.00
Habitational (Non-Owner Occupied)	1,087,738.00	0.00	1,087,738.00	1,087,738.00	0.00	1,087,738.00
Commercial	342,590.00	0.00	342,590.00	342,590.00	0.00	342,590.00
Total	4,081,220.00	0.00	4,081,220.00	4,081,220.00	0.00	4,081,220.00
<u>PREMIUMS EARNED</u>						
Habitational (Owner Occupied)	1,226,901.00	160,279.00	1,387,180.00	2,626,878.00	2,649,041.00	5,275,919.00
Habitational (Non-Owner Occupied)	434,160.00	61,149.00	495,309.00	989,543.00	1,108,021.00	2,097,564.00
Commercial	107,129.00	17,431.00	124,560.00	287,676.00	374,844.00	662,520.00
Total	1,768,190.00	238,859.00	2,007,049.00	3,904,097.00	4,131,906.00	8,036,003.00
Premiums Earned for Terrorism Reporting Rquirements	541,289.00	78,580.00	619,869.00	1,277,219.00	1,482,865.00	2,760,084.00

NOTE: Terrorism Reporting Requirements include: Habitational (Non-Owner Occupied) & Commercial Lines for Premiums Earned only!

EXHIBIT 7

PENNSYLVANIA 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	26	3	0	0	1	0	0	0	0	0	30
Other Allied Lines	30	1	0	0	0	0	1	1	0	0	33
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	56	4	0	0	1	0	1	1	0	0	63

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

PENNSYLVANIA 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	427,482.14	426,887.37	0.00	0.00	854,369.51
Other Allied Lines	85,593.64	63,718.37	3,209.94	(50.00)	152,471.95
Crime	0.00	0.00	0.00	0.00	0.00
Total	513,075.78	490,605.74	3,209.94	(50.00)	1,006,841.46
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)				
Fire	578,996.00	757,907.00	0.00	1,000.00	1,337,903.00
Other Allied Lines	95,872.00	97,501.00	5,600.00	1,000.00	199,973.00
Crime	100.00	0.00	0.00	0.00	100.00
Total	674,968.00	855,408.00	5,600.00	2,000.00	1,537,976.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	502,784.00	345,537.00	28,000.00	1,000.00	877,321.00
Other Allied Lines	95,000.00	66,705.00	500.00	1,000.00	163,205.00
Crime	200.00	0.00	0.00	0.00	200.00
Total	597,984.00	412,242.00	28,500.00	2,000.00	1,040,726.00
	LOSSES INCURRED				
Fire	351,270.14	14,517.37	28,000.00	0.00	393,787.51
Other Allied Lines	84,721.64	32,922.37	(1,890.06)	(50.00)	115,703.95
Crime	100.00	0.00	0.00	0.00	100.00
Total	436,091.78	47,439.74	26,109.94	(50.00)	509,591.46

YEAR TO DATE

01/01/2015 - 12/31/2015

	LOSSES PAID				
Fire	601,412.07	2,430,539.97	37,914.78	(86.61)	3,069,780.21
Other Allied Lines	285,485.57	407,334.62	78,615.73	(383.33)	771,052.59
Crime	0.00	0.00	0.00	0.00	0.00
Total	886,897.64	2,837,874.59	116,530.51	(469.94)	3,840,832.80
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)				
Fire	0.00	924,150.00	58,015.00	1,500.00	983,665.00
Other Allied Lines	0.00	99,800.00	72,551.00	1,000.00	173,351.00
Crime	0.00	200.00	0.00	0.00	200.00
Total	0.00	1,024,150.00	130,566.00	2,500.00	1,157,216.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)				
Fire	502,784.00	345,537.00	28,000.00	1,000.00	877,321.00
Other Allied Lines	95,000.00	66,705.00	500.00	1,000.00	163,205.00
Crime	200.00	0.00	0.00	0.00	200.00
Total	597,984.00	412,242.00	28,500.00	2,000.00	1,040,726.00
	LOSSES INCURRED				
Fire	1,104,196.07	1,851,926.97	7,899.78	(586.61)	2,963,436.21
Other Allied Lines	380,485.57	374,239.62	6,564.73	(383.33)	760,906.59
Crime	200.00	(200.00)	0.00	0.00	0.00
Total	1,484,881.64	2,225,966.59	14,464.51	(969.94)	3,724,342.80
	I.B.N.R. (CURRENT PERIOD)				
Fire	84,000.00	0.00	0.00	0.00	84,000.00
Other Allied Lines	25,000.00	0.00	0.00	0.00	25,000.00
Crime	200.00	0.00	0.00	0.00	200.00
Total	109,200.00	0.00	0.00	0.00	109,200.00

EXHIBIT 7B

PENNSYLVANIA 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**

	2015	2014	2013	2012	TOTAL
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	50,503.14	88,545.81	0.00	6,966.99	146,015.94
Other Allied Lines	50,371.45	33,833.17	15,560.46	0.00	99,765.08
Crime	0.00	0.00	0.00	0.00	0.00
Total	100,874.59	122,378.98	15,560.46	6,966.99	245,781.02
	UNPAID PREVIOUS PERIOD				
Fire	102,058.00	133,593.00	0.00	176.00	235,827.00
Other Allied Lines	16,899.00	17,187.00	987.00	176.00	35,249.00
Crime	17.00	0.00	0.00	0.00	17.00
Total	118,974.00	150,780.00	987.00	352.00	271,093.00
	UNPAID CURRENT PERIOD				
Fire	95,837.00	65,863.00	5,338.00	191.00	167,229.00
Other Allied Lines	18,108.00	12,715.00	95.00	191.00	31,109.00
Crime	38.00	0.00	0.00	0.00	38.00
Total	113,983.00	78,578.00	5,433.00	382.00	198,376.00
	LOSS ADJUSTMENT EXPENSES INCURRED				
Fire	44,282.14	20,815.81	5,338.00	6,981.99	77,417.94
Other Allied Lines	51,580.45	29,361.17	14,668.46	15.00	95,625.08
Crime	21.00	0.00	0.00	0.00	21.00
Total	95,883.59	50,176.98	20,006.46	6,996.99	173,064.02

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

	2015	2014	2013	2012	TOTAL
	LOSS ADJUSTMENT EXPENSES PAID				
Fire	82,322.45	402,546.10	20,380.27	16,816.99	522,065.81
Other Allied Lines	125,783.99	270,705.53	59,507.77	116.20	456,113.49
Crime	0.00	0.00	0.00	0.00	0.00
Total	208,106.44	673,251.63	79,888.04	16,933.19	978,179.30
	UNPAID PREVIOUS PERIOD				
Fire	0.00	171,007.00	10,736.00	277.00	182,020.00
Other Allied Lines	0.00	18,467.00	13,425.00	185.00	32,077.00
Crime	0.00	37.00	0.00	0.00	37.00
Total	0.00	189,511.00	24,161.00	462.00	214,134.00
	UNPAID CURRENT PERIOD				
Fire	95,837.00	65,863.00	5,338.00	191.00	167,229.00
Other Allied Lines	18,108.00	12,715.00	95.00	191.00	31,109.00
Crime	38.00	0.00	0.00	0.00	38.00
Total	113,983.00	78,578.00	5,433.00	382.00	198,376.00
	LOSS ADJUSTMENT EXPENSES INCURRED				
Fire	178,159.45	297,402.10	14,982.27	16,730.99	507,274.81
Other Allied Lines	143,891.99	264,953.53	46,177.77	122.20	455,145.49
Crime	38.00	(37.00)	0.00	0.00	1.00
Total	322,089.44	562,318.63	61,160.04	16,853.19	962,421.30

EXHIBIT 8

PENNSYLVANIA
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
43	2014	05/18/2014	Other	0	4,264.58	0	622.00
75	2014	04/18/2015	Other	0	21,960.51	0	1,928.00
86	2014	06/23/2015	Other	6,000	10,936.25	300	1,151.00
87	2014	06/30/2015	Other	7,100	3,208.28	355	2,063.95
63	2015	02/14/2015	Other	0	1,727.12	0	564.00
75	2015	04/18/2015	Other	500	0.00	25	305.00
86	2015	06/23/2015	Other	1,000	16,374.67	50	2,890.50
87	2015	06/30/2015	Other	0	0.00	0	400.00
TOTAL				14,600	58,471.41	730	9,924.45