PIPSO

Exhibit A7

FAIR PLAN REPORT OF OPERATIONS
Five Year Experience Report
Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
CALIFORNIA	2001	254,984	195,130	$34,593,422	$65,697	$68,414	2,899	$36,000	52.6%	76.0%	$16,414
	2002	253,049	192,549	$35,270,963	$65,598	$65,540	2,157	$34,060	52.0%	76.4%	$15,472
	2003	278,373	203,045	$40,423,805	$73,617	$69,375	2,671	$33,121	47.7%	72.8%	$18,847
	2004	284,508	209,456	$44,971,851	$80,052	$77,000	1,740	$36,518	47.4%	70.9%	$22,445
	2005	287,583	214,741	$48,663,725	$82,511	$80,653	3,213	$33,531	41.6%	64.2%	$28,852
5 YEAR TOTAL:		1,358,497	1,014,921	--------	$367,475	$360,982	12,680	$173,230	48.0%	70.4%	$102,030
CONNECTICUT	2001	3,711	2,938	NA	$2,118	$2,179	150	$1,944	89.2%	149.8%	($1,086)
	2002	3,841	3,188	$341,229	$2,314	$2,180	157	$1,583	72.6%	135.5%	($774)
	2003	4,762	4,029	$489,282	$3,367	$2,733	101	$1,588	58.1%	117.1%	($467)
	2004	6,044	5,127	$675,542	$4,448	$3,926	172	$3,263	83.1%	136.0%	($1,412)
	2005	6,220	5,382	$756,193	$4,823	$4,672	204	$3,780	80.9%	125.2%	($1,177)
5 YEAR TOTAL:		24,578	20,664	--------	$17,070	$15,690	784	$12,158	77.5%	131.3%	($4,916)
DELAWARE	2001	1,949	1,924	$119,161	$376	$361	23	$42	11.6%	62.6%	$135
	2002	2,197	2,118	$140,189	$410	$402	40	$484	120.4%	176.1%	($306)
	2003	10,926	2,786	$199,015	$605	$496	79	$413	83.3%	146.2%	($229)
	2004	3,736	3,611	$218,044	$813	$731	71	$636	87.0%	138.3%	($280)
	2005	3,610	3,422	$307,108	$837	$824	38	$194	23.5%	69.4%	$252
5 YEAR TOTAL:		22,418	13,861	--------	$3,041	$2,814	251	$1,769	62.9%	115.2%	($428)
DISTRICT OF COLUMBIA	2001	1,592	1,270	$142,278	$526	$563	34	$309	54.9%	104.3%	($24)
	2002	1,699	1,449	$213,585	$740	$632	35	$430	68.0%	138.6%	($244)
	2003	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 YEAR TOTAL:		3,291	2,719	--------	$1,266	$1,195	69	$739	61.8%	122.4%	($268)
FLORIDA (Citizens)	2001	106,380	102,990	$41,708,663	$109,166	$79,472	4,598	$33,350	42.0%	74.9%	$19,953
	2002	764,907	658,085	$154,600,948	$803,832	$685,495	NA	$101,581	14.8%	34.9%	$446,374
	2003	NA	485,278	$195,456,979	$1,171,996	$999,236	22,661	$224,328	22.4%	46.3%	$536,885
	2004	NA	748,105	$206,661,503	$1,401,086	$1,304,700	161,627	$2,706,011	207.4%	223.9%	($1,616,651)
	2005	NA	1,002,922	$210,590,508	$1,609,085	$1,513,895	202,043	$3,779,252	249.6%	262.7%	($2,463,406)
5 YEAR TOTAL:		871,287	2,997,380	----------	$5,095,165	$4,582,798	390,929	$6,844,522	14		

Footnotes to Exhibit A7 appear on page 7.

BUSINESS, LABOR & ECONOMIC AFFAIRS
EXHIBIT No. 2
DATE 1-24-07
BILL No. SB 234

Exhibit A7

FAIR PLAN REPORT OF OPERATIONS
Five Year Experience Report
Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
GEORGIA	2001	22,627	22,548	$1,680,293	$10,758	$10,349	1,070	$6,905	66.7%	97.3%	$284
	2002	26,022	25,939	$2,097,052	$13,120	$11,725	1,133	$8,619	73.5%	104.3%	($506)
	2003	30,184	30,139	$2,605,112	$15,403	$14,259	1,247	$8,630	60.5%	90.4%	$1,368
	2004	31,589	31,546	$2,610,404	$16,111	$15,849	1,509	$12,975	81.9%	110.6%	($1,676)
	2005	30,651	30,575	$2,656,721	$15,833	$16,792	1,144	$12,547	74.7%	102.6%	($441)
5 YEAR TOTAL:		141,073	140,747	--------	$71,225	$68,974	6,103	$49,676	72.0%	101.4%	($971)
HAWAII	2001	555	855	$151,616	$564	$516	NA	$58	11.2%	52.9%	$243
	2002	623	1,330	$246,283	$866	$685	NA	($744)	**	**	$1,183
	2003	990	2,118	$407,061	$1,458	$1,146	NA	$62	5.4%	36.6%	$726
	2004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 YEAR TOTAL:		2,168	4,303	----------	$2,888	$2,347	NA	($624)	**	8.3%	$2,152
ILLINOIS	2001	14,764	11,369	$509,310	$4,962	$4,802	1,160	$4,644	96.7%	172.1%	($3,463)
	2002	16,363	12,729	$633,439	$7,104	$5,706	835	$5,369	94.1%	165.0%	($3,709)
	2003	20,463	15,466	$1,065,549	$9,803	$8,600	946	$7,284	84.7%	138.4%	($3,305)
	2004	22,383	15,669	$1,126,547	$11,030	$10,594	880	$7,338	69.3%	113.4%	($1,417)
	2005	19,554	12,726	$925,872	$9,073	$10,183	551	$4,543	44.6%	87.7%	$1,254
5 YEAR TOTAL:		93,527	67,959	--------	$41,972	$39,885	4,372	$29,178	73.2%	126.7%	($10,640)
INDIANA	2001	NA	3,101	$153,908	$1,061	$1,016	106	$1,096	107.9%	148.7%	($495)
	2002	NA	3,904	$238,766	$1,595	$1,342	120	$1,108	82.6%	124.2%	($325)
	2003	NA	5,207	$380,278	$2,678	$2,241	166	$1,746	77.9%	120.1%	($450)
	2004	6,561	6,258	$526,669	$3,082	$2,807	193	$1,682	59.9%	79.1%	$588
	2005	5,395	4,890	$339,389	$3,044	$3,206	141	$1,398	43.6%	55.6%	$1,422
5 YEAR TOTAL:		11,956	23,360	--------	$11,460	$10,612	726	$7,030	66.2%	93.0%	$740
IOWA	2001	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2002	1,629	1,583	$128,872	$655	$516	66	$722	139.9%	194.8%	($489)
	2003	1,538	1,461	$119,043	$950	$836	92	$439	52.5%	90.6%	$79
	2004	2,403	1,657	$119,265	$1,105	$1,033	63	$502	48.6%	85.7%	$148
	2005	2,313	1,654	$110,028	$1,006	$1,048	38	$409	39.0%	76.2%	$249
5 YEAR TOTAL:		7,883	6,355	--------	$3,716	$3,433	259	$2,072	60.4%	100.4%	($13)

' Footnotes to Exhibit A7 appear on page 7.

Exhibit A7

FAIR PLAN REPORT OF OPERATIONS
Five Year Experience Report
Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
KANSAS	2001	3,760	3,263	$96,978	$1,605	$1,613	209	$415	25.7%	72.1%	$450
	2002	4,893	4,027	$134,986	$2,087	$1,842	226	$544	29.5%	73.8%	$483
	2003	6,748	5,517	$243,511	$3,508	$2,947	201	$660	22.4%	60.4%	$1,168
	2004	8,397	7,125	$290,214	$3,975	$3,724	273	$973	26.1%	59.3%	$1,514
	2005	9,354	7,706	$326,883	$3,907	$3,953	435	$1,412	35.7%	67.0%	$1,303
5 YEAR TOTAL:		33,152	27,638	--------	$15,082	$14,079	1,344	$4,004	28.4%	65.1%	$4,918
KENTUCKY	2001	10,537	10,537	$69,088	$4,488	$4,408	319	$2,902	65.8%	87.4%	$556
	2002	11,196	11,196	$92,029	$5,335	$4,814	442	$3,864	80.3%	102.8%	($133)
	2003	13,200	13,200	$125,332	$6,955	$6,065	553	$5,801	95.6%	117.7%	($1,076)
	2004	15,304	15,304	$150,500	$8,092	$7,452	579	$4,407	59.1%	79.7%	$1,513
	2005	15,846	15,846	$148,488	$8,112	$8,127	415	$4,777	58.8%	77.9%	$1,796
5 YEAR TOTAL:		66,083	66,083	--------	$32,982	$30,866	2,308	$21,751	70.5%	91.4%	$2,656
LOUISIANA (Citizens)	2001	20,036	80,455	$5,328,548	$34,454	$32,440	10,305	$31,958	98.5%	125.8%	($8,381)
	2002	29,369	88,552	$6,542,337	$45,984	$39,460	5,784	$27,439	69.5%	98.7%	$501
	2003	63,201	118,935	$9,819,994	$76,721	$63,254	17,892	$74,372	117.6%	145.6%	($28,853)
	2004	62,564	195,504	$22,738,245	$143,785	$126,008	9,897	$44,674	35.5%	62.4%	$47,363
	2005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 YEAR TOTAL:		175,170	483,446	--------	$300,944	$261,162	43,878	$178,443	68.3%	95.9%	$10,630
MARYLAND	2001	4,981	4,751	$369,053	$1,463	$1,511	204	$1,389	91.9%	153.0%	($801)
	2002	6,151	5,813	$543,720	$2,011	$1,626	189	$1,270	78.1%	144.3%	($721)
	2003	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5 YEAR TOTAL:		11,132	10,564	--------	$3,474	$3,137	393	$2,659	84.8%	148.5%	($1,522)
MASSACHUSETTS	2001	98,280	88,036	$16,708,076	$58,732	$57,906	6,915	$49,292	85.1%	113.3%	($7,700)
	2002	110,424	98,770	$20,462,498	$71,737	$65,207	5,212	$50,509	77.5%	106.3%	($4,078)
	2003	131,007	116,385	$26,725,429	$93,329	$80,874	7,617	$73,114	90.4%	119.0%	($15,385)
	2004	174,191	155,640	$39,162,807	$135,739	$111,192	9,187	$71,556	64.4%	92.7%	$8,077
	2005	215,095	192,944	$53,958,244	$188,990	$162,807	10,771	$89,463	55.0%	82.0%	$29,269
5 YEAR TOTAL:		728,997	651,775	--------	$548,527	$477,986	39,702	$333,934	69.9%	97.9%	$10,183

Footnotes to Exhibit A7 appear on page 7.

Exhibit A7

FAIR PLAN REPORT OF OPERATIONS
Five Year Experience Report
Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
MICHIGAN	2001	100,493	100,493	$15,720,862	$57,608	$56,448	16,282	$70,540	125.0%	146.9%	($26,487)
	2002	111,328	111,328	$18,446,777	$72,738	$64,278	10,873	$70,331	109.4%	131.2%	($20,079)
	2003	108,479	108,479	$18,493,317	$90,720	$81,097	11,843	$76,319	94.1%	113.8%	($11,231)
	2004	106,303	106,303	$15,350,703	$95,014	$93,467	10,162	$71,008	76.0%	93.5%	$6,070
	2005	92,298	92,298	$12,743,849	$83,215	$89,055	7,443	$73,391	82.4%	100.2%	($207)
5 YEAR TOTAL:		518,901	518,901	--------	$399,295	$384,345	56,603	$361,589	94.1%	113.5%	($51,934)
MINNESOTA	2001	6,861	6,745	$543,531	$3,360	$3,227	579	$2,654	82.2%	142.4%	($1,367)
	2002	9,175	8,988	$653,301	$4,907	$4,192	476	$2,988	71.3%	120.9%	($875)
	2003	14,971	14,754	$1,316,637	$8,040	$6,818	445	$3,583	52.6%	93.9%	$417
	2004	13,207	13,058	$2,790,157	$8,662	$8,245	563	$2,842	34.5%	69.5%	$2,518
	2005	10,293	10,136	$2,169,793	$8,155	$8,621	493	$3,845	44.6%	76.5%	$2,030
5 YEAR TOTAL:		54,507	53,681	--------	$33,124	$31,103	2,556	$15,912	51.2%	91.2%	$2,723
MISSOURI	2001	10,810	9,233	$277,763	$2,690	$2,721	638	$2,623	96.4%	136.5%	($993)
	2002	11,826	9,692	$347,103	$2,809	$2,761	382	$1,813	65.7%	106.8%	($187)
	2003	12,537	10,643	$436,721	$3,319	$3,189	344	$2,693	84.4%	126.8%	($855)
	2004	12,865	10,941	$484,165	$3,448	$3,355	428	$2,778	82.8%	131.8%	($1,066)
	2005	12,214	10,356	$458,939	$3,467	$3,471	353	$2,272	65.5%	106.9%	($240)
5 YEAR TOTAL:		60,252	50,865	--------	$15,733	$15,497	2,145	$12,179	78.6%	121.6%	($3,341)
NEW JERSEY	2001	53,276	52,144	$5,230,130	$16,191	$16,709	1,763	$15,470	92.6%	124.7%	($4,122)
	2002	52,528	53,139	$5,265,522	$17,606	$17,025	1,640	$15,661	92.0%	127.1%	($4,613)
	2003	52,580	54,679	$5,796,676	$21,148	$19,295	1,992	$15,737	81.6%	114.1%	($2,713)
	2004	52,179	53,730	$6,065,014	$23,958	$22,788	1,804	$13,489	59.2%	87.6%	$2,833
	2005	49,732	49,158	$5,887,162	$23,238	$23,618	1,454	$12,775	54.1%	81.4%	$4,397
5 YEAR TOTAL:		260,295	262,850	--------	$102,141	$99,435	8,653	$73,132	73.5%	104.2%	($4,218)
NEW MEXICO	2001	10,484	11,440	$421,846	$2,828	$2,882	636	$1,716	59.5%	91.1%	$257
	2002	10,949	11,572	$488,626	$2,901	$2,840	510	$1,308	46.1%	75.1%	$706
	2003	12,693	12,345	$549,451	$3,374	$3,283	497	$1,122	34.2%	63.2%	$1,209
	2004	13,011	13,068	$654,556	$3,633	$3,507	687	$2,530	72.1%	103.0%	($106)
	2005	12,857	12,807	$657,182	$3,557	$3,581	630	$4,324	120.7%	150.6%	($1,812)
5 YEAR TOTAL:		59,994	61,232	--------	$16,293	$16,093	2,960	$11,000	68.4%	98.4%	$254

Footnotes to Exhibit A7 appear on page 7.

Exhibit A7

FAIR PLAN REPORT OF OPERATIONS
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Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
NEW YORK	2001	65,827	64,285	$8,185,668	$24,917	$25,419	1,339	$13,791	54.3%	80.4%	$4,990
	2002	68,064	66,299	$9,054,690	$28,173	$26,377	1,454	$17,677	67.0%	95.3%	$1,237
	2003	76,529	74,924	$10,119,750	$31,167	$29,485	1,398	$16,373	55.5%	84.8%	$4,485
	2004	76,787	75,301	$11,148,869	$33,620	$32,069	1,297	$16,899	52.7%	81.1%	$6,051
	2005	71,236	69,506	$12,021,650	$35,417	$34,623	1,331	$15,656	45.2%	71.2%	$9,965
5 YEAR TOTAL:		358,443	350,315	--------	$153,294	$147,973	6,819	$80,396	54.3%	81.9%	$26,728
OHIO	2001	37,409	30,581	$4,817,759	$10,641	$9,791	2,465	$9,864	100.7%	135.7%	($3,500)
	2002	56,615	43,005	$8,158,825	$19,002	$14,121	2,799	$11,271	79.8%	116.4%	($2,321)
	2003	83,157	70,761	$13,374,287	$28,826	$23,863	4,269	$19,036	79.8%	112.4%	($2,969)
	2004	94,103	78,191	$14,711,595	$35,204	$32,351	4,770	$29,393	90.9%	118.6%	($6,007)
	2005	92,363	70,763	$13,440,019	$32,709	$34,180	3,790	$27,688	81.0%	105.3%	($1,820)
5 YEAR TOTAL:		363,647	293,301	--------	$126,382	$114,306	18,093	$97,252	85.1%	114.5%	($16,617)
OREGON	2001	5,905	5,789	NA	$1,243	$1,153	74	$388	33.7%	88.7%	$130
	2002	6,540	6,540	$439,256	$1,442	$1,159	111	$549	47.4%	109.4%	($109)
	2003	6,448	6,041	$439,967	$1,747	$1,602	78	$855	53.4%	108.5%	($136)
	2004	6,209	5,753	$424,494	$1,863	$1,811	76	$470	26.0%	72.2%	$503
	2005	5,107	5,107	$373,247	$1,643	$1,403	52	$515	36.7%	97.4%	$36
5 YEAR TOTAL:		30,209	29,230	--------	$7,938	$7,128	391	$2,777	39.0%	94.1%	$424
PENNSYLVANIA	2001	52,299	48,634	$1,980,249	$11,221	$11,259	1,077	$5,443	48.3%	86.7%	$1,495
	2002	52,631	47,650	$2,053,142	$11,849	$11,682	1,066	$6,220	53.2%	92.7%	$856
	2003	54,589	48,522	$2,050,500	$12,781	$12,446	1,132	$6,521	52.4%	99.6%	$50
	2004	53,747	47,752	$2,228,806	$13,620	$13,097	1,159	$7,354	56.2%	94.3%	$750
	2005	47,572	43,858	$2,189,147	$13,683	$13,677	894	$6,555	47.9%	82.5%	$2,392
5 YEAR TOTAL:		260,838	236,416	--------	$63,154	$62,161	5,328	$32,093	51.6%	91.1%	$5,543

Footnotes to Exhibit A7 appear on page 7.

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Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
RHODE ISLAND	2001	7,643	6,712	$801,306	$3,766	$3,611	400	$3,019	83.6%	111.5%	($417)
	2002	10,575	9,316	$1,223,022	$5,850	$4,726	415	$4,239	89.7%	121.1%	($997)
	2003	15,234	13,247	$515,815	$9,312	$7,381	640	$5,728	77.6%	107.4%	($544)
	2004	21,973	18,823	$802,452	$14,960	$11,570	875	$8,297	71.7%	100.3%	($30)
	2005	25,697	21,932	$1,052,631	$21,065	$17,907	1,167	$13,884	77.5%	102.4%	($433)
5 YEAR TOTAL:		81,122	70,030	--------	$54,953	$45,195	3,497	$35,167	77.8%	105.4%	($2,421)
TEXAS	2001	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2002	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2003	120,596	120,536	$11,871,417	$82,004	$31,287	1,706	$19,765	63.2%	147.9%	($14,980)
	2004	110,979	182,124	$22,771,896	$100,666	$95,326	5,680	$37,210	39.0%	68.9%	$29,646
	2005	64,600	120,913	$14,133,423	$60,969	$77,389	5,507	$31,261	40.4%	64.4%	$27,540
5 YEAR TOTAL:		296,175	423,573	--------	$243,639	$204,002	12,893	$88,236	43.3%	79.3%	$42,206
VIRGINIA	2001	16,055	16,055	$1,031,049	$5,766	$5,498	489	$2,957	53.8%	84.2%	$870
	2002	20,815	20,815	$1,675,818	$8,638	$6,833	726	$4,282	62.7%	97.2%	$191
	2003	29,868	29,868	$2,790,798	$13,351	$10,923	3,405	$12,686	116.1%	147.1%	($5,141)
	2004	36,138	36,138	$3,636,751	$16,277	$14,693	1,140	$7,699	52.4%	81.0%	$2,794
	2005	38,195	38,195	$3,774,646	$16,277	$16,427	1,047	$7,365	44.8%	71.3%	$4,717
5 YEAR TOTAL:		141,071	141,071	--------	$60,309	$54,374	6,807	$34,989	64.3%	93.7%	$3,431
WASHINGTON	2001	359	217	$33,212	$268	$268	8	$8	3.0%	75.4%	$66
	2002	300	207	$36,119	$290	$283	5	$135	47.7%	117.7%	($50)
	2003	309	217	$50,291	$307	$315	4	$51	16.2%	82.2%	$56
	2004	302	193	$44,444	$270	$287	6	($1)	**	73.2%	$77
	2005	229	162	$36,845	$205	$227	1	$0	**	93.0%	$16
5 YEAR TOTAL:		1,499	996	--------	$1,340	$1,380	24	$193	14.0%	88.0%	$165
WEST VIRGINIA	2001	1,070	956	$26,335	$380	$385	25	$507	131.7%	172.7%	($280)
	2002	1,202	1,155	$36,962	$497	$433	35	$254	58.7%	105.1%	($22)
	2003	1,648	1,427	$43,129	$730	$602	20	$297	49.3%	93.7%	$38
	2004	1,858	1,687	$47,541	$867	$810	42	$667	82.3%	120.7%	($168)
	2005	1,942	1,643	$58,432	$895	$893	23	$579	64.8%	98.7%	$12
5 YEAR TOTAL:		7,720	6,868	--------	$3,369	$3,123	145	$2,304	73.8%	113.4%	($420)

Footnotes to Exhibit A7 appear on page 7.

PIPSO

Exhibit A7

FAIR PLAN REPORT OF OPERATIONS
Five Year Experience Report
Fiscal Years 2001, 2002, 2003, 2004 and 2005

STATE	YEAR	APPLICATIONS RECEIVED	POLICIES ISSUED	EXPOSURE ('000) *	PREMIUMS WRITTEN ('000)	PREMIUMS EARNED ('000)	NUMBER OF LOSSES REPORTED	TOTAL LOSS & LOSS ADJ. EXPENSE ('000)	LOSS AND LOSS ADJ. EXPENSE RATIO +	COMBINED RATIO +	PROFIT/ (LOSS) ('000)
WISCONSIN	2001	4,086	3,135	NA	$1,392	$1,320	231	$1,804	136.7%	176.6%	($1,011)
	2002	6,541	3,939	NA	$1,920	$1,646	186	$1,100	66.8%	105.3%	($87)
	2003	7,990	6,188	NA	$3,137	$2,686	193	$1,263	47.0%	81.1%	$508
	2004	3,748	7,436	NA	$3,166	$2,986	263	$1,846	61.8%	94.7%	$157
	2005	2,905	6,592	NA	$2,777	$3,001	214	$1,663	55.4%	85.7%	$430
5 YEAR TOTAL:		25,270	27,290	--------	$12,392	$11,639	1,087	$7,676	66.0%	100.0%	($3)
TOTALS x	2001	916,733	882,485	$140,700,104	$438,241	$406,241	53,998	$301,088	74.1%	103.5%	($14,284)
	2002	1,651,452	1,500,973	$269,566,059	$1,202,010	$1,045,528	37,074	$374,666	35.8%	59.2%	$426,378
	2003	1,159,020	1,576,197	$345,909,146	$1,770,353	$1,486,334	85,482	$613,587	41.3%	67.9%	$477,502
	2004	1,221,089	2,045,500	$400,413,034	$2,164,546	$2,001,378	215,143	$3,093,016	154.5%	174.7%	($1,495,766)
	2005	1,122,861	2,046,234	$387,780,124	$2,234,493	$2,134,233	243,392	$4,133,079	193.7%	210.3%	($2,353,604)
5 YEAR TOTAL:		6,071,155	8,051,389	--------	$7,809,643	$7,073,714	635,089	$8,515,436	120.4%	141.8%	($2,959,774)

Credit Scoring
Prop. Ins. Plan Service Office
36 States
Kansas.

FOOTNOTES:

*"Exposure" is the estimate of the aggregate value of all insurance in force on all lines (except Crime where applicable) on the last day of each fiscal year

+Percent figures shown in the "5 YEAR TOTAL" rows are not totals themselves but show a relationship between totals as expressed in the column heading.

NA - Not Available/Not Applicable