License No. 768

VERMONT CAPTIVE INSURANCE COMPANY
ANNUAL REPORT FOR THE
PERIOD ENDING: December 31, 2010

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.....	Alicia Rubalcaba (802) 229-5042 ext 2216

OFFICERS**

President / Chief Operating Officer	Michael W. Sullivan #
Chief Executive Officer	Daniel J. Lebish #
Senior VP / Treasurer	Domenic Palmieri
Secretary	John L. Sencak
Vice President / Chief Actuary	Brian Featherstone

DIRECTORS**

Dominic Palmieri
Daniel J. Lebish
Andrew Sargeant

State of Pennsylvania
County of Allegheny

Michael W. Sullivan #	President
John L. Sencak	Secretary
Domenic Palmieri	Treasurer

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 15th day of FEBRUARY, 2011

*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.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Susan Henry, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires June 14, 2012
Member, Pennsylvania Association of Notaries

BALANCE SHEET

ASSETS

	December 31, 2010 Current	December 31, 2009 Prior
1. Bonds	0	0
2. Stocks	0	0
3. Cash	2,502,563	3,800,172
4. Savings and Certificate of Deposit	0	0
5. Other Invested Assets		
a)	0	0
b)	0	0
6. Investment Income Due and Accrued	330	428
7. Accounts and Premiums Receivable	13,892,940	12,084,609
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	0
12. Prepaid Reinsurance Premiums	0	0
13. Deposits With Reinsurer	0	0
14. Letters of Credit	0	150,000
15. Other Assets		
a).Deferred tax asset	69,711	67,376
b).Prepaid expenses	2,500	3,333
c).Income taxes recoverable	44,156	12,204
16. Total Assets	16,512,200	16,118,122

LIABILITIES, CAPITAL AND SURPLUS

	December 31, 2010 Current	December 31, 2009 Prior
17. Losses	64,014	534,073
18. Loss Adjustment Expenses	0	0
19. Reins. Payable on Paid Losses & LAE	10,689,285	9,015,071
20. Deposits Held Pursuant to Insurance Contracts	0	0
21. Commissions, Expenses and Fees	402,212	342,533
22. Taxes Payable	22,800	29,718
23. Unearned Premium	0	0
24. Reinsurance Balances Payable	0	0
25. Loans and Notes Payable	0	0
26. Amounts Due to Affiliates	0	0
27. Funds Held Under Reinsurance Contracts	0	0
28. Dividends Payable	0	0
29. Other Liabilities		
a)..Accounts payable & accrued expenses	183,943	1,315,238
b)..Income taxes payable	893,158	1,083,621
c)	0	0
30. Total Liabilities	12,255,412	12,320,254
31. Capital and Surplus:		
a) Paid In Capital (Par Value)	1,750	1,750
b) Contributed Surplus	2,210,832	2,208,109
c) Unrealized Gain (Loss) on Investments	0	0
d)	0	0
32. Surplus (Accumulated Earnings)	2,044,206	1,588,009
33. Total Capital and Surplus	4,256,788	3,797,868
(Page 3, Line 28)		
34. Total	16,512,200	16,118,122

STATEMENT OF INCOME

	December 31, 2010 Current	December 31, 2009 Prior
Underwriting Income		
1. Net Premiums Written (page 5, column 6)	13,668,613	10,722,817
2. Net (Increase) Decrease In Unearned Premiums	0	55,046
3. Net Premiums Earned	13,668,613	10,777,863
4. Other Insurance Income	0	0
5. Total Income (lines 3 and 4)	13,668,613	10,777,863
Underwriting Expenses		
6. Net Losses Incurred	10,531,697	8,235,293
7. Net Loss Adjustment Expenses Incurred	0	0
8. Commissions and Brokerage	402,212	(11,672)
9. General and Administrative	189,517	213,399
10. Other Underwriting Expenses	125,000	125,000
11. Total Underwriting Expenses	11,248,426	8,562,020
12. Underwriting Profit (Loss) (lines 5 minus 11)	2,420,187	2,215,843
13. Investment Income - Net	4,995	76,960
14. Other Income	0	0
15. Other Expenses	0	0
16. Income Before Dividends and Taxes (lines 12 through 15)	2,425,182	2,292,803
17. Dividends	0	0
18. Taxes	848,814	823,695
19. Net Income (line 16 minus lines 17 and 18)	1,576,368	1,469,108

CAPITAL AND SURPLUS ACCOUNT

20. Capital & Surplus, end of previous year	3,797,868	4,041,449
21. Net Income	1,576,368	1,469,108
22. Net Unrealized Capital Gains or Losses (including equity income(loss) on subsidiaries)	0	0
23. Capital Changes:		
a) Paid in	0	0
b) Transferred from Surplus (Stock Dividend)	0	0
c) Transferred to Surplus	0	0
24. Surplus Adjustments:		
a) Paid in	0	0
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) Retained Earnings Adjustment	(1,120,172)	(1,441,744)
b) Change in Capital	2,724	(270,945)
28. Capital & Surplus, end of current year (Page 2, Line 33)	4,256,788	3,797,868

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	750	750	$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.....200,000 Aggregate..... 1,000,000

8. Has the "net" aggregate increased over last year's?.....No
If yes, by what amount?.....

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?..... No

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) Direct Business Related	 Unrelated	(2) Reinsurance Assumed Related	 Unrelated	(3) Premiums acct'd for by deposit method	(4) Reinsurance Ceded	(5) Reinsurance acct'd for by deposit method	(6) 1+2-3-4+5 Net Premiums Written
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	13,668,613	0	0	0	0	13,668,613
(Describe below the other lines of business included in line 6) Life and Health Insurance								
Totals.....	0	0	13,668,613	0	0	0	0	13,668,613

(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, 2010

Name and State of Reinsurer *	Reinsurance Recoverable on Paid & Unpaid Losses & LAE	Premium Ceded	Prepaid Reinsurance
Affiliates:			
	0	0	0
	0	0	0
	0	0	0
Non-Affiliates:			
	0	0	0
	0	0	0
	0	0	0
NONE	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	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, 2010

Name and State of Reinsured	Reinsurance Payable on Paid & Unpaid Losses & LAE	Premium Assumed	Unearned Premiums
Affiliates:			
	0	0	0
	0	0	0
	0	0	0
Non-Affiliates:			
	0	0	0
HM Life Insurance Company	10,689,285	13,668,613	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
Total.....	10,689,285	13,668,613	0
		(Pg.5,Col.2)	

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

UNPAID LOSSES & LAE

UNPAID LOSSES: Lines of Business	(1) Case Basis Direct and Assumed	(2) Case Basis Reinsurance Recoverable	(3) IBNR	(4) IBNR Reinsurance Recoverable	(5) 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	64,014	0	64,014
Totals	0	0	64,014	0	64,014

(Columns 1 + 3 = Pg.2, L.17) (Page 8,Col. 5)

UNPAID LAE: Lines of Business	(6) Case Basis Direct and Assumed	(7) Case Basis Reinsurance Recoverable	(8) IBNR	(9) IBNR Reinsurance Recoverable	(10) 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	0	0	0	0.00%
Totals	0	0	0	0	0	0.00%

(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 (1) Direct Business	(2) Reinsurance Assumed	(3) Reinsurance Recovered	(4) Net Payments 1+2-3	(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. 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	11,001,756	0	11,001,756	64,014	534,073	10,531,697	77.05%
Totals	0	11,001,756	0	11,001,756	64,014	534,073	10,531,697	77.05%
					(Pg.7,Col.5)		(Pg.3,Line 6)	

LAE: Lines of Business	LAE Paid Less Salvage (9) Direct Business	(10) Reinsurance Assumed	(11) Reinsurance Recovered	(12) Net Payments (9+10-11)	(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
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	0	0	0	0	0	0	0.00%
Totals	0	0	0	0	0	0	0	0.00%
					(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.
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011			
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	7,937,589	7,740,100	6,913,207	6,820,270	0	1,117,319	9,013,129	75.67%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	8,943,893	7,884,607	7,487,654	0	1,456,239	12,291,982	60.91%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	10,121,472	9,587,399	0	534,073	10,777,863	88.95%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	11,555,660	0	0	13,668,613	84.54%
2011	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%

AUTOMOBILE LIABILITY
NET LOSSES & LAE **NONE**

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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. *
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011		
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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. *
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011		
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2011	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

PROFESSIONAL LIABILITY
NET LOSSES & LAE **NONE**

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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. *
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011		
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2011	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

OTHER LIABILITY
NET LOSSES & LAE **NONE**

Year In Which Losses Were Incurred	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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. *
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011		
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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. *
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011		
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0.00%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0.00%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0.00%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0.00%
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	6,913,207	7,633,621	6,913,207	6,820,270	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	7,373,346	7,884,607	7,487,654	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	9,587,399	9,587,399	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	11,491,646	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0	0
2011	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									
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011
2002 & Prior	0	0	0	0	0	0	0	0	0	0
2003	XXXX	0	0	0	0	0	0	0	0	0
2004	XXXX	XXXX	0	0	0	0	0	0	0	0
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0
2007	XXXX	XXXX	XXXX	XXXX	XXXX	1,024,382	106,479	0	0	0
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1,570,547	0	0	0
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	534,073	0	0
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	64,014	0
2011	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	0

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. *
	2002 & Prior	2003	2004	2005	2006	2007	2008	2009	2010	2011		
2002 & Prior	0	0	0	0	0	0	0	0	0	0	0	0.00%
2003	XXXX	0	0	0	0	0	0	0	0	0	0	0.00%
2004	XXXX	XXXX	0	0	0	0	0	0	0	0	0	0.00%
2005	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0	0.00%
2006	XXXX	XXXX	XXXX	XXXX	0	0	0	0	0	0	0	0.00%
2007	XXXX	XXXX	XXXX	XXXX	XXXX	7,937,589	7,740,100	6,913,207	6,820,270	0	9,013,129	75.67%
2008	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	8,943,893	7,884,607	7,487,654	0	12,291,982	60.91%
2009	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	10,121,472	9,587,399	0	10,777,863	88.95%
2010	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	11,555,660	0	13,668,613	84.54%
2011	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

CHECK SHEET

(L=line, C=column)	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 Cede	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