

EXHIBIT 1**PENNSYLVANIA FAIR PLAN**

**Statement of Assets, Liabilities and Members' Equity at
September 30, 2009**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	5,553,188.76	0.00	5,553,188.76
Investments	8,400,022.45	0.00	8,400,022.45
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	13,135.62	6,650.80	6,484.82
Other Receivables	97,571.23	0.00	97,571.23
Pre-paid Premium Tax	120,878.92	120,878.92	0.00
Pre-paid Expenses	94,387.31	94,387.31	0.00
Pre-paid Pension	283,237.00	283,237.00	0.00
Furniture & Equipment	148,687.68	148,687.68	0.00
Data Processing Equipment	15,107.69	15,107.69	0.00
Other Assets	(486.54)	(486.54)	0.00
TOTAL ASSETS	14,725,730.12	668,462.86	14,057,267.26
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			1,052,485.00
Unpaid Loss Adjustment Expenses			199,445.00
Unpaid Underwriting Expenses			42,559.00
Unpaid Post Retirement Benefits (Medical)			929,557.00
Unpaid Post Retirement Benefits (Pension)			3,126,787.00
Unearned Premiums			4,733,598.00
Unearned Advance Premiums			353,423.00
Claims Checks Payable			276,970.99
Amounts Withheld for Accounts of Others			115,949.90
Unpaid Premium Tax			0.00
TOTAL LIABILITIES			10,830,774.89
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			3,226,492.37
TOTAL LIABILITIES & MEMBERS' EQUITY			14,057,267.26

EXHIBIT 2**PENNSYLVANIA FAIR PLAN**

Income Statement for the Quarter and Year to Date Ending
September 30, 2009

	Quarter	Year
	<u>07/01/ - 09/30/2009</u>	<u>01/01/ - 09/30/2009</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	2,357,694.00	7,007,451.00
Change in Unearned Premiums	33,983.00	335,360.00
Premiums Earned	<u>2,391,677.00</u>	<u>7,342,811.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	737,781.06	2,934,983.33
Loss Adjustment Expenses Incurred	140,912.82	708,333.80
Other Underwriting Expenses Incurred	886,605.29	2,731,124.50
Post Retirement Benefits Incurred	227,254.88	801,944.81
Premium Tax Incurred	47,153.88	140,149.02
Total Underwriting Deductions	<u>2,039,707.93</u>	<u>7,316,535.46</u>
Net Underwriting Profit or Loss	351,969.07	26,275.54
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	872.89	29,659.09
Other Income	(499.47)	(326.17)
Premiums/Assessments Charged-Off	(34.30)	(589.74)
Total Other Income or Outgo	<u>339.12</u>	<u>28,743.18</u>
Net Result of Operations	352,308.19	55,018.72
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	2,686,588.81	2,814,903.75
Net Result of Operations	352,308.19	55,018.72
Change in Assets Not Admitted	90,594.91	77,884.16
Change in Post Retirement Benefits (Pension)	89,374.00	268,122.00
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	7,173.30	(5,028.78)
Distributions Charged-Off	453.16	15,592.52
MEMBERS' EQUITY (DEFICIT)	<u><u>3,226,492.37</u></u>	<u><u>3,226,492.37</u></u>

EXHIBIT 3**PENNSYLVANIA FAIR PLAN****Reconciliation of Ledger Assets As of****September 30, 2009****INCREASE IN LEDGER ASSETS**

Premiums Written	7,007,451.00
Other Income	0.00
Investment Income	29,659.09
Unearned Advance Premiums	68,912.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	102,509.53
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	10,563.74
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
TOTAL	7,219,095.36

DECREASE IN LEDGER ASSETS

Other Income	326.17
Losses Paid	3,179,791.33
Loss Adjustment Expenses Paid	740,449.80
Other Expenses Paid	3,346,827.33
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	11,144.22
Claims Checks Payable	0.00
Premiums Charged-Off	589.74
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
TOTAL	7,279,128.59

Increase(Decrease) in Ledger Assets	(60,033.23)
Ledger Assets at 12/31/2008	14,785,763.35
Ledger Assets at 09/30/2009	14,725,730.12

EXHIBIT 5A

PENNSYLVANIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
September 30, 2009

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>
Premiums Written	2,359,988.00	(2,294.00)	0.00	0.00	0.00	2,357,694.00
Other Income	(499.47)	0.00	0.00	0.00	0.00	(499.47)
Investment Income Received	872.89	0.00	0.00	0.00	0.00	872.89
Subtotal	<u>2,360,361.42</u>	<u>(2,294.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,358,067.42</u>
EXPENSES PAID:						
Losses	528,311.91	735,158.12	15,136.69	0.00	(1,911.66)	1,276,695.06
Loss Adjustment Expenses	66,916.64	136,541.28	19,764.67	10,122.40	9,074.83	242,419.82
Other Underwriting Expenses	891,861.17	0.00	0.00	0.00	0.00	891,861.17
Premium Tax	47,199.76	(45.88)	0.00	0.00	0.00	47,153.88
Commissions	141,038.90	(140.90)	0.00	0.00	0.00	140,898.00
Premiums/Assessments Charged-off	33.70	0.60	0.00	0.00	0.00	34.30
Subtotal	<u>1,675,362.08</u>	<u>871,513.22</u>	<u>34,901.36</u>	<u>10,122.40</u>	<u>7,163.17</u>	<u>2,599,062.23</u>
BALANCE DUE COMPANIES	684,999.34	(873,807.22)	(34,901.36)	(10,122.40)	(7,163.17)	(240,994.81)
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(759,057.77)	0.00	0.00	0.00	0.00	(759,057.77)
Prior Pension	(2,872,286.00)	0.00	0.00	0.00	0.00	(2,872,286.00)
Subtotal	<u>(3,631,343.77)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(3,631,343.77)</u>
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(668,462.86)	0.00	0.00	0.00	0.00	(668,462.86)
Current Pension	(2,782,912.00)	0.00	0.00	0.00	0.00	(2,782,912.00)
Subtotal	<u>(3,451,374.86)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(3,451,374.86)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	864,968.25	(873,807.22)	(34,901.36)	(10,122.40)	(7,163.17)	(61,025.90)
DEDUCT:						
Current Unearned Premiums	4,436,114.00	297,484.00	0.00	0.00	0.00	4,733,598.00
Current Unpaid Losses (Incl. I.B.N.R.)	487,521.00	496,771.00	24,393.00	13,800.00	30,000.00	1,052,485.00
Current Unpaid Underwriting Expenses	42,559.00	0.00	0.00	0.00	0.00	42,559.00
Current Unpaid Post Retirement Benefits	990,195.00	0.00	0.00	0.00	0.00	990,195.00
Current Unpaid Loss Adjustment Expenses	92,385.00	94,137.00	4,623.00	2,614.00	5,686.00	199,445.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>6,048,774.00</u>	<u>888,392.00</u>	<u>29,016.00</u>	<u>16,414.00</u>	<u>35,686.00</u>	<u>7,018,282.00</u>
ADD:						
Prior Unearned Premiums	3,547,683.00	1,219,898.00	0.00	0.00	0.00	4,767,581.00
Prior Unpaid Losses (Incl. I.B.N.R.)	560,300.00	946,777.00	40,522.00	13,800.00	30,000.00	1,591,399.00
Prior Unpaid Underwriting Expenses	102,960.00	0.00	0.00	0.00	0.00	102,960.00
Prior Unpaid Post Retirement Benefits	848,693.00	0.00	0.00	0.00	0.00	848,693.00
Prior Unpaid Loss Adjustment Expenses	105,959.00	179,046.00	7,664.00	2,609.00	5,674.00	300,952.00
Prior Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>5,165,595.00</u>	<u>2,345,721.00</u>	<u>48,186.00</u>	<u>16,409.00</u>	<u>35,674.00</u>	<u>7,611,585.00</u>
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	7,173.30	7,173.30
Distributions Charged-Off	0.00	0.00	0.00	0.00	453.16	453.16
NET CHANGE IN MEMBERS' EQUITY	<u>(18,210.75)</u>	<u>583,521.78</u>	<u>(15,731.36)</u>	<u>(10,127.40)</u>	<u>451.29</u>	<u>539,903.56</u>

EXHIBIT 5B

PENNSYLVANIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending
September 30, 2009

	2009	2008	2007	2006	2005	TOTAL
Premiums Written	6,981,407.00	26,044.00	0.00	0.00	0.00	7,007,451.00
Other Income	(326.17)	0.00	0.00	0.00	0.00	(326.17)
Investment Income Received	29,659.09	0.00	0.00	0.00	0.00	29,659.09
Subtotal	7,010,739.92	26,044.00	0.00	0.00	0.00	7,036,783.92
EXPENSES PAID:						
Losses	672,698.92	2,505,441.05	73,125.61	(65,170.31)	(6,303.94)	3,179,791.33
Loss Adjustment Expenses	113,916.35	508,759.88	70,660.25	28,649.59	18,463.73	740,449.80
Other Underwriting Expenses	2,721,371.91	0.00	0.00	0.00	0.00	2,721,371.91
Premium Tax	139,628.14	520.88	0.00	0.00	0.00	140,149.02
Commissions	421,499.90	1,561.50	0.00	0.00	0.00	423,061.40
Premiums/Assessments Charged-off	33.70	556.34	(0.30)	0.00	0.00	589.74
Subtotal	4,069,148.92	3,016,839.65	143,785.56	(36,520.72)	12,159.79	7,205,413.20
BALANCE DUE COMPANIES	2,941,591.00	(2,990,795.65)	(143,785.56)	36,520.72	(12,159.79)	(168,629.28)
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(746,347.02)	0.00	0.00	0.00	(746,347.02)
Prior Pension		(3,051,034.00)	0.00	0.00	0.00	(3,051,034.00)
Subtotal	0.00	(3,797,381.02)	0.00	0.00	0.00	(3,797,381.02)
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(668,462.86)	0.00	0.00	0.00	0.00	(668,462.86)
Current Pension	(2,782,912.00)	0.00	0.00	0.00	0.00	(2,782,912.00)
Subtotal	(3,451,374.86)	0.00	0.00	0.00	0.00	(3,451,374.86)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(509,783.86)	806,585.37	(143,785.56)	36,520.72	(12,159.79)	177,376.88
DEDUCT:						
Current Unearned Premiums	4,436,114.00	297,484.00	0.00	0.00	0.00	4,733,598.00
Current Unpaid Losses (Incl. I.B.N.R.)	487,521.00	496,771.00	24,393.00	13,800.00	30,000.00	1,052,485.00
Current Unpaid Underwriting Expenses	42,559.00	0.00	0.00	0.00	0.00	42,559.00
Current Unpaid Post Retirement Benefits	990,195.00	0.00	0.00	0.00	0.00	990,195.00
Current Unpaid Loss Adjustment Expenses	92,385.00	94,137.00	4,623.00	2,614.00	5,686.00	199,445.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	6,048,774.00	888,392.00	29,016.00	16,414.00	35,686.00	7,018,282.00
ADD:						
Prior Unearned Premiums	0.00	5,068,958.00	0.00	0.00	0.00	5,068,958.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,068,052.00	185,441.00	13,800.00	30,000.00	1,297,293.00
Prior Unpaid Underwriting Expenses	0.00	78,429.00	0.00	0.00	0.00	78,429.00
Prior Unpaid Post Retirement Benefits	0.00	565,689.00	0.00	0.00	0.00	565,689.00
Prior Unpaid Loss Adjustment Expenses	0.00	190,643.00	33,100.00	2,464.00	5,354.00	231,561.00
Prior Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0.00	6,971,771.00	218,541.00	16,264.00	35,354.00	7,241,930.00
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	(5,028.78)	(5,028.78)
Distributions Charged-Off	0.00	0.00	0.00	0.00	15,592.52	15,592.52
NET CHANGE IN MEMBERS' EQUITY	(6,558,557.86)	6,889,964.37	45,739.44	36,370.72	(1,928.05)	411,588.62

EXHIBIT 5C

PENNSYLVANIA FAIR PLAN

**Members' Account for Active Policy Years @
September 30, 2009**

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>
Premiums Written	6,981,407.00	10,174,587.00	11,463,301.00	13,048,925.00	13,695,625.00	55,363,845.00
Other Income	(326.17)	7,054.29	(2,815.26)	4,661.56	33,514.85	42,089.27
Investment Income Received	29,659.09	369,637.19	571,916.77	458,992.55	270,882.82	1,701,088.42
Subtotal	7,010,739.92	10,551,278.48	12,032,402.51	13,512,579.11	14,000,022.67	57,107,022.69
EXPENSES PAID:						
Losses	672,698.92	3,641,742.42	5,167,768.16	5,737,498.95	5,808,083.69	21,027,792.14
Loss Adjustment Expenses	113,916.35	739,123.45	1,072,785.79	1,148,157.95	1,314,552.54	4,388,536.08
Other Underwriting Expenses	2,721,371.91	3,680,344.60	3,860,822.30	3,782,128.87	3,780,208.57	17,824,876.25
Premium Tax	139,628.14	203,491.74	229,266.02	260,978.50	273,912.50	1,107,276.90
Commissions	421,499.90	613,636.40	704,932.03	826,129.60	888,933.30	3,455,131.23
Premiums/Assessments Charged-off	33.70	1,711.14	2,423.50	4,760.66	12,259.36	21,188.36
Subtotal	4,069,148.92	8,880,049.75	11,037,997.80	11,759,654.53	12,077,949.96	47,824,800.96
BALANCE DUE COMPANIES	2,941,591.00	1,671,228.73	994,404.71	1,752,924.58	1,922,072.71	9,282,221.73
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(668,462.86)	0.00	0.00	0.00	0.00	(668,462.86)
Current Pension	(2,782,912.00)	0.00	0.00	0.00	0.00	(2,782,912.00)
Subtotal	(3,451,374.86)	0.00	0.00	0.00	0.00	(3,451,374.86)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(509,783.86)	1,671,228.73	994,404.71	1,752,924.58	1,922,072.71	5,830,846.87
DEDUCT:						
Current Unearned Premiums	4,436,114.00	297,484.00	0.00	0.00	0.00	4,733,598.00
Current Unpaid Losses (Incl. I.B.N.R.)	487,521.00	496,771.00	24,393.00	13,800.00	30,000.00	1,052,485.00
Current Unpaid Underwriting Expenses	42,559.00	0.00	0.00	0.00	0.00	42,559.00
Current Unpaid Post Retirement Benefits	990,195.00	0.00	0.00	0.00	0.00	990,195.00
Current Unpaid Loss Adjustment Expenses	92,385.00	94,137.00	4,623.00	2,614.00	5,686.00	199,445.00
Current Unpaid Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	6,048,774.00	888,392.00	29,016.00	16,414.00	35,686.00	7,018,282.00
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	2,718,528.98	0.00	1,676,780.35	0.00	4,395,309.33
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	(5,508.95)	(5,508.95)
Distributions Charged-Off	0.00	0.00	0.00	0.00	24,127.12	24,127.12
NET CHANGE IN MEMBERS' EQUITY	<u>(6,558,557.86)</u>	<u>3,501,365.71</u>	<u>965,388.71</u>	<u>3,413,290.93</u>	<u>1,905,004.88</u>	<u>3,226,492.37</u>

EXHIBIT 6A

PENNSYLVANIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2009**

	QUARTER 07/01/2009 - 09/30/2009			YEAR 01/01/2009 - 09/30/2009		
	2009	2008	TOTAL	2009	2008	TOTAL
	<u>PREMIUMS WRITTEN</u>					
Fire	1,829,360.00	(1,696.00)	1,827,664.00	5,423,078.00	20,737.00	5,443,815.00
Other Allied Lines	526,260.00	(598.00)	525,662.00	1,542,338.00	5,307.00	1,547,645.00
Crime	4,368.00	0.00	4,368.00	15,991.00	0.00	15,991.00
Total	<u>2,359,988.00</u>	<u>(2,294.00)</u>	<u>2,357,694.00</u>	<u>6,981,407.00</u>	<u>26,044.00</u>	<u>7,007,451.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	2,759,492.00	946,472.00	3,705,964.00	0.00	3,879,514.00	3,879,514.00
Other Allied Lines	778,756.00	271,029.00	1,049,785.00	0.00	1,179,759.00	1,179,759.00
Crime	9,435.00	2,397.00	11,832.00	0.00	9,685.00	9,685.00
Total	<u>3,547,683.00</u>	<u>1,219,898.00</u>	<u>4,767,581.00</u>	<u>0.00</u>	<u>5,068,958.00</u>	<u>5,068,958.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	3,444,396.00	230,706.00	3,675,102.00	3,444,396.00	230,706.00	3,675,102.00
Other Allied Lines	981,375.00	66,225.00	1,047,600.00	981,375.00	66,225.00	1,047,600.00
Crime	10,343.00	553.00	10,896.00	10,343.00	553.00	10,896.00
Total	<u>4,436,114.00</u>	<u>297,484.00</u>	<u>4,733,598.00</u>	<u>4,436,114.00</u>	<u>297,484.00</u>	<u>4,733,598.00</u>
	<u>PREMIUMS EARNED</u>					
Fire	1,144,456.00	714,070.00	1,858,526.00	1,978,682.00	3,669,545.00	5,648,227.00
Other Allied Lines	323,641.00	204,206.00	527,847.00	560,963.00	1,118,841.00	1,679,804.00
Crime	3,460.00	1,844.00	5,304.00	5,648.00	9,132.00	14,780.00
Total	<u>1,471,557.00</u>	<u>920,120.00</u>	<u>2,391,677.00</u>	<u>2,545,293.00</u>	<u>4,797,518.00</u>	<u>7,342,811.00</u>

EXHIBIT 6B

PENNSYLVANIA FAIR PLAN

**Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2009
For Terrorism Reporting Requirements Only**

	QUARTER 07/01/2009 - 09/30/2009			YEAR 01/01/2009 - 09/30/2009		
	2009	2008	TOTAL	2009	2008	TOTAL
	PREMIUMS WRITTEN					
Habitational (Owner Occupied)	1,550,358.00	(1,511.00)	1,548,847.00	4,435,705.00	16,963.00	4,452,668.00
Habitational (Non-Owner Occupied)	595,712.00	(578.00)	595,134.00	1,785,474.00	7,338.00	1,792,812.00
Commercial	213,918.00	(205.00)	213,713.00	760,228.00	1,743.00	761,971.00
Total	2,359,988.00	(2,294.00)	2,357,694.00	6,981,407.00	26,044.00	7,007,451.00
	UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD					
Habitational (Owner Occupied)	2,281,871.00	785,238.00	3,067,109.00	0.00	3,209,433.00	3,209,433.00
Habitational (Non-Owner Occupied)	924,666.00	318,113.00	1,242,779.00	0.00	1,300,457.00	1,300,457.00
Commercial	341,146.00	116,547.00	457,693.00	0.00	559,068.00	559,068.00
Total	3,547,683.00	1,219,898.00	4,767,581.00	0.00	5,068,958.00	5,068,958.00
	UNEARNED PREMIUMS AT THE END OF THE PERIOD					
Habitational (Owner Occupied)	2,897,928.00	194,338.00	3,092,266.00	2,897,928.00	194,338.00	3,092,266.00
Habitational (Non-Owner Occupied)	1,113,530.00	74,689.00	1,188,219.00	1,113,530.00	74,689.00	1,188,219.00
Commercial	424,656.00	28,457.00	453,113.00	424,656.00	28,457.00	453,113.00
Total	4,436,114.00	297,484.00	4,733,598.00	4,436,114.00	297,484.00	4,733,598.00
	PREMIUMS EARNED					
Habitational (Owner Occupied)	934,301.00	589,389.00	1,523,690.00	1,537,777.00	3,032,058.00	4,569,835.00
Habitational (Non-Owner Occupied)	406,848.00	242,846.00	649,694.00	671,944.00	1,233,106.00	1,905,050.00
Commercial	130,408.00	87,885.00	218,293.00	335,572.00	532,354.00	867,926.00
Total	1,471,557.00	920,120.00	2,391,677.00	2,545,293.00	4,797,518.00	7,342,811.00
Premiums Earned for Terrorism Reporting F	537,256.00	330,731.00	867,987.00	1,007,516.00	1,765,460.00	2,772,976.00

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

EXHIBIT 7A

PENNSYLVANIA FAIR PLAN

**Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2009**

**QUARTER
07/01/2009 - 09/30/2009**

	2009	2008	2007	2006	2005	TOTAL
	LOSSES PAID					
Fire	446,383.20	641,219.14	(11,861.53)	0.00	(1,750.00)	1,073,990.81
Other Allied Lines	76,068.11	93,938.98	26,998.22	0.00	(161.66)	196,843.65
Crime	5,860.60	0.00	0.00	0.00	0.00	5,860.60
Total	528,311.91	735,158.12	15,136.69	0.00	(1,911.66)	1,276,695.06
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)					
Fire	492,800.00	783,153.00	0.00	13,800.00	28,500.00	1,318,253.00
Other Allied Lines	62,300.00	160,424.00	40,522.00	0.00	1,500.00	264,746.00
Crime	5,200.00	3,200.00	0.00	0.00	0.00	8,400.00
Total	560,300.00	946,777.00	40,522.00	13,800.00	30,000.00	1,591,399.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)					
Fire	359,621.00	354,213.00	3,361.00	13,800.00	28,500.00	759,495.00
Other Allied Lines	127,600.00	139,458.00	21,032.00	0.00	1,500.00	289,590.00
Crime	300.00	3,100.00	0.00	0.00	0.00	3,400.00
Total	487,521.00	496,771.00	24,393.00	13,800.00	30,000.00	1,052,485.00
	LOSSES INCURRED					
Fire	313,204.20	212,279.14	(8,500.53)	0.00	(1,750.00)	515,232.81
Other Allied Lines	141,368.11	72,972.98	7,508.22	0.00	(161.66)	221,687.65
Crime	960.60	(100.00)	0.00	0.00	0.00	860.60
Total	455,532.91	285,152.12	(992.31)	0.00	(1,911.66)	737,781.06

**YEAR TO DATE
01/01/2009 - 09/30/2009**

	LOSSES PAID					
Fire	558,985.24	1,976,466.38	(9,629.67)	(63,683.33)	(3,272.57)	2,458,866.05
Other Allied Lines	107,853.08	525,974.67	82,755.28	(1,486.98)	(3,031.37)	712,064.68
Crime	5,860.60	3,000.00	0.00	0.00	0.00	8,860.60
Total	672,698.92	2,505,441.05	73,125.61	(65,170.31)	(6,303.94)	3,179,791.33
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)					
Fire	0.00	855,252.00	60,979.00	13,800.00	28,500.00	958,531.00
Other Allied Lines	0.00	209,500.00	124,462.00	0.00	1,500.00	335,462.00
Crime	0.00	3,300.00	0.00	0.00	0.00	3,300.00
Total	0.00	1,068,052.00	185,441.00	13,800.00	30,000.00	1,297,293.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)					
Fire	359,621.00	354,213.00	3,361.00	13,800.00	28,500.00	759,495.00
Other Allied Lines	127,600.00	139,458.00	21,032.00	0.00	1,500.00	289,590.00
Crime	300.00	3,100.00	0.00	0.00	0.00	3,400.00
Total	487,521.00	496,771.00	24,393.00	13,800.00	30,000.00	1,052,485.00
	LOSSES INCURRED					
Fire	918,606.24	1,475,427.38	(67,247.67)	(63,683.33)	(3,272.57)	2,259,830.05
Other Allied Lines	235,453.08	455,932.67	(20,674.72)	(1,486.98)	(3,031.37)	666,192.68
Crime	6,160.60	2,800.00	0.00	0.00	0.00	8,960.60
Total	1,160,219.92	1,934,160.05	(87,922.39)	(65,170.31)	(6,303.94)	2,934,983.33
	I.B.N.R. (CURRENT PERIOD)					
Fire	105,800.00	36,600.00	0.00	0.00	0.00	142,400.00
Other Allied Lines	29,900.00	10,400.00	0.00	0.00	0.00	40,300.00
Crime	300.00	100.00	0.00	0.00	0.00	400.00
Total	136,000.00	47,100.00	0.00	0.00	0.00	183,100.00

EXHIBIT 7B

PENNSYLVANIA FAIR PLAN**Loss Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2009****QUARTER****07/01/2009 - 09/30/2009**

	2009	2008	2007	2006	2005	TOTAL
	LOSS ADJUSTMENT EXPENSES PAID					
Fire	26,727.85	76,499.59	622.07	10,122.40	6,572.05	120,543.96
Other Allied Lines	38,203.46	58,534.91	19,142.60	0.00	2,502.78	118,383.75
Crime	1,985.33	1,506.78	0.00	0.00	0.00	3,492.11
Total	66,916.64	136,541.28	19,764.67	10,122.40	9,074.83	242,419.82
	UNPAID PREVIOUS PERIOD					
Fire	93,194.00	148,103.00	0.00	2,609.00	5,390.00	249,296.00
Other Allied Lines	11,781.00	30,338.00	7,664.00	0.00	284.00	50,067.00
Crime	984.00	605.00	0.00	0.00	0.00	1,589.00
Total	105,959.00	179,046.00	7,664.00	2,609.00	5,674.00	300,952.00
	UNPAID CURRENT PERIOD					
Fire	68,148.00	67,123.00	637.00	2,614.00	5,401.00	143,923.00
Other Allied Lines	24,180.00	26,427.00	3,986.00	0.00	285.00	54,878.00
Crime	57.00	587.00	0.00	0.00	0.00	644.00
Total	92,385.00	94,137.00	4,623.00	2,614.00	5,686.00	199,445.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	1,681.85	(4,480.41)	1,259.07	10,127.40	6,583.05	15,170.96
Other Allied Lines	50,602.46	54,623.91	15,464.60	0.00	2,503.78	123,194.75
Crime	1,058.33	1,488.78	0.00	0.00	0.00	2,547.11
Total	53,342.64	51,632.28	16,723.67	10,127.40	9,086.83	140,912.82

YEAR TO DATE**01/01/2009 - 09/30/2009**

	LOSS ADJUSTMENT EXPENSES PAID					
Fire	47,308.19	238,592.70	18,753.65	26,923.24	7,798.35	339,376.13
Other Allied Lines	64,444.27	267,207.14	51,906.60	1,726.35	10,665.38	395,949.74
Crime	2,163.89	2,960.04	0.00	0.00	0.00	5,123.93
Total	113,916.35	508,759.88	70,660.25	28,649.59	18,463.73	740,449.80
	UNPAID PREVIOUS PERIOD					
Fire	0.00	152,660.00	10,884.00	2,464.00	5,087.00	171,095.00
Other Allied Lines	0.00	37,394.00	22,216.00	0.00	267.00	59,877.00
Crime	0.00	589.00	0.00	0.00	0.00	589.00
Total	0.00	190,643.00	33,100.00	2,464.00	5,354.00	231,561.00
	UNPAID CURRENT PERIOD					
Fire	68,148.00	67,123.00	637.00	2,614.00	5,401.00	143,923.00
Other Allied Lines	24,180.00	26,427.00	3,986.00	0.00	285.00	54,878.00
Crime	57.00	587.00	0.00	0.00	0.00	644.00
Total	92,385.00	94,137.00	4,623.00	2,614.00	5,686.00	199,445.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	115,456.19	153,055.70	8,506.65	27,073.24	8,112.35	312,204.13
Other Allied Lines	88,624.27	256,240.14	33,676.60	1,726.35	10,683.38	390,950.74
Crime	2,220.89	2,958.04	0.00	0.00	0.00	5,178.93
Total	206,301.35	412,253.88	42,183.25	28,799.59	18,795.73	708,333.80

EXHIBIT 8

PENNSYLVANIA
Report of Catastrophe Losses for the Quarter Ending
September 30, 2009

Cat #	Policy Year	Date of Loss	Line of Business	Unpaid Losses	Paid Losses	Alloc. Unpaid LAE	Paid Loss Adjustment Expenses
89	2005	12/01/2006	Other	500	0.00	25	1,363.40
30	2007	03/08/2008	Other	1,000	0.00	50	3,543.86
63	2008	02/10/2009	Other	0	4,880.00	0	487.00
78	2008	06/15/2009	Other	1,100	14,066.71	55	3,981.04
63	2009	02/10/2009	Other	0	0.00	0	972.52
78	2009	06/15/2009	Other	4,500	3,425.29	225	4,353.27
TOTAL				7,100	22,372.00	355	14,701.09