

DELAWARE FAIR PLAN

EXHIBIT 1

Statement of Assets, Liabilities and Members' Equity At December 31, 2003

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	321,753.00	0.00	321,753.00
Investments	150,923.54	0.00	150,923.54
Due from Participating Members	53,347.77	0.00	53,347.77
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	7,675.09	4,891.30	2,783.79
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
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>533,699.40</u>	<u>4,891.30</u>	<u>528,808.10</u>
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			125,250.00
Unpaid Loss Adjustment Expenses			12,200.00
Unpaid Underwriting Expenses			17,092.00
Unpaid Post Retirement Benefits			85,646.00
Unearned Premiums			336,120.00
Unearned Advance Premiums			5,437.00
Claims Checks Payable			14,772.89
Amounts Withheld for Accounts of Others			11,307.61
Unpaid Premium Tax			3,903.24
TOTAL LIABILITIES			<u>611,728.74</u>
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			(82,920.64)
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>528,808.10</u>

DELAWARE FAIR PLAN

EXHIBIT 2

Income Statement for the Quarter and Year to Date Ending December 31, 2003

	Quarter	Year
	<u>10/01/ - 12/31/2003</u>	<u>01/01/ - 12/31/2003</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	198,011.00	605,562.00
Change in Unearned Premiums	(53,647.00)	(109,271.00)
Premiums Earned	<u>144,364.00</u>	<u>496,291.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	76,616.93	355,762.58
Loss Adjustment Expenses Incurred	15,688.07	57,714.06
Other Underwriting Expenses Incurred	81,213.90	252,955.48
Post Retirement Benefits Incurred	15,620.86	46,872.48
Premium Tax Incurred	3,960.22	12,111.36
Total Underwriting Deductions	<u>193,099.98</u>	<u>725,415.96</u>
Net Underwriting Profit or Loss	(48,735.98)	(229,124.96)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	220.84	551.44
Other Income	4,558.07	4,470.26
Premiums/Assessments Charged-Off	(676.38)	(1,572.28)
Total Other Income or Outgo	<u>4,102.53</u>	<u>3,449.42</u>
Net Result of Operations	(44,633.45)	(225,675.54)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	(22,668.30)	158,914.72
Net Result of Operations	(44,633.45)	(225,675.54)
Change in Assets Not Admitted	(1,903.57)	(2,444.50)
Assessment of Policy Year 2001	200,000.00	200,000.00
Assessment of Policy Year 2002	200,000.00	200,000.00
Assessment of Policy Year 2003	100,000.00	100,000.00
1998 Policy Year Closeout	(221,959.43)	(221,959.43)
1999 Policy Year Closeout	(127,604.10)	(127,604.10)
2000 Policy Year Closeout	<u>(164,151.79)</u>	<u>(164,151.79)</u>
MEMBERS' EQUITY (DEFICIT)	<u>(82,920.64)</u>	<u>(82,920.64)</u>

DELAWARE FAIR PLAN

EXHIBIT 3

Reconciliation of Ledger Assets As of December 31, 2003

INCREASE IN LEDGER ASSETS

Premiums Written	605,562.00
Other Income	4,470.26
Investment Income	551.44
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	5,841.13
Claims Checks Payable	0.00
Premiums/Assessments Charged-Off	0.00
Assessment of Policy Year 2001	200,000.00
Assessment of Policy Year 2002	200,000.00
Assessment of Policy Year 2003	100,000.00
1998 Policy Year Closeout	0.00
1999 Policy Year Closeout	0.00
2000 Policy Year Closeout	0.00
TOTAL	<hr/> 1,116,424.83

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	294,912.58
Loss Adjustment Expenses Paid	49,458.06
Other Expenses Paid	257,751.96
Unearned Advance Premiums	4,018.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	15,301.26
Premiums/Assessments Charged-Off	1,572.28
1998 Policy Year Closeout	221,959.43
1999 Policy Year Closeout	127,604.10
2000 Policy Year Closeout	164,151.79
TOTAL	<hr/> 1,136,729.46

Increase(Decrease) in Ledger Assets	(20,304.63)
Ledger Assets at 12-31-2002	554,004.03
Ledger Assets at 12-31-2003	<hr/> 533,699.40

DELAWARE FAIR PLAN

EXHIBIT 4

Statement of Expenses Incurred For the Year Ending December 31, 2003

	<u>Loss Adj. Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	34,798.24	0.00	0.00	0.00	34,798.24
Commissions	0.00	50,170.70	0.00	0.00	50,170.70
Boards, Bureaus & Associations	463.30	791.96	0.00	3,950.31	5,205.57
Salaries	8,197.00	45,848.37	0.00	21,874.48	75,919.85
Employee Relations & Welfare	2,337.79	9,318.03	0.00	9,894.40	21,550.22
Insurance	32.11	495.91	0.00	756.39	1,284.41
Travel & Travel Items	1,086.33	3,954.78	0.00	5,714.62	10,755.73
Rent & Rent Items	879.08	6,976.94	0.00	4,186.17	12,042.19
Equipment	115.83	1,377.86	0.00	3,139.70	4,633.39
Printing & Stationery	116.96	2,121.13	0.00	2,440.44	4,678.53
Postage, Telephone, & Telegraph	193.47	4,923.07	0.00	1,793.26	6,909.80
Legal & Auditing	406.88	8,616.52	0.00	7,251.85	16,275.25
Payroll Taxes	725.85	3,775.90	0.00	1,801.49	6,303.24
Premium Taxes	0.00	0.00	0.00	8,905.00	8,905.00
State & Local Insurance Taxes	0.00	0.00	0.00	1,175.00	1,175.00
Miscellaneous	105.22	615.53	0.00	3,488.00	4,208.75
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys & Reports	0.00	0.00	42,394.15	0.00	42,394.15
TOTAL Expenses Paid	49,458.06	138,986.70	42,394.15	76,371.11	307,210.02
ADD: Unpaid Expenses Current Year	12,200.00	73,693.00	5,068.00	27,880.24	118,841.24
Deduct: Unpaid Expenses Prior Year	3,944.00	38,786.00	265.00	13,402.88	56,397.88
Expenses Incurred	57,714.06	173,893.70	47,197.15	90,848.47	369,653.38

DELAWARE FAIR PLAN

Members' Account by Policy Year For the Quarter Ending December 31, 2003

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>TOTAL</u>
Premiums Written	198,011.00	0.00	0.00	0.00	0.00	0.00	198,011.00
Other Income	35.50	0.00	4,522.57	0.00	0.00	0.00	4,558.07
Investment Income Received	220.84	0.00	0.00	0.00	0.00	0.00	220.84
Subtotal	<u>198,267.34</u>	<u>0.00</u>	<u>4,522.57</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>202,789.91</u>
<u>EXPENSES PAID:</u>							
Losses	14,814.44	9,429.31	12,623.18	0.00	0.00	0.00	36,866.93
Loss Adjustment Expenses	8,900.55	5,642.95	1,098.57	0.00	0.00	0.00	15,642.07
Other Underwriting Expenses	59,336.86	0.00	0.00	0.00	0.00	0.00	59,336.86
Premium Tax	2,056.59	(4.59)	0.00	0.00	0.00	0.00	2,052.00
Commissions	16,153.90	0.00	0.00	0.00	0.00	0.00	16,153.90
Premiums/Assessments Charged-off	(191.90)	1.20	867.08	0.00	0.00	0.00	676.38
Subtotal	<u>101,070.44</u>	<u>15,068.87</u>	<u>14,588.83</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>130,728.14</u>
BALANCE DUE COMPANIES	97,196.90	(15,068.87)	(10,066.26)	0.00	0.00	0.00	72,061.77
<u>DEDUCT:</u>							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(2,987.73)	0.00	0.00	0.00	0.00	0.00	(2,987.73)
Subtotal	<u>(2,987.73)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(2,987.73)</u>
<u>ADD:</u>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(4,891.30)	0.00	0.00	0.00	0.00	0.00	(4,891.30)
Subtotal	<u>(4,891.30)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(4,891.30)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	95,293.33	(15,068.87)	(10,066.26)	0.00	0.00	0.00	70,158.20
<u>DEDUCT:</u>							
Current Unearned Premiums	336,120.00	0.00	0.00	0.00	0.00	0.00	336,120.00
Current Unpaid Losses (Incl. I.B.N.R.)	118,300.00	6,950.00	0.00	0.00	0.00	0.00	125,250.00
Current Unpaid Underwriting Expenses	17,092.00	0.00	0.00	0.00	0.00	0.00	17,092.00
Current Unpaid Post Retirement Benefits	85,646.00	0.00	0.00	0.00	0.00	0.00	85,646.00
Current Unpaid Loss Adjustment Expenses	11,523.00	677.00	0.00	0.00	0.00	0.00	12,200.00
Current Unpaid Premium Tax	3,903.24	0.00	0.00	0.00	0.00	0.00	3,903.24
Subtotal	<u>572,584.24</u>	<u>7,627.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>580,211.24</u>
<u>ADD:</u>							
Prior Unearned Premiums	267,938.00	14,535.00	0.00	0.00	0.00	0.00	282,473.00
Prior Unpaid Losses (Incl. I.B.N.R.)	52,900.00	19,900.00	12,700.00	0.00	0.00	0.00	85,500.00
Prior Unpaid Underwriting Expenses	10,918.00	0.00	0.00	0.00	0.00	0.00	10,918.00
Prior Unpaid Post Retirement Benefits	70,476.00	0.00	0.00	0.00	0.00	0.00	70,476.00
Prior Unpaid Loss Adjustment Expenses	7,520.00	2,829.00	1,805.00	0.00	0.00	0.00	12,154.00
Prior Unpaid Premium Tax	1,999.61	(4.59)	0.00	0.00	0.00	0.00	1,995.02
Subtotal	<u>411,751.61</u>	<u>37,259.41</u>	<u>14,505.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>463,516.02</u>
Assessment of Policy Year 2001	0.00	0.00	200,000.00	0.00	0.00	0.00	200,000.00
Assessment of Policy Year 2002	0.00	200,000.00	0.00	0.00	0.00	0.00	200,000.00
Assessment of Policy Year 2003	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
1998 Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	(221,959.43)	(221,959.43)
1999 Policy Year Closeout	0.00	0.00	0.00	0.00	(127,604.10)	0.00	(127,604.10)
2000 Policy Year Closeout	0.00	0.00	0.00	(164,151.79)	0.00	0.00	(164,151.79)
NET CHANGE IN MEMBERS' EQUITY	<u>34,460.70</u>	<u>214,563.54</u>	<u>204,438.74</u>	<u>(164,151.79)</u>	<u>(127,604.10)</u>	<u>(221,959.43)</u>	<u>(60,252.34)</u>

DELAWARE FAIR PLAN

Members' Account by Policy Year Year to Date Ending December 31, 2003

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>TOTAL</u>
Premiums Written	602,954.00	2,608.00	0.00	0.00	0.00	0.00	605,562.00
Other Income	(52.31)	0.00	4,522.57	0.00	0.00	0.00	4,470.26
Investment Income Received	551.44	0.00	0.00	0.00	0.00	0.00	551.44
Subtotal	<u>603,453.13</u>	<u>2,608.00</u>	<u>4,522.57</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>610,583.70</u>
<u>EXPENSES PAID:</u>							
Losses	15,890.08	265,994.62	13,027.88	0.00	0.00	0.00	294,912.58
Loss Adjustment Expenses	12,276.54	26,161.32	9,610.65	729.06	0.00	680.49	49,458.06
Other Underwriting Expenses	186,778.26	11,898.00	0.00	0.00	0.00	0.00	198,676.26
Premium Tax	8,155.84	749.16	0.00	0.00	0.00	0.00	8,905.00
Commissions	49,944.40	226.30	0.00	0.00	0.00	0.00	50,170.70
Premiums/Assessments Charged-off	241.00	464.20	867.08	0.00	0.00	0.00	1,572.28
Subtotal	<u>273,286.12</u>	<u>305,493.60</u>	<u>23,505.61</u>	<u>729.06</u>	<u>0.00</u>	<u>680.49</u>	<u>603,694.88</u>
BALANCE DUE COMPANIES	330,167.01	(302,885.60)	(18,983.04)	(729.06)	0.00	(680.49)	6,888.82
<u>DEDUCT:</u>							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(2,446.80)	0.00	0.00	0.00	0.00	(2,446.80)
Subtotal	<u>0.00</u>	<u>(2,446.80)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(2,446.80)</u>
<u>ADD:</u>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(4,891.30)	0.00	0.00	0.00	0.00	0.00	(4,891.30)
Subtotal	<u>(4,891.30)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(4,891.30)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	325,275.71	(300,438.80)	(18,983.04)	(729.06)	0.00	(680.49)	4,444.32
<u>DEDUCT:</u>							
Current Unearned Premiums	336,120.00	0.00	0.00	0.00	0.00	0.00	336,120.00
Current Unpaid Losses (Incl. I.B.N.R.)	118,300.00	6,950.00	0.00	0.00	0.00	0.00	125,250.00
Current Unpaid Underwriting Expenses	17,092.00	0.00	0.00	0.00	0.00	0.00	17,092.00
Current Unpaid Post Retirement Benefits	85,646.00	0.00	0.00	0.00	0.00	0.00	85,646.00
Current Unpaid Loss Adjustment Expenses	11,523.00	677.00	0.00	0.00	0.00	0.00	12,200.00
Current Unpaid Premium Tax	3,903.24	0.00	0.00	0.00	0.00	0.00	3,903.24
Subtotal	<u>572,584.24</u>	<u>7,627.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>580,211.24</u>
<u>ADD:</u>							
Prior Unearned Premiums	0.00	226,849.00	0.00	0.00	0.00	0.00	226,849.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	27,300.00	31,100.00	3,000.00	0.00	3,000.00	64,400.00
Prior Unpaid Underwriting Expenses	0.00	11,633.00	0.00	0.00	0.00	0.00	11,633.00
Prior Unpaid Post Retirement Benefits	0.00	40,124.00	0.00	0.00	0.00	0.00	40,124.00
Prior Unpaid Loss Adjustment Expenses	0.00	1,672.00	1,904.00	184.00	0.00	184.00	3,944.00
Prior Unpaid Premium Tax	0.00	696.88	0.00	0.00	0.00	0.00	696.88
Subtotal	<u>0.00</u>	<u>308,274.88</u>	<u>33,004.00</u>	<u>3,184.00</u>	<u>0.00</u>	<u>3,184.00</u>	<u>347,646.88</u>
Assessment of Policy Year 2001	0.00	0.00	200,000.00	0.00	0.00	0.00	200,000.00
Assessment of Policy Year 2002	0.00	200,000.00	0.00	0.00	0.00	0.00	200,000.00
Assessment of Policy Year 2003	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
1998 Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	(221,959.43)	(221,959.43)
1999 Policy Year Closeout	0.00	0.00	0.00	0.00	(127,604.10)	0.00	(127,604.10)
2000 Policy Year Closeout	0.00	0.00	0.00	(164,151.79)	0.00	0.00	(164,151.79)
NET CHANGE IN MEMBERS' EQUITY	<u>(147,308.53)</u>	<u>200,209.08</u>	<u>214,020.96</u>	<u>(161,696.85)</u>	<u>(127,604.10)</u>	<u>(219,455.92)</u>	<u>(241,835.36)</u>

DELAWARE FAIR PLAN

EXHIBIT 5C

Members' Account by Policy Year For Active Policy Years at December 31, 2003

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>TOTAL</u>
Premiums Written	602,954.00	414,178.00	384,639.00	364,862.00	434,459.00	505,450.00	2,706,542.00
Other Income	(52.31)	(15.37)	2,450.67	14,375.17	176.06	8.47	16,942.69
Investment Income Received	551.44	3,899.07	15,263.31	32,257.91	22,603.04	19,333.96	93,908.73
Subtotal	<u>603,453.13</u>	<u>418,061.70</u>	<u>402,352.98</u>	<u>411,495.08</u>	<u>457,238.10</u>	<u>524,792.43</u>	<u>2,817,393.42</u>
<u>EXPENSES PAID:</u>							
Losses	15,890.08	313,169.43	356,667.71	31,152.14	115,878.78	45,852.61	878,610.75
Loss Adjustment Expenses	12,276.54	38,935.95	38,878.82	28,682.75	35,188.34	47,864.50	201,826.90
Other Underwriting Expenses	186,778.26	166,323.39	148,272.47	147,908.54	131,188.70	154,660.99	935,132.35
Premium Tax	8,155.84	8,283.68	7,548.56	7,441.46	8,689.18	10,109.00	50,227.72
Commissions	49,944.40	34,842.00	33,179.10	31,934.50	38,082.70	44,406.60	232,389.30
Premiums/Assessments Charged-off	241.00	723.00	1,575.68	223.90	606.30	(60.70)	3,309.18
Subtotal	<u>273,286.12</u>	<u>562,277.45</u>	<u>586,122.34</u>	<u>247,343.29</u>	<u>329,634.00</u>	<u>302,833.00</u>	<u>2,301,496.20</u>
BALANCE DUE COMPANIES	330,167.01	(144,215.75)	(183,769.36)	164,151.79	127,604.10	221,959.43	515,897.22
<u>ADD:</u>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(4,891.30)	0.00	0.00	0.00	0.00	0.00	(4,891.30)
Subtotal	<u>(4,891.30)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(4,891.30)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	325,275.71	(144,215.75)	(183,769.36)	164,151.79	127,604.10	221,959.43	511,005.92
<u>DEDUCT:</u>							
Current Unearned Premiums	336,120.00	0.00	0.00	0.00	0.00	0.00	336,120.00
Current Unpaid Losses (Incl. I.B.N.R.)	118,300.00	6,950.00	0.00	0.00	0.00	0.00	125,250.00
Current Unpaid Underwriting Expenses	17,092.00	0.00	0.00	0.00	0.00	0.00	17,092.00
Current Unpaid Post Retirement Benefits	85,646.00	0.00	0.00	0.00	0.00	0.00	85,646.00
Current Unpaid Loss Adjustment Expenses	11,523.00	677.00	0.00	0.00	0.00	0.00	12,200.00
Current Unpaid Premium Tax	3,903.24	0.00	0.00	0.00	0.00	0.00	3,903.24
Subtotal	<u>572,584.24</u>	<u>7,627.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>580,211.24</u>
Assessment of Policy Year 2001	0.00	0.00	200,000.00	0.00	0.00	0.00	200,000.00
Assessment of Policy Year 2002	0.00	200,000.00	0.00	0.00	0.00	0.00	200,000.00
Assessment of Policy Year 2003	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
1998 Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	(221,959.43)	(221,959.43)
1999 Policy Year Closeout	0.00	0.00	0.00	0.00	(127,604.10)	0.00	(127,604.10)
2000 Policy Year Closeout	0.00	0.00	0.00	(164,151.79)	0.00	0.00	(164,151.79)
NET CHANGE IN MEMBERS' EQUITY	<u>(147,308.53)</u>	<u>48,157.25</u>	<u>16,230.64</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(82,920.64)</u>

DELAWARE FAIR PLAN

EXHIBIT 6A

Premium Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending December 31, 2003

	<u>QUARTER</u> 10/01/2003 - 12/31/2003			<u>YEAR</u> 01/01/2003 - 12/31/2003		
	<u>PREMIUMS WRITTEN</u>					
	<u>2003</u>	<u>2002</u>	<u>TOTAL</u>	<u>2003</u>	<u>2002</u>	<u>TOTAL</u>
Fire	135,011.00	0.00	135,011.00	402,157.00	2,004.00	404,161.00
Other Allied Lines	63,000.00	0.00	63,000.00	200,797.00	604.00	201,401.00
Total	<u>198,011.00</u>	<u>0.00</u>	<u>198,011.00</u>	<u>602,954.00</u>	<u>2,608.00</u>	<u>605,562.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	176,878.00	9,455.00	186,333.00	0.00	147,235.00	147,235.00
Other Allied Lines	91,060.00	5,080.00	96,140.00	0.00	79,614.00	79,614.00
Total	<u>267,938.00</u>	<u>14,535.00</u>	<u>282,473.00</u>	<u>0.00</u>	<u>226,849.00</u>	<u>226,849.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	225,350.00	0.00	225,350.00	225,350.00	0.00	225,350.00
Other Allied Lines	110,770.00	0.00	110,770.00	110,770.00	0.00	110,770.00
Total	<u>336,120.00</u>	<u>0.00</u>	<u>336,120.00</u>	<u>336,120.00</u>	<u>0.00</u>	<u>336,120.00</u>
	<u>PREMIUMS EARNED</u>					
Fire	86,539.00	9,455.00	95,994.00	176,807.00	149,239.00	326,046.00
Other Allied Lines	43,290.00	5,080.00	48,370.00	90,027.00	80,218.00	170,245.00
Total	<u>129,829.00</u>	<u>14,535.00</u>	<u>144,364.00</u>	<u>266,834.00</u>	<u>229,457.00</u>	<u>496,291.00</u>

DELAWARE FAIR PLAN

EXHIBIT 6B

Premium Statistics by Class of Business and Policy Year
For Terrorism Reporting Requirements Only
For the Quarter and Year to Date Ending December 31, 2003

	<u>QUARTER</u>			<u>YEAR</u>		
	10/01/2003 - 12/31/2003			01/01/2003 - 12/31/2003		
	<u>PREMIUMS WRITTEN</u>					
	<u>2003</u>	<u>2002</u>	<u>TOTAL</u>	<u>2003</u>	<u>2002</u>	<u>TOTAL</u>
Habitational (Owner Occupied)	109,804.00	0.00	109,804.00	343,804.00	1,381.00	345,185.00
Habitational (Non-Owner Occupied)	64,161.00	0.00	64,161.00	200,255.00	819.00	201,074.00
Commercial	24,046.00	0.00	24,046.00	58,895.00	408.00	59,303.00
Total	<u>198,011.00</u>	<u>0.00</u>	<u>198,011.00</u>	<u>602,954.00</u>	<u>2,608.00</u>	<u>605,562.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	171,119.00	9,284.00	180,403.00	0.00	133,593.00	133,593.00
Habitational (Non-Owner Occupied)	100,060.00	5,418.00	105,478.00	0.00	77,626.00	77,626.00
Commercial	(3,241.00)	(167.00)	(3,408.00)	0.00	15,630.00	15,630.00
Total	<u>267,938.00</u>	<u>14,535.00</u>	<u>282,473.00</u>	<u>0.00</u>	<u>226,849.00</u>	<u>226,849.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	168,153.00	0.00	168,153.00	168,153.00	0.00	168,153.00
Habitational (Non-Owner Occupied)	97,484.00	0.00	97,484.00	97,484.00	0.00	97,484.00
Commercial	70,483.00	0.00	70,483.00	70,483.00	0.00	70,483.00
Total	<u>336,120.00</u>	<u>0.00</u>	<u>336,120.00</u>	<u>336,120.00</u>	<u>0.00</u>	<u>336,120.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	112,770.00	9,284.00	122,054.00	175,651.00	134,974.00	310,625.00
Habitational (Non-Owner Occupied)	66,737.00	5,418.00	72,155.00	102,771.00	78,445.00	181,216.00
Commercial	(49,678.00)	(167.00)	(49,845.00)	(11,588.00)	16,038.00	4,450.00
Total	<u>129,829.00</u>	<u>14,535.00</u>	<u>144,364.00</u>	<u>266,834.00</u>	<u>229,457.00</u>	<u>496,291.00</u>
Premiums Earned for Terrorism Reporting Requirements	17,059.00	5,251.00	22,310.00	91,183.00	94,483.00	185,666.00

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

DELAWARE FAIR PLAN
Reporting Schedule P Number of Claims Outstanding
FOR THE TEN YEAR PERIOD ENDING DECEMBER 31, 2003

<u>Coverage</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>	<u>1994</u>	<u>Total</u>
Fire	1	0	0	0	0	0	0	0	0	0	1
Other Allied	21	0	0	0	0	0	0	0	0	0	21
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	22	0	0	0	0	0	0	0	0	0	22

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 Delaware FAIR Plan claim counts are accumulated per claim.

DELAWARE FAIR PLAN

EXHIBIT 7B

Loss Adjustment Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending December 31, 2003

QUARTER

10/01/2003 - 12/31/2003

LOSS ADJUSTMENT EXPENSES PAID

	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>TOTAL</u>
Fire	1,292.24	0.00	251.03	0.00	0.00	0.00	1,543.27
Other Allied Lines	7,608.31	5,642.95	847.54	0.00	0.00	0.00	14,098.80
Total	<u>8,900.55</u>	<u>5,642.95</u>	<u>1,098.57</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>15,642.07</u>

UNPAID PREVIOUS PERIOD

Fire	171.00	43.00	0.00	0.00	0.00	0.00	214.00
Other Allied Lines	7,349.00	2,786.00	1,805.00	0.00	0.00	0.00	11,940.00
Total	<u>7,520.00</u>	<u>2,829.00</u>	<u>1,805.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>12,154.00</u>

UNPAID CURRENT PERIOD

Fire	5,016.00	0.00	0.00	0.00	0.00	0.00	5,016.00
Other Allied Lines	6,507.00	677.00	0.00	0.00	0.00	0.00	7,184.00
Total	<u>11,523.00</u>	<u>677.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>12,200.00</u>

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	6,137.24	(43.00)	251.03	0.00	0.00	0.00	6,345.27
Other Allied Lines	6,766.31	3,533.95	(957.46)	0.00	0.00	0.00	9,342.80
Total	<u>12,903.55</u>	<u>3,490.95</u>	<u>(706.43)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>15,688.07</u>

YEAR TO DATE

01/01/2003 - 12/31/2003

LOSS ADJUSTMENT EXPENSES PAID

Fire	1,292.24	10,524.33	7,635.19	0.00	0.00	680.49	20,132.25
Other Allied Lines	10,984.30	15,636.99	1,975.46	729.06	0.00	0.00	29,325.81
Total	<u>12,276.54</u>	<u>26,161.32</u>	<u>9,610.65</u>	<u>729.06</u>	<u>0.00</u>	<u>680.49</u>	<u>49,458.06</u>

UNPAID PREVIOUS PERIOD

Fire	0.00	1,439.00	1,684.00	184.00	0.00	184.00	3,491.00
Other Allied Lines	0.00	233.00	220.00	0.00	0.00	0.00	453.00
Total	<u>0.00</u>	<u>1,672.00</u>	<u>1,904.00</u>	<u>184.00</u>	<u>0.00</u>	<u>184.00</u>	<u>3,944.00</u>

UNPAID CURRENT PERIOD

Fire	5,016.00	0.00	0.00	0.00	0.00	0.00	5,016.00
Other Allied Lines	6,507.00	677.00	0.00	0.00	0.00	0.00	7,184.00
Total	<u>11,523.00</u>	<u>677.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>12,200.00</u>

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	6,308.24	9,085.33	5,951.19	(184.00)	0.00	496.49	21,657.25
Other Allied Lines	17,491.30	16,080.99	1,755.46	729.06	0.00	0.00	36,056.81
Total	<u>23,799.54</u>	<u>25,166.32</u>	<u>7,706.65</u>	<u>545.06</u>	<u>0.00</u>	<u>496.49</u>	<u>57,714.06</u>

DELAWARE FAIR PLAN

EXHIBIT 8

Report of Catastrophe Losses For the Quarter Ending December 31, 2003

<u>Catastrophe Number</u>	<u>Policy Year</u>	<u>Date of Loss</u>	<u>Line of Business</u>	<u>Unpaid Losses</u>	<u>Losses Paid</u>	<u>Allocated Unpaid Loss Adjustment Expense</u>	<u>Loss Adjustment Expenses Paid</u>
95	2002	09/18/2003	Other	950.00	3,966.77	48.00	1,077.42
95	2003	09/18/2003	Other	9,000.00	8,823.92	450.00	4,225.48
99	2003	11/14/2003	Other	3,000.00	0.00	150.00	0.00
	TOTAL			12,950.00	12,790.69	648.00	5,302.90