

VERMONT CAPTIVE INSURANCE COMPANY
 ANNUAL REPORT FOR THE
 PERIOD ENDING: December 31, 2008

HM Captive Insurance Company

Organized under the laws of the State of..... Vermont
 For the insurance department of the State of..... Vermont
 Incorporated..... August 7, 2006
 Commenced Business..... August 9, 2006
 Vermont Office..... P.O. Box 306, Montpelier, VT 05601-0306
 Home Office..... P.O. Box 306, Montpelier, VT 05601-0306
 Main Administrative Office..... P.O. Box 306, Montpelier, VT 05601-0306
 Contact Person and Phone Number..... Michele Pallas (802) 229-5042 ext 2233

OFFICERS**

<u>President / CEO</u>	<u>Daniel J. Lebish</u>	_____
<u>Senior VP / Treasurer</u>	<u>Domenic Palmieri</u>	_____
<u>Secretary</u>	<u>John L. Sencak#</u>	_____
<u>Vice President / Chief Actuary</u>	<u>Brian Featherstone</u>	_____

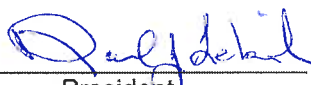

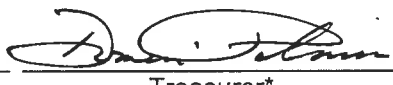

DIRECTORS**

<u>Daniel J. Lebish</u>	<u>Domenic Palmieri</u>	<u>John L. Sencak#</u>
<u>Andrew Sargeant</u>	_____	_____
_____	_____	_____
_____	_____	_____

State of Vermont
 County of Washington

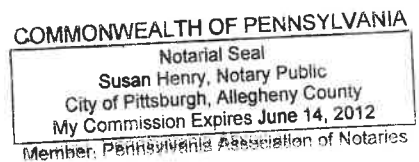
<u>Daniel J. Lebish</u>	President and Chief Executive Officer
<u>John L. Sencak#</u>	Secretary
<u>Domenic Palmieri</u>	Treasurer and Senior Vice President

of the..... HM Captive Insurance Company _____, being duly sworn, each for himself deposes and says that they are the above described officers of the said insurer, and that on the last day of the period presented, all of the herein described assets were the absolute property of the said insurer, free and clear from any liens or claims thereon, except as stated, and that this annual statement, together with related exhibits, schedules, and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the condition and affairs of the said insurer as of the date presented, and of its income and deductions therefrom for the year ended on that date, according to the best of their information, knowledge and belief, respectively.

 _____ President	 _____ Secretary	 _____ Treasurer*
 _____ Other Executive Officer		

Subscribed and sworn to before me this 23rd day of February, 2009





*Or corresponding person having charge of the accounts of the insurer.
 **Show full name and indicate by number sign (#) those officers and directors who did not occupy the indicated position in the previous annual statement.

BALANCE SHEET

ASSETS

	December 31, 2008 Current	December 31, 2007 Prior
1. Bonds.....	0	0
2. Stocks.....	0	0
3. Cash.....	2,852,831	2,004,270
4. Savings and Certificate of Deposit.....	0	0
5. Other Invested Assets		
a).....	0	0
b).....	0	0
6. Investment Income Due and Accrued.....	636	3,958
7. Accounts and Premiums Receivable.....	11,659,178	9,013,129
8. Investments In And Advances to Affiliates.....	0	0
9. Reins. Recoverable on Unpaid Losses & LAE.....	0	0
10. Reins. Recoverable on Paid Losses & LAE.....	0	0
11. Funds Held by Ceding Reinsurers.....	0	264,401
12. Prepaid Reinsurance Premiums.....	0	0
13. Deposits With Reinsurer.....	0	0
14. Letters of Credit.....	150,000	150,000
15. Other Assets		
a).Deferred tax asset.....	62,642	53,558
b).Prepaid expenses.....	6,666	3,333
c).Income taxes recoverable.....	0	0
16. Total Assets.....	14,731,953	11,492,649

LIABILITIES, CAPITAL AND SURPLUS

	December 31, 2008 Current	December 31, 2007 Prior
17. Losses.....	1,632,612	998,554
18. Loss Adjustment Expenses.....	44,414	25,828
19. Reins. Payable on Paid Losses & LAE.....	7,115,516	6,913,207
20. Deposits Held Pursuant to Insurance Contracts.....	0	0
21. Commissions, Expenses and Fees.....	634,054	670,993
22. Taxes Payable.....	28,204	19,290
23. Unearned Premium.....	55,046	0
24. Reinsurance Balances Payable.....	0	0
25. Loans and Notes Payable.....	0	0
26. Amounts Due to Affiliates.....	0	40,720
27. Funds Held Under Reinsurance Contracts.....	0	0
28. Dividends Payable.....	0	0
29. Other Liabilities		
a)..Accounts payable & accrued expenses.....	1,071,748	175,510
b)..Income taxes payable.....	108,909	123,197
c).....	0	0
30. Total Liabilities.....	10,690,503	8,967,299
31. Capital and Surplus:		
a) Paid In Capital (Par Value).....	2,000	2,000
b) Contributed Surplus.....	2,478,804	2,391,864
c) Unrealized Gain (Loss) on Investments.....	0	0
d)	0	0
32. Surplus (Accumulated Earnings).....	1,560,646	131,486
33. Total Capital and Surplus.....	4,041,450	2,525,350
(Page 3, Line 28)		
34. Total.....	14,731,953	11,492,649

STATEMENT OF INCOME

	December 31, 2008 Current	December 31, 2007 Prior
Underwriting Income		
1. Net Premiums Written..... (page 5, column 6)	12,347,028	9,013,129
2. Net (Increase) Decrease In Unearned Premiums.....	(55,046)	0
3. Net Premiums Earned.....	12,291,982	9,013,129
4. Other Insurance Income.....	0	0
5. Total Income..... (lines 3 and 4)	12,291,982	9,013,129
Underwriting Expenses		
6. Net Losses Incurred.....	8,341,313	7,568,889
7. Net Loss Adjustment Expenses Incurred.....	405,091	368,700
8. Commissions and Brokerage.....	1,006,204	670,993
9. General and Administrative.....	288,070	144,984
10. Other Underwriting Expenses.....	28,202	144,290
11. Total Underwriting Expenses.....	10,068,880	8,897,856
12. Underwriting Profit (Loss)..... (lines 5 minus 11)	2,223,102	115,273
13. Investment Income - Net.....	51,292	91,197
14. Other Income.....	0	0
15. Other Expenses.....	0	0
16. Income Before Dividends and Taxes..... (lines 12 through 15)	2,274,394	206,470
17. Dividends.....	0	0
18. Taxes.....	774,824	72,264
19. Net Income..... (line 16 minus lines 17 and 18)	1,499,570	134,206

CAPITAL AND SURPLUS ACCOUNT

20. Capital & Surplus, end of previous year.....	2,525,350	1,747,281
21. Net Income.....	1,499,570	134,206
22. Net Unrealized Capital Gains or Losses..... (including equity income(loss) on subsidiaries)	0	0
23. Capital Changes:		
a) Paid in.....	0	250
b) Transferred from Surplus (Stock Dividend).....	0	0
c) Transferred to Surplus.....	0	0
24. Surplus Adjustments:		
a) Paid in.....	16,530	414,321
b) Transferred to Capital (Stock Dividend).....	0	0
c) Transferred from Capital.....	0	0
25. Dividends.....	0	0
26. Extraordinary Taxes for prior years.....	0	0
27. Other:		
a) .Funds held.....	0	229,292
b)	0	0
28. Capital & Surplus, end of current year.....	4,041,450	2,525,350

(Page 2, Line 33)

QUESTIONNAIRE

1. Name of the company, corporation or association who directly or indirectly owned or controlled the captive insurance company.
HM Insurance Group

CAPITAL STOCK OF CAPTIVE

Class	Number Shares Authorized	Number Shares Outstanding	Par Value
Preferred	10,000,000	1,000	\$1.00
Common	1,000	1,000	\$1.00

2. Name and address of approved manager (incl. firm name).....
Andrew Sargeant, USA Risk Group of Vermont, PO Box 306, Montpelier, VT 05601
3. Name and address of approved actuary (incl. firm name)..... David Wilson
Windsor Strategy Partners, 20 Cliffview Court, Princeton Junction NJ, 08550
4. Name and address of approved independent CPA (incl. firm name).....
Aaron Songer, Price Waterhouse Coopers LLP, 600 Grant St, Pittsburgh PA , 15219
5. Name and address of resident registered agent.....Andrew Sargeant
USA Risk Group of Vermont, Inc., 2386 Airport Road, Barre, VT 05641
6. Have all transactions of the captive of which notice was received at the home office on or before the close of business on the date shown been truthfully and accurately entered on its books?..... Yes
7. Largest "net" amount insured in any one risk:
 Per occurrence..... 116,000 Aggregate..... no limit
8. Has the "net" aggregate increased over last year's?..... Not applicable
 If yes, by what amount?..... No business written in 2006
9. If captive is an industrial insured, do all members meet the industrial insured requirements as stated in 8 V.S.A Section 6001(7)?..... Not Applicable
10. Has any change been made during the year of this statement in the charter, by-laws or articles of association?..... No
11. Have all assets been valued in accordance with GAAP or SAP as applicable?.....
Yes; in accordance with GAAP
12. Has the company adopted a yearly conflict of interest procedure for officers, directors and key employees as required by Section 12 of Regulation 81-2?..... Yes
 If no, please explain.. _____
13. Has the company changed its plan of operation during the year?..... Yes
14. Have losses been discounted?..... No
 If yes, what interest rate was used?..... _____
 What was the total amount of the discount?..... _____
15. Were any of the assets of the company pledged as collateral at any time during the year? (Ignore assets pledged as security for ceding insurers)..... No
 If yes, attach a description of the transactions as a supplement to this filing.
16. Is the company writing or assuming unrelated business?..... No
17. If answer to 16 above is yes, what is the percentage to the total business written and assumed?..... _____ %

18. What other services does the approved independent CPA firm provide to the Captive or Parent Corporation?..... None

19. Does the approved actuary, who certifies as to the adequacy of loss reserves at year end also compute the monthly or quarterly reserves of the Captive?..... No

20. Has the company changed its auditors or actuaries from the previous year?.....
No If yes, why?.....

21. Does the company have funds on deposit with the Secretary of State of Vermont for the protection of policyholders (Not letters of credit)?.....No

22. Does the company issue assessable policies?.....No

23. For pure captives only, which have received permission to file using fiscal years other than the calendar year enter the first fiscal year end after the election was granted?.....
Not applicable

24. List the company's top five service providers and their function(s)?
- Provider.....USA Risk Group of Vermont, Inc.
Function(s).....Management company
 - Provider.....Price Waterhouse Coopers
Function(s).....Auditing firm
 - Provider.....Windsor Strategy Partners
Function(s).....Actuarial services
 - Provider.....Edwards Angell Palmer & Dodge LLP
Function(s).....Legal services
 - Provider.....Mellon Treasury Operation
Function(s).....Investment custodial services

25a. Has the company entered into any financial insurance or financial reinsurance contracts?..... No

25b. If yes, describe the arrangement including amounts received, paid, imputed interest, and companies involved.....
Not applicable

* PREMIUM SCHEDULE Line of Business	(1)		(2)		(3)	(4)	(5)	(6)
	Direct Business		Reinsurance Assumed		Premiums acct'd for by deposit method	Reinsurance Ceded	Reinsurance acct'd for by deposit method	1+2-3-4+5 Net Premiums Written
	Related	Unrelated	Related	Unrelated				
1. Automobile Liability.....	0	0	0	0	0	0	0	0
2. General & Product Liability.....	0	0	0	0	0	0	0	0
3. Professional Liability.....	0	0	0	0	0	0	0	0
4. Other Liability.....	0	0	0	0	0	0	0	0
5. Workers' Compensation.....	0	0	0	0	0	0	0	0
6. All Other Lines.....	0	0	12,347,028	0	0	0	0	12,347,028
(Describe below the other lines of business included in line 6)								
Life & health insurance								
Totals.....	0	0	12,347,028	0	0	0	0	12,347,028

(Pg.3, L1)

* For filings with periods ending December 31, please include a photocopy of the premium tax return filed with the Vermont Department of Taxes!

REINSURANCE			
CEDED AS OF: December 31, 2008			
Name and State of Reinsurer *	Reinsurance Recoverable on Paid & Unpaid Losses & LAE	Premium Ceded	Prepaid Reinsurance
Affiliates:			
Not applicable	0	0	0
	0	0	0
Non-Affiliates:			
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total.....	0	0	0

(Pg.2,L.9+10)

(Pg.5,C.4-5)

(Pg.2,L.12)

REINSURANCE			
ASSUMED AS OF: December 31, 2008			
Name and State of Reinsured	Reinsurance Payable on Paid & Unpaid Losses & LAE	Premium Assumed	Unearned Premiums
Affiliates:			
HM Life Insurance Company	7,115,516	12,347,028	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
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	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total.....	7,115,516	12,347,028	0

(Pg.5,Col.2)

* Authorized companies or unauthorized companies with the Commissioner's prior approval.

UNPAID LOSSES & LAE

UNPAID LOSSES:	(1)	(2)	(3)	(4)	(5)
Lines of Business	Case Basis Direct and Assumed	Case Basis Reinsurance Recoverable	IBNR	IBNR Reinsurance Recoverable	Net Losses Unpaid (1-2+3-4)
1. Automobile Liability.....	0	0	0	0	0
2. General & Product Liability.....	0	0	0	0	0
3. Professional Liability.....	0	0	0	0	0
4. Other Liability.....	0	0	0	0	0
5. Workers' Compensation.....	0	0	0	0	0
6. All Other Lines.....	0	0	1,632,612	0	1,632,612
Totals.....	0	0	1,632,612	0	1,632,612

(Columns 1 + 3 = Pg.2, L.17)

(Page 8, Col. 5)

UNPAID LAE:	(6)	(7)	(8)	(9)	(10)	
Lines of Business	Case Basis Direct and Assumed	Case Basis Reinsurance Recoverable	IBNR	IBNR Reinsurance Recoverable	Net LAE Unpaid (6-7+8-9)	% of Column 10 to 5
1. Automobile Liability.....	0	0	0	0	0	0.00%
2. General & Product Liability.....	0	0	0	0	0	0.00%
3. Professional Liability.....	0	0	0	0	0	0.00%
4. Other Liability.....	0	0	0	0	0	0.00%
5. Workers' Compensation.....	0	0	0	0	0	0.00%
6. All Other Lines.....	0	0	44,414	0	44,414	2.72%
Totals.....	0	0	44,414	0	44,414	2.72%

(Columns 6 + 8 = Pg.2, L.18)

(Page 8, Col. 13)

(Columns 2 + 4 + 7 + 9 = Pg.2, L.9)

LOSSES & LAE PAID AND INCURRED
Current Year

LOSSES: Lines of Business	Losses Paid Less Salvage				(5) Net Losses Unpaid Current Year	(6) Net Losses Unpaid Prior Year	(7) Net Losses Incurred (4+5-6)	(8) Ratio of Losses Incurred to Premiums Earned
	(1) Direct Business	(2) Reinsurance Assumed	(3) Reinsurance Recovered	(4) Net Payments 1+2-3				
1. Automobile Liability.....	0	0	0	0	0	0	0	0.00%
2. General & Product Liability.....	0	0	0	0	0	0	0	0.00%
3. Professional Liability.....	0	0	0	0	0	0	0	0.00%
4. Other Liability.....	0	0	0	0	0	0	0	0.00%
5. Workers' Compensation.....	0	0	0	0	0	0	0	0.00%
6. All Other Lines.....	0	7,707,255	0	7,707,255	1,632,612	998,554	8,341,313	67.86%
Totals.....	0	7,707,255	0	7,707,255	1,632,612	998,554	8,341,313	67.86%

(Pg.7,Col.5)

(Pg.3,Line 6)

LAE: Lines of Business	LAE Paid Less Salvage				(13) Net LAE Unpaid Current Year	(14) Net LAE Unpaid Prior Year	(15) Net LAE Incurred (12+13-14)	(16) Ratio of LAE Incurred to Premiums Earned
	(9) Direct Business	(10) Reinsurance Assumed	(11) Reinsurance Recovered	(12) Net Payments (9+10-11)				
1. Automobile Liability.....	0	0	0	0	0	0	0	0.00%
2. General & Product Liability.....	0	0	0	0	0	0	0	0.00%
3. Professional Liability.....	0	0	0	0	0	0	0	0.00%
4. Other Liability.....	0	0	0	0	0	0	0	0.00%
5. Workers' Compensation.....	0	0	0	0	0	0	0	0.00%
6. All Other Lines.....	0	386,505	0	386,505	44,414	25,828	405,091	3.30%
Totals.....	0	386,505	0	386,505	44,414	25,828	405,091	3.30%

(Pg.7,Col.10)

(Pg.3,Line 7)

SUMMARY
ALL LINES OF BUSINESS

Year In Which Losses Were Incurred	Net Incurred Losses and Loss Expense Reported At End of Year:										(11) Difference Between First and Current Year	(12) Net Premiums Earned	(13) % Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008				
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	7,937,589	7,740,100	197,489	9,013,129	85.88%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	8,943,893	0	12,291,982	72.76%

AUTOMOBILE LIABILITY
NET LOSSES & LAE

NONE

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	I.B.N.R. LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

AUTOMOBILE LIABILITY
LOSS DEVELOPMENT

NONE

*

Year In Which Losses Were Incurred	+Net Incurred Losses and Loss Expense Reported At End of Year										Net Premiums Earned	% Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008			
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0.00%

+ Net of reinsurance recoverable

* Premiums earned to most current year incurred losses reported

GENERAL & PRODUCT LIABILITY
NET LOSSES & LAE

NONE

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	I.B.N.R. LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

GENERAL & PRODUCT LIABILITY
LOSS DEVELOPMENT

NONE

Year In Which Losses Were Incurred	+Net Incurred Losses and Loss Expense Reported At End of Year										Net Premiums Earned	% Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008			
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0.00%

+ Net of reinsurance recoverable

* Premiums earned to most current year incurred losses reported

PROFESSIONAL LIABILITY
NET LOSSES & LAE

NONE

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	I.B.N.R. LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

PROFESSIONAL LIABILITY
LOSS DEVELOPMENT

NONE

*

Year In Which Losses Were Incurred	+Net Incurred Losses and Loss Expense Reported At End of Year										Net Premiums Earned	% Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008			
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%

+ Net of reinsurance recoverable

* Premiums earned to most current year incurred losses reported

OTHER LIABILITY
NET LOSSES & LAE

NONE

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	I.B.N.R. LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

OTHER LIABILITY
LOSS DEVELOPMENT

NONE

*

Year In Which Losses Were Incurred	+Net Incurred Losses and Loss Expense Reported At End of Year										Net Premiums Earned	% Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008			
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0.00%

+ Net of reinsurance recoverable

* Premiums earned to most current year incurred losses reported

WORKERS' COMPENSATION
NET LOSSES & LAE

NONE

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	I.B.N.R. LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

WORKERS' COMPENSATION
LOSS DEVELOPMENT

NONE

*

Year In Which Losses Were Incurred	+Net Incurred Losses and Loss Expense Reported At End of Year										Net Premiums Earned	% Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008			
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0.00%

+ Net of reinsurance recoverable

* Premiums earned to most current year incurred losses reported

ALL OTHER LINES
NET LOSSES & LAE

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	6,913,207	7,633,621
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	7,373,346

Year In Which Losses Were Incurred	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

Year In Which Losses Were Incurred	I.B.N.R. LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008
1999 & Prior	0	0	0	0	0	0	0	0	0	0
2000	XXXX	0	0	0	0	0	0	0	0	0
2001	XXXX	XXXX	0	0	0	0	0	0	0	0
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1,024,382	106,479
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1,570,547

ALL OTHER LINES
LOSS DEVELOPMENT

*

Year In Which Losses Were Incurred	+Net Incurred Losses and Loss Expense Reported At End of Year										Net Premiums Earned	% Current Year Losses Incurred to Prem. Ernd.	
	1999 & Prior	2000	2001	2002	2003	2004	2005	2006	2007	2008			
1999 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2000	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2001	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2002	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	7,937,589	7,740,100	9,013,129	85.88%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	8,943,893	12,291,982	72.76%

+ Net of reinsurance recoverable

* Premiums earned to most current year incurred losses reported

CHECK SHEET

(L=line, C=column)

DIFF.

	DIFF.
Pg2,L16) Assets - Pg2,L34) Liab., Capital & Surplus(Curr. Yr).....	0
Pg2,L17) Losses - Pg7,C1+C3) O/S Losses & IBNR.....	0
Pg2,L18) LAE - Pg7,C6+C8) O/S Losses & IBNR.....	0
Pg2,L9) Reins. Recoverable - Pg7,C2+C4+C7+C9) Reins. Rec.....	0
Pg2,L9+L10) Reins. Recoverable - Pg6) Reins. Recoverable.....	0
Pg2,L12) Prepaid Reinsurance - Pg6) Prepaid Reinsurance.....	0
Pg2,L31a) Paid In Capital - Pg4) Outstanding Shares X Par.....	0
Pg2,L33) Capital & Surplus - Pg3,L28) Capital & Surp.(Curr).....	0
Pg2,L33) Capital & Surplus - Pg3,L28) Capital & Surp.(Prior).....	0
[(Pg2,L23,C1) U/P - (Pg2,L23,C2) U/P] - [(Pg2,L12,C1) PRP - (Pg2,L12,C2)] + (Pg3,L2,C1) Net Change in U/P.....	0
Pg3,L1) Net Premiums Written - Pg5,C6) Net Premiums Written.....	0
Pg3,L6) Losses Incurred - Pg8,C7) Losses Incurred.....	0
Pg3,L7) LAE Incurred - Pg8,C15) LAE Incurred.....	0
Pg3,L19) Net Income - Pg3,L21) Net Income (Current Yr).....	0
Pg3,L19) Net Income - Pg3,L21) Net Income (Prior Yr).....	0
Pg3,L20) Capital & Surplus (Curr) - Pg3,L28) Prior Yr	0
Pg5,C4) Premium Ceded - Pg5,C5) Deposits - Pg6) Premium Ceded.....	0
Pg5,C2) Premiums Assumed - Pg6) Premiums Assumed.....	0
Pg7,L1,C5+C10) Auto Liab. - Pg10) Outstanding - Pg10) IBNR.....	0
Pg7,L2,C5+C10) Product - Pg12) Outstanding - Pg12) IBNR.....	0
Pg7,L3,C5+C10) Other Prof. - Pg14) Outstanding - Pg14) IBNR.....	0
Pg7,L4,C5+C10) Other Liab. - Pg16) Outstanding - Pg16) IBNR.....	0
Pg7,L5,C5+C10) Workers - Pg18) Outstanding - Pg18) IBNR.....	0
Pg7,L6,C5+C10) All Other - Pg20) Outstanding - Pg20) IBNR.....	0
Pg7,L1,C5) Auto Liab. - Pg8,L1,C5) Net Losses Unpaid.....	0
Pg7,L2,C5) Product - Pg8,L2,C5) Net Losses Unpaid.....	0
Pg7,L3,C5) Other Prof.- Pg8,L3,C5) Net Losses Unpaid.....	0
Pg7,L3,C5) Other Liab.- Pg8,L4,C5) Net Losses Unpaid.....	0
Pg7,L5,C5) Workers - Pg8,L5,C5) Net Losses Unpaid.....	0
Pg7,L6,C5) All Other - Pg8,L6,C5) Net Losses Unpaid.....	0
Pg7,L1,C10) Auto Liab. - Pg8,L1,C13) Net LAE Unpaid.....	0
Pg7,L2,C10) Product - Pg8,L2,C13) Net LAE Unpaid.....	0
Pg7,L3,C10) Other Prof.- Pg8,L3,C13) Net LAE Unpaid.....	0
Pg7,L4,C10) Other Liab.- Pg8,L4,C13) Net LAE Unpaid.....	0
Pg7,L5,C10) Workers - Pg8,L5,C13) Net LAE Unpaid.....	0
Pg7,L6,C10) All Other - Pg8,L6,C13) Net LAE Unpaid.....	0
Pg9,C12) Premiums Earned - Pg3,L3) Premiums Earned (Current).....	0
Pg9,C12) Premiums Earned - Pg3,L3) Premiums Earned (Prior).....	0
Pg9) Current - Prior Year Column - Pg3,L6+7) Losses & LAE.....	0