



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2007
OF THE CONDITION AND AFFAIRS OF THE
RECIPROCAL OF AMERICA, IN LIQUIDATION

NAIC Group Code	0000	0000	NAIC Company Code	33812	Employer's ID Number	54-1050416
	(Current Period)	(Prior Period)				
Organized under the Laws of	Virginia			State of Domicile or Port of Entry	Virginia	
Country of Domicile				United States		
Incorporated/Organized	03/11/1977			Commenced Business	03/11/1977	
Statutory Home Office	4200 Innslake Drive			Glen Allen, VA 23060		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	4200 Innslake Drive			Glen Allen, VA 23060	804-747-8600	
	(Street and Number)			(City or Town, State and Zip Code)	(Area Code) (Telephone Number)	
Mail Address	P. O. Box 85058			Richmond, VA 23261-5058		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	4200 Innslake Drive			Glen Allen, VA 23060	804-965-1357	
	(Street and Number)			(City or Town, State and Zip Code)	(Area Code) (Telephone Number)	
Internet Website Address	www.reciprocalgroup.com					
Statutory Statement Contact	Amy K Gregory			804-965-1357		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	agregory@reciprocalgroup.com			804-965-0460		
	(E-mail Address)			(Fax Number)		

OFFICERS

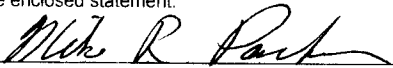
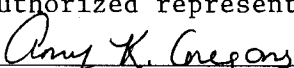
Name	Title	Name	Title
Mike R. Parker	Special Deputy Receiver	Amy K. Gregory	Authorized Representative

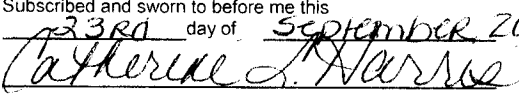
OTHER OFFICERS

DIRECTORS OR TRUSTEES

State of Virginia
County of Henrico ss

authorized representatives
The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

authorized representatives

Mike R. Parker
Special Deputy Receiver

Amy K. Gregory
Authorized Representative

Subscribed and sworn to before me this 23rd day of September 2008

Catherine L. Harris
Commonwealth of Virginia
Gatherine L. Harris - Notary Public
Commission No. 364213
Commission Expires 9/30/2009
a. Is this an original filing? Yes [X] No []
b. State the amendment number
c. Date filed
d. Number of pages attached

On January 29, 2003, the Circuit Court of the City of Richmond, Virginia, issued its Final Order Appointing Receiver for Rehabilitation or Liquidation of Reciprocal of America, appointing the State Corporation Commission ("the Commission") of the Commonwealth of Virginia, as Receiver, Alfred W. Gross, the Commissioner of the Commission's Bureau of Insurance, as Deputy Receiver, and Melvin J. Dillon as Special Deputy Receiver of Reciprocal of America. The Receiver, Deputy Receiver, and Special Deputy Receiver and their authorized representatives conduct the business of Reciprocal of America under the terms of the receivership order.

On June 20, 2003, the State Corporation Commission ordered the Reciprocal of America be found and declared insolvent. The Deputy Receiver was directed to proceed with the Liquidation. Further, the Deputy Receiver was authorized to cancel all direct policies issued by Reciprocal of America. The cancellations are to be effective as described in this statement.

Melvin J. Dillon served as Special Deputy Receiver of the Companies from the date of the Receivership Order until January 14, 2005. On that date, the management of the receivership operations transferred to Mike R. Parker, formerly Director of Reinsurance and Accounting, as Receivership Operations Manager. Effective June 1, 2005, Mike R. Parker was appointed as Special Deputy Receiver of the Companies by the Seventh Directive of the Deputy Receiver Appointing Special Deputy Receiver.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	195,536,460	59,351,008	136,185,452	210,188,262
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	0		0	6,259
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$4,459,163 , Schedule E, Part 1), cash equivalents (\$55,208,136 , Schedule E, Part 2) and short-term investments (\$35,035,968 , Schedule DA).....	94,722,636	19,369	94,703,267	127,778,547
6. Contract loans, (including \$premium notes)			0	0
7. Other invested assets (Schedule BA)	10,406,885	10,406,885	0	0
8. Receivables for securities			0	0
9. Aggregate write-ins for invested assets	1,450,823	1,450,823	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	302,116,804	71,228,085	230,888,719	337,973,068
11. Title plants less \$charged off (for Title insurers only).....			0	0
12. Investment income due and accrued	2,546,063	489,278	2,056,785	3,448,264
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	9,686,362	1,249,437	8,436,925	8,697,301
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premium).....			0	0
13.3 Accrued retrospective premium.....			0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	13,266,970		13,266,970	9,575,219
14.2 Funds held by or deposited with reinsured companies			0	0
14.3 Other amounts receivable under reinsurance contracts			0	0
15. Amounts receivable relating to uninsured plans			0	0
16.1 Current federal and foreign income tax recoverable and interest thereon			0	0
16.2 Net deferred tax asset.....			0	0
17. Guaranty funds receivable or on deposit			0	0
18. Electronic data processing equipment and software.....			0	0
19. Furniture and equipment, including health care delivery assets (\$)			0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
21. Receivables from parent, subsidiaries and affiliates			0	0
22. Health care (\$) and other amounts receivable			0	0
23. Aggregate write-ins for other than invested assets	107,577,832	11,954,694	95,623,139	1,154,244
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	435,194,031	84,921,493	350,272,538	360,848,096
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
26. Total (Lines 24 and 25)	435,194,031	84,921,493	350,272,538	360,848,096
DETAILS OF WRITE-INS				
0901. Notes Receivable.....	998,123	998,123	0	0
0902. Interest Receivable.....	452,700	452,700	0	0
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	1,450,823	1,450,823	0	0
2301. Deductible Recoverable.....	699,297	699,017	280	64,422
2302. Amounts Due from Reinsurance Companies-Deposits.....	817,469	90,600	726,869	861,519
2303. Amounts Due from TRG.....	1,850,000	1,850,000	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	104,211,067	9,315,077	94,895,990	228,303
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	107,577,832	11,954,694	95,623,139	1,154,244

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	212,030,639	218,841,193
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	32,359,941	32,359,941
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	119,511,301	152,821,249
4. Commissions payable, contingent commissions and other similar charges		0
5. Other expenses (excluding taxes, licenses and fees)	1,526,724	1,639,298
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,631,028	2,659,279
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses)).....		400,000
7.2 Net deferred tax liability.....		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$)	0	0
10. Advance premium.....		0
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders	4,616,789	4,616,789
12. Ceded reinsurance premiums payable (net of ceding commissions)	7,851,495	7,810,832
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		0
14. Amounts withheld or retained by company for account of others	12,078	12,078
15. Remittances and items not allocated.....	183,766	43,706
16. Provision for reinsurance (Schedule F, Part 7)	227,027,139	226,938,870
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Payable for securities	1,991,933	0
21. Liability for amounts held under uninsured plans		0
22. Capital notes \$ and interest thereon \$		0
23. Aggregate write-ins for liabilities	157,597,418	139,485,384
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	767,340,251	787,628,619
25. Protected cell liabilities		0
26. Total liabilities (Lines 24 and 25)	767,340,251	787,628,619
27. Aggregate write-ins for special surplus funds	0	0
28. Common capital stock		0
29. Preferred capital stock		0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	16,995,096	16,995,096
32. Gross paid in and contributed surplus		0
33. Unassigned funds (surplus)	(434,062,809)	(443,775,620)
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 \$)		0
34.2 shares preferred (value included in Line 29 \$)		0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39)	(417,067,713)	(426,780,524)
36. Totals (Page 2, Line 26, Col. 3)	350,272,538	360,848,096
DETAILS OF WRITE-INS		
2301. Other Liabilities.....	873,671	593,489
2302. Deferred Loss & LAE Payments.....	125,403,110	100,694,625
2303. Due to Guaranty Funds for Return Premiums Paid.....	2,236,841	2,779,880
2398. Summary of remaining write-ins for Line 23 from overflow page	29,083,796	35,417,390
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	157,597,418	139,485,384
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	(344,620)	301,173
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 34, Column 7)	25,781,030	(13,551,624)
3. Loss expenses incurred (Part 3, Line 25, Column 1)	(710,921)	(24,618,302)
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	572,149	810,664
5. Aggregate write-ins for underwriting deductions	(2,694,875)	(1,446,403)
6. Total underwriting deductions (Lines 2 through 5)	22,947,383	(38,805,665)
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(23,292,003)	39,106,838
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	15,701,273	16,912,874
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))	526,840	(170,076)
11. Net investment gain (loss) (Lines 9 + 10)	16,228,113	16,742,798
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		860
13. Finance and service charges not included in premiums		0
14. Aggregate write-ins for miscellaneous income	626,486	(2,828,792)
15. Total other income (Lines 12 through 14)	626,486	(2,827,932)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(6,437,404)	53,021,704
17. Dividends to policyholders		0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(6,437,404)	53,021,704
19. Federal and foreign income taxes incurred	250,000	1,309,446
20. Net income (Line 18 minus Line 19) (to Line 22)	(6,687,404)	51,712,258
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	(426,780,524)	(483,346,059)
22. Net income (from Line 20)	(6,687,404)	51,712,258
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (399,139)	(399,139)	150,405
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax		0
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(3,188,979)	3,387,452
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(574,670)	3,815,420
29. Change in surplus notes		(2,500,000)
30. Surplus (contributed to) withdrawn from protected cells		0
31. Cumulative effect of changes in accounting principles		0
32. Capital changes:		
32.1. Paid in		0
32.2. Transferred from surplus (Stock Dividend)		0
32.3. Transferred to surplus		0
33. Surplus adjustments:		
33.1. Paid in		0
33.2. Transferred to capital (Stock Dividend)		0
33.3. Transferred from capital		0
34. Net remittances from or (to) Home Office		0
35. Dividends to stockholders		0
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	20,563,000	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	9,712,809	56,565,535
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	(417,067,715)	(426,780,524)
DETAILS OF WRITE-INS		
0501. Asset Recovery Costs.....	(2,694,875)	(1,446,403)
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	(2,694,875)	(1,446,403)
1401. Allowance for Uncollected Reinsurance.....	486,400	459,200
1402. Miscellaneous Income (Expense).....	140,086	(3,287,992)
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	626,486	(2,828,792)
3701. Prior Period Adjustment.....	20,563,000	0
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	20,563,000	0

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance.....	32,145	2,711,858
2. Net investment income	17,112,925	17,340,919
3. Miscellaneous income	140,086	(5,794,017)
4. Total (Lines 1 through 3)	17,285,156	14,258,760
5. Benefit and loss related payments	36,283,336	94,757,767
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	30,505,908	25,503,261
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	650,000	909,446
10. Total (Lines 5 through 9)	67,439,244	121,170,474
11. Net cash from operations (Line 4 minus Line 10)	(50,154,087)	(106,911,713)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	83,930,994	147,519,130
12.2 Stocks	5,052	251
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	31,935	(19,922)
12.7 Miscellaneous proceeds	2,152,272	38,217
12.8 Total investment proceeds (Lines 12.1 to 12.7)	86,120,253	147,537,676
13. Cost of investments acquired (long-term only):		
13.1 Bonds	68,405,067	25,740,718
13.2 Stocks	0	856
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	366,153	98,400
13.7 Total investments acquired (Lines 13.1 to 13.6)	68,771,220	25,839,974
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	17,349,033	121,697,702
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied).....	(270,229)	98,607,217
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(270,229)	98,607,217
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(33,075,284)	113,393,206
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	127,778,550	14,385,345
19.2 End of year (Line 18 plus Line 19.1)	94,703,267	127,778,550

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Lines of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	0	0	0	0
2.	Allied lines	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0
5.	Commercial multiple peril	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	(344,620)	0	0	(344,620)
17.1	Other liability - occurrence	0	0	0	0
17.2	Other liability - claims-made	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	0	0	0	0
19.3,19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0
34.	TOTALS	(344,620)	0	0	(344,620)
DETAILS OF WRITE-INS					
3301.	.....			
3302.	.....			
3303.	.....			
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire					0
2.	Allied lines					0
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril					0
5.	Commercial multiple peril					0
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine					0
10.	Financial guaranty					0
11.1	Medical malpractice - occurrence					0
11.2	Medical malpractice - claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability - occurrence					0
17.2	Other liability - claims-made					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1,19.2	Private passenger auto liability					0
19.3,19.4	Commercial auto liability					0
21.	Auto physical damage					0
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Reinsurance - Nonproportional Assumed Property					0
31.	Reinsurance - Nonproportional Assumed Liability					0
32.	Reinsurance - Nonproportional Assumed Financial Lines					0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0
34.	TOTALS	0	0	0	0	0
35.	Accrued retrospective premiums based on experience					
36.	Earned but unbilled premiums					
37.	Balance (Sum of Line 34 through 36)					0
DETAILS OF WRITE-INS						
3301.	.....				
3302.	.....				
3303.	.....				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0

(a) State here basis of computation used in each case .

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire						0
2.	Allied lines						0
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril						0
5.	Commercial multiple peril						0
6.	Mortgage guaranty						0
8.	Ocean marine						0
9.	Inland marine						0
10.	Financial guaranty						0
11.1	Medical malpractice - occurrence						0
11.2	Medical malpractice - claims-made						0
12.	Earthquake						0
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation	(362,567)				(17,947)	(344,620)
17.1	Other liability - occurrence						0
17.2	Other liability - claims-made						0
18.1	Products liability - occurrence						0
18.2	Products liability - claims-made						0
19.1,19.2	Private passenger auto liability						0
19.3,19.4	Commercial auto liability						0
21.	Auto physical damage						0
22.	Aircraft (all perils)						0
23.	Fidelity						0
24.	Surety						0
26.	Burglary and theft						0
27.	Boiler and machinery						0
28.	Credit						0
29.	International						0
30.	Reinsurance - Nonproportional Assumed Property	XXX					0
31.	Reinsurance - Nonproportional Assumed Liability	XXX					0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX					0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
34.	TOTALS	(362,567)	0	0	0	(17,947)	(344,620)
DETAILS OF WRITE-INS							
3301.	.....					
3302.	.....					
3303.	.....					
3398.	Summary of remaining write- ins for Line 33 from overflow page	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No []

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire .....				.0	.0	.0	.0	.0
2.	Allied lines .....				.0	.0	.0	.0	.0
3.	Farmowners multiple peril .....				.0	.0	.0	.0	.0
4.	Homeowners multiple peril .....				.0	.0	.0	.0	.0
5.	Commercial multiple peril .....				.0	.0	.0	.0	.0
6.	Mortgage guaranty .....				.0	.0	.0	.0	.0
8.	Ocean marine .....				.0	.0	.0	.0	.0
9.	Inland marine .....				.0	.0	.0	.0	.0
10.	Financial guaranty .....				.0	.0	.0	.0	.0
11.1	Medical malpractice - occurrence	836,546			836,546	4,103,530	5,786,628	(846,552)	.0
11.2	Medical malpractice - claims-made	15,852,924		726,807	15,126,117	70,811,159	82,103,362	3,833,914	.0
12.	Earthquake .....				.0	.0	.0	.0	.0
13.	Group accident and health .....				.0	.0	.0	.0	.0
14.	Credit accident and health (group and individual) .....				.0	.0	.0	.0	.0
15.	Other accident and health .....				.0	.0	.0	.0	.0
16.	Workers' compensation	9,868,463		2,577,352	7,291,111	116,517,858	99,649,362	24,159,607	(7,010.5)
17.1	Other liability - occurrence	354,423		256	354,167	2,832,960	4,203,934	(1,016,807)	.0
17.2	Other liability - claims-made	11,717,909		2,734,265	8,983,644	17,765,131	27,097,907	(349,132)	.0
18.1	Products liability - occurrence .....				.0	.0	.0	.0	.0
18.2	Products liability - claims-made .....				.0	.0	.0	.0	.0
19.1,19.2	Private passenger auto liability .....				.0	.0	.0	.0	.0
19.3,19.4	Commercial auto liability .....				.0	.0	.0	.0	.0
21.	Auto physical damage .....				.0	.0	.0	.0	.0
22.	Aircraft (all perils) .....				.0	.0	.0	.0	.0
23.	Fidelity .....				.0	.0	.0	.0	.0
24.	Surety .....				.0	.0	.0	.0	.0
26.	Burglary and theft .....				.0	.0	.0	.0	.0
27.	Boiler and machinery .....				.0	.0	.0	.0	.0
28.	Credit .....				.0	.0	.0	.0	.0
29.	International .....				.0	.0	.0	.0	.0
30.	Reinsurance - Nonproportional Assumed Property	XXX			.0	.0	.0	.0	.0
31.	Reinsurance - Nonproportional Assumed Liability	XXX			.0	.0	.0	.0	.0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX			.0	.0	.0	.0	.0
33.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0
34.	TOTALS	38,630,265	0	6,038,680	32,591,584	212,030,639	218,841,193	25,781,030	(7,481.0)
DETAILS OF WRITE-INS									
3301.	.....							
3302.	.....							
3303.	.....							
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0
3399.	Totals (Lines 3301 through 3303 + 3398) (Line 33 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire .....				.0				.0	
2.	Allied lines .....				.0				.0	
3.	Farmowners multiple peril .....				.0				.0	
4.	Homeowners multiple peril .....				.0				.0	
5.	Commercial multiple peril .....				.0				.0	
6.	Mortgage guaranty .....				.0				.0	
8.	Ocean marine .....				.0				.0	
9.	Inland marine .....				.0				.0	
10.	Financial guaranty .....				.0				.0	
11.1	Medical malpractice - occurrence	4,021,952	11,383,314	11,790,736	3,614,530	542,000	2,977,000	3,030,000	4,103,530	3,688,038
11.2	Medical malpractice - claims-made	58,307,165	125,966,438	121,777,443	62,496,159	13,917,000	27,666,000	33,268,000	70,811,159	48,716,902
12.	Earthquake .....				.0				.0	
13.	Group accident and health .....				.0				(a)	.0
14.	Credit accident and health (group and individual) .....				.0				.0	
15.	Other accident and health .....				.0				(a)	.0
16.	Workers' compensation	109,725,958		30,135,100	79,590,858	69,075,000		32,148,000	116,517,858	52,590,572
17.1	Other liability - occurrence	1,140,500	6,152,504	5,067,044	2,225,960	266,000	1,207,000	866,000	2,832,960	2,410,915
17.2	Other liability - claims-made	11,206,416	55,319,288	48,946,574	17,579,131	4,227,000	777,000	4,818,000	17,765,131	12,104,874
18.1	Products liability - occurrence .....				.0				.0	
18.2	Products liability - claims-made .....				.0				.0	
19.1,19.2	Private passenger auto liability .....				.0				.0	
19.3,19.4	Commercial auto liability .....				.0				.0	
21.	Auto physical damage .....				.0				.0	
22.	Aircraft (all perils) .....				.0				.0	
23.	Fidelity .....				.0				.0	
24.	Surety .....				.0				.0	
26.	Burglary and theft .....				.0				.0	
27.	Boiler and machinery .....				.0				.0	
28.	Credit .....				.0				.0	
29.	International .....				.0				.0	
30.	Reinsurance - Nonproportional Assumed Property	XXX			.0	XXX			.0	
31.	Reinsurance - Nonproportional Assumed Liability	XXX			.0	XXX			.0	
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX			.0	XXX			.0	
33.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
34.	TOTALS	184,401,991	198,821,544	217,716,897	165,506,639	88,027,000	32,627,000	74,130,000	212,030,639	119,511,301
DETAILS OF WRITE-INS										
3301.	.....								
3302.	.....								
3303.	.....								
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3399.	Totals (Lines 3301 through 3303 + 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	(2,130,800)			(2,130,800)
1.2 Reinsurance assumed	(146,134)			(146,134)
1.3 Reinsurance ceded	3,495,583			3,495,583
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	(5,772,517)	0	0	(5,772,517)
2. Commission and brokerage:				
2.1 Direct, excluding contingent				0
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		(1,616)		(1,616)
2.4 Contingent-direct				0
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	1,616	0	1,616
3. Allowances to manager and agents				0
4. Advertising				0
5. Boards, bureaus and associations				0
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	1,687,175			1,687,175
8.2 Payroll taxes	129,958			129,958
9. Employee relations and welfare	227,876			227,876
10. Insurance	106,072			106,072
11. Directors' fees				0
12. Travel and travel items	144,411	49,690		194,102
13. Rent and rent items	368,678			368,678
14. Equipment	208,914			208,914
15. Cost or depreciation of EDP equipment and software				0
16. Printing and stationery	53,638			53,638
17. Postage, telephone and telegraph, exchange and express	51,438			51,438
18. Legal and auditing	1,087,106	559,155		1,646,261
19. Totals (Lines 3 to 18)	4,065,266	608,845	0	4,674,111
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		(3,721)		(3,721)
20.2 Insurance department licenses and fees		(47,670)		(47,670)
20.3 Gross guaranty association assessments		(2,920)		(2,920)
20.4 All other (excluding federal and foreign income and real estate)	12,691	15,999		28,690
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	12,691	(38,312)	0	(25,621)
21. Real estate expenses	152,318			152,318
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	831,320	0	349,834	1,181,154
25. Total expenses incurred	(710,921)	572,149	349,834	(a) 211,061
26. Less unpaid expenses - current year	119,511,301	4,107,025	50,727	123,669,053
27. Add unpaid expenses - prior year	152,821,249	4,136,631	161,947	157,119,827
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	32,599,027	601,755	461,053	33,661,836
DETAILS OF WRITE-INS				
2401. Misc. - Investment Expenses.....			349,834	349,834
2402. Misc. - Claims Handling.....	130,934			130,934
2403. Misc. - Interest.....	87,943			87,943
2498. Summary of remaining write-ins for Line 24 from overflow page	612,443	0	0	612,443
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	831,320	0	349,834	1,181,154

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....1,869,742	.....1,834,573
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....5,883,687	.....5,511,067
1.3	Bonds of affiliates	(a) .....0	.....
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....
2.11	Preferred stocks of affiliates	(b) .....0	.....
2.2	Common stocks (unaffiliated) .....	.....151	.....151
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) .....9,199,729	.....8,705,316
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	16,953,309	16,051,107
11.	Investment expenses		(g) .....349,834
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total (Lines 11 through 15) .....		.....349,834
17.	Net Investment Income - (Line 10 minus Line 16)		15,701,273
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	0	0
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

(a) Includes \$367,783 accrual of discount less \$988,453 amortization of premium and less \$121,725 paid for accrued interest on purchases.
(b) Includes \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$188 accrual of discount less \$2,074 amortization of premium and less \$114,360 paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5.
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	272,850		272,850	(269,718)	
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	58,730		58,730	(127,192)	
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	1,022	0	1,022	(2,229)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans			0		0
4.	Real estate	0		0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments	194,239		194,239		
7.	Derivative instruments			0		
8.	Other invested assets			0		0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	526,841	0	526,841	(399,139)	0
DETAILS OF WRITE-INS						
0901.	.....			0		
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	59,351,008	1,290,407	(58,060,601)
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash, (Schedule-E, Part 1), cash equivalents (Schedule-E, Part 2) and short-term investments (Schedule DA).....	19,369	55,278,702	55,259,333
6. Contract loans	0	0	0
7. Other invested assets (Schedule BA)	10,406,885	10,406,885	0
8. Receivables for securities	0	0	0
9. Aggregate write-ins for invested assets	1,450,823	1,352,423	(98,400)
10. Subtotals, cash and invested assets (Lines 1 to 9)	71,228,085	68,328,417	(2,899,668)
11. Title plants (for Title insurers only).....	0	0	0
12. Investment income due and accrued	489,278	0	(489,278)
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	1,249,437	1,325,164	75,727
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
13.3 Accrued retrospective premium.....	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers	0	0	0
14.2 Funds held by or deposited with reinsured companies	0	0	0
14.3 Other amounts receivable under reinsurance contracts	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
16.2 Net deferred tax asset.....	0	0	0
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software.....	0	0	0
19. Furniture and equipment, including health care delivery assets.....	0	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0
22. Health care and other amounts receivable.....	0	0	0
23. Aggregate write-ins for other than invested assets	11,954,694	12,078,934	124,240
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	84,921,493	81,732,514	(3,188,979)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
26. Total (Lines 24 and 25)	84,921,493	81,732,514	(3,188,979)
DETAILS OF WRITE-INS			
0901. Notes Receivable.....	998,123	998,123	0
0902. Interest Receivable	452,700	354,300	(98,400)
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	1,450,823	1,352,423	(98,400)
2301. Deductible Recoverable.....	699,017	907,560	208,543
2302. Amounts Due from Reinsurance Companies-Deposits.....	90,600	90,600	0
2303. Amounts Due from TRG.....	1,850,000	1,850,000	0
2398. Summary of remaining write-ins for Line 23 from overflow page	9,315,077	9,230,774	(84,303)
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	11,954,694	12,078,934	124,240

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Practices

A. Accounting Practices

The accompanying financial statements of Reciprocal of America have been prepared on the basis of accounting practices prescribed or permitted by the State Corporation Commission of the Commonwealth of Virginia (the "Commission") and the Commission's Bureau of Insurance (the "Bureau"). The Bureau requires insurance companies domiciled in the Commonwealth of Virginia to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the Virginia Bureau of Insurance.

On January 29, 2003, the Circuit Court of the City of Richmond, Virginia, found that Reciprocal of America (the "Company" or "ROA") and The Reciprocal Group ("TRG"), (ROA and TRG together, the "Companies") were in a condition where any further transaction of business would be hazardous to the policyholders, creditors, members, subscribers, and the public. Therefore, the Court issued its Final Order Appointing Receiver for Rehabilitation or Liquidation (the "Receivership Order"), appointing the Commission, as Receiver, Alfred W. Gross, the Commissioner of the Bureau, as Deputy Receiver, and Melvin J. Dillon as Special Deputy Receiver of the Companies. The Receivership Order directed the Receiver, Deputy Receiver, and Special Deputy Receiver to take control and possession of all of the Companies' property and affairs. Since commencement of receivership, the Company has not issued new or renewal insurance policies. Additionally its licenses to conduct insurance business were suspended or revoked in various state jurisdictions in which the Company had been previously authorized to conduct such insurance business.

Melvin J. Dillon served as Special Deputy Receiver of the Companies from the date of the Receivership Order until January 14, 2005. On that date, the management of the receivership operations transferred to Mike R. Parker, formerly Director of Reinsurance and Accounting, as Receivership Operations Manager. Effective June 1, 2005, Mike R. Parker was appointed as Special Deputy Receiver of the Companies by the Seventh Directive of the Deputy Receiver Appointing Special Deputy Receiver.

On January 29, 2003, the Deputy Receiver issued his First Directive Continuing Insurance Policy Payments and Imposing Suspension and Moratorium on Other Claim Payments (the "First Directive"). The First Directive ordered a continuation of all payments to policyholders, subscribers, and third-party claimants whose claims arise under insurance policies issued by ROA, and the continued payment of all administrative expenses and secured claims (to the extent of the security) of the Companies. The First Directive also ordered a moratorium upon the payment of all other claims, including all general creditor claims, which are subordinate to insurance policy claims.

The Deputy Receiver ordered a moratorium upon the solicitation or issuance of new insurance policies of ROA on or after the date of receivership, January 29, 2003, in his Second Directive Imposing Moratorium on New Business (the "Second Directive"). New insurance policies were allowed and issued by ROA if the contract or policy was legally bound by ROA before January 29, 2003. Insurance policies which expired on or after January 29, 2003, were not renewed by ROA. All premium payments for insurance policies were to be paid to ROA in the normal course of business.

On January 29, 2003, the Deputy Receiver adopted a receivership appeal procedure for appeals or challenges of any decision made by the Deputy Receiver or Special Deputy Receiver with respect to all claims against the Companies other than claims arising under contracts of insurance or insurance policies issued by ROA in his Third Directive of Deputy Receiver Adopting Receivership Appeal Procedure. The receivership appeal procedure was later amended to also apply to claims arising under policies or contracts of insurance issued or assumed by ROA. This amendment was effected by the Sixth Directive issued on November 10, 2004. All appeals will be conducted under the sole jurisdiction of the Commission. The approval, rejection, or determination of claims against the Companies will continue as, and when, such determinations can reasonably be made by the Deputy Receiver or the Special Deputy Receiver.

On February 23, 2003, the Deputy Receiver terminated all agents, brokers and marketing representatives ("Agents") of the Companies effective February 23, 2003, in his Fourth Directive of the Deputy Receiver Terminating Agents and Agent Compensation (the "Fourth Directive"). The Fourth Directive also terminated all commission or other payments to Agents as of February 23, 2003, and directed that Agent compensation would not accrue after that date. Agent compensation accrued prior to February 23, 2003, are general creditor claims of the Companies.

On April 30, 2003, the Deputy Receiver ordered the discontinuance of the payment of all claims against the Companies of any nature, with certain exceptions, in his Fifth Directive Regarding a Discontinuance of Policy Payments and Discontinuance of Other Claim Payments (the "Fifth Directive"). The Fifth Directive ordered the discontinuance of payments to policyholders, subscribers, and third-party claimants for claims under contracts of insurance and insurance policies of ROA. These payments could be resumed at a later date by the state guaranty associations or in accordance with the Commission's orders. Due to the essential nature of medical and disability payments which arise under workers' compensation policies, the Deputy Receiver ordered that such payments would continue uninterrupted until such time as the payments could be made by the state guaranty associations or in accordance with the Commission's orders. Many of the state guaranty associations had denied responsibility for certain claims that were assumed by ROA from self-insured trusts or group self-insurance associations (as will be discussed further below). The Fifth Directive further ordered the continued payment of all administrative expenses and secured claims against ROA and TRG (to the extent of the security).

On June 20, 2003, the Commission entered an Order of Liquidation with a Finding of Insolvency and Directing the Cancellation of Direct Insurance Policies (the "Liquidation Order") for the Companies. The Liquidation Order declared that the Companies were insolvent and should be liquidated in accordance with Title 38.2, Chapter 15 of the Virginia Code, other applicable Virginia law, and any present or future orders of the Commission. The Commission ordered the cancellation of all direct insurance policies and contracts of insurance issued by ROA on or before the date on which claims arising thereunder cease to be covered by the applicable state guaranty associations. The Commission also authorized the Deputy Receiver to continue making workers' compensation insurance policy medical and disability

NOTES TO FINANCIAL STATEMENTS

payments until the applicable guaranty associations began making the payments. All of the Company's insurance policies were cancelled, unless an individual insurance policy had been cancelled sooner or replaced by an insured, or had expired by its own terms before the applicable cancellation date. For all states other than Rhode Island, New Jersey, and Virginia, all active insurance policies terminated as of 12:01 a.m., Eastern Time, on July 21, 2003. All active insurance policies issued in Rhode Island terminated as of 12:01 a.m., Eastern Time, on August 20, 2003. All active insurance policies issued in New Jersey terminated as of 12:01 a.m., Eastern Time, on September 19, 2003. All active insurance policies issued in Virginia terminated as of 12:01 a.m., Eastern Time, on September 20, 2003. Tail coverage policies and extended reporting endorsements are considered to be part of the direct policies of insurance of ROA and have been cancelled on the same schedule as other direct policies as detailed above. Claims under any tail coverage which arose before the cancellation of such coverage, must have been reported by the earlier of the "Final Bar Date" of September 30, 2004, or the reporting deadline provided by the terms of the tail coverage policy or extended reporting endorsement.

On October 28, 2003, the Commission entered its Order Setting Final Bar Date and Granting Deputy Receiver Continuing Authority to Liquidate Companies. Therein, the Commission approved the plan of liquidation proposed by the Deputy Receiver and established a "Final Bar Date" of September 30, 2004. The Final Bar Date is the date on or before which all parties wishing to assert claims against the Companies, whether actual or contingent and whether or not liquidated, should have filed their claims. Claims subject to, and not filed by, the Final Bar Date are precluded from sharing in the assets of the Companies in any manner until the timely-filed claims of all other creditors have been paid in full. The Commission in the future will establish a "Claims Liquidation Date." The Claims Liquidation Date is the date by which all claims must be liquidated and made non-contingent. If a claim is still contingent and/or unliquidated after the Claims Liquidation Date, it will be permanently barred from payment or reimbursement by the Companies. No damages or other recovery are sought from the Companies in this proceeding apart from payments sought by creditors and claimants as part of the liquidation.

The liabilities of ROA will be processed pursuant to the authority granted in the Receivership Order. This financial statement has been prepared in conformity with the format adopted by the Bureau, and, as such, this financial statement does not segregate the liabilities of ROA by order of payment priority. In this connection, some of the liabilities listed in this financial statement may never be paid if ROA has insufficient assets available to satisfy administrative expenses and insurance policy claims.

The Special Deputy Receiver and the authorized representative, who have executed the financial statement, take the place of the board of directors for the purpose of the financial statement and answers to the various "General Interrogatories" contained herein. Also, the General Interrogatories are answered to the best of the Special Deputy Receiver and authorized representative's knowledge, and the answers to such questions may be subject to change or further revision.

Information for periods prior to the receivership is presented as previously reported to the Bureau by the Company, or as presented in the books and records of the Company. The Deputy Receiver continues to evaluate the way in which the Company reported its pre-receivership information. Before the Company was placed in receivership, the Companies operated under previously adopted protocols and agreements. The Deputy Receiver and Special Deputy Receiver continue to evaluate these protocols and agreements, and the results of this evaluation may necessitate further changes to the Company's financials.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements requires management to make estimates and assumptions that affect the amounts reported in these financial statements and notes. Actual results could differ from these estimates.

C. Accounting Policies

Net investment income earned consists primarily of interest and dividends less investment related expense. Interest is recognized on an accrual basis and dividends are recognized on an ex-dividend basis. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed. Realized capital losses include write-downs for impairments considered to be other than temporary.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost using the interest method.
- (2) Investment grade bonds not backed by other loans are reported at amortized value using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 are stated at the lower of amortized value or fair value.
- (3) Common stocks are reported at fair value as determined by FTInteractive Data.
- (4) Preferred stocks – N/A
- (5) Mortgage Loans – N/A
- (6) Mortgage-backed securities are valued at amortized value using the interest method. The retrospective adjustment method is used to value all loan-backed securities. Non-investment grade loan-backed securities are stated at the lower of amortized value or fair value.
- (7) Investments in Subsidiaries – N/A
- (8) Investments in Joint Ventures and Partnerships – N/A
- (9) Investments in Derivatives – N/A
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums.
- (11) On December 14, 2005, the Deputy Receiver issued his Eighth Directive Regarding Claim Payments which authorized initial payment of 17% on approved policyholder claims. On May 11, 2007, the Deputy Receiver issued his Ninth Directive Regarding Increased Payment Percentage and Cancellation of the Eight Directive which increased the payout percentage to 25%. The approved policyholder claims are reflected as paid losses and loss adjustment expenses and the unpaid portion of the approved policyholder claims are reflected as "Deferred Loss and LAE Payments" in the financial statements.

NOTES TO FINANCIAL STATEMENTS

(12) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of, or less than, the amount provided. The methods for making such estimates, and for establishing the resulting liability, are continually reviewed and any adjustments are reflected in the period determined.

(13) The Company has not modified its capitalization policy from the prior period.

2. Accounting Changes and Corrections of Errors

A. During the preparation of the 2007 Annual Statement, the Company discovered an error in the compiling of data for the administrative expenses paid by the various guaranty associations and owed to the guaranty associations by ROA. The correction of this error resulted in an increase in surplus of \$20,563,000 related to prior years which is reflected in this financial statement as a prior period adjustment.

B. ROA has evaluated its reinsurance cessions and has made some adjustments to the amounts previously billed and due to ROA for ceded premiums, paid losses and paid LAE in years prior to 2007. The adjustments were reported in current year income in the 2007 financial statements but were included in prior years in Schedule P.

3. Business Combinations and Goodwill – N/A

4. Discontinued Operations – None

5. Investments

A. Mortgage Loans – N/A

B. Debt Restructuring – N/A

C. Reverse Mortgages – N/A

D. Loan-Backed Securities

(1) The Company has elected to use book value on January 1, 1994, as the cost for applying the retrospective adjustment method to securities prior to that date.

(2) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker dealer survey values or internal estimates.

(3) The Company used Financial Times Interactive Data ("IDC") to determine market value of its loan-backed securities.

(4) The Company had no negative yield situations requiring a change from the retrospective to prospective method.

E. Repurchase Agreements – N/A

F. Real Estate Impairments and Retail Land Sales

On January 21, 2005, the Company sold its ownership share in an office complex located at 4200 Innslake Drive, Glen Allen, Virginia. The Company received \$2,797,200 and recorded a gain of approximately \$150,440 from the sale of the office complex. The Company then leased back certain office space within such office complex.

6. Joint Ventures, Partnerships and Limited Liability Companies – N/A

7. Investment Income

A. Accrued Investment Income - The Company does not record investment income due and accrued if amounts are over 90 days past due

B. Amounts Non-admitted – investment income due and accrued on the assets formerly held in a trust under a trust agreement between ROA and FVR has been nonadmitted due to the fact that the assets in the former trust and any proceeds thereof are not currently available to fulfill policyholder obligations.

8. Derivative Instruments – N/A

9. Income Taxes

A. The Company is in liquidation and no benefit is expected to be obtained from deferred taxes; therefore, no provision for a deferred tax asset is recognized in the Company's financial statements.

B. Unrecognized Deferred Tax Liabilities – N/A

C. Current Tax and Change in Deferred Tax – N/A

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate – N/A

E. Operating Loss and Tax Credit Carryforwards

(1) The Company has net operating loss carryforwards which expire as follows:

NOTES TO FINANCIAL STATEMENTS

\$72,141,975 generated in 2002 that expires at the end of 2022
 \$163,121,080 generated in 2003 that expires at the end of 2023
 \$5,745,599 generated in 2004 that expires at the end of 2024
 The taxable income or loss for 2007 has not yet been determined.

- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses: None

F. Consolidated Federal Income Tax Return – N/A

10. Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships – The Company Is a Reciprocal Insurer and Has No Parent

B. Detail of Transactions Greater than 1/2% of Admitted Assets – N/A

C. Change in Terms of Intercompany Arrangements – N/A

D. Amounts Due to or from Related Parties – See (F) below

E. Guarantees or Contingencies for Related Parties – N/A

F. Management, Service Contracts, Cost Sharing Arrangements

TRG is the attorney-in-fact for the Company and provides certain specified administrative services and supplies. In return, the Company is charged an administrative fee by TRG. These administrative fees were charged by TRG to the Company on a cash basis. Administrative fees charged by TRG to the Company were \$4,639,274 for the year ended December 31, 2007.

The Company has loans outstanding from TRG at December 31, 2007, as follows:

- (1) Demand Loan at 10% interest per annum in the amount of \$922,582, which has been non-admitted.
- (2) Demand Loan at 8% per annum in the amount of \$75,541, which has been non-admitted.
- (3) Loan receivable in the amount of \$1,850,000 which has been non-admitted.

G. Nature of Control Relationships that Could Affect Operations – N/A

H. Amount Deducted for Investment in Upstream Company – N/A

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets – N/A

J. Write-down for Impairments in Subsidiary, Controlled or Affiliated Companies – N/A

11. Debt – N/A

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans – The Company has no direct employees and consequently, no employee benefit plans.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A. Capital Stock Authorized, Issued and Outstanding – N/A

B. Dividend Rate of Preferred Stock – N/A

C. Dividend Restrictions – N/A

D. Profits that may be Paid as Ordinary Dividends – N/A

E. Restrictions on Surplus

On April 16, 2002, the Company's Board of Directors adopted a policy prohibiting equity distributions to withdrawn or terminated subscribers if the Company's RBC ratio is less than 400%, or if such distributions would cause the Company's surplus to fall below the minimum required policyholder's surplus of \$4,000,000. The Board of Directors also adopted a policy whereby no equity distributions will be made to withdrawn or terminated subscribers until all equity funds raised pursuant to the Company's Capitalization Plan, completed as of June 30, 2002, are returned to those subscribers that contributed capital as part of the Capitalization Plan.

On January 29, 2003, the Deputy Receiver issued his First Directive. The First Directive ordered a moratorium upon the payment of claims, which are subordinate to Insurance Policy Claims. The moratorium includes a suspension on any equity distributions to withdrawn, terminated, or current subscribers.

F. Mutual Surplus Advances – N/A

G. Company Stock Held for Special Purposes – N/A

H. Changes in Special Surplus Funds – N/A

NOTES TO FINANCIAL STATEMENTS

I. Changes in Unassigned Funds were due to the following significant items:

1. Net Loss	\$ (6,687,404)
2. Unrealized gains and losses	\$ (399,139)
3. Non-admitted asset values	\$ (3,188,979)
4. Provision for reinsurance	\$ (574,670)
5. Prior period adjustment	\$ 20,563,000

J. Surplus Notes

Wachovia Bank Notes

On March 31, 1992, the Company and TRG entered into a Revolving Credit Loan Agreement (“Loan Agreement”) with First Union of Richmond, National Association (formerly Dominion Bank and now known as Wachovia Bank, N.A. (“Bank”). The Loan Agreement was converted to a Term Loan on March 31, 1994. Proceeds of \$3.75 million from this Loan Agreement were advanced to the Company as a surplus advance under Section 38.2-1225 of the Virginia Insurance Code by the attorney-in-fact, TRG, under a separate Revolving Credit Loan Agreement (“Revolver”) between the Company and TRG dated March 31, 1992.

Prior to December 31, 2003, the Company paid \$1.875 million on the Revolver to TRG which, in turn, paid \$1.875 million on the Term Loan to the Bank. At December 31, 2007, the Company had a balance due to TRG of \$1.875 million and was also a guarantor on the \$1.875 balance due to the Bank from TRG.

On March 29, 2001, TRG entered into a Revolving Credit Note (“Note”) with the Bank. The Company was a guarantor on the Note. Through a subordinated promissory note, TRG advanced the \$10 million in proceeds to the Company as a surplus advance. In a transaction approved by the Bureau, a payment of \$2.5 million was made to the Bank by TRG and collected from the Company in 2002. According to receivership records, also in 2002, in a transaction not approved by the Bureau, a \$2.5 million payment was made to the Bank by The Reciprocal Insurance Agency, Ltd. (“TRIAL”), a subsidiary of TRG, on behalf of TRG and the Company. The funds were wired to TRIAL from a Wachovia Trust Account, in which the Bank was the trustee, and which was established for the sole use and benefit of the Company.

These transactions resulted in the Company owing TRG \$7.5 million on the surplus advance at December 31, 2005 and having a remaining guarantee on the \$5 million balance due on the Note. As part of the settlement agreement with First Virginia Reinsurance, Ltd. (“FVR”), discussed below in Note 14, \$2.5 million of this debt was cancelled resulting in the Company owing TRG \$5 million on the surplus advance at December 31, 2007.

Additionally, the Company guaranteed payment of another TRG loan from the Bank with a current balance of \$1.85 million (original loan was for \$3.7 million) on November 1, 2002. The Company had no liability recorded for this guarantee as of December 31, 2007.

TRG provided a non-contingent irrevocable letter of credit in the amount of \$9 million to cover the above unpaid balances of \$8.725 million guaranteed by the Company. In February 2003, the Bank determined that an event of default had occurred and, consequently, drew upon the letter of credit and satisfied all balances due. As further described in Note 14.D., the Deputy Receiver has filed litigation against the Bank based on certain aspects of these loan transactions.

Missouri Hospital Plan Note

On August 17, 2000, the Company and the Missouri Hospital Plan (“MHP”) entered into a subordinated loan agreement. The principal amount of \$10,120,096 was effectuated by the transfer from MHP to the Company of investment grade securities on December 1, 2000. Under an agreement dated December 13, 2001, the parties agreed that during the time period of January 1, 2001, to December 31, 2002, payment of interest is to be made by allocating the same to the Company subscriber equity accounts of the MHP book of business. Repayment of the loan is the earlier of (i) the effective date as defined in the Master Agreement dated August 17, 2000, which both parties executed concerning a business combination, or (ii) six months after the effective date of the termination of the Master Agreement. In April 2002, MHP informed the Company of its intent to unwind from the proposed business combination defined in the Master Agreement dated August 17, 2000. The Company was asked by MHP to repay the principal amount of the surplus advance to MHP, by transferring to MHP the securities held under the subordinated loan agreement, subject to the approval of the Missouri Department of Insurance and the Bureau. The repayment was not approved by the Bureau. Simultaneously, the Company anticipated that it would transfer to MHP (*i.e.*, for the twelve months ended December 31, 2001, and the six months ended June 30, 2002) the operating results of the MHP book of business, either via novation or assumption reinsurance agreement, with such results to be recorded in 2002. This novation or assumption reinsurance agreement did not occur in 2002, and consequently, the Company is alleged to be in default of the repayment provisions of the subordinated loan agreement.

K. Quasi-Reorganizations – N/A

L. Effective Date of Quasi-Reorganizations – N/A

14. Contingencies

A. Contingent Commitments – N/A

NOTES TO FINANCIAL STATEMENTS

B. Guaranty Fund and Other Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes insurance business. These assessments are accrued at the time of assessments or, in the case of premium based assessments, when the premiums are written for insurance policies. In the case of loss-based assessments, the assessment is accrued when losses are incurred. The Company has an accrued liability for guaranty fund and other assessments in the amount of \$1,213,058. This represents management's best estimate based on information received from the states in which the Company writes insurance business. The above estimate may change due to many factors, including the Company's share of the ultimate cost of current insolvencies.

C. Gain Contingencies – N/A

D. All Other Contingencies

The Company is named as defendant in various legal actions arising principally from claims made under insurance policies and contracts. Those legal actions which involve claims made under insurance policies and contracts are considered by the Company in estimating reserves for losses and loss adjustment expenses.

In various litigation matters, policyholders of the Company or Doctors Insurance Reciprocal ("DIR"), American National Lawyers Insurance Reciprocal ("ANLIR"), and The Reciprocal Alliance ("TRA"), each a Tennessee risk retention group (collectively, the "Tennessee RRGs" or the "RRGs") may be named as parties in the same litigation. In these litigation matters, the RRGs are neither providing their policyholders with a defense nor paying the insurance claims of their policyholders. The non-payment of policyholder claims by the RRGs may cause a disproportionate amount of legal liability to be apportioned to the Company's policyholders in the above referenced litigation matters. The possibility of the above loss contingency is not known and cannot be reasonably quantified by the Deputy Receiver. The financial statements do not reflect the possible loss from the herein described litigation contingency.

The status of the Deputy Receiver's Asset Recovery Action and Related Cases is as follows:

Alfred W. Gross, Deputy Receiver of ROA and TRG, in Receivership v. General Reinsurance Corporation ("Gen Re"), et al.

On November 12, 2003, the Deputy Receiver filed a civil complaint asserting federal claims for violations of the Racketeer Influenced and Corrupt Organizations Act ("RICO"),¹ as well as state law claims for fraud, conspiracy, breach of fiduciary duty, negligence, constructive fraud, breach of contract, and unjust enrichment, against Gen Re (ROA's principal reinsurer), John William Crews, Milliman USA, Inc. ("Milliman"), PricewaterhouseCoopers LLP ("PwC"), Wachovia Bank, NA ("Wachovia"), Crews & Hancock, P.L.C., Atlantic Security, Ltd., Kenneth Patterson, Carolyn Hudgins, Judith Kelley, Thomas Reindel, Victoria Seeger, Thomas Kellogg, Robert Sanders, Gary Stephani, Richard W.E. Bland, Ronald Davis, Gordon McLean, and Richard Witkowski. Gross v. Gen Re was filed in the United States District Court for the Eastern District of Virginia, Richmond Division. These defendants include the outside actuary, accounting, and legal firms and certain individual principals thereof who provided pre-receivership consulting services for ROA, as well as three Gen Re employees. The complaint seeks actual damages, punitive damages, treble damages, reasonable attorneys' fees, disgorgement of fees paid for legal services from some of the defendants, pre-judgment interest, post-judgment interest, costs, declaration that a 2002 side agreement of Gen Re and ROA is void and unenforceable, an accounting from certain defendants of funds owed to ROA, imposition of a constructive trust on certain funds in the hands of defendants, declaration that certain property transfers to defendants by ROA are null and void, and such other relief as the court may deem just and proper. On April 8, 2004, the Judicial Panel on Multidistrict Litigation (the "MDL Panel") ordered that Gross v. Gen Re be made part of the multi-district litigation then pending in the United States District Court for the Western District of Tennessee as Case No. 04-MD-1551 (the "MDL Proceedings"). The status of Gross v. Gen Re and the MDL Proceedings will be discussed further below.

David Herrick, M.D. v. Gen Re, et al.

On April 7, 2003, ROA was served with Herrick v. Gen Re, filed in the United States District Court for the Middle District of Alabama, Northern Division. Herrick v. Gen Re, a putative class of doctors insured directly by DIR, asserts civil RICO claims, as well as state law claims for fraud, conspiracy, suppression, unjust enrichment, negligence, wantonness and breach of contract against Gen Re, ROA, DIR, PwC, Milliman, John William Crews, individually and as an executive of DIR, ROA, and FVR, Kenneth Patterson, individually and as an executive of DIR, ROA, and FVR, FVR, GeneralCologne Reinsurance, P.L.C. ("GeneralCologne"), and Berkshire Hathaway. On June 2, 2003, the Deputy Receiver's Motion to Dismiss or Stay Proceedings in Herrick v. Gen Re was filed. The plaintiffs filed a notice of dismissal for ROA in August 2003. As such, neither of the Companies is a named defendant in this case; however, the case has been made part of the MDL Proceedings which will be discussed below.

Crenshaw Community Hospital v. Gen Re, et al.

On April 14, 2003, ROA was served with Crenshaw v. Gen Re, filed in the United States District Court for the Middle District of Alabama, Northern Division. Crenshaw v. Gen Re, a putative class of hospitals insured directly by ROA, asserts civil RICO claims, as well as state law claims for fraud, conspiracy, suppression, unjust enrichment, negligence, wantonness and breach of contract against Gen Re, ROA, PwC, Milliman, John William Crews, individually and as an executive of DIR, ROA, and FVR, Kenneth Patterson, individually and as an executive of DIR, ROA, and FVR, FVR, GeneralCologne, and Berkshire Hathaway. On June 2, 2003, the Deputy Receiver's Motion to Dismiss or Stay Proceedings in Crenshaw v. Gen Re was filed. The plaintiffs filed a notice of dismissal for ROA in

¹ 18 U.S.C. § 1961, *et seq.* Further references to the United States Code herein will be in this citation format.

NOTES TO FINANCIAL STATEMENTS

August 2003. As such, neither of the Companies is a named defendant in this case; however, the case has been made part of the MDL Proceedings which will be discussed below.

Tommy L. Fullen v. Gen Re, et al.

On April 10, 2003, ROA was served with Fullen v. Gen Re, filed in the United States District Court for the Western District of Tennessee, Western Division. Fullen v. Gen Re, a putative class of attorneys insured directly by ANLIR, asserts civil RICO claims, as well as state law claims for fraud, suppression, conspiracy, negligence, wantonness, breach of contract, unjust enrichment and violation of the Tennessee Consumer Protection Act (the “TCPA”) against Gen Re, ROA, ANLIR, PwC, Milliman, John William Crews, individually and as an executive of ANLIR, ROA, and FVR, Kenneth Patterson, individually and as an executive of ANLIR, ROA, and FVR, Judith Kelley, individually and as an executive of ANLIR, ROA, and FVR, FVR, GeneralCologne, and Berkshire Hathaway. Defendant Milliman filed a cross-claim against ROA in Fullen v. Gen Re. The Deputy Receiver filed a motion to dismiss this cross-claim by the January 31, 2005 deadline. The Fullen v. Gen Re plaintiffs filed a proposed notice of dismissal of ROA on February 2, 2004. As such, neither of the Companies is a named defendant in this case; however, the case has been made part of the MDL Proceedings which will be discussed below.

Christie Clinic P.C. v. Gen Re, et al.

Christie Clinic v. Gen Re was filed on June 2, 2003, in the United States District Court for the Central District of Illinois. Christie Clinic v. Gen Re raised allegations similar to those in Fullen, Herrick, and Crenshaw, but did not name the Companies as defendants. This case, however, has been made part of the MDL Proceedings which will be discussed further below.

Leslie A. Newman, Commissioner of Commerce and Insurance for the State of Tennessee v. Gen Re, et al.

On February 9, 2004, then Tennessee Commissioner, Paula Flowers, filed a civil suit in the United States District Court for the Western District of Tennessee, Western Division against Gen Re, John William Crews, Milliman, PwC, Wachovia, Crews & Hancock, P.L.C., Atlantic Security, Ltd., Kenneth Patterson, Carolyn Hudgins, Judith Kelley, Thomas Reindel, Victoria Seeger, Christopher Migel, Thomas Kellogg, Robert Sanders, Gary Stephani, Richard W.E. Bland, Gordon McLean, and Richard Witkowski, seeking to recover damages on behalf of the Tennessee RRGs. Leslie A. Newman was appointed as successor Tennessee Commissioner for Ms. Flowers in January 2007. The complaint asserts that former executives of ROA and two reinsurance companies engaged in a massive conspiracy to defraud policyholders of the Tennessee RRGs. The suit details various corporate shells, side agreements, loans, and money transfers all controlled by a small group of corporate officers and investors of ROA. The complaint asserts federal RICO claims, as well as state law claims for fraud, conspiracy, unjust enrichment, negligence, breach of fiduciary duties, fraudulent transfers and preference, misappropriation and/or negligent mishandling of trust funds, and malpractice. Neither of the Companies is a named defendant in this case; however, the case has been made part of the MDL Proceedings which will be discussed below.

On June 3, 2003, a Final Order of Liquidation, Finding of Insolvency, and Permanent Injunction was entered against each of the RRGs by the Chancery Court of the State of Tennessee, Twentieth Judicial District, Davidson County, and Paula Flowers was named as Liquidator (or “Receiver”) of the RRGs. The Tennessee Court established a claims filing deadline of August 30, 2004, for all claims to be submitted against the RRGs by any or all interested parties. Commissioner Newman has been appointed, and now acts as, the successor Liquidator (or “Receiver”) to Ms. Paula Flowers.

Missouri Hospital Plan (“MHP”), et al. v. ROA, et al.

This action was originally filed by the MHP in May 2003 in the Circuit Court of Cole County, Missouri. The suit presents claims similar to the other suits in the MDL Proceedings against various combinations of the defendants. However, it also makes claims related to ROA’s master contract with the plaintiffs, by which a series of transactions resulting in the proposed business combination of the business operations of plaintiffs and defendants would be affected. Various defendants are alleged to have made misrepresentations regarding ROA’s fiscal health and other issues during the transition period under the contract. The plaintiffs terminated the contract in April 2002 because of ROA’s financial condition. Like the myriad class plaintiffs, the Missouri plaintiffs blame the secret side agreements between ROA, Gen Re, and FVR for obscuring the true financial status of ROA and TRG. Counts include fraudulent misrepresentation, negligent misrepresentation, negligence, tortious breach of contract and breach of contract, unjust enrichment, professional liability, and conspiracy. On March 1, 2004, the case against ROA and TRG was dismissed by the plaintiffs without prejudice. As such, neither of the Companies is a named defendant in this case; however, the case has been part of the MDL Proceedings which will be discussed below.

The Schumacher Group, Inc. v. Gen Re, et al.

Schumacher v. Gen Re was filed on January 28, 2004, in the United States District Court for the Western District of Louisiana (Lafayette), by a group of physician practitioners in Louisiana. In defining the putative class, the complaint makes reference to Herrick v. Gen Re and defines the putative class as “all other physician groups and/or other entities and/or people who paid [insurance] premiums to the defendant(s), which are not included in the Herrick claim.” Schumacher v. Gen Re is similar to the other class actions in the MDL Proceedings, in that it names ten defendants, including former executives of ROA, and accuses various combinations of those defendants of fraud, conspiracy, suppression, federal RICO violations, unjust enrichment, negligence, wantonness, breach of contract, and other wrongful conduct. On June 14, 2004, the plaintiffs filed a notice of dismissal for ROA. As such, neither of the Companies is a named defendant in this case, however, the case has been made part of the MDL Proceedings which will be discussed below.

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Michael A. Jaynes, P.C., et al. v. Gen Re, et al.

On June 25, 2004, the putative national class action, Jaynes v. Gen Re, was filed in United States District Court for the Western District of Tennessee, Western Division on behalf of ROA-insured and ANLIR-insured attorneys by the same counsel representing the putative class action plaintiffs in Herrick v. Gen Re, Crenshaw v. Gen Re, and Gateway v. Gen Re. This class action names many of the same defendants as the other class actions in the MDL Proceedings but does not assert claims against ROA or TRG. The plaintiffs assert personal claims “on behalf of themselves and other policyholders that directly resulted from the named Defendants’ wrongful conduct and violation of duties owed to the Plaintiffs and other policyholders . . . that fall outside of, and are separate and independent of, the allegations made and recovery sought on behalf of” the Deputy Receiver of the Companies and the Receiver of the Tennessee RRGs. This case is part of the MDL Proceedings which will be discussed below.

Gateway Regional Health System, Inc., et al. v. Gen Re, et al.

On July 12, 2004, the putative national class action, Gateway v. Gen Re, was filed in the United States District Court for the Eastern District of Kentucky, Lexington Division, on behalf of ROA-insured hospitals by the same counsel representing the putative class action plaintiffs in Herrick v. Gen Re, Crenshaw v. Gen Re, and Jaynes v. Gen Re. This class action names many of the same defendants as in the other class actions described herein. The plaintiffs assert personal claims “on behalf of themselves and other policyholders that directly resulted from the named Defendants’ wrongful conduct and violation of duties owed to the Plaintiffs and other policyholders . . . that fall outside of, and are separate and independent of, the allegations made and recovery sought on behalf of” the Deputy Receiver of the Companies and the Receiver of the Tennessee RRGs. Neither of the Companies is a named defendant in this case, however, the case has been made part of the MDL Proceedings which will be discussed below.

Charles Michael Howe, M.D. v. The Jackson County Healthcare Authority, et al.,

Howe originally was filed in the United States District Court for the Northern District of Alabama. On June 16, 2005, Gen Re identified Howe as a tag-along action, stating that it relied on the same allegations and legal theories as the other actions in the MDL Proceedings. Accordingly, Gen Re requested that the MDL Panel order Howe transferred to the MDL Proceedings. Howe does not assert claims against the Companies, their former officers or employees. Howe has been made part of the MDL Proceedings which will be discussed below.

Delta Regional Medical Center, et al. v. Gen Re, et al.,

Delta v. Gen Re originally was filed in the United States District Court for the Northern District of Mississippi, Greenville Division. On January 11, 2006, Gen Re identified Delta v. Gen Re as a tag-along action, stating that it relied on the same allegations and legal theories as the other actions in the MDL Proceedings. Accordingly, Gen Re requested that the MDL Panel order Delta v. Gen Re transferred to the MDL Proceedings. Delta v. Gen Re does not assert claims against the Companies. Delta v. Gen Re has been made part of the MDL Proceedings which will be discussed below.

Appalachian Regional Healthcare, Inc. and Murray Calloway County Hospital v. Gen Re, et al.

Appalachian v. Gen Re originally was filed in the United States District Court for the Eastern District of Kentucky. On July 28, 2006, Gen Re identified Appalachian v. Gen Re as a tag-along action, stating that it relied on the same allegations and legal theories as the other actions in the MDL Proceedings. Accordingly, Gen Re requested that the MDL Panel order Appalachian v. Gen Re transferred to the MDL Proceedings. Appalachian v. Gen Re does not assert claims against the Companies. Appalachian v. Gen Re has been made part of the MDL proceedings which will be discussed below.

Baptist Health System, Inc. v. Gen Re, et al., Case No.: CV-04-1757, Circuit Court of Montgomery, Alabama, and Alabama Hospital Association (“AHA”), et al. v. Gen Re, et al., Case No.: CV-2004-1172, Circuit Court for the Fifteenth Judicial Circuit of Alabama, Montgomery County, Alabama

The plaintiff in Baptist v. Gen Re and the plaintiffs in AHA v. Gen Re are members of the Alabama Hospital Association Trust (“AHAT”). The complaints presented claims related to a January 2001 business combination between the plaintiffs and ROA pursuant to which plaintiffs’ equity interests in AHAT’s surplus were converted into equity interests of ROA. The complaints also presented claims related to capital contributions made by the plaintiffs in June 2002. The plaintiffs alleged that the ROA equity interests were “investment contracts” and therefore “securities” within the meaning of the Alabama Securities Act. Various defendants were alleged to have made representations regarding ROA’s fiscal health and other issues in order to induce the plaintiffs to enter into the business combination and contribute capital. The complaints further alleged that the claims against the named defendants were founded on state law. The counts included violations of Alabama securities law, unjust enrichment, breach of contract and breach of warranty, breach of fiduciary duty, fraud, negligence, suppression, wantonness (Baptist v. Gen Re only) and conspiracy.

Baptist v. Gen Re and AHA v. Gen Re did not assert claims against ROA, TRG, or the RRGs. These cases, however, named many of the same defendants, and involved the same nucleus of operative facts, as the cases in the MDL Proceedings (and, the complaints in these Alabama actions incorporate the Deputy Receiver’s MDL complaint by reference). On December 20, 2006, the Deputy Receiver learned that the plaintiffs in these Alabama cases settled with all defendants in those cases. As such, the Baptist v. Gen Re and AHA v. Gen Re litigation matters are now resolved.

In re Reciprocal of America (ROA) Sales Practices Litigation, Case No. 04-MD-1551, United States District Court for the Western District of Tennessee and Related Cases.

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On or about May 16, 2003, defendants Gen Re, GeneralCologne, and Berkshire Hathaway filed with the MDL Panel their Motion for Consolidation and Coordination of Pre-Trial Proceedings in a Single Forum. Therein, these defendants sought an order consolidating and transferring the three federal class actions pending as of that date (Fullen v. Gen Re, Herrick v. Gen Re, and Crenshaw v. Gen Re), to Judge Breen in the Western District of Tennessee (before whom Fullen v. Gen Re was pending). On August 26, 2003, the MDL Panel issued its Transfer Order. Therein, the MDL Panel found that these three then-pending federal class actions involved common questions of fact, and that centralization in the Western District of Tennessee would serve the convenience of the parties and witnesses and promote the just and efficient conduct of the litigation. Through a series of subsequent Transfer Orders issued by the MDL Panel (based on common questions of fact), the MDL Proceedings now include the cases Gross v. Gen Re, Herrick v. Gen Re, Crenshaw v. Gen Re, Fullen v. Gen Re, Christie Clinic v. Gen Re, Newman v. Gen Re, MHP v. Gen Re, Schumacher v. Gen Re, Gateway v. Gen Re, Jaynes v. Gen Re, Howe, Delta v. Gen Re, and Appalachian v. Gen Re.

With respect to Gross v. Gen Re, a number of the defendants filed motions to dismiss the Deputy Receiver's Complaint by the December 15, 2004, deadline. By January 31, 2005, the Deputy Receiver timely filed responses in opposition to all of the above-referenced motions.

Following months of deliberation, the court in the MDL Proceedings entered a number of orders granting certain defendants' motions to dismiss the claims of several plaintiffs against several defendants. Many of these orders dismiss claims asserted under RICO, based on a finding that plaintiffs failed to allege proximate causation with sufficient particularity. The court also declined to exercise jurisdiction over plaintiffs' state law claims. Where the response of the plaintiffs to the motions to dismiss had sought leave to amend, the court has granted such leave. The Deputy Receiver filed motions for reconsideration and, in the alternative, for leave to amend, in response to all orders dismissing claims by him. For each of these motions of the Deputy Receiver, the defendant(s) has filed a motion in opposition (or a joinder thereto). The Deputy Receiver has filed a reply in support of each of his motions for reconsideration. These orders and motions are described more particularly below.

On June 1, 2006, Judge Breen entered his Order Granting Motion of Defendants John William Crews, Judith A. Kelley and Gordon D. McLean to Dismiss, and on June 5, 2006, Judge Breen entered his Order Granting Motion of Defendant Crews & Hancock, P.L.C. to Dismiss. On June 12, 2006, Judge Breen entered his Order Granting Motion of Defendants General Reinsurance Corporation, Thomas M. Reindel, Tommy N. Kellogg, Victoria J. Seeger and Christopher Migel to Dismiss the Coordinated Receiver Actions. The basis of these three orders was that the Gross v. Gen Re Amended Complaint fails to allege RICO proximate cause against those defendants with sufficient particularity. On June 13, 2006, the Deputy Receiver filed the Motion and Memorandum of Plaintiff Alfred W. Gross for Reconsideration of Order Dismissing Claims Against Crews, Kelley, McLean, and Crews & Hancock, or Alternatively, for Leave to Amend, and on June 16, 2006, the Deputy Receiver filed the Motion and Memorandum of Plaintiff Alfred W. Gross for Reconsideration of Order Dismissing Claims Against General Reinsurance Corporation, Thomas N. Reindel, Tommy N. Kellogg, and Victoria J. Seeger or Alternatively, for Leave to Amend (the "Motion to Reconsider Dismissal of Deputy Receiver's Claims Against Gen Re").

On June 13, 2006, Judge Breen entered his Order Granting Motion of Defendant Ronald K. Davis, M.D. to Dismiss Complaint. On June 26, 2006, the Deputy Receiver filed a Motion and Memorandum of Plaintiff Alfred W. Gross for Limited Reconsideration of Order Dismissing Claims Against Defendant Ronald K. Davis, M.D., and for Leave to Amend.

The court denied two of the Deputy Receiver's pending motions for reconsideration of prior rulings dismissing the Deputy Receiver's Racketeer Influenced and Corrupt Organizations Act ("RICO") claims against certain of the defendants, on grounds of failure to allege detrimental reliance with particularity. In each of the court's orders, the judge granted the Deputy Receiver leave to amend his complaint.

On December 7, 2007, Defendant Richard Bland ("Bland") filed his motion to enforce settlement agreement with supporting memorandum seeking enforcement of a purported settlement among the plaintiffs and several defendants. David Herrick, et al., The Schumacher Group, Inc., and Christie Clinic, P.C. (collectively, the "Doctor Policyholders") as well as Crews & Hancock filed separate joinders in that motion on December 27, 2007, and January 7, 2008, respectively. Additionally, on March 12, 2008, defendant Gerald Wages ("Wages") filed his own motion to enforce settlement agreement. The Deputy Receiver responded to all of the aforementioned motions and joinders.

A settlement was reached between Great American and Bland, et al. in Great American Insurance Company v. Alfred W. Gross, et al., (discussed below) Case No. 3:05CV159, pending in the United States District Court for the Eastern District of Virginia. As a result, the pending motions for enforcement of the purported settlement agreement described above were mooted. Accordingly, on May 21, 2008, Bland filed a notice of withdrawal of his motion to enforce settlement agreement and on July 2, 2008, Wages filed a separate notice of withdrawal of his motion to enforce settlement agreement.

Other Litigation Matters

In re Joint Petition of the Special Deputy Receivers of Doctors Insurance Reciprocal, RRG, in Receivership, American National Lawyers Insurance Reciprocal, RRG, in Receivership, and The Reciprocal Alliance, RRG, in Receivership, Case No. INS-2003-00092_

On January 31, 2003, the Chancery Court of the State of Tennessee, Twentieth Judicial District, Davidson County, appointed the Tennessee Commissioner, Rehabilitator of the Tennessee RRGs. ROA acted as a reinsurer for the RRGs. On April 25, 2003, the Special Deputy Receivers of the RRGs (the "Tennessee SDRs"), filed with the Commission a Joint Petition for Expedited Review of Claims and Deputy Receiver's Determination of Appeal and

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Brief in Support of Joint Petition (as amended, the “Joint Petition”). The Joint Petition sought, among other things, an injunction against the continued payment of ROA’s insurance policy claims and a determination that ROA should pay the RRGs’ claims on the same priority level as ROA’s policyholders. The Joint Petition also asserted the Tennessee SDRs’ position that the \$56,991,621 formerly held in a trust account by First Virginia Reinsurance, Ltd. (“FVR”) for the benefit of ROA, and withdrawn by the Deputy Receiver in April 2003, should be used to pay only the RRGs’ claims. In addition, the Tennessee SDRs asserted that the RRGs should be deemed to constitute a single business enterprise with ROA so that the insureds of the SDRs would participate *pari passu* with those of ROA in distributions of ROA assets. On September 4, 2003, the Deputy Receiver filed a motion for summary judgment. The Tennessee Commissioner filed a response on September 30, 2003.

On October 10, 2003, the Deputy Receiver and the Tennessee SDRs entered into an Agreement to Stay Proceedings and Tolling Agreement for the proceedings initiated by the Joint Petition. On that same day, the Hearing Examiner issued a ruling approving the tolling agreement. As such, all additional proceedings in the litigation were suspended. As part of the tolling agreement, the parties agreed that the Deputy Receiver would be permitted to apply to the Commission to make at least partial payments on policyholder claims. On October 14, 2003, as permitted by the tolling agreement, the Deputy Receiver filed a reply in support of his motion for summary judgment. On July 20, 2004, the Deputy Receiver’s Application for Approval to Stay Proceedings and Tolling Agreement was filed with the Commission. Therein, the Deputy Receiver sought, among other things, approval of the tolling agreement and approval of the payment of policyholder claims at 17%. On December 13, 2005, the Commission entered its Final Order in which it approved the 17% partial payment distribution capped at \$77,511,000. On December 14, 2005, the Deputy Receiver issued his Eighth Directive Regarding Claim Payments which directed ROA to make the payments approved by the Commission’s December 13, 2005 Final Order. This calculation was to be further evaluated as the 17% distribution continued. See “Application to Increase Payment Percentage” below for the current status of the payment percentage on certain approved claims.

The Deputy Receiver determined that the tolling agreement with the Tennessee SDRs should be terminated. On or about January 5, 2007, the Deputy Receiver filed his Notice of Termination which advised the Commission that he had issued 60 days’ notice of termination as required under the tolling agreement. As such, the tolling agreement terminated effective March 6, 2007. On this day, Case No. INS-2003-00092 resumed as if there had been no tolling agreement. On June 7, 2007, oral argument on the Deputy Receiver’s motion for summary judgment was heard.

On October 12, 2007, the Hearing Examiner issued his Report in this matter. The 64-page Report addresses each of the claims presented by the parties. In sum, the Hearing Examiner found that:

1. The RRGs are incidental beneficiaries of the Trust Agreement and Agreement of Retrocession with FVR;
2. The RRGs have no standing to maintain any action on the Trust Agreement and Agreement of Retrocession with FVR;
3. The Deputy Receiver should be granted summary judgment on the RRGs’ third party beneficiary, express trust, implied trust, constructive trust, and implied cut-through claims;
4. The Deputy Receiver should be granted summary judgment on the RRGs’ equitable contract reformation claims;
5. The Deputy Receiver should be granted summary judgment on the RRGs’ equitable estoppel claims;
6. The Deputy Receiver should be granted summary judgment on the RRGs’ single business enterprise claims; and
7. The Deputy Receiver should be granted summary judgment on the RRGs’ equal protection claim.

The Hearing Examiner also recommended that the Commission enter an order adopting his findings and recommendations, dismissing the claims for which summary judgment should be granted, or that otherwise should be dismissed, and passing the papers for the case to the file for ended causes. Finally, the Hearing Examiner granted the parties 30 days to file any comments on the Report. On November 13, 2007, the RRGs filed voluminous comments opposed to the findings and recommendations of the Report and later requested oral argument on their comments. Oral argument of this matter before the Commission was heard on January 23, 2008.

On February 14, 2008, the Commission issued its final order in the matter. By way of the order, the Commission granted summary judgment on behalf of the Deputy Receiver on all of the outstanding issues and adopted all of the Hearing Examiner’s recommendations. The only outstanding issues remaining in this matter are the counterclaims asserted by the Deputy Receiver and certain claims by the RRGs (primarily relating to the direct reinsurance relationship between them and General Reinsurance Corporation (“Gen Re”) as to which the Deputy Receiver had not sought summary judgment because they presented issues of fact).

As described in further detail below, on February 15, 2008, counsel for the RRGs submitted a letter purporting to withdraw all of the proofs of claim filed on behalf of the RRGs against the receivership estate.

Application to Increase Payment Percentage

In December 2006, the Deputy Receiver’s advisors recalculated the payout percentage to be 25% as of December 31, 2005. On January 11, 2007, the Deputy Receiver’s Application to Increase the Payment Percentage from 17% to 25% was filed with the Commission. Therein, the Deputy Receiver sought a Commission Order which (1) authorized payment of certain approved claims at the increased payment percentage of 25%, (2) authorized the payment of an additional 8% to all claimants who had received a 17% distribution on their claims, and (3) approved the modification of the Eight Directive so as to allow the Deputy Receiver to proceed with an increased payment percentage. On

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March 28, 2007, the Commission entered its Final Order in this matter. Therein, the Commission approved the Deputy Receiver's Application, ordered that the Deputy Receiver pay approved claims at the increased percentage of 25%, and ordered that an additional payment of 8% be distributed to claimants who had received the 17% distribution on their claims (without specifying an aggregate cap). The Commission also authorized the Deputy Receiver to cancel or modify the Eighth Directive in order to proceed with such payments. On May 11, 2007, the Deputy Receiver issued his Ninth Directive Regarding Increased Payment Percentage and Cancellation of the Eighth Directive which directed ROA to make the payments authorized by the Commission's March 28, 2007, Final Order and canceled the Eighth Directive which was no longer necessary. In all other respects, the Fifth Directive remains in effect.

Claim of First Virginia Reinsurance, Ltd. With Respect to the Trust Account

On August 29, 2003, the Deputy Receiver issued a determination of appeal which denied certain claims of First Virginia Reinsurance, Ltd. ("FVR"). These claims were based on FVR's objection to the withdrawal of \$56,991,621 from a trust account that had been established under a trust agreement effective January 1, 2002, between FVR, ROA, and Wachovia Bank, N.A. ("Wachovia"). FVR filed a petition which appealed the Deputy Receiver's determination on September 26, 2003. On October 13, 2003, the Supreme Court of Bermuda issued an order which placed FVR in proceedings for winding up under the Bermuda Companies Act of 1981. The court also appointed joint provisional liquidators (later appointed as permanent Joint Liquidators, the "Liquidators") for FVR.

On October 29, 2003, the Deputy Receiver was served with FVR's verified petition to commence ancillary proceedings and motion for injunctive relief pursuant to Section 304 of the Bankruptcy Code, filed in the United States Bankruptcy Court for the Eastern District of Virginia, Richmond Division. The verified petition and preliminary injunction sought, among other things, an injunction against the Deputy Receiver's use of the funds removed from the trust account, and an order to turn over such funds to the Liquidators. On October 30, 2003, the bankruptcy court entered a temporary restraining order in the Section 304 proceeding until the hearing on FVR's request for a preliminary injunction. The bankruptcy court also issued its Order to Show Cause for Preliminary Injunction Pursuant to Section 304 of the Bankruptcy Code and Temporary Restraining Order Related Thereto. In November 2003, the Deputy Receiver filed a motion to dismiss based on, among other things, the McCarran-Ferguson Act. In January 2004, the Deputy Receiver's motion was denied. The Deputy Receiver filed a motion for leave to appeal the court's interlocutory order and a motion to stay proceedings pending a determination of that appeal. In February 2004, so that they could pursue settlement options, the parties entered into a tolling agreement and stay of all additional bankruptcy proceedings, including the appellate proceedings initiated by the Deputy Receiver's notice of appeal and motion for leave to appeal. On February 14, 2006, the Deputy Receiver issued a 30-day notice of termination for the tolling agreement. On March 30, 2006, at the request of the Liquidators, the court entered an order which extended the litigation stay for 120 days. On May 10, 2006, the Deputy Receiver filed his Motion to Modify the Litigation Stay to Address the Jurisdiction of this Court Regarding Petitioners' Turnover Claim and the Motion to Dismiss Or, in the Alternative, for Summary Judgment on the Turnover Claim, to be considered upon the lapse of the court's stay. On August 1, 2006, immediately after expiration of the litigation stay, the Liquidators served the Deputy Receiver with a petition initiating an adversary proceeding to obtain "turnover" relief under Section 304 of the Bankruptcy Code.

On September 7, 2006, the parties entered into a settlement agreement. The Companies agreed to pay FVR \$6,000,000, FVR agreed to allow the Companies' claim for \$159,000,000 in the FVR liquidation, and FVR agreed to assign to the Companies certain promissory notes and proof of claim rights that it had for the recovery of promissory notes issued by Lawyers Management Corporation, Physicians Management Corporation, TRA, and TRG. It should be noted that the allowance of the Companies' claim in the FVR liquidation is not the same as receiving a claim approval, and the Companies' claim will not be processed by FVR unless and until there are assets, other than the \$6,000,000 being paid to FVR, available for ROA's claim. The parties agreed to release any and all other claims against each other, ending all litigation between them.

The settlement was approved by the liquidation court for FVR and later approved by the Commission for the Companies. The settlement became final and non-appealable on November 10, 2006.

The Deputy Receiver filed his proof of debt in Bermuda on November 9, 2006 for the Companies' claim in the FVR liquidation. The settlement closing occurred on November 14, 2006, and on that same day, the settlement payment was wired to the Liquidators' account. The \$6,000,000 settlement payment concluded the litigation between the Deputy Receiver and FVR.

On November 21, 2006, the Liquidators filed their motion to dismiss the adversary proceeding with prejudice and to modify the bankruptcy court's injunction to remove the remaining former trust assets from the court's injunctive prohibition on use and disbursement. A hearing was held on December 13, 2006, and the Court granted the dismissal with prejudice of the adversary proceeding and modified the injunction without the modifications requested by the SDRs. No further orders are expected in this proceeding, and it should not result in any additional liability or exposure.

Payment of Assumed Claims

On July 11, 2003, the Deputy Receiver filed his Application for Order Authorizing the Continuation of Workers' Compensation Disability Payments by ROA and TRG for Workers' Compensation Claims Denied Coverage by State Guaranty Associations with the Commission. Therein, the Deputy Receiver sought an order authorizing the continued payment of medical and total disability payments for workers' compensation claims that were assumed (the "Assumed Claims") by ROA through assumption reinsurance (or similar transactions) from self-insured trusts ("SITs") in Alabama, Arkansas, Kentucky, and Missouri, and group self-insurance associations ("GSIs") in Mississippi, North Carolina, Tennessee, and Virginia (collectively, the "Assumed Businesses"). In January 2004, the Deputy Receiver amended his application to include as "Assumed Claims" the liability claims assumed in similar transactions with two SITs. On August 24, 2005, the Commission entered its Final Order in this matter. Therein, the Commission ordered

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that both the workers' compensation and liability Assumed Claims should be paid at the approved payment percentage. No further orders are expected in this proceeding, and it should not result in any additional liability or exposure.

Claim of Coastal Region Board of Directors

On July 18, 2003, the Coastal Region Board of Directors ("Coastal"), on its own behalf and as representative of the Alabama subscribers of ROA, filed a claim against ROA to have certain unspecified assets of ROA set aside and used only for the payment of certain designated claims of the former Alabama Hospital Association Trust (defined above as "AHAT"), the Healthcare Workers' Compensation Self-Insurance Fund, Coastal Insurance Exchange, and Coastal Insurance Enterprises, Inc. Coastal alleged that certain unspecified assets of ROA, which are described as the cash claim reserves previously transferred by the Coastal entities to ROA, should be impressed with an actual and/or constructive trust for the payment of Coastal claims and related administrative costs. Coastal's claim remains pending.

Virginia Property and Casualty Insurance Guaranty Association Application for Disbursement of Assets

On December 15, 2003, the Virginia Property and Casualty Insurance Guaranty Association ("VPCIGA") filed an Application for Disbursement of Assets of ROA and TRG. VPCIGA stated that, as a result of ROA's insolvency, it is required to pay certain covered claims as provided by § 38.2-1606 of the Code of Virginia. Under that section, any person recovering payment of a covered claim from VPCIGA is deemed to have assigned his rights under the ROA-issued policy to VPCIGA to the extent of his recovery from VPCIGA. As a result of such assignments, VPCIGA is a significant creditor of the receivership estate. VPCIGA's application sought disbursement of "available assets" pursuant to the "early access" provisions of §38.2-1509 of the Code of Virginia. The Commission docketed VPCIGA's application (INS-2003-00267) and appointed a Hearing Examiner to conduct all further proceedings in the matter on behalf of the Commission. Notices of participation were filed by the Deputy Receiver, the Tennessee SDRs, many state guaranty associations and the guaranty association of the District of Columbia, and other parties. On April 16, 2004, the Hearing Examiner issued a ruling finding that Virginia's early access statute affords to other state guaranty associations the same right of access to the funds of ROA as that afforded to VPCIGA. On March 1, 2006, the Deputy Receiver filed a Proposed Early Access Plan and Agreement to which certain parties filed objections and comments. On July 12, 2006, the Hearing Examiner convened a hearing on VPCIGA's Application during which the parties presented their arguments.

On November 30, 2006, the Hearing Examiner issued his report in the matter. Therein, the Hearing Examiner recommended, among other things, that guaranty associations should be entitled to early access based on their proportionate share of the assets allocated to policyholder claims, but that it was within the discretion of the Deputy Receiver to determine ROA's assets and liabilities, including the discretion to establish reserves for the payment of claim liabilities. The Hearing Examiner also recommended that early access payments should not be conditioned on the guaranty associations' ability to repay a clawback request, but that any unsatisfied clawback requests could be offset from future distributions. Additional recommendations included that early access distributions should be allocated among the guaranty associations based on paid claims, and may be made initially on the basis of NAIC Uniform Data Standards Reporting Format, but that the guaranty associations should be required to provide full documentation later.

On January 4, 2007, the Deputy Receiver filed his Comments and Submission. As part of this submission, the Deputy Receiver filed an early access plan, early access agreement, and early access distribution computation consistent with the findings and recommendations in the Hearing Examiner's report. Comments, responses and/or objections were filed by VPCIGA, certain guaranty associations, the Tennessee SDRs, Coastal and the Alabama subscribers, and certain hospitals in Kentucky. VPCIGA, certain guaranty associations, and the Tennessee SDRs requested and were allowed to file a response to the Deputy Receiver's updated early access filing. On March 15, 2007, the Commission entered its Final Order which approved the Deputy Receiver's Early Access application in most respects. The Commission did order, however, that former FVR and ROA trust funds be excluded from the Deputy Receiver's calculation of "available assets" for early access. Further, the Commission ordered that administrative expense priority is not available for the guaranty associations' costs of defending insureds, as well as Coastal's and the Kentucky Hospital's costs in handling claims. The Commission adopted the other findings made in the Hearing Examiner's report dated November 30, 2006, concerning the Deputy Receiver's Early Access plan. Pursuant to the Commission's Early Access Order, the Deputy Receiver will pay early access payments to guaranty associations based on ROA's available assets for advance payment of the associations' covered claim obligations. Under the Commission's Early Access Order, the associations are required to reimburse the Deputy Receiver if the early access distributions are preferential or disproportionate to amounts that will ultimately be paid to the associations.

Pension Benefit Guaranty Corporation Claims for Underfunded Pension Plan

Effective January 30, 2004, the Pension Benefit Guaranty Corporation (the "PBGC") issued to TRG a Notice of Determination (the "NOD") under 29 U.S.C. § 1342(a). The NOD stated that The Reciprocal Group Retirement Income Plan (the "Pension Plan"), which was established by TRG effective July 17, 1981, to provide retirement benefits for the exclusive benefit of its employees, had not met the minimum funding standard required under Section 412 of the Internal Revenue Code ("IRC") and would be unable to pay benefits when due. Accordingly, the NOD terminated the Pension Plan under 29 U.S.C. § 1342(c) as of January 30, 2004. Further, as of March 10, 2004, the PBGC was appointed trustee of the Pension Plan under 29 U.S.C. § 1342(c) and all records, assets, and other property of the Pension Plan were ordered to be conveyed and delivered to the PBGC. The PBGC filed claims against the Companies for (1) unfunded benefit liabilities as of the Pension Plan's termination date in the amount of \$10,501,500, (2) minimum funding contributions in the amount of \$1,824,644, and (3) premiums, penalties, and interest in the amount of \$13,690. The PBGC additionally asserted that, with respect to its claim for the unfunded benefit liabilities, it would have a lien not to exceed 30% of the collective net worth of all liable parties. The PBGC asserted that ROA

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was a member of TRG's controlled group and, therefore, jointly and severally liable with TRG with respect to the Pension Plan. In November 2005, the PBGC advised ROA that its assertion that ROA was a controlled group member was based on clerical error. As such, the PBGC is not making a claim against ROA at this time.

Proof of Claim of FVR

By the September 30, 2004, Final Bar Date, FVR filed claims against ROA and TRG, together, in the total amount of \$49,864,564 (plus interest, fees, costs, and expenses). The following describe the claims as alleged by FVR in its proof of claim.

- a. FVR claimed that TRG and FVR entered into a Restated and Amended Promissory Note dated December 30, 1997, in the principal amount of \$1,250,000 payable by TRG to FVR. FVR claims that the entire principal amount of this note is unpaid. As such, FVR made a claim against the Companies in the amount of the unpaid balance.
- b. FVR claimed that, on June 28, 2002, ROA took a \$2 million deduction from its first quarter 2002 cessions pursuant to the terms of an indemnification agreement between FVR and ROA. FVR claims this agreement is unenforceable. As such, FVR made a claim against the Companies in the amount of the deduction.
- c. FVR claimed that, on September 20, 2002, ROA took from its second quarter 2002 cessions statement: (1) a deduction to fund a loan to ANLIR in the amount of \$1,850,000, and (2) a deduction pursuant to Agreement 8911 in the amount of \$706,667. FVR claimed that ROA amended its second quarter 2002 cessions to reverse these deductions. FVR claims it is owed consideration for these deductions. As such, FVR made a claim against the Companies in the aggregate amount of these two deductions (i.e., \$2,556,667).
- d. FVR has alleged that, in the fall of 2002, the Companies caused \$10,300,000 in FVR funds to be deposited into a restricted account at the Bank of Butterfield. Of this amount, \$9 million was used to fund a letter of credit. FVR additionally alleged that ROA agreed to repay the \$9 million to FVR. As such, FVR filed a claim against the Companies in the amount of \$9 million. The Bank of Butterfield released the remaining funds to FVR after deducting a fee in the amount of \$22,614. FVR also made a claim against the Companies for this fee.
- e. FVR has alleged that, on July 30, 2002, certain representatives of the Companies authorized a representative of Atlantic Security, Ltd. to transfer \$2,500,000 from FVR to a TRG subsidiary and to set up a corresponding note receivable from TRG to FVR. As such, FVR has made a claim against the Companies in the amount of \$2,500,000 based on the note receivable.
- f. FVR claimed that, on March 9, 2004, ROA issued a letter to FVR which listed unpaid cessions in the aggregate amount of \$10,485,283. FVR made a claim against the Companies for the full amount of these unpaid cessions.
- g. FVR claimed that it is the holder of six promissory notes payable from Physicians Management Corporation (attorney-in-fact for DIR), Lawyers Management Corporation (attorney-in-fact for ANLIR) and TRA. The principal amount of these notes is \$22,050,000. FVR, citing Newman v. Gen Re, et al., has alleged that the Companies, the Tennessee RRGs, and the attorneys in fact for the Tennessee RRGs, constituted a single business enterprise. As such, FVR made a claim against the Companies for the principal amount of these notes.

As more fully described above, FVR and the Companies executed a settlement agreement on September 7, 2006. Except for the claims and payments provided for in the settlement agreement, the parties have released all claims against each other and concluded the litigation between them. In particular, FVR's Liquidators assigned all of the estate's interest in this proof of claim to ROA. It is remote that the Companies will have further liability or loss to FVR based on the aforementioned settlement between FVR and the Deputy Receiver of the Companies.

Proof of Claim of Tennessee RRGs

By the September 30, 2004, Final Bar Date, the Tennessee RRGs filed claims against ROA and TRG together (unless otherwise noted), as follows:

- a. Each of the Tennessee RRGs, individually and collectively, filed a claim against the Companies, generally described as "Reinsurance Recoverables." These claims are for any amounts which the Tennessee RRGs may be owed under the terms of any reinsurance agreement or other contract between a Tennessee RRG and the Companies or the Companies' reinsurers. These claims are in an unknown amount. TRA, however, estimated that it had \$38,871,000 in reserved losses and adjustment expenses and \$9,863,000 in paid losses and adjustment expenses. ANLIR estimated that it had \$27,531,000 in reserved losses and adjustment expenses and \$5,952,000 in paid losses and adjustment expenses. DIR estimated that it had \$55,758,000 in reserved losses and adjustment expenses and \$16,011,000 in paid losses and adjustment expenses.
- b. DIR filed a claim against the Companies generally described as "Payment of Stop-Loss Liability". DIR and FVR entered into a reinsurance agreement pursuant to which DIR has the apparent right to recover certain of its losses from FVR. DIR alleged that certain of the funds were withdrawn from a FVR bank account by representatives of the Companies on April 3, 2003, and that such funds were being held for DIR's benefit. DIR also alleged that the Companies took possession of a \$3 million letter of credit that supported FVR's liability to DIR under the stop loss agreement. DIR estimated its stop loss claims to be \$2.2 million to \$3 million.
- c. The Tennessee RRGs, collectively, filed a claim against the Companies generally described as "Trust Fund Monies Withdrawn from FVR Bank Account in April 2003." FVR alleged that on April 3, 2003, representatives of the Companies withdrew funds in the approximate amount of \$57 million from an FVR bank account. The

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RRGs alleged that these funds were to be used only for the purpose of payment of claims against the RRGs by their insureds and reinsured by ROA/TRG under its reinsurance agreements with the RRGs.

- d. The Tennessee RRGs, collectively, filed a claim against the Companies generally described as “Priority of Claims Received by the RRGs.” The RRGs alleged that their insureds (and other claimants) should be treated in the same manner as ROA’s insureds (and other claimants). The RRGs filed a claim for the amount needed to accomplish this. The RRGs do not estimate this claim.
- e. Each of the Tennessee RRGs, individually, filed a claim against the Companies generally described as “Indemnity for Policyholder Unearned Premium Claims.” The RRGs are making a claim against the Companies for the unearned premiums claims filed against the RRGs. The RRGs do not provide an estimate for these claims.
- f. Each of the Tennessee RRGs, individually, filed a claim against the Companies generally described as “Breach of Management Contract.” The RRGs claim that TRG breached a management and insurance services contract entered into between TRG, each of the RRGs and their respective attorneys-in-fact. The RRGs claim that the damages are the management fees paid to TRG. The RRGs further claim that management fees paid to their respective attorneys-in-fact were later transferred to TRG and, as such, damages include those amounts as well. The RRGs do not provide an estimate for this claim.
- g. Each of the Tennessee RRGs, individually, filed a contingent claim against the Companies generally described as “General Damages.” The RRGs, incorporating by reference their claims as stated in Newman v. Gen Re, et al., allege that they were controlled by the Companies. As such, the Tennessee RRGs filed a claim for all damages suffered by the RRGs (and by their subscribers, policyholders, claimants, and creditors) as a result of the alleged control. The RRGs do not provide an estimate for these claims.
- h. Each of the Tennessee RRGs, individually, filed a claim against the Companies generally described as “Unearned Premiums on Reinsurance.” These claims are for any unearned premiums which may be owed to each RRG (or its attorney-in-fact, policyholders, claimants, or subscribers) by the terms of any reinsurance agreement or other contract between an RRG and the Companies. The RRGs do not provide an estimate for these claims.
- i. Each of the Tennessee RRGs, individually, filed a claim against the Companies generally described as “Contingent Liabilities,” for whatever amounts each RRG is, or will in the future become, entitled to receive from ROA/TRG and its subsidiaries or affiliates, including, but not limited to, transfers that could be deemed preferential or fraudulent transfers and the costs incurred by each RRG in the administration of its receivership estate.
- j. Each of the Tennessee RRGs, individually, filed a claim against the Companies generally described as “Indemnity for Director and Officer Claims.” The Tennessee RRGs allege that their directors and officers did not act on behalf of the RRGs, but rather, on behalf of the Companies. As such, the RRGs made a claim against the Companies for any indemnification amounts the RRGs may be required to pay to their directors and officers. The RRGs do not provide an estimate for these claims.
- k. TRA filed a claim against the Companies generally described as “Indemnity for FVR Claim.” In April 2000, FVR loaned TRA \$5.2 million pursuant to a subordinated loan agreement. FVR filed a claim against the TRA estate for this amount. TRA alleged that the transaction was entered into on behalf of the Companies. As such, TRA filed a claim in the amount of \$5.2 million against the Companies (together with any expenses TRA may incur in administering FVR’s claim).
- l. TRA filed a claim against the Companies generally described as “\$3 Million Transfer to FVR.” TRA states that, on December 30, 2002, the Companies transferred \$3 million from a TRA operating account to a FVR investment account. As such, TRA has made a claim for this transferred amount, plus interest.
- m. ANLIR filed a claim against the Companies generally described as “Monies Transferred to FVR Trust Account.” FVR alleged that on April 3, 2003, representatives of the Companies withdrew funds in the approximate amount of \$57 million from an FVR bank account. ANLIR states that some portion of these funds may have been improperly transferred from ANLIR to the account. ANLIR does not provide an estimate for its claim.
- n. Each of the Tennessee RRGs, individually, filed a claim generally described as “Breach of Surplus Support Agreement.” These claims are asserted against ROA only. The RRGs state that, pursuant to the terms of a surplus support agreement, ROA was to maintain the RRGs’ required surplus and capital. These claims are for any damages caused by ROA’s alleged breach of these agreements. The RRGs do not provide an estimate for these claims.
- o. On February 15, 2008, counsel for the Receiver of TRA, ANLIR, and DIR provided notice on behalf of each RRG purporting to withdraw the proofs of claim previously filed against the ROA and TRG receiverships. Before this notice, the Commission had already issued its order regarding certain claim matters filed by the RRGs with the ROA and TRG receiverships. On August 13, 2008, the Special Deputy Receiver of ROA advised the Special Deputy Receivers of the RRGs that to the extent that their purported proof of claim withdrawals are part of an attempt to collect assets of the ROA receivership, they are deemed ineffective. Also, on August 13, 2008, the Special Deputy Receiver of ROA provided a notice of claim determination (“NCD”) to the Special Deputy Receivers of TRA, ANLIR, and DIR, respectively, for each of their claims, with such NCDs providing that the claims for reinsurance recoverables are allowed as a general creditor claim of ROA in an aggregate amount of: \$72,852,000 for TRA, \$76,221,000 for ANLIR and \$156,923,000 for DIR. The NCDs further specified that, as the underlying claims of the RRGs are adjudicated and allowed in the future the foregoing allowed amounts will be adjusted accordingly. In addition, the RRGs have previously provided the Deputy Receiver of ROA with

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information that claims have been approved by the RRGs in their receivership proceedings in the amount of \$3,011,811 for TRA, \$2,882,147 for ANLIR, and \$1,523,412 for DIR. Consequently, the ROA NCDs for the RRGs' approved and allowed these claims in the ROA receivership proceeding as full and final general creditor claims without further adjustment.

Leased Premises

Fund III and Fund IV Associates ("FFA") is the landlord for the premises leased at 4400 Cox Road in Glen Allen, Virginia, by TRG and guaranteed by ROA. In July 2003, FFA filed a claim under the lease for approximately \$4,047,524 after TRG abandoned the leased premises. In October 2003, the Special Deputy Receiver issued a claim determination and advised FFA that its claim was classified as a general creditor claim. FFA appealed the decision to the Deputy Receiver. The Deputy Receiver affirmed the decision, and FFA dropped the appeal. In September 2004, FFA amended its claim to reflect the increased total amount of \$4,198,617. There have been no further proceedings with respect to this claim.

Claims of Certain Former Officers and Directors

By the September 30, 2004, Final Bar Date, John William Crews, Judith A. Kelley and Gordon D. McLean, former executives of ROA who were employed by, or were officers of, TRG, filed claims against ROA and TRG for defense costs and any indemnification to which they may be entitled as a result of any lawsuits or other claims which (1) had not been brought by the date of the proof of claim filing, (2) which had been filed but not yet served, or (3) were otherwise unknown as of the date of the filing. These claims were in addition to the claims for defense costs and indemnification to which they may be entitled as a result of the MDL Proceedings or related cases. These claims have not yet been adjudicated.

Claims for Defense in Certain Litigation Pending in West Virginia

In 1998, Mr. Ireland J. Noel and his wife filed a medical negligence claim, Noel v. Beckley Appalachian Regional Hospital and Noland in the Circuit Court of Kanawha County, West Virginia. The alleged negligence focused on the conduct of Lloyd Michael Noland, a nurse who applied a cervical collar to Mr. Noel when he checked into the emergency room after a fall from a ladder and who repositioned him in the ambulance as Mr. Noel was transferred to Charleston Area Medical Center. Mr. Noland later filed a complaint against ROA and TRG, Noland v. Virginia Ins. Reciprocal, Inc., et al., in the Circuit Court of Raleigh County, West Virginia. The court granted partial summary judgment in Mr. Noland's favor, holding that ROA had a duty to defend Mr. Noland up until the exhaustion of the hospital's primary policy. Noland filed a proof of claim in ROA's receivership proceedings. Noland later amended his complaint to include other defendants including Richard D. Stocks, a former TRG employee, Kentucky Hospital Association ("KHA"), Coverage Option Associates, a wholly owned subsidiary of KHA ("COA"), and Lisa Hyman, a former claims manager employed by COA. ROA filed claims against Noland's insurer, ACE American Insurance Company ("ACE"), for breach of duty of good faith and fair dealing, unfair claims settlement practices and equitable subrogation, to which ACE filed counterclaims alleging acts of bad faith and civil conspiracy. ACE also filed a proof of claim in ROA's receivership proceedings. Certain third party defendants filed a Motion for Summary Judgment seeking to bar any claims by ROA. Subsequently, ROA filed a Motion for Partial Summary Judgment seeking a determination that ACE was liable as a matter of law, under the theory of equitable subrogation. The court entered an order which denied ROA's motion on July 21, 2006, as well as the previously filed Motion for Summary Judgment of Noland and ACE.

With respect to Noland, the Companies agreed to provide certain indemnification for Mr. Stocks. Additionally, KHA, COA, and Ms. Hyman timely filed claims against ROA and TRG for defense costs and any indemnification to which they may be entitled as a result of Noland. In November 2004, the Deputy Receiver issued a determination of appeal which denied KHA's, COA's, and Ms. Hyman's claims. In December 2004, COA, KHA, and Ms. Hyman petitioned the Commission for review of the Deputy Receiver's determination of appeal. On October 19, 2005, the Commission entered its Order in which the Deputy Receiver's determination of appeal was reversed with respect to COA and Ms. Hyman and affirmed with respect to KHA. As such, the Companies are obligated to pay any defense costs and indemnification to which COA and Ms. Hyman may be entitled as a result of the West Virginia litigation.

Stocks filed a motion to dismiss Noland pursuant to Rule 12(b)(6) on the grounds that the plaintiff's amended complaint did not state a cause upon which relief could be granted as to the statutory and common law bad faith claims, and the court granted this motion on December 18, 2006. On December 20, 2006, the court entered an order which dismissed Noland's claims against Ms. Hyman. On March 12, 2007, the court entered an order which dismissed COA and KHA from the action as well. Noland has filed motions to reconsider, or, in the alternative, to make the ruling final and appealable. If the court denies these motions to reconsider, the only remaining defendant is ROA. Noel and Noland otherwise remain pending.

Claims of MHP Based on Subordinated Loan Agreement

By the September 30, 2004, Final Bar Date, MHP filed a claim against ROA for repayment of a Subordinated Loan Agreement entered into between MHP and ROA in the principal amount of \$10,000,000 (together with interest as of September 20, 2004, for the amount of \$11,359,807). This claim has not yet been evaluated or adjudicated.

Claims for Equity Funds and Capital Contributions

By the September 30, 2004, Final Bar Date, certain subscribers of ROA filed claims against ROA for funds credited to equity accounts which were to be returned at a later date at the discretion of the ROA board of directors and for return of capital call contributions. These claims have not yet been adjudicated.

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Criminal Investigation

On January 26, 2005, Kenneth R. Patterson, a former President and Chief Executive Officer of the Companies, plead guilty to one count of Conspiracy to Commit Insurance Fraud in violation of 18 U.S.C. §§ 371 and 1033 and two counts of Mail Fraud in violation of 18 U.S.C. § 1341. Also on January 26, 2005, Carolyn B. Hudgins, former Executive Vice President of the Companies, plead guilty to Conspiracy to Commit Insurance Fraud, in violation of 18 U.S.C. §§ 1033 and 371. On June 28, 2005, Judge Spencer in the Eastern District of Virginia sentenced Patterson to 12.5 years imprisonment and Hudgins to 5 years imprisonment.

Claim of COPIC Insurance Company

On March 16, 2004, COPIC Insurance Company ("COPIC") filed a proof of claim against the Companies in the amount of \$8,417,500. COPIC's claim was based on a Subordinated Promissory Note dated April 1, 2000, in the principal amount of \$5,200,000 between COPIC as lender and TRA as borrower. The remainder of COPIC's claim is for interest. COPIC claimed that "the managers of ROA and TRG and others responsible for the operation of TRA, breached their duties owed to TRA by making various decisions designed to benefit ROA and its offshore entity, First Virginia Re." On April 5, 2004, the Special Deputy Receiver of the Companies issued to COPIC a Notice of Claim Determination, which rejected COPIC's claim on the grounds that its status as an investor in TRA did not give it standing to bring a claim against ROA or TRG. This Notice of Claim Determination also notified COPIC that its claim was being forwarded to TRA. COPIC did not appeal the rejection. On December 30, 2004, however, the Special Deputy Receiver of the Companies issued to COPIC a Notice of Claim Determination as to Priority which referred to a previously issued classification of its claim as a general creditor claim and notified COPIC of its right to appeal this classification. The Deputy Receiver issued a subsequent Notice of Claim Determination on September 25, 2006, rejecting the claim on identical grounds as those cited in the April 5, 2004 Notice.

Great American Insurance Company v. Alfred W. Gross, et al., Docket No. 05-2069, United States Court of Appeals for the Fourth Circuit

On March 4, 2005, Great American Insurance Company ("Great American") filed a declaratory judgment action for rescission of the directors and officers ("D&O") policy based on the guilty pleas of Patterson and Hudgins in the federal criminal proceeding. Great American alleges that these guilty pleas nullify coverage. The MDL Panel rejected the request of defendants Crews, Kelley, and McLean for Great American to be transferred to the MDL Proceedings as a tag-a-long action. Accordingly, Great American remained in the United States District Court for the Eastern District of Virginia.

On August 19, 2005, the court dismissed Great American's complaint without prejudice on grounds that adjudicating the case would involve the court in unnecessary entanglement with the MDL Proceedings. On September 2, 2005, Great American filed a Motion for Leave to File Attached Amended Complaint, or in the Alternative, to Amend Order of Dismissal, Memorandum in Support, and Amended Complaint for Rescission. The court denied this motion as moot on September 13, 2005. On September 19, 2005, Great American filed a notice of appeal to the United States Court of Appeals for the Fourth Circuit, Richmond Division.

On October 30, 2006, the Fourth Circuit reversed and remanded the order of the Eastern District of Virginia that had effectively dismissed Great American's declaratory judgment action. On November 13, 2006, counsel for Crews, Kelley, and McLean filed Appellees' Petition for Rehearing and Rehearing En Banc. On November 28, 2006, the United States Court of Appeals for the Fourth Circuit entered its order denying Appellees' Petition for Rehearing and Rehearing En Banc. Thereafter, Great American filed an amended complaint in which it seeks rescission of the increase in policy limits from \$10 million to \$20 million.

On May 9, 2008, Great American, the Deputy Receiver, and the Tennessee Receiver filed a joint motion to stay the proceedings for a period of six months until it could be better determined whether the Deputy Receiver and the Tennessee Receiver would ever have an actual claim under the policy, as, pursuant to the confidential settlement, the other individual defendants with existing and actual claims were no longer parties to the case. On May 9, 2008, the court ordered the parties to appear on May 12, 2008, for oral argument on the joint motion for stay.

On May 12, 2008, the court entered an agreed order of dismissal based upon the confidential settlement between Great American and Patterson, Hudgins, Crews, Kelley, Bland, Davis, McLean, Wages, and William T. Sugg, and pursuant to Federal Rule of Civil Procedure 41(a)(2), dismissed the claims against the individual defendants without prejudice.

On May 12, 2008, after a hearing on the joint motion for stay, the court ordered the trial of the remaining claims against the receivers to be continued to December 15, 2008. Pursuant to the court order, on or before 21 days prior to trial, the remaining parties shall meet and confer to determine whether it is necessary to proceed with the trial of this matter. On or before ten days prior to trial, the remaining parties shall also file a joint submission: (1) updating the court on the status of the actions currently pending before the Western District of Tennessee as part of the multidistrict litigation and the separate action by the Tennessee Receiver now pending in Tennessee federal court, and (2) informing the court whether it is necessary to proceed with the trial of this matter. Effectively, this suspends the action until near the end of 2008.

General Reinsurance Corporation v. Alfred W. Gross, et al., Case No. 2:07-CV-02615, United States District Court for the Western District of Tennessee, Western Division

On September 25, 2007, Gen Re filed a separate complaint in the United States District Court for the Western District of Tennessee, seeking to compel both the Deputy Receiver and Leslie A. Newman, Tennessee Receiver (hereinafter "Newman") to arbitrate. Specifically, Gen Re seeks an order compelling both Receivers to arbitrate all of their claims related to reinsurance agreements with Gen Re. In addition, Gen Re asks that the court make a preliminary finding as

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to which Receiver has standing to assert claims on behalf of the RRGs as well as seeking to have the Receivers interplead their claims.

On September 25, 2007, in conjunction with the filing of its complaint, Gen Re initiated the arbitration proceedings it seeks to compel by way of the new suit by making its choice of arbitrator and demanding that the Deputy Receiver make his choice for arbitrator within 30 days or Gen Re planned to choose for the Deputy Receiver.

On October 15, 2007, the Deputy Receiver filed his motion to dismiss Gen Re's complaint and memorandum in support thereof. On October 18, 2007, the Deputy Receiver filed his original answer and counterclaim to Gen Re's lawsuit.

On October 19, 2007, the Deputy Receiver filed his motion for temporary restraining order and preliminary injunction, enjoining arbitration. On October 23, 2007, Gen Re filed a motion and accompanying memorandum to compel arbitration. On October 24, 2007, Newman filed her motion to dismiss Gen Re's complaint to compel arbitration.

On October 25, 2007, an agreed order staying the motion for injunctive relief on the part of the Deputy Receiver, and suspending arbitration, was entered by the court. By way of the order, Gen Re has agreed to postpone indefinitely the arbitration proceedings in exchange for a stay on the Deputy Receiver's motion for injunctive relief, and the agreement to postpone arbitration is revocable by Gen Re but only with 30 days' notice and without prejudice to the rights of the parties.

The motions of the Deputy Receiver to dismiss Gen Re's complaint to compel arbitration, as well as Gen Re's motion to compel arbitration, are now pending before the court. The Deputy Receiver's counterclaim to Gen Re's lawsuit also remains pending.

Milliman, Inc. and Robert A. Sanders v. Alfred W. Gross, et al., Case No. 2:07-CV-02662, United States District Court for the Western District of Tennessee, Western Division

On October 15, 2007, Milliman and Sanders filed an original complaint for interpleader in the Western District of Tennessee. This new suit iterates the allegations and argument previously advanced by Milliman and Sanders in their counterclaim for interpleader and declaratory judgment against the consolidated Doctor Policyholders, the Tennessee Receiver, and the Deputy Receiver. This new suit only includes the Deputy Receiver and Tennessee Receiver as defendants.

On October 30, 2007, the Deputy Receiver filed his motion to dismiss Milliman and Sanders' complaint for interpleader, arguing that Milliman and Sanders fail to state a claim upon which relief can be granted. On November 6, 2007, Newman also filed her motion to dismiss Milliman and Sanders' complaint for interpleader. On November 28, 2007, Milliman and Sanders filed their response to the Deputy Receiver's motion to dismiss. The motions of all parties remain pending before the court.

Administrative Costs of the State Guaranty Associations

Many state guaranty associations and the guaranty association of the District of Columbia have submitted proofs of claim for administrative costs. The Deputy Receiver is evaluating the administrative expense claims of the guaranty associations.

15. Leases

a. Lessee Leasing Arrangements

- i. As discussed in Note 5, on January 21, 2005, ROA sold its ownership share in the office complex which TRG occupies. On that date, ROA entered into five lease agreements with Virginia Hospital & Healthcare Association ("VHHA") to lease the office space occupied by TRG. The original term of the leases was from January 21, 2005 to December 31, 2005 for a total monthly rental of \$28,796. One of the leases was cancelled effective February 28, 2005 reducing the monthly rental to \$24,572. Another lease was cancelled effective June 30, 2007 further reducing the monthly rental to \$22,435. The leases renew automatically from year-to-year with a 5% increase effective each January 1st. The leases can be cancelled by ROA with at least thirty days notice.

The Company has not entered into any other sale and leaseback arrangements.

b. Lessor Leasing Arrangements – N/A

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk – N/A

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities – N/A

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans – N/A

19. Direct Premium Written/Produced by Managing General Agents/Third-Party Administrators – N/A

20. September 11 Events – N/A

21. Other Items

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- a Extraordinary Items – As discussed in Note 1, the Company was placed into receivership by the Circuit Court of the City of Richmond on January 29, 2003, and the Commission was named as the receiver.
- b Troubled Debt Restructuring for Debtors – N/A
- c Other Disclosures:

On January 1, 2001, the Company changed its name from The Virginia Insurance Reciprocal to Reciprocal of America.

The Company elected to use rounding in reporting amounts in this statement.

The Company is a Reciprocal Insurer and has allocated, on Page 11 (Part 3), the management fee (\$4,639,274) it paid its attorney-in-fact as required by the NAIC. The expenses were allocated to the same general accounts, and at the same percentages as they were carried, in the records of the attorney-in-fact.

The Company has no employees.

ROA reflects \$8,436,925 of uncollected premium receivables for premiums which are comprised, in part, of reinsurance premiums assumed by ROA from the Tennessee RRGs, and ROA has treated the uncollected assumed premium receivables as admitted assets because it has the right to offset such premium receivables against reinsured losses owed to the Tennessee RRGs.

- d Uncollectible Premiums Receivable

ROA has estimated uncollectible premium receivables of approximately \$1,249,437 as of December 31, 2007, which have not been admitted on this financial statement.

- e Noncash Transactions – N/A
- f Business Interruption Insurance Recoveries – N/A

22. Events Subsequent

Events subsequent to December 31, 2007, are as discussed in Note 14.D. and as appropriate in the notes herein.

23. Reinsurance

A. Unsecured Reinsurance Recoverable

The Company has unsecured authorized reinsurance recoverables of \$163,108,000 from GenRe (FID #13-2673100; NAIC #22039). The Company has unauthorized reinsurance recoverables of \$191,472,000 from FVR (FID #AA-3190016; NAIC #00000). However, litigation is pending between the Company and GenRe regarding certain reinsurance agreements entered into between them effective December 31, 2001 (those disputed reinsurance agreements are described below in part “D”). If the Company were to prevail on those claims for declaratory relief, the Company’s reinsurance recoverables from GenRe would increase.

- B. Reinsurance Recoverable in Dispute – No significant changes. GenRe opposes the Company’s claims for declaratory relief described in parts “A” and “D” and, accordingly, the reinsurance that would be recoverable if the Company prevails on its claims is “disputed.” In addition, there are other reinsurance recoverable balances in dispute between the Company and GenRe.

C. Reinsurance Assumed and Ceded – No significant changes

D. Uncollectible Reinsurance

The Company had no uncollectible reinsurance written off during the period ended December 31, 2007. The Company has unsecured reinsurance recoverables totaling \$191,472,000 with FVR as of December 31, 2007, and FVR has minimal assets available to pay unsecured reinsurance recoverables. FVR has been placed into liquidation in Bermuda, its domicile. Joint Provisional Liquidators have been appointed to wind up its affairs. As discussed in Note 14, the Company has filed a claim in FVR’s liquidation proceedings. Under Virginia statutory accounting principles, FVR is an unauthorized reinsurer of the Company for financial statement purposes.

Historically, the Company assumed a substantial portion of the premiums and exposure from the RRGs and retroceded this premium and exposure to GenRe. GenRe, in turn, retroceded the primary working layers (typically under \$1 million in individual account exposure) to FVR. According to Company records, effective January 1, 2002, GenRe no longer reinsures the Company for this primary working layer business originating from the RRGs, and this exposure is now retroceded by the Company directly to FVR under Agreement of Retrocession No. 2002-1 (discussed further below). Also, effective January 1, 2002, GenRe agreed to assume all outstanding losses and loss adjustment expenses, known and unknown, under certain retrocession agreements between GenRe and FVR related to business originating with the RRGs. Pursuant to an unreported side agreement between GenRe and the Company’s CEO, dated March 27, 2002, GenRe’s liability for payments made by the Company at and after 12:01 a.m., January 1, 2002, for net loss and adjustment expenses under reinsurance agreements A238, A273, A289, A442, A456, and A593 (the “Subject Reinsurance Agreements”), combined, purported to be limited by an aggregate cap of \$135 million. The \$135 million aggregate cap also purported to apply to “tail cover” incidents for claims insured under the Subject Reinsurance

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Agreements and occurring prior to January 1, 2002, but reported between January 1, 2002 and December 31, 2005. Further, effective January 1, 2002, the Company's CEO executed an Indemnification Agreement with FVR which entitles the Company to seek recoveries from FVR related to the \$2 million per year aggregate deductible which may be due to GenRe, along with any exposure to the Company in excess of the \$135 million aggregate cap. Pursuant to Agreement of Retrocession No. 2002-1, also effective January 1, 2002, FVR reinsured the Company for new and renewal policies written or reinsured by the Company which became effective after 11:59 p.m., December 31, 2001, with respect to (1) claims and losses resulting from occurrences taking place at and after that date and time; and (2) claims first made at and after that date and time on a claims-made basis but only to the extent such claims are not otherwise reinsured under the terms of Agreement of Reinsurance No. A593 between the Company and GenRe. As required under Virginia law, these retrocessions to FVR were to be collateralized with a trust fund account with the Company as the sole beneficiary, since FVR is an unauthorized reinsurer.

The aforementioned reinsurance transactions involving GenRe, FVR, and/or the Company were not disclosed in the December 31, 2001 Annual Statement of ROA, or approved by the Bureau, and these reinsurance transactions are in dispute in litigation or otherwise, in varying respects, among Gen Re, FVR, and the Company. As discussed in Note 14 herein, litigation is pending between the Company and GenRe..

FVR has not paid the Company reinsurance balances due since the commencement of receivership. As such, all recoverables have been non-admitted via the provision for reinsurance.

Additionally, GenRe has disputed or not paid various balances due since the commencement of receivership. As of December 31, 2007, GenRe has failed to make reinsurance payments due ROA of approximately \$15,616,668 per the reinsurance cession reports for certain aggregate treaties and excess of loss billings. As a result of GenRe's failure to pay reinsurance balances due, ROA has accrued a statutory accounting penalty of approximately \$32,621,696 in this financial statement. The statutory penalty amount as of December 31, 2007 is approximately twenty percent (20%) of the total reinsurance reserve credits and reinsurance recoverable on paid losses and loss adjustment expenses claimed by ROA for the GenRe reinsurance arrangement. Additionally, ROA reserved an additional eighty percent (80%) for reinsurance credits relating to the 2003 accident year as a statutory penalty. The additional allowance is \$1,244,000 at December 31, 2007.

Pursuant to reinsurance treaties A443 and A444, GenRe reinsured the Company for excess of loss coverage, as well as clash coverage for instances when other insurers reinsured part of the reinsured losses. The 2003 renewal of these reinsurance treaties are disputed by the Company and Gen Re. This financial statement has been prepared under the assumption that reinsurance treaties A443 and A444 are in effect.

- E Commutation of Ceded Reinsurance – the Deputy Receiver is investigating those transactions that may have resulted in commutations, settlements, or reductions of reinsurance balances.

On November 18, 2003, ROA commuted reinsurance treaty 9016 with Gen Re for \$24,211,825. The original net cash received by Gen Re from ROA for treaty 9016 was approximately \$26,099,988. The Gen Re risk charge for treaty 9016 was approximately \$2,353,068. There was net interest earned by ROA of approximately \$464,905 under the 9016 treaty arrangement. The 9016 treaty was commuted by ROA because it did not transfer any reinsurance risk from ROA to Gen Re under applicable reinsurance and insurance laws.

- F. Retroactive Reinsurance – N/A

- G. Reinsurance Accounted for as a Deposit

- i. As previously described above, the Company commuted reinsurance treaty 9016. Treaty 9016 had been accounted for as a deposit before the treaty was commuted by the Company.
- ii. The Company entered into a reinsurance agreement for the years 1993 thru 1997 with Safety National Casualty Company which required it be treated as deposit accounting. As of December 31, 2007, the amount maintained for the deposit is \$726,869.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

- a Method Used to Estimate

The Company estimates retrospective premium adjustments by review of the individual risk and factors included in the agreements.

- b Method Used to Record

The Company records the retrospective premium accruals through written premiums.

- c Amount and Percent of Net Retrospective Premiums

Net premiums written in 2007 on retrospective workers' compensation policies were (\$362,567), and these premiums represent 100% of total workers' compensation net premiums written.

- d. Calculation of Non-admitted Accrued Retrospective Premiums – N/A

25. Changes in Incurred Losses and Loss Adjustment Expenses

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Incurred losses and loss adjustment expenses attributable to insured events of prior years totaled \$25,070,000. Original estimates are increased or decreased as additional information becomes known regarding individual claims and expenses.

26. Intercompany Pooling Arrangements – N/A

27. Structured Settlements

The Company has purchased annuities from various life insurers under which claimants of the Company are named as payees. These annuities have been used to reduce unpaid losses by \$1,382,004 as of December 31, 2007.

28. Health Care Receivables – N/A

29. Participating Accident and Health Policies – N/A

30. Premium Deficiency Reserves – N/A

31. High Deductibles

As of December 31, 2007, the amount of reserve credit recorded for deductibles on unpaid losses and loss adjustment expenses was \$11,661,146. The amounts billed and recoverable at December 31, 2007 totaled \$699,297. Included in this amount are recoverables of \$699,017 greater than 90 days past due and are nonadmitted.

32. Discounting of Liabilities for Unpaid Losses and Unpaid Loss Adjustment Expenses – N/A

33. Asbestos/Environmental Reserves – N/A

34. Subscriber Savings Accounts

At December 31, 2007, the Company has a deficit of (\$434,062,809) identified to subscriber savings accounts. Of this amount, (\$434,062,809) is from company operations and is reported in Unassigned Funds (Page 3, Line 33). The balance identified to subscribers savings accounts, \$0, was contributed directly by the subscribers and is separately reported in Other Than Special Surplus Funds (Page 3, Line 30). Subscriber savings account balances are paid to the subscribers upon their termination from the Company. See Note 13 for additional discussion regarding restrictions placed on the return of balances to withdrawn or terminated subscribers. Pursuant to the First Directive, a moratorium has been placed on the payment of funds to subscribers.

35. Multiple Peril Crop – N/A

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	60,948,194	20.998	2,887,438	1.251
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies		0.000		0.000
1.22 Issued by U.S. government sponsored agencies	23,932,794	8.245	23,192,891	10.045
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	0	0.000	0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	0	0.000	0	0.000
1.43 Revenue and assessment obligations	2,400,000	0.827	2,400,000	1.039
1.44 Industrial development and similar obligations	0	0.000	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	2,117,897	0.730	2,117,897	0.917
1.512 Issued or guaranteed by FNMA and FHLMC	14,364,542	4.949	14,364,542	6.221
1.513 All other	0	0.000	0	0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	6,833,443	2.354	6,833,443	2.960
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	9,528,254	3.283	9,528,254	4.127
1.523 All other	0	0.000	0	0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	74,663,002	25.723	74,112,653	32.099
2.2 Unaffiliated foreign securities	748,335	0.258	748,335	0.324
2.3 Affiliated securities	0	0.000	0	0.000
3. Equity interests:				
3.1 Investments in mutual funds		0.000		0.000
3.2 Preferred stocks:				
3.21 Affiliated	0	0.000	0	0.000
3.22 Unaffiliated	0	0.000	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	0	0.000	0	0.000
3.32 Unaffiliated	0	0.000	0	0.000
3.4 Other equity securities:				
3.41 Affiliated	0	0.000	0	0.000
3.42 Unaffiliated	0	0.000	0	0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated	0	0.000	0	0.000
3.52 Unaffiliated	0	0.000	0	0.000
4. Mortgage loans:				
4.1 Construction and land development	0	0.000	0	0.000
4.2 Agricultural	0	0.000	0	0.000
4.3 Single family residential properties	0	0.000	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0.000
4.5 Commercial loans	0	0.000	0	0.000
4.6 Mezzanine real estate loans	0	0.000	0	0.000
5. Real estate investments:				
5.1 Property occupied by the company	0	0.000	0	0.000
5.2 Property held for the production of income (including \$0 of property acquired in satisfaction of debt)	0	0.000	0	0.000
5.3 Property held for sale (including \$0 property acquired in satisfaction of debt)	0	0.000	0	0.000
6. Contract loans	0	0.000	0	0.000
7. Receivables for securities	0	0.000	0	0.000
8. Cash, cash equivalents and short-term investments	94,722,636	32.634	94,703,267	41.017
9. Other invested assets		0.000		0.000
10. Total invested assets	290,259,097	100.000	230,888,720	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes [☐] No [☒]
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [☐] No [☐] NA [☐]
- 1.3

State Regulating?
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [☐] No [☒]
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2001
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/1998
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

11/12/1999
- 3.4

By what department or departments? Bureau of Insurance - Commonwealth of Virginia
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11

sales of new business?

Yes [☐] No [☒]
- 4.12

renewals?

Yes [☐] No [☒]
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21

sales of new business?

Yes [☐] No [☒]
- 4.22

renewals?

Yes [☐] No [☒]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [☐] No [☒]
- 5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....
.....

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [☐] No [☒]
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [☐] No [☒]
- 7.2

If yes,
- 7.21

State the percentage of foreign control;
- 7.22

State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney in fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
.....
.....
.....
.....

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide the names and location (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.]

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Calhoun, Thomson + Matza, LLP, 9500 Arboretum Blvd., Suite 120, Austin, TX 78759
10.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Scott Lefkowitz, FCAS, MAAA, FCA - Oliver Wyman Actuarial Consulting, Inc., 300 Brookhollow Rd., Suite 201, Melville, NY 11747
- 11.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

11.11

Name of real estate holding company

11.12

Number of parcels involved

11.13

Total book/adjusted carrying value

\$
- 11.2

If yes, provide explanation
12.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1

What changes have been made during the year in the United States Manager or the United States Trustees of the reporting entity?
- 12.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 12.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 12.4

If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] NA []
- 13.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

Compliance with applicable governmental laws, rules and regulations;

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

Accountability for adherence to the code.
- 13.11

If the response to 13.1 is No, please explain:
- 13.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 13.21

If the response to 13.2 is Yes, provide information related to amendment(s).
- 13.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 13.31

If the response to 13.3 is Yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

14.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
15.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
16.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or likely to conflict with the official duties of such person?

Yes [X] No []

GENERAL INTERROGATORIES
FINANCIAL

17.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

18.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

18.11

To directors or other officers

\$.....0

18.12

To stockholders not officers

\$.....0

18.13

Trustees, supreme or grand (Fraternal only)

\$.....0

18.2

Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

18.21

To directors or other officers

\$.....0

18.22

To stockholders not officers

\$.....0

18.23

Trustees, supreme or grand (Fraternal only)

\$.....0

19.1

Were any of the assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement?

Yes [] No [X]

19.2

If yes, state the amount thereof at December 31 of the current year:

19.21

Rented from others

\$.....

19.22

Borrowed from others

\$.....

19.23

Leased from others

\$.....

19.24

Other

\$.....

20.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]

20.2

If answer is yes:

20.21

Amount paid as losses or risk adjustment

\$.....

20.22

Amount paid as expenses

\$.....

20.23

Other amounts paid

\$.....

21.1

Does the reporting entity report any amounts due from the parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []

21.2

If yes, indicated any amounts receivable from parent included in the Page 2 amount:

\$.....0

INVESTMENT

22.1

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date?

Yes [X] No []

22.2

If no, give full and complete information relating thereto:

23.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1)

Yes [] No [X]

23.2

If yes, state the amount thereof at December 31 of the current year:

23.21

Loaned to others

\$.....

23.22

Subject to repurchase agreements

\$.....

23.23

Subject to reverse repurchase agreements

\$.....

23.24

Subject to dollar repurchase agreements

\$.....

23.25

Subject to reverse dollar repurchase agreements

\$.....

23.26

Pledged as collateral

\$.....

23.27

Placed under option agreements

\$.....

23.28

Letter stock or other securities restricted as to sale

\$.....

23.29

On deposit with state or other regulatory body

\$.....

23.291

Other

\$.....

23.3

For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

24.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

24.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No [] NA [X]

25.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

25.2

If yes, state the amount thereof at December 31 of the current year.

\$.....

GENERAL INTERROGATORIES

26. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

<div>1</div> <div>Name of Custodian(s)</div>	<div>2</div> <div>Custodian's Address</div>
The Northern Trust Company.....	50 South La Salle Street, Chicago, IL 60675.....
JP MorganChase.....	P.O. Box 5221, New Hyde Park, NY 11042.....

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

<div>1</div> <div>Name(s)</div>	<div>2</div> <div>Location(s)</div>	<div>2</div> <div>Complete Explanation(s)</div>
.....
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year?

Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

<div>1</div> <div>Old Custodian</div>	<div>2</div> <div>New Custodian</div>	<div>3</div> <div>Date of Change</div>	<div>4</div> <div>Reason</div>
.....

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

<div>1</div> <div>Central Registration Depository Number(s)</div>	<div>2</div> <div>Name</div>	<div>2</div> <div>Address</div>
08348.....	T Rowe Price.....	P.O. Box 89000, Baltimore, MD 21289.....
25574.....	JP MorganChase.....	P.O. Box 5221, New Hyde Park, NY 11042.....

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?.....

Yes [] No [X]

27.2 If yes, complete the following schedule:

<div>1</div> <div>CUSIP #</div>	<div>2</div> <div>Name of Mutual Fund</div>	<div>3</div> <div>Book/Adjusted Carrying Value</div>
.....
.....
27.2999 TOTAL		0

27.3 For each mutual fund listed in the table above, complete the following schedule:

<div>1</div> <div>Name of Mutual Fund (from above table)</div>	<div>2</div> <div>Name of Significant Holding Of the Mutual Fund</div>	<div>3</div> <div>Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding</div>	<div>4</div> <div>Date of Valuation</div>
.....
.....

GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
28.1 Bonds.....	226,429,556	225,949,586	(479,970)
28.2 Preferred stocks.....	0		0
28.3 Totals	226,429,556	225,949,586	(479,970)

28.4 Describe the sources or methods utilized in determining fair values:
Fair values are determined using the market values obtained from FT Interactive Data.....

29.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? Yes [] No [X]

29.2 If no, list the exceptions:
The Company no longer uses NAIC market values. Fair value of investments is determined using the market values obtained from FT Interactive Data which are considered to approximate those values determined by the SVO.....

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$

30.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	

31.1 Amount of payments for legal expenses, if any?.....\$

31.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
see attached.....	

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$0

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	
.....	
.....	

GENERAL INTERROGATORIES

(continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only.

\$0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

.....

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$0

1.62

Total incurred claims

\$0

1.63

Number of covered lives

.....0

All years prior to most current three years:

1.64

Total premium earned

\$0

1.65

Total incurred claims

\$0

1.66

Number of covered lives

.....0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$0

1.72

Total incurred claims

\$0

1.73

Number of covered lives

.....0

All years prior to most current three years:

1.74

Total premium earned

\$0

1.75

Total incurred claims

\$0

1.76

Number of covered lives

.....0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$0	\$	.....0
2.2	Premium Denominator	\$(344,620)	\$	.....301,173
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$0	\$	.....0
2.5	Reserve Denominator	\$363,901,881	\$	.....404,022,383
2.6	Reserve Ratio (2.4/2.5)	.....0.000		.....0.000

3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [] No [X]

3.2

If yes, state the amount of calendar year premiums written on:

3.21

Participating policies.....

\$

3.22

Non-participating policies.....

\$

4.

For Mutual reporting entities and Reciprocal Exchanges only:

4.1

Does the reporting entity issue assessable policies?.....

Yes [] No [X]

4.2

Does the reporting entity issue non-assessable policies?.....

Yes [X] No []

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?.....

%

4.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.....

\$

5.

For Reciprocal Exchanges Only:

5.1

Does the exchange appoint local agents?.....

Yes [X] No []

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation.....

Yes [] No [X] NA []

5.22

As a direct expense of the exchange.....

Yes [X] No [] NA []

5.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
Expenses which relate directly to the administration of the Reciprocal and which are related to insurance and reinsurance contracts.....

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?.....

Yes [] No [X]

5.5

If yes, give full information

.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:..... Excess of Loss reinsurance of \$9.7 million each occurrence in excess of \$300,000 each occurrence; Alabama \$9.5 million in excess of \$500,000.....	
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: N/A - The Company does not write property insurance.....	
6.3	What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?..... N/A - The Company does not write property insurance.....	
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?.....	Yes [] No [X]
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss. The Company does not write property insurance.....	
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?.....	Yes [X] No []
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.....	1
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....	Yes [X] No []
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?.....	Yes [X] No []
8.2	If yes, give full information See footnote below.....	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term; (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer; (c) Aggregate stop loss reinsurance coverage; (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party; (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.....	Yes [] No [X]
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling agreements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member, where: (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.....	Yes [] No [X]
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9: (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income; (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 30 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or, (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has file attestation supplement.	Yes [] No [X] Yes [] No [X] Yes [] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [X] No [] N/A []

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force:

Yes

☐

No

☒

11.2

If yes, give full information

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11

Unpaid losses

\$

0

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

0

12.2

Of the amount on Line 13.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$

0

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes

☐

No

☒

NA

☐

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41

From

%

12.42

To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes

☒

No

☐

12.6

If yes, state the amount thereof at December 31 of the current year:

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

250,511

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$

2,000,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes

☐

No

☒

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

2

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes

☒

No

☐

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes

☒

No

☐

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes

☐

No

☐

14.5

If answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes

☐

No

☒

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes

☐

No

☒

If yes, disclose the following information for each of the following types of warranty coverage:

1

2

3

4

5

Direct Losses

Direct Losses

Direct Written

Direct Premium

Direct Premium

Incurred

Unpaid

Premium

Unearned

Earned

16.11

Home

\$

\$

\$

\$

\$

16.12

Products

\$

\$

\$

\$

\$

16.13

Automobile

\$

\$

\$

\$

\$

16.14

Other*

\$

\$

\$

\$

\$

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that it excludes from Schedule F – Part 5. Yes [] No [X]

Incurred but not reported losses on contracts not in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F – Part 5. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$.....
17.12	Unfunded portion of Interrogatory 17.11.....	\$.....
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$.....
17.14	Case reserves portion of Interrogatory 17.11.....	\$.....
17.15	Incurred but not reported portion of Interrogatory 17.11.....	\$.....
17.16	Unearned premium portion of Interrogatory 17.11.....	\$.....
17.17	Contingent commission portion of Interrogatory 17.11.....	\$.....

Provide the following information for all other amounts included in Schedule F – Part 3 and excluded from Schedule F – Part 5, not included above.

17.18	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$.....
17.19	Unfunded portion of Interrogatory 17.18.....	\$.....
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$.....
17.21	Case reserves portion of Interrogatory 17.18.....	\$.....
17.22	Incurred but not reported portion of Interrogatory 17.18.....	\$.....
17.23	Unearned premium portion of Interrogatory 17.18.....	\$.....
17.24	Contingent commission portion of Interrogatory 17.18.....	\$.....

As discussed in Note 23, according to the Company's records, in a "side letter" dated March 27, 2002, the Company agreed to limit General Reinsurance Corporation reinsurance liabilities at \$135 million for loss and loss adjustment expense payments made by the Company at and after January 1, 2002. The "side letter" is the subject of litigation between the Deputy Receiver of the Company and General Reinsurance Corporation as disclosed in the Notes to Financial Statements.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2007	2 2006	3 2005	4 2004	5 2003
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	(362,567)	315,821	(530,071)	315,305	14,337,924
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
6. Total (Line 34)	(362,567)	315,821	(530,071)	315,305	14,337,924
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	(344,620)	301,173	375,509	(376,731)	15,495,867
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
12. Total (Line 34)	(344,620)	301,173	375,509	(376,731)	15,495,867
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(23,292,003)	39,106,838	14,019,677	(18,732,037)	(178,344,822)
14. Net investment gain (loss) (Line 11)	16,228,113	16,742,798	13,219,035	11,294,553	14,572,289
15. Total other income (Line 15)	626,486	(2,827,932)	14,383,974	10,081,855	(26,825,622)
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	250,000	1,309,446	(93)	(671)	23,352
18. Net income (Line 20)	(6,687,404)	51,712,258	41,622,778	2,645,042	(190,621,507)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	350,272,538	360,848,096	370,472,983	350,507,098	420,474,118
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	8,436,925	8,697,301	8,177,535	7,362,515	5,661,305
20.2 Deferred and not yet due (Line 13.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 24)	767,340,251	787,628,619	853,819,042	891,594,522	889,415,552
22. Losses (Page 3, Line 1)	212,030,639	218,841,193	329,023,091	329,186,571	303,083,644
23. Loss adjustment expenses (Page 3, Line 3)	119,511,301	152,821,249	203,586,992	236,831,271	263,243,649
24. Unearned premiums (Page 3, Line 9)	0	0	0	0	0
25. Capital paid up (Page 3, Lines 28 & 29)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 35)	(417,067,713)	(426,780,524)	(483,346,058)	(541,087,424)	(468,941,434)
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(50,154,087)	(106,911,713)	(5,938,853)	36,387,741	(30,657,267)
Risk-Based Capital Analysis					
28. Total adjusted capital	(417,067,713)	(426,780,524)	(483,346,058)	(541,087,424)	(468,941,434)
29. Authorized control level risk-based capital	31,108,875	32,775,690	56,100,361	60,524,063	59,334,972
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 10, Col. 3) x 100.0					
30. Bonds (Line 1)	59.0	62.2	95.8	85.3	62.4
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.8	0.8
34. Cash, cash equivalents and short-term investments (Line 5)	41.0	37.8	4.2	13.8	36.8
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Other invested assets (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Receivables for securities (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
40. Affiliated bonds, (Sch. D, Summary, Line 25, Col. 1)	0	0	0	0	0
41. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)	0	0	0	0	0
42. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	0				
43. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)	0				
44. Affiliated mortgage loans on real estate		0	0	0	0
45. All other affiliated		0	0	0	0
46. Total of above Lines 40 to 45	0	0	0	0	0
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

	1	2	3	4	5
	2007	2006	2005	2004	2003
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24)	(399,139)	0	0	0	0
49. Dividends to stockholders (Line 35)	0	0	0	0	0
50. Change in surplus as regards policyholders for the year (Line 38)	9,712,809	56,565,535	57,741,365	(72,145,990)	(259,348,206)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	38,630,265	101,290,760	(1,891,876)	4,284,436	46,498,263
52. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
55. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	(3,615)
56. Total (Line 34)	38,630,265	101,290,760	(1,891,876)	4,284,436	46,494,648
Net Losses Paid (Page 9, Part 2, Col. 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	32,591,584	96,630,274	(23,532,167)	(3,106,237)	32,213,590
58. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
61. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	(3,615)
62. Total (Line 34)	32,591,584	96,630,274	(23,532,167)	(3,106,237)	32,209,975
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
63. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2)	(7,481.0)	(4,499.6)	(6,310.3)	(6,104.3)	174.2
65. Loss expenses incurred (Line 3)	206.3	(8,174.1)	(8,589.7)	2,079.3	391.1
66. Other underwriting expenses incurred (Line 4)	(166.0)	269.2	561.0	(847.3)	19.0
67. Net underwriting gain (loss) (Line 8)	6,758.8	12,984.8	3,733.5	4,972.3	(484.3)
Other Percentages					
68. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	797.8	727.9	7,436.0	1,828.8	218.2
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	(7,274.7)	(12,673.8)	(14,900.0)	(4,024.9)	565.3
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	0.1	(0.1)	(0.1)	0.1	(3.3)
One Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	(2,551)	(125,663)	(24,727)	28,871	62,302
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100.0)	0.6	26.0	4.6	(6.2)	(29.7)
Two Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(128,213)	(150,389)	4,081	95,214	109,459
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0)	26.5	27.8	(0.9)	(45.4)	291.3



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2007

NAIC Company Code 33812

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					4,521,066	(2,400,252)	17,260,109	924,204	(711,618)	4,661,242		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					1,961,667	12,245,502	36,582,794	116,214	1,116,082	3,104,068		
17.	Other liability					14,840	549,050	4,150,122	48,465	1,830,180	1,891,416		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	6,497,573	10,394,300	57,993,025	1,088,882	2,234,644	9,656,726	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Arkansas		DURING THE YEAR 2007					NAIC Company Code 33812		
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					1,738,779	(1,083,170)	2,668,444	132,238	(385,844)	1,091,435		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					371,938	539,132	3,020,147	139,691	55,068	619,840		
17.	Other liability					(13)	18,079	129,734	5,714	8,933	83,230		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	2,110,704	(525,958)	5,818,326	277,643	(321,844)	1,794,506	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Connecticut				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												500
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	500
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Delaware		DURING THE YEAR 2007					NAIC Company Code 33812		
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					105,000	(1,263)	30,794	115,312	(101,639)	15,736		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability								20,968	(12,512)			
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	105,000	(1,263)	30,794	136,281	(114,151)	15,736	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 3 8 1 2 2 0 0 7 4 3 0 1 0 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Florida				DURING THE YEAR 2007				NAIC Company Code 33812	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												10
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					175,881	241,093	3,309,893	4,552	20,375	92,546		
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	175,881	241,093	3,309,893	4,552	20,375	92,546	0	10
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Georgia		DURING THE YEAR 2007					NAIC Company Code 33812		
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					(195,000)	(207,961)	217,100	54,469	(25,336)	1		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation						353,893	2,334,844		14,461	58,281		
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	(195,000)	145,932	2,551,944	54,469	(10,876)	58,282	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Kansas				DURING THE YEAR 2007				NAIC Company Code 33812	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice								1,123	(481)			
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	1,123	(481)	0	0	0
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Kentucky				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					1,688,718	1,431,031	4,277,018	510,751	469,519	1,466,062		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					1,881,128	15,404,970	47,325,876	106,222	1,528,417	3,761,016		
17.	Other liability					2,742,266	4,387,280	9,847,914	(28,093)	(29,447)	30,459		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	6,312,112	21,223,282	61,450,808	588,880	1,968,490	5,257,537	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Louisiana				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					51,900	(499,277)	1,332,776	7,348	(45,264)	284,841		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation									(99)	1,173		
17.	Other liability						129,051	129,051	(92)	46,245	81,601		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	51,900	(370,226)	1,461,827	7,256	883	367,615	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Maryland			DURING THE YEAR 2007			NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice						(287,029)	926,907	809	(95,362)	53,981		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					72,601	(296,775)	1,246,197	50,469	(10,729)	259,858		
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	72,601	(583,804)	2,173,105	51,278	(106,091)	313,840	0	0
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 3 8 1 2 2 0 0 7 4 3 0 2 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Mississippi				DURING THE YEAR 2007				NAIC Company Code 33812		
Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
Fire												
Allied lines												
Multiple peril crop												
Federal flood												
Farmowners multiple peril												
Homeowners multiple peril												
Commercial multiple peril (non-liability portion)												
Commercial multiple peril (liability portion)												
Mortgage guaranty												
Ocean marine												
Inland marine												
Financial guaranty												
Medical malpractice					3,858,438	579,393	37,348,903	1,480,433	(3,539,782)	15,687,902		
Earthquake												
Group accident and health (b)												
Credit A & H (group and individual)												
Collectively renewable A & H (b)												
Non-cancelable A & H (b)												
Guaranteed renewable A & H (b)												
Non-renewable for stated reasons only (b)												
Other accident only												
Medicare Title XVIII exempt from state taxes or fees												
All other A & H (b)												
Federal employees health benefits program premium (b)												
Workers' compensation					899,773	563,601	9,171,171	217,202	493,966	1,795,418		(48,661)
Other liability					51,554	523,849	1,304,851	87,176	(155,400)	1,042,448		
Products liability												
Private passenger auto no-fault (personal injury protection)												
Other private passenger auto liability												
Commercial auto no-fault (personal injury protection)												
Other commercial auto liability												
Private passenger auto physical damage												
Commercial auto physical damage												
Aircraft (all perils)												
Fidelity												
Surety												
Burglary and theft												
Boiler and machinery												
Credit												
Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS (a)	0	0	0	0	4,809,766	1,666,843	47,824,925	1,784,811	(3,201,216)	18,525,768	0	(48,661)
DETAILS OF WRITE-INS												
.....												
.....												
.....												
Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 3 8 1 2 2 0 0 7 4 3 0 2 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2007

NAIC Company Code 33812

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					1,333,775	(1,511,308)	1,989,550	813,464	(711,403)	710,914		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					1,358,354	643,574	5,848,169	172,219	78,242	553,452		
17.	Other liability					8,825,644	(1,172,920)	434,267	18,309	(50,986)	71,716		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	11,517,773	(2,040,655)	8,271,986	1,003,993	(684,147)	1,336,082	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF North Carolina				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					576,764	(125,205)	(9,238)	92,316	(102,752)	953		75
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					1,014,973	3,046,897	13,041,225	151,039	533,210	2,238,078		
17.	Other liability					10,000	(7,628)		13,642	(9,665)			
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	1,601,737	2,914,065	13,031,986	256,998	420,792	2,239,030	0	75
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Pennsylvania				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					125,000	(788,623)	1,111,187	65,344	(52,691)	721,600		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability					(141)	(2,372)	68,281		7,886	63,772		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	124,859	(790,994)	1,179,468	65,344	(44,805)	785,372	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Rhode Island				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												500
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	500
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000		BUSINESS IN THE STATE OF South Carolina				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice						(13,053)			(14,278)			80
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	(13,053)	0	0	(14,278)	0	0	80
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Tennessee				DURING THE YEAR 2007				NAIC Company Code 33812	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					612,791	1,512,541	4,870,791	536,783	(850,390)	1,420,572		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation					551,670	3,266,019	16,947,402	47,959	340,333	1,313,166		
17.	Other liability					63,875	(633,873)	40,980	13,870	(158,472)	160		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	1,228,336	4,144,687	21,859,173	598,612	(668,529)	2,733,899	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Texas				DURING THE YEAR 2007				NAIC Company Code 33812	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice						0	2	35,705	(11,477)	3,797		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	2	35,705	(11,477)	3,797	0	0
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 3 8 1 2 2 0 0 7 4 3 0 4 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2007

NAIC Company Code 33812

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice					2,271,863	(1,061,145)	4,431,639	814,225	(388,924)	2,490,325		
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation	(362,567)				1,580,479	7,784,071	39,972,240	313,463	860,538	3,690,854		9,159
17.	Other liability					364,307	(1,115,681)	680,215	51,780	362,950	1,096,621		
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	(362,567)	0	0	0	4,216,649	5,607,245	45,084,094	1,179,468	834,564	7,277,800	0	9,159
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0000

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2007

NAIC Company Code 33812

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice						(67,544)	388,010	59,136	70,493	188,134		25
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal employees health benefits program premium (b)												
16.	Workers' compensation												
17.	Other liability								(40,147)	(40,147)			
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	(67,544)	388,010	18,989	30,347	188,134	0	25
DETAILS OF WRITE-INS													
3301.	.....											
3302.	.....											
3303.	.....											
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

20.WV



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ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2007				NAIC Company Code 33812			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees		
		1 Direct Premiums Written	2 Direct Premiums Earned												
Fire		0	0	0	0	0	0	0	0	0	0	0	0		
Allied lines		0	0	0	0	0	0	0	0	0	0	0	0		
Multiple peril crop		0	0	0	0	0	0	0	0	0	0	0	0		
Federal flood		0	0	0	0	0	0	0	0	0	0	0	0		
Farmowners multiple peril		0	0	0	0	0	0	0	0	0	0	0	0		
Homeowners multiple peril		0	0	0	0	0	0	0	0	0	0	0	0		
Commercial multiple peril (non-liability portion)		0	0	0	0	0	0	0	0	0	0	0	0		
Commercial multiple peril (liability portion)		0	0	0	0	0	0	0	0	0	0	0	0		
Mortgage guaranty		0	0	0	0	0	0	0	0	0	0	0	0		
Ocean marine		0	0	0	0	0	0	0	0	0	0	0	0		
Inland marine		0	0	0	0	0	0	0	0	0	0	0	0		
Financial guaranty		0	0	0	0	0	0	0	0	0	0	0	0		
Medical malpractice		0	0	0	0	16,689,095	(4,522,864)	76,843,992	5,643,661	(6,497,231)	28,797,495	0	1,190		
Earthquake		0	0	0	0	0	0	0	0	0	0	0	0		
Group accident and health (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Credit A & H (group and individual)		0	0	0	0	0	0	0	0	0	0	0	0		
Collectively renewable A & H (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Non-cancelable A & H (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Guaranteed renewable A & H (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Non-renewable for stated reasons only (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Other accident only		0	0	0	0	0	0	0	0	0	0	0	0		
Medicare Title XVIII exempt from state taxes or fees		0	0	0	0	0	0	0	0	0	0	0	0		
All other A & H (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Federal employees health benefits program premium (b)		0	0	0	0	0	0	0	0	0	0	0	0		
Workers' compensation		(362,567)	0	0	0	9,868,463	43,791,978	178,799,958	1,319,031	5,029,865	17,487,751	0	(39,502)		
Other liability		0	0	0	0	12,072,332	2,674,835	16,785,416	191,594	1,799,565	4,361,423	0	0		
Products liability		0	0	0	0	0	0	0	0	0	0	0	0		
Private passenger auto no-fault (personal injury protection)		0	0	0	0	0	0	0	0	0	0	0	0		
Other private passenger auto liability		0	0	0	0	0	0	0	0	0	0	0	0		
Commercial auto no-fault (personal injury protection)		0	0	0	0	0	0	0	0	0	0	0	0		
Other commercial auto liability		0	0	0	0	0	0	0	0	0	0	0	0		
Private passenger auto physical damage		0	0	0	0	0	0	0	0	0	0	0	0		
Commercial auto physical damage		0	0	0	0	0	0	0	0	0	0	0	0		
Aircraft (all perils)		0	0	0	0	0	0	0	0	0	0	0	0		
Fidelity		0	0	0	0	0	0	0	0	0	0	0	0		
Surety		0	0	0	0	0	0	0	0	0	0	0	0		
Burglary and theft		0	0	0	0	0	0	0	0	0	0	0	0		
Boiler and machinery		0	0	0	0	0	0	0	0	0	0	0	0		
Credit		0	0	0	0	0	0	0	0	0	0	0	0		
Aggregate write-ins for other lines of business		0	0	0	0	0	0	0	0	0	0	0	0		
TOTALS (a)		(362,567)	0	0	0	38,629,890	41,943,949	272,429,366	7,154,285	332,200	50,646,668	0	(38,312)		
DETAILS OF WRITE-INS															
Summary of remaining write-ins for Line 33 from overflow page		0	0	0	0	0	0	0	0	0	0	0	0		
Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)		0	0	0	0	0	0	0	0	0	0	0	0		

(a) Finance and service charges not included in Lines 1 to 34 \$0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31, prior year.....	0
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	0
2.2 Totals, Part 3, Column 8	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances, Column 7, and net of credit to permanent improvements (Column 9)	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	0
4.2 Totals, Part 3, Column 10	0
5. Total profit (loss) on sales, Part 3, Column 15	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	0
6.2 Totals, Part 3, Column 9	0
7. Amounts received on sales, Part 3, Column 12 and Part 1, Column 13	0
8. Book/adjusted carrying value at end of current period	0
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	0
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	0

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	0
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column).....	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Long-Term Invested Assets

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	10,406,885
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	0
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	10,406,885
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	10,406,885
12. Total nonadmitted amounts	10,406,885
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3).....	0

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year					
Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	86,998,885	87,422,068	87,331,173	86,512,274
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	86,998,885	87,422,068	87,331,173	86,512,274
States, Territories and Possessions (Direct and guaranteed)	5. United States	0	0	0	0
	6. Canada	0	0	0	0
	7. Other Countries	0	0	0	0
	8. Totals	0	0	0	0
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	0	0	0	0
	10. Canada	0	0	0	0
	11. Other Countries	0	0	0	0
	12. Totals	0	0	0	0
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	16,764,542	16,708,804	16,792,884	16,690,248
	14. Canada	0	0	0	0
	15. Other Countries	0	0	0	0
	16. Totals	16,764,542	16,708,804	16,792,884	16,690,248
Public Utilities (unaffiliated)	17. United States	2,120,614	2,144,276	2,162,836	2,076,000
	18. Canada	0	0	0	0
	19. Other Countries	0	0	0	0
	20. Totals	2,120,614	2,144,276	2,162,836	2,076,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	88,904,085	88,288,485	90,339,827	88,472,467
	22. Canada	748,335	748,570	748,283	750,000
	23. Other Countries	0	0	0	0
	24. Totals	89,652,420	89,037,055	91,088,109	89,222,467
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. Total Bonds	195,536,460	195,312,203	197,375,001	194,500,989
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States	0	0	0	
	28. Canada	0	0	0	
	29. Other Countries	0	0	0	
	30. Totals	0	0	0	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	0	0	0	
	32. Canada	0	0	0	
	33. Other Countries	0	0	0	
	34. Totals	0	0	0	
Industrial and Miscellaneous (unaffiliated)	35. United States	0	0	0	
	36. Canada	0	0	0	
	37. Other Countries	0	0	0	
	38. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	
	40. Total Preferred Stocks	0	0	0	
COMMON STOCKS Public Utilities (unaffiliated)	41. United States	0	0	0	
	42. Canada	0	0	0	
	43. Other Countries	0	0	0	
	44. Totals	0	0	0	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	0	0	0	
	46. Canada	0	0	0	
	47. Other Countries	0	0	0	
	48. Totals	0	0	0	
Industrial and Miscellaneous (unaffiliated)	49. United States	0	0	0	
	50. Canada	0	0	0	
	51. Other Countries	0	0	0	
	52. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	53. Totals	0	0	0	
	54. Total Common Stocks	0	0	0	
	55. Total Stocks	0	0	0	
	56. Total Bonds and Stocks	195,536,460	195,312,203	197,375,001	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year.....	211,484,927	7. Amortization of premium.....	988,453
2. Cost of bonds and stocks acquired, Column 7, Part 3	68,405,065	8. Foreign Exchange Adjustment:	
3. Accrual of discount.....	367,785	8.1 Column 15, Part 1	0
4. Increase (decrease) by adjustment:.....		8.2 Column 19, Part 2, Sec. 1.....	0
4.1 Columns 12 - 14, Part 1.....	(127,192)	8.3 Column 16, Part 2, Sec. 2	0
4.2 Columns 15 - 17, Part 2, Sec. 1.....	0	8.4 Column 15, Part 4	0
4.3 Column 15, Part 2, Sec. 2.....	0	9. Book/adjusted carrying value at end of current period	195,536,459
4.4 Columns 11 - 13, Part 4	(2,229)	10. Total valuation allowance	0
5. Total gain (loss), Column 19, Part 4	332,602	11. Subtotal (Lines 9 plus 10)	195,536,459
6. Deduct consideration for bonds and stocks disposed of		12. Total nonadmitted amounts	59,351,008
Column 7, Part 4	83,936,046	13. Statement value of bonds and stocks, current period	136,185,451

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	75,797,227	16,856,156	1,466,693	319,907	44,628	94,484,611	33.1	129,452,262	32.8	94,465,242	19,369
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	75,797,227	16,856,156	1,466,693	319,907	44,628	94,484,611	33.1	129,452,262	32.8	94,465,242	19,369
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	2,759,728	6,681,019	3,852,554	1,314,895	2,156,347	16,764,542	5.9	17,362,771	4.4	16,764,542	0
5.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	2,759,728	6,681,019	3,852,554	1,314,895	2,156,347	16,764,542	5.9	17,362,771	4.4	16,764,542	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1 .....	.0	1,677,479	.0	.0	.0	1,677,479	.0.6	4,059,648	1.0	1,677,479	.0
6.2 Class 2 .....	.0	425,337	.0	.0	.0	425,337	.0.1	1,678,407	.0.4	425,337	.0
6.3 Class 3 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
6.4 Class 4	2,802	11,426	3,570	.0	.0	17,798	.0.0	17,798	.0.0	17,798	.0
6.5 Class 5 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
6.6 Class 6	0	0	0	0	0	0	.0.0	0	.0.0	0	0
6.7 Totals	2,802	2,114,241	3,570	0	0	2,120,614	0.7	5,755,853	1.5	2,120,614	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	101,652,980	35,663,149	757,211	224,970	34,968	138,333,278	48.4	207,340,902	52.5	138,107,847	225,431
7.2 Class 2	14,460,838	14,161,737	94,899	1,480,256	.0	30,197,730	10.6	32,352,442	8.2	26,945,046	3,252,684
7.3 Class 3	2,346,581	1,552,577	.0	.0	.0	3,899,158	1.4	2,328,570	.0.6	2,553,494	1,345,664
7.4 Class 4 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
7.5 Class 5 .....	.0	.0	.0	.0	.0	.0	.0.0	22,500	.0.0	.0	.0
7.6 Class 6	0	0	0	0	0	0	.0.0	0	.0.0	0	0
7.7 Totals	118,460,399	51,377,464	852,110	1,705,226	34,968	172,430,166	60.3	242,044,414	61.3	167,606,387	4,823,780
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
8.2 Class 2 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
8.3 Class 3 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
8.4 Class 4 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
8.5 Class 5 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
8.6 Class 6	0	0	0	0	0	0	.0.0	0	.0.0	0	0
8.7 Totals	0	0	0	0	0	0	.0.0	0	.0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
9.2 Class 2 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
9.3 Class 3 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
9.4 Class 4 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
9.5 Class 5 .....	.0	.0	.0	.0	.0	.0	.0.0	.0	.0.0	.0	.0
9.6 Class 6	0	0	0	0	0	0	.0.0	0	.0.0	0	0
9.7 Totals	0	0	0	0	0	0	.0.0	0	.0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	180,209,935	60,877,803	6,076,459	1,859,771	2,235,943	251,259,910	87.9	XXX	XXX	251,015,110	244,800
10.2 Class 2	14,460,838	14,587,074	94,899	1,480,256	0	30,623,067	10.7	XXX	XXX	27,370,382	3,252,684
10.3 Class 3	2,346,581	1,552,577	0	0	0	3,899,158	1.4	XXX	XXX	2,553,494	1,345,664
10.4 Class 4	2,802	11,426	3,570	0	0	17,798	0.0	XXX	XXX	17,798	0
10.5 Class 5	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Class 6	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	197,020,156	77,028,879	6,174,928	3,340,028	2,235,943	285,799,933	100.0	XXX	XXX	280,956,785	4,843,148
10.8 Line 10.7 as a % of Col. 6	69.0	27.0	2.0	1.0	1.0	100.0	XXX	XXX	XXX	98.0	2.0
11. Total Bonds Prior Year											
11.1 Class 1	258,310,768	87,042,881	9,153,814	3,099,048	609,072	XXX	XXX	358,215,583	90.8	348,935,405	9,280,178
11.2 Class 2	9,321,230	22,882,543	345,594	1,481,482	0	XXX	XXX	34,030,849	8.6	31,827,870	2,202,979
11.3 Class 3	0	2,328,570	0	0	0	XXX	XXX	2,328,570	0.6	1,001,948	1,326,622
11.4 Class 4	895	10,074	6,828	0	0	XXX	XXX	17,798	0.0	17,798	0
11.5 Class 5	0	22,500	0	0	0	XXX	XXX	22,500	0.0	22,500	0
11.6 Class 6	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	267,632,893	112,286,569	9,506,237	4,580,530	609,072	XXX	XXX	394,615,300	100.0	381,805,521	12,809,779
11.8 Line 11.7 as a % of Col. 8	68.0	28.0	2.0	1.0	0.0	XXX	XXX	100.0	XXX	97.0	3.0
12. Total Publicly Traded Bonds											
12.1 Class 1	179,978,344	60,864,685	6,076,367	1,859,771	2,235,943	251,015,110	87.8	348,935,405	88.4	251,015,110	XXX
12.2 Class 2	14,235,997	11,559,230	94,899	1,480,256	0	27,370,382	9.6	31,827,870	8.1	27,370,382	XXX
12.3 Class 3	1,000,917	1,552,577	0	0	0	2,553,494	0.9	1,001,948	0.3	2,553,494	XXX
12.4 Class 4	2,802	11,426	3,570	0	0	17,798	0.0	17,798	0.0	17,798	XXX
12.5 Class 5	0	0	0	0	0	0	0.0	22,500	0.0	0	XXX
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	195,218,060	73,987,918	6,174,836	3,340,028	2,235,943	280,956,785	98.3	381,805,521	96.8	280,956,785	XXX
12.8 Line 12.7 as a % of Col. 6	69.0	26.0	2.0	1.0	1.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	68.0	26.0	2.0	1.0	1.0	98.0	XXX	XXX	XXX	98.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	231,591	13,117	92	0	0	244,800	0.1	9,280,178	2.4	XXX	244,800
13.2 Class 2	224,841	3,027,844	0	0	0	3,252,684	1.1	2,202,979	0.6	XXX	3,252,684
13.3 Class 3	1,345,664	0	0	0	0	1,345,664	0.5	1,326,622	0.3	XXX	1,345,664
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	1,802,095	3,040,961	92	0	0	4,843,148	1.7	12,809,779	3.3	XXX	4,843,148
13.8 Line 13.7 as a % of Col. 6	37.0	63.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	1.0	1.0	0.0	0.0	0.0	2.0	XXX	XXX	XXX	XXX	2.0

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 , current year, \$ 0 prior year of bonds with Z* designations. The letter “Z” means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. “Z*” means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 , current year, \$ 0 prior year of bonds with 6* designations. “5*” means the NAIC designation was assigned by the SVO in reliance on the insurer’s certification that the issuer is current in all principal and interest payments. “6*” means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1	2	3	4	5	6	7	8	9	10	11
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	75,434,454	15,962,095	970,165	0	0	92,366,714	32.3	126,990,686	32.2	92,347,345	19,369
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	362,772	894,061	496,528	319,907	44,628	2,117,897	0.7	2,461,577	0.6	2,117,897	0
1.7 Totals	75,797,227	16,856,156	1,466,693	319,907	44,628	94,484,611	33.1	129,452,262	32.8	94,465,242	19,369
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	0	0	400,000	0	2,000,000	2,400,000	0.8	400,000	0.1	2,400,000	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,759,728	6,681,019	3,452,554	1,314,895	156,347	14,364,542	5.0	16,962,771	4.3	14,364,542	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	2,759,728	6,681,019	3,852,554	1,314,895	2,156,347	16,764,542	5.9	17,362,771	4.4	16,764,542	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	2,802	2,114,241	3,570	.0	.0	2,120,614	.0.7	5,755,853	1.5	2,120,614	.0
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
6.4 Other .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	2,802	2,114,241	3,570	0	0	2,120,614	0.7	5,755,853	1.5	2,120,614	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	109,927,117	42,834,492	494,024	1,480,256	.0	154,735,889	54.1	213,466,392	54.1	149,957,598	4,778,291
7.2 Single Class Mortgage-Backed/Asset-Based Securities	600,459	749,931	.0	.0	.0	1,350,390	.0.5	4,317,397	1.1	1,350,390	.0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined	6,015,057	5,557,419	358,086	224,970	34,968	12,190,499	4.3	15,984,917	4.0	12,145,010	45,488
7.4 Other	21,840	30,879	.0	.0	.0	52,719	.0.0	92,388	0.0	52,719	.0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	1,371,992	906,811	.0	.0	.0	2,278,803	.0.8	5,755,229	1.5	2,278,803	.0
7.6 Other	523,936	1,297,933	0	0	0	1,821,868	0.6	2,428,091	0.6	1,821,868	0
7.7 Totals	118,460,399	51,377,464	852,110	1,705,226	34,968	172,430,166	60.3	242,044,414	61.3	167,606,387	4,823,780
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
9.4 Other .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined .....	.0	.0	.0	.0	.0	.0	.0.0	.0	0.0	.0	.0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	185,364,373	60,910,828	1,867,759	1,480,256	2,000,000	251,623,216	88.0	XXX	XXX	246,825,556	4,797,660
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	3,722,959	8,325,011	3,949,082	1,634,802	200,975	17,832,829	6.2	XXX	XXX	17,832,829	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	6,015,057	5,557,419	358,086	224,970	34,968	12,190,499	4.3	XXX	XXX	12,145,010	45,488
10.4 Other	21,840	30,879	0	0	0	52,719	0.0	XXX	XXX	52,719	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	1,371,992	906,811	0	0	0	2,278,803	0.8	XXX	XXX	2,278,803	0
10.6 Other	523,936	1,297,933	0	0	0	1,821,868	0.6	XXX	XXX	1,821,868	0
10.7 Totals	197,020,156	77,028,879	6,174,928	3,340,028	2,235,943	285,799,933	100.0	XXX	XXX	280,956,785	4,843,148
10.8 Line 10.7 as a % of Col. 6	69.0	27.0	2.0	1.0	1.0	100.0	XXX	XXX	XXX	98.0	2.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	252,744,874	90,037,944	2,348,631	1,481,482	0	XXX	XXX	346,612,931	87.8	333,883,358	12,729,572
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	6,606,400	9,356,277	5,494,977	2,013,493	270,597	XXX	XXX	23,741,744	6.0	23,741,744	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	3,837,347	10,213,451	865,666	835,498	232,955	XXX	XXX	15,984,917	4.0	15,904,711	80,206
11.4 Other	24,376	48,731	15,799	3,482	0	XXX	XXX	92,388	0.0	92,388	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	3,392,456	1,781,612	581,161	0	0	XXX	XXX	5,755,229	1.5	5,755,229	0
11.6 Other	1,027,441	848,554	200,003	246,575	105,520	XXX	XXX	2,428,091	0.6	2,428,091	0
11.7 Totals	267,632,893	112,286,569	9,506,237	4,580,530	609,072	XXX	XXX	394,615,300	100.0	381,805,521	12,809,779
11.8 Line 11.7 as a % of Col. 8	68.0	28.0	2.0	1.0	0.0	XXX	XXX	100.0	XXX	97.0	3.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	183,594,557	57,882,984	1,867,759	1,480,256	2,000,000	246,825,556	86.4	333,883,358	84.6	246,825,556	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	3,722,959	8,325,011	3,949,082	1,634,802	200,975	17,832,829	6.2	23,741,744	6.0	17,832,829	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	5,982,778	5,544,301	357,994	224,969	34,968	12,145,010	4.3	15,904,711	4.0	12,145,010	XXX
12.4 Other	21,840	30,879	0	0	0	52,719	0.0	92,388	0.0	52,719	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	1,371,992	906,811	0	0	0	2,278,803	0.8	5,755,229	1.5	2,278,803	XXX
12.6 Other	523,936	1,297,933	0	0	0	1,821,868	0.6	2,428,091	0.6	1,821,868	XXX
12.7 Totals	195,218,060	73,987,918	6,174,836	3,340,028	2,235,943	280,956,785	98.3	381,805,521	96.8	280,956,785	XXX
12.8 Line 12.7 as a % of Col. 6	69.0	26.0	2.0	1.0	1.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	68.0	26.0	2.0	1.0	1.0	98.0	XXX	XXX	XXX	98.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	1,769,816	3,027,844	0	0	0	4,797,660	1.7	12,729,572	3.2	XXX	4,797,660
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	32,279	13,117	92	0	0	45,488	0.0	80,206	0.0	XXX	45,488
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	1,802,095	3,040,961	92	0	0	4,843,148	1.7	12,809,779	3.3	XXX	4,843,148
13.8 Line 13.7 as a % of Col. 6	37.0	63.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	1.0	1.0	0.0	0.0	0.0	2.0	XXX	XXX	XXX	XXX	2.0

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	75,192,871	75,192,871	0	0	0
2. Cost of short-term investments acquired	281,520,188	281,520,188	0	0	0
3. Increase (decrease) by adjustment	(1,965)	(1,965)	0	0	0
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	33,900	33,900	0	0	0
6. Consideration received on disposal of short-term investments	321,689,657	321,689,657	0	0	0
7. Book/adjusted carrying value, current year	35,055,337	35,055,337	0	0	0
8. Total valuation allowance	0	0	0	0	0
9. Subtotal (Lines 7 plus 8)	35,055,337	35,055,337	0	0	0
10. Total nonadmitted amounts	19,369	19,369	0	0	0
11. Statement value (Lines 9 minus 10)	35,035,968	35,035,968	0	0	0
12. Income collected during year	4,068,619	4,068,619	0	0	0
13. Income earned during year	3,698,190	3,698,190	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	Reinsurance Recoverable On									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
0499999 - Total - Authorized - Affiliates														0			0	
13-2673100.....	22039.....	General Reinsurance Corp.....	DE.....		(18)	13,987	814	82,971	12,979	42,471	9,071			162,292	(816)		163,108	
84-0948519.....	11860.....	COPIC Insurance Company.....	CO.....			0	18	153	54	19	32			276	(14)		289	
13-5459190.....	21113.....	US Fire Insurance Company.....	DE.....			107	(36)	529		472				1,072			1,072	
48-0921045.....	39845.....	Employers Reinsurance Corporation.....	MO.....			79	(30)	874	37	462	81			1,503	400		1,103	
43-0727872.....	15105.....	Safety National Casualty Company.....	MO.....			367	30	2,133	60	1,923	157			4,671			4,671	
31-1169435.....	23612.....	Midwest Employers Casualty Co.....	DE.....			154	(62)	1,065		3,339				4,495			4,495	
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)						4		17		36				57			57	
0599999 - Authorized - Other U.S. Unaffiliated Insurers						(18)	14,699	734	87,742	13,130	48,722	9,341		174,367	(430)		174,797	
AA-9992118.....	00000.....	National Workers Comp. Reins. Pool.....	NY.....			75								75			75	
0699999 - Authorized - Pools - Mandatory Pools						75								75			75	
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0	
0999999 - Total - Authorized						(18)	14,774	734	87,742	13,130	48,722	9,341		174,442	(430)		174,872	
1399999 - Total - Unauthorized - Affiliates														0			0	
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0	
AA-3190016.....	00000.....	First Virginia Reinsurance, Ltd.....	BM.....			(2,290)	(156)	129,232	32,770	24,724	15,474			199,754	8,281		191,472	
		Memorial Professional Assurance Company.....	K1.....			205		744		684				1,633			1,633	
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0	
1799999 - Unauthorized - Other Non-U.S. Insurers						(2,085)	(156)	129,975	32,770	25,408	15,474			201,386	8,281		193,105	
1899999 - Total - Unauthorized						(2,085)	(156)	129,975	32,770	25,408	15,474			201,386	8,281		193,105	
1999999 - Total - Authorized and Unauthorized						(18)	12,690	577	217,717	45,900	74,130	24,815	0	375,829	7,851		367,977	
2099999 - Total - Protected Cells														0			0	
9999999 Totals						(18)	12,690	577	217,717	45,900	74,130	24,815		375,829	7,851		367,977	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.		
2.		
3.		
4.		
5.		

Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1.			Yes [] No []
2.			Yes [] No []
3.			Yes [] No []
4.			Yes [] No []
5.			Yes [] No []

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses					12	13		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	5	Overdue				Total Due Cols. 5 + 10	Percentage Overdue Col. 10/Col. 11	Percentage more Than 120 Days Overdue Col. 9 / Col. 11	
				Current	6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				10 Total Overdue Cols. 6 + 7 + 8 + 9
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling										0.0	0.0	
0299999 - Authorized - Affiliates - U.S. Non-Pool										0.0	0.0	
0399999 - Authorized - Affiliates - Other (Non-U.S.)										0.0	0.0	
0499999 - Total - Authorized - Affiliates									0	0.0	0.0	
13-2673100	22039	General Reinsurance Corp.	DE	4,374	42	2,088	153	8,144	10,426	14,800	70.4	55.0
84-0948519	11860	COPIC Insurance Company	CO	18					0	18	0.0	0.0
13-5459190	21113	US Fire Insurance Company	DE	68				4	4	71	5.2	5.2
48-0921045	39845	Employers Reinsurance Corporation	MO	49					0	49	0.9	0.9
43-0727872	15105	Safety National Casualty Company	MO	378		1		18	19	398	4.9	4.6
31-1169435	23612	Midwest Employers Casualty Co	DE	92					0	92	0.0	0.0
06-1266276	36153	Aetna Insurance Co. of CT	CT	4					0	4	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				4,983	42	2,089	153	8,166	10,450	15,433	67.7	52.9
AA-9992118	00000	National Workers Comp. Reins. Pool	NY					75	75	75	100.0	100.0
0699999 - Authorized - Pools - Mandatory Pools								75	75	75	100.0	100.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers											0.0	0.0
0999999 - Total - Authorized				4,983	42	2,089	153	8,241	10,525	15,508	67.9	53.1
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers											0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
AA-3190016	00000	First Virginia Reinsurance, Ltd	VA	(2,631)				185	185	(2,446)	(7.6)	(7.6)
		Memorial Professional Assurance Company	K1					205	205	205	100.0	100.0
1799999 - Unauthorized - Other Non-U.S. Insurers				(2,631)				390	390	(2,241)	(17.4)	(17.4)
1899999 - Total - Unauthorized				(2,631)				390	390	(2,241)	(17.4)	(17.4)
1999999 - Total - Authorized and Unauthorized				2,352	42	2,089	153	8,632	10,915	13,267	82.3	65.1
2099999 - Total - Protected Cells									0	0	0.0	0.0
99999999 Totals				2,352	42	2,089	153	8,632	10,915	13,267	82.3	65.1

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SCHEDULE F - PART 6

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

[illegible]

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$in dispute.

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Provision for Overdue Reinsurance as of December 31, Current Year

[illegible]

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	230,888,719		230,888,719
2. Premiums and considerations (Line 13)	8,436,925		8,436,925
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1).....	13,266,970	(13,266,970)	0
4. Funds held by or deposited with reinsured companies (Line 14.2).....	0		0
5. Other assets	97,679,923	(84,303)	97,595,620
6. Net amount recoverable from reinsurers		141,024,601	141,024,601
7. Protected cell assets (Line 25)	0		0
8. Totals (Line 26)	350,272,538	127,673,328	477,945,866
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	363,901,881	362,561,565	726,463,446
10. Taxes, expenses, and other obligations (Lines 4 through 8)	4,157,752		4,157,752
11. Unearned premiums (Line 9)	0		0
12. Advance Premiums (Line 10)	0		0
13. Dividends declared and unpaid (Line 11.1 and 11.2)	4,616,789		4,616,789
14. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	7,851,495	(7,851,495)	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	12,078		12,078
17. Provision for reinsurance (Line 16)	227,027,139	(227,027,139)	0
18. Other liabilities	159,773,118	(9,603)	159,763,515
19. Total liabilities excluding protected cell business (Line 24)	767,340,251	127,673,328	895,013,579
20. Protected cell liabilities (Line 25)	0		0
21. Surplus as regards policyholders (Line 35)	(417,067,713)	X X X	(417,067,713)
22. Totals (Line 36)	350,272,538	127,673,328	477,945,866

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,621	1,264	240	36	707	0	0	2,268	XXX
2. 1998	111,430	50,814	60,616	94,261	35,016	42,419	16,636	8,352	1,037	793	92,342	XXX
3. 1999	132,524	72,325	60,199	108,656	45,260	53,345	24,202	9,972	800	484	101,710	XXX
4. 2000	184,564	77,641	106,923	103,664	44,163	38,763	17,609	9,925	613	51	89,966	XXX
5. 2001	230,267	109,504	120,763	76,087	32,007	28,736	8,394	12,487	592	164	76,317	XXX
6. 2002	224,425	93,857	130,569	36,833	12,548	10,187	2,350	25,920	651	70	57,390	XXX
7. 2003	14,338	(1,158)	15,496	2,213	0	393	(4)	11,020	0	1	13,630	XXX
8. 2004	315	692	(377)	0	0	0	0	0	0	0	0	XXX
9. 2005	(530)	(752)	222	0	0	0	0	0	0	0	0	XXX
10. 2006	316	15	301	0	0	0	0	0	0	0	0	XXX
11. 2007	(363)	(18)	(345)	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	424,334	170,257	174,082	69,224	78,382	3,694	1,564	433,623	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	50,662	24,012	28,537	16,375	6,871	3,389	5,335	1,831	14,269	0	0	60,067	xxx
2.	18,750	9,768	7,085	3,553	4,628	2,192	1,839	1,081	2,697	0	0	18,405	xxx
3.	42,626	26,334	10,263	5,938	10,399	5,431	3,766	2,608	3,622	0	0	30,365	xxx
4.	77,243	52,570	18,509	11,877	15,392	9,732	5,684	4,065	7,451	0	0	46,035	xxx
5.	95,501	58,822	25,271	16,978	21,657	12,184	8,271	6,048	12,007	0	0	68,675	xxx
6.	78,503	35,194	21,281	12,557	20,152	8,390	8,367	4,984	14,581	0	0	81,758	xxx
7.	19,669	10,754	9,464	6,650	7,461	4,440	5,085	4,059	10,310	0	0	26,086	xxx
8.	271	262	244	202	144	142	142	139	82	0	0	137	xxx
9.	0	0	0	0	0	0	0	0	8	0	0	8	xxx
10.	0	0	0	0	0	0	0	0	3	0	0	3	xxx
11.	0	0	0	0	0	0	0	0	3	0	0	3	xxx
12. Totals	383,224	217,717	120,654	74,130	86,704	45,900	38,489	24,815	65,033	0	0	331,542	xxx

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36 Loss Expenses
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	38,812	21,255
2.	180,030	69,283	110,747	161.6	136.3	182.7	0	0		12,514	5,891
3.	242,648	110,573	132,075	183.1	152.9	219.4	0	0		20,617	9,748
4.	276,630	140,629	136,001	149.9	181.1	127.2	0	0		31,304	14,731
5.	280,017	135,025	144,992	121.6	123.3	120.1	0	0		44,971	23,704
6.	215,824	76,675	139,149	96.2	81.7	106.6	0	0		52,033	29,725
7.	65,615	25,898	39,716	457.6	(2,236.6)	256.3	0	0		11,729	14,357
8.	883	745	138	280.0	107.6	(36.6)	0	0		50	87
9.	8	1	8	(1.6)	(0.1)	3.5	0	0		0	8
10.	3	0	3	1.0	0.4	1.1	0	0		0	3
11.	3	0	3	(0.8)	0.0	(0.8)	0	0		0	3
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	212,031	119,511

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	149,623	148,273	150,919	151,576	165,833	163,951	184,615	180,685	170,404	172,012	1,608	(8,673)
2. 1998	78,681	80,427	90,402	96,437	104,471	106,738	112,479	108,308	100,948	100,735	(214)	(7,573)
3. 1999	XXX	75,584	89,210	102,230	129,302	137,883	138,543	136,322	118,547	119,282	734	(17,041)
4. 2000	XXX	XXX	87,601	111,796	128,356	137,611	141,135	136,968	120,830	119,238	(1,592)	(17,730)
5. 2001	XXX	XXX	XXX	136,636	139,953	161,951	159,313	157,578	122,903	121,089	(1,813)	(36,488)
6. 2002	XXX	XXX	XXX	XXX	106,612	128,697	133,656	130,427	98,867	99,299	433	(31,128)
7. 2003	XXX	XXX	XXX	XXX	XXX	37,343	33,303	27,966	20,092	18,387	(1,706)	(9,579)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(6)	57	56	56	(1)	(2)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(2,551)	(128,213)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	000	47,649	85,041	107,991	129,600	134,316	131,901	123,882	124,653	126,214	XXX	XXX
2. 1998	10,381	28,162	50,258	69,894	80,100	83,893	83,092	83,217	84,259	85,027	XXX	XXX
3. 1999	XXX	9,910	32,823	57,384	80,675	87,502	88,239	87,941	90,630	92,539	XXX	XXX
4. 2000	XXX	XXX	17,549	45,568	73,511	79,236	77,631	76,715	78,680	80,655	XXX	XXX
5. 2001	XXX	XXX	XXX	16,857	49,606	63,363	60,626	57,551	61,292	64,421	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	13,656	23,942	27,289	22,850	27,554	32,122	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	1,223	1,406	1,250	1,976	2,610	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	50,287	29,861	14,712	9,301	9,771	7,387	16,368	15,238	14,182	15,666
2. 1998	31,114	15,533	7,087	6,176	6,879	5,721	5,938	3,541	3,617	4,290
3. 1999	XXX	28,003	12,930	12,411	16,087	15,232	10,916	5,680	4,639	5,483
4. 2000	XXX	XXX	24,845	27,026	19,226	17,538	13,538	8,535	6,674	8,251
5. 2001	XXX	XXX	XXX	66,743	37,282	30,871	20,720	11,279	6,891	10,516
6. 2002	XXX	XXX	XXX	XXX	54,223	45,000	21,219	13,111	8,648	12,107
7. 2003	XXX	XXX	XXX	XXX	XXX	23,584	14,287	6,622	3,977	3,840
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(1)	46	46	45
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 1A - Home/Farm

NONE

Schedule P - Part 1B - Private Passenger

NONE

Schedule P - Part 1C - Comm Auto/Truck

NONE

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	1,106	1,265	70	68	516	0	0	358	XXX
2. 1998	23,016	1,461	21,555	21,994	1,043	2,480	21	4,001	527	178	26,884	10,999
3. 1999	22,100	1,199	20,901	22,257	1,542	2,530	(57)	5,149	377	114	28,074	12,510
4. 2000	38,138	1,986	36,152	30,619	486	3,219	53	5,134	240	51	38,193	15,204
5. 2001	47,797	2,448	45,349	27,287	675	2,677	101	7,702	250	127	36,639	15,537
6. 2002	44,993	2,792	42,201	15,274	749	1,369	51	21,400	439	70	36,805	11,860
7. 2003	12,411	876	11,535	1,559	0	55	0	10,558	0	1	12,172	2,094
8. 2004	(447)	(27)	(420)	0	0	0	0	0	0	0	0	0
9. 2005	237	12	225	0	0	0	0	0	0	0	0	0
10. 2006	321	16	305	0	0	0	0	0	0	0	0	0
11. 2007	(363)	(18)	(345)	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	120,097	5,760	12,400	238	54,461	1,833	542	179,125	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	35,625	12,344	26,620	15,389	2,264	567	3,521	1,222	13,418	0	0	51,927	488
2.	6,028	1,741	5,209	2,184	487	124	572	207	1,952	0	0	9,993	71
3.	6,155	1,137	5,584	2,159	580	72	571	156	1,952	0	0	11,318	71
4.	15,641	5,102	9,624	3,962	993	305	1,243	577	4,097	0	0	21,652	149
5.	22,935	6,569	11,687	4,980	1,968	201	1,150	396	6,297	0	0	31,890	229
6.	19,570	3,083	8,787	2,996	2,320	192	1,176	378	7,891	0	0	33,095	287
7.	3,772	159	1,564	478	464	4	178	8	3,905	0	0	9,234	142
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	109,726	30,135	69,075	32,148	9,076	1,464	8,411	2,944	39,512	0	0	169,108	1,437

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	34,512	17,415
2.	42,723	5,846	36,877	185.6	400.3	171.1	0	0	0.0	7,312	2,681
3.	44,779	5,387	39,392	202.6	449.4	188.5	0	0	0.0	8,443	2,875
4.	70,571	10,725	59,846	185.0	540.0	165.5	0	0	0.0	16,201	5,451
5.	81,703	13,173	68,530	170.9	538.1	151.1	0	0	0.0	23,073	8,817
6.	77,788	7,888	69,900	172.9	282.5	165.6	0	0	0.0	22,278	10,818
7.	22,055	649	21,406	177.7	74.1	185.6	0	0	0.0	4,699	4,534
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.1	0.0	0.1	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	116,518	52,591

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	0	0	0	0	0	0	0	0	0	0	0	0
4. 2000	0	0	0	0	0	0	0	0	0	0	0	0
5. 2001	0	0	0	0	0	0	0	0	0	0	0	0
6. 2002	0	0	0	0	0	0	0	0	0	0	0	0
7. 2003	0	0	0	0	0	0	0	0	0	0	0	0
8. 2004	0	0	0	0	0	0	0	0	0	0	0	0
9. 2005	0	0	0	0	0	0	0	0	0	0	0	0
10. 2006	0	0	0	0	0	0	0	0	0	0	0	0
11. 2007	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	9	0	9	0	0	0	0	17	XXX
2. 1998	5,239	1,032	4,207	13,021	4,887	4,748	786	259	23	0	12,331	253
3. 1999	3,062	1,938	1,124	13,702	3,782	6,749	1,301	312	20	250	15,660	294
4. 2000	3,006	2,606	400	1,108	897	1,158	560	97	1	0	905	181
5. 2001	12,028	10,032	1,996	940	515	1,313	861	111	0	0	987	305
6. 2002	14,342	9,345	4,997	42	217	655	173	178	0	0	485	342
7. 2003	0	0	0	0	0	0	0	0	0	0	0	36
8. 2004	0	0	0	0	0	0	0	0	0	0	0	0
9. 2005	0	0	0	0	0	0	0	0	0	0	0	0
10. 2006	0	0	0	0	0	0	0	0	0	0	0	0
11. 2007	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	28,821	10,299	14,632	3,682	958	44	250	30,386	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	3,781	3,354	29	12	846	502	28	8	49	0	0	857	22
2.	252	72	64	12	258	41	78	21	56	0	0	562	25
3.	3,419	2,527	205	135	1,279	902	85	60	45	0	0	1,408	20
4.	3,900	3,034	420	321	1,896	1,506	194	165	137	0	0	1,521	61
5.	3,124	1,930	855	651	1,565	894	371	280	534	0	0	2,694	238
6.	420	370	484	460	395	351	269	260	496	0	0	624	221
7.	505	499	1,342	1,319	475	469	645	636	81	0	0	125	36
8.	5	5	120	120	9	9	44	44	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	15,405	11,791	3,519	3,030	6,723	4,674	1,714	1,474	1,399	0	0	7,792	623

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	444	414
2.	18,736	5,843	12,893	357.6	566.1	306.5	0	0	0.0	232	330
3.	25,795	8,727	17,069	842.3	450.2	1,518.3	0	0	0.0	962	446
4.	8,910	6,484	2,426	296.4	248.8	606.9	0	0	0.0	965	556
5.	8,813	5,132	3,681	73.3	51.2	184.4	0	0	0.0	1,398	1,296
6.	2,939	1,831	1,109	20.5	19.6	22.2	0	0	0.0	74	550
7.	3,048	2,923	125	0.0	0.0	0.0	0	0	0.0	29	96
8.	178	178	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,104	3,688

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	101	(1)	196	0	96	0	0	394	XXX
2. 1998	44,851	23,788	21,062	42,980	19,466	25,810	10,866	3,406	381	27	41,482	1,999
3. 1999	65,760	41,754	24,007	60,719	34,102	35,942	19,205	3,674	324	120	46,702	2,540
4. 2000	87,449	43,952	43,497	59,710	35,244	27,647	14,096	3,753	305	0	41,466	2,844
5. 2001	118,948	61,245	57,703	35,573	20,060	20,112	6,575	3,150	242	37	31,958	3,214
6. 2002	110,718	38,272	72,446	18,256	5,754	6,802	1,079	2,669	156	0	20,740	2,897
7. 2003	730	(3,451)	4,181	521	0	322	(4)	294	0	0	1,141	1,318
8. 2004	(290)	(360)	70	0	0	0	0	0	0	0	0	1
9. 2005	(9)	(7)	(3)	0	0	0	0	0	0	0	0	0
10. 2006	(1)	0	(1)	0	0	0	0	0	0	0	0	0
11. 2007	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	217,860	114,626	116,832	51,816	17,041	1,408	184	183,884	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	8,455	6,611	1,823	971	2,834	1,839	1,112	582	721	0	0	4,942	120
2.	8,145	4,995	1,809	1,357	2,638	1,633	1,078	827	601	0	0	5,459	100
3.	26,959	18,992	3,725	2,941	7,013	4,538	3,006	2,410	1,443	0	0	13,265	240
4.	42,244	33,555	7,246	6,423	9,747	6,563	3,877	3,282	2,759	0	0	16,051	459
5.	52,121	38,027	11,674	10,368	13,561	8,843	5,096	4,017	4,689	0	0	25,886	780
6.	38,424	16,501	9,985	7,261	12,621	4,550	5,511	3,322	5,152	0	0	40,059	857
7.	7,925	3,097	5,316	3,946	4,230	1,812	2,709	1,935	4,461	0	0	13,852	742
8.	1	0	5	1	2	0	3	1	6	0	0	15	1
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	184,274	121,777	41,583	33,268	52,645	29,777	22,392	16,376	19,833	0	0	119,528	3,299

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,696	2,246
2.	86,468	39,527	46,941	192.8	166.2	222.9	0	0	0.0	3,602	1,857
3.	142,480	82,513	59,967	216.7	197.6	249.8	0	0	0.0	8,751	4,514
4.	156,984	99,468	57,517	179.5	226.3	132.2	0	0	0.0	9,512	6,538
5.	145,976	88,131	57,845	122.7	143.9	100.2	0	0	0.0	15,400	10,486
6.	99,420	38,621	60,799	89.8	100.9	83.9	0	0	0.0	24,647	15,412
7.	25,778	10,785	14,992	3,531.5	(312.5)	358.6	0	0	0.0	6,199	7,653
8.	17	2	15	(5.8)	(0.6)	21.2	0	0	0.0	5	10
9.	0	0	0	0.0	0.0	0.1	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	70,811	48,717

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	0	0
2.	0	0	0	0.0	0	0	0	0	0.0	0	0
3.	0	0	0	0.0	0	0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	0	0

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	4	(1)	38	0	0	43	XXX
2. 1998	8,511	4,109	4,402	2,082	197	1,338	381	709	107	0	3,443	617
3. 1999	8,183	4,136	4,047	2,303	440	1,615	604	835	85	0	3,624	596
4. 2000	20,912	4,629	16,283	1,204	456	952	343	973	70	0	2,259	708
5. 2001	10,646	5,777	4,869	1,388	1,293	760	145	1,501	98	0	2,113	692
6. 2002	11,759	6,404	5,354	588	4,495	192	2	1,482	49	0	(2,284)	472
7. 2003	137	(284)	421	133	0	16	0	160	0	0	310	74
8. 2004	1,566	1,575	(10)	0	0	0	0	0	0	0	0	0
9. 2005	(758)	(757)	(1)	0	0	0	0	0	0	0	0	0
10. 2006	0	0	0	0	0	0	0	0	0	0	0	0
11. 2007	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	7,699	6,881	4,877	1,475	5,698	410	0	9,508	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	661	335	6	1	371	173	7	5	19	0	0	550	13
2.	1,507	1,269	3	0	489	430	14	7	16	0	0	324	11
3.	847	531	46	6	672	218	21	12	34	0	0	852	23
4.	1,607	1,264	108	66	397	326	84	(160)	186	0	0	887	126
5.	808	396	146	78	679	292	231	101	116	0	0	1,114	79
6.	1,161	790	261	167	577	399	231	149	150	0	0	876	102
7.	684	472	809	492	93	74	77	56	27	0	0	596	18
8.	18	11	94	56	0	0	1	0	0	0	0	46	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	7,293	5,067	1,473	866	3,279	1,912	666	170	548	0	0	5,244	372

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	330	219
2.	6,158	2,391	3,767	72.4	58.2	85.6	0	0	0.0	241	83
3.	6,372	1,896	4,476	77.9	45.8	110.6	0	0	0.0	356	496
4.	5,511	2,365	3,146	26.4	51.1	19.3	0	0	0.0	386	501
5.	5,630	2,403	3,227	52.9	41.6	66.3	0	0	0.0	480	634
6.	4,642	6,051	(1,409)	39.5	94.5	(26.3)	0	0	0.0	465	410
7.	1,999	1,093	906	1,455.7	(385.0)	215.0	0	0	0.0	529	67
8.	113	67	46	7.2	4.2	(480.4)	0	0	0.0	45	1
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,833	2,411

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	1,405	0	(39)	(32)	57	0	0	1,456	XXX
2. 1998	29,247	20,021	9,226	14,095	9,422	8,042	4,581	(23)	(2)	588	8,113	75
3. 1999	32,808	22,689	10,120	9,675	5,393	6,508	3,149	3	(6)	0	7,650	176
4. 2000	34,393	23,802	10,591	10,961	7,079	5,786	2,557	(34)	(2)	0	7,080	271
5. 2001	40,848	30,002	10,846	10,374	8,908	3,874	711	22	2	0	4,650	437
6. 2002	42,601	37,031	5,571	2,202	863	1,103	980	191	7	0	1,645	700
7. 2003	1,060	1,701	(642)	1	0	0	0	7	0	0	8	1,191
8. 2004	(513)	(496)	(17)	0	0	0	0	0	0	0	0	49
9. 2005	0	0	0	0	0	0	0	0	0	0	0	5
10. 2006	(4)	(1)	(3)	0	0	0	0	0	0	0	0	2
11. 2007	0	0	0	0	0	0	0	0	0	0	0	2
12. Totals	XXX	XXX	XXX	48,713	31,665	25,275	11,946	224	(1)	588	30,601	xxx

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	2,140	1,367	59	2	556	308	667	14	61	0	0	1,792	39
2.	2,818	1,691	0	0	756	(35)	97	19	72	0	0	2,068	46
3.	5,247	3,148	703	697	855	(301)	83	(30)	148	0	0	3,522	95
4.	13,850	9,615	1,111	1,105	2,360	1,033	286	201	272	0	0	5,925	175
5.	16,512	11,900	909	901	3,885	1,954	1,423	1,254	371	0	0	7,090	238
6.	18,928	14,451	1,764	1,673	4,239	2,899	1,180	875	891	0	0	7,104	572
7.	6,783	6,528	433	415	2,198	2,081	1,476	1,424	1,837	0	0	2,279	1,180
8.	247	247	25	25	133	133	94	94	76	0	0	76	49
9.	0	0	0	0	0	0	0	0	8	0	0	8	5
10.	0	0	0	0	0	0	0	0	3	0	0	3	2
11.	0	0	0	0	0	0	0	0	3	0	0	3	2
12.	66,526	48,947	5,004	4,818	14,981	8,072	5,306	3,851	3,741	0	0	29,870	2,403

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	830	961
2.	25,857	15,677	10,180	88.4	78.3	110.3	0	0	0.0	1,127	940
3.	23,222	12,050	11,172	70.8	53.1	110.4	0	0	0.0	2,105	1,417
4.	34,592	21,588	13,005	100.6	90.7	122.8	0	0	0.0	4,241	1,684
5.	37,371	25,630	11,740	91.5	85.4	108.2	0	0	0.0	4,620	2,470
6.	30,497	21,748	8,749	71.6	58.7	157.1	0	0	0.0	4,569	2,536
7.	12,735	10,448	2,287	1,201.7	614.1	(356.4)	0	0	0.0	273	2,006
8.	575	499	76	(112.0)	(100.6)	(435.9)	0	0	0.0	0	76
9.	8	1	8	0.0	0.0	0.0	0	0	0.0	0	8
10.	3	0	3	(88.8)	(6.0)	(116.4)	0	0	0.0	0	3
11.	3	0	3	0.0	0.0	0.0	0	0	0.0	0	3
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,765	12,105

Schedule P - Part 1I - Special Property

NONE

Schedule P - Part 1J - Auto Physical

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL
ASSUMED PROPERTY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	164	0	164	89	0	0	0	0	0	0	89	XXX
3. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2000	0	0	0	62	0	0	0	0	0	0	62	XXX
5. 2001	0	0	0	(3)	0	0	0	0	0	0	(3)	XXX
6. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	147	0	0	0	0	0	0	147	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	89	0	89	54.2	0.0	54.2	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	62	0	62	0.0	0.0	0.0	0	0	0.0	0	0
5.	(3)	0	(3)	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1998	404	404	0	0	0	0	0	0	0	0	0	XXX
3. 1999	610	610	0	0	0	0	0	0	0	0	0	XXX
4. 2000	665	665	0	0	0	0	0	0	0	0	0	XXX
5. 2001	0	0	0	527	555	0	0	0	0	0	(28)	XXX
6. 2002	13	13	0	470	470	66	66	0	0	0	0	XXX
7. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	998	1,026	66	66	0	0	0	(28)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
3.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
4.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
5.	.527	.555	(.28)	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
6.	.537	.537	.0	4,247.1	4,247.1	.0.0	.0	.0	.0.0	.0	.0
7.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
8.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
9.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
10.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
11.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.0.0	.0	.0
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0

Schedule P - Part 1P - Reinsurance C

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	57,807	49,756	49,922	49,852	49,525	50,838	61,277	63,528	63,137	69,171	6,034	5,643
2. 1998	24,190	26,963	28,251	28,184	28,052	30,224	33,604	30,767	29,839	31,451	1,612	684
3. 1999	XXX	25,644	27,481	28,156	28,634	28,932	31,026	31,283	30,757	32,668	1,911	1,385
4. 2000	XXX	XXX	32,189	41,060	44,099	45,825	48,262	48,736	47,508	50,854	3,346	2,118
5. 2001	XXX	XXX	XXX	41,834	45,449	49,242	51,323	51,344	50,814	54,781	3,967	3,436
6. 2002	XXX	XXX	XXX	XXX	36,247	40,547	41,179	40,754	38,030	41,048	3,018	294
7. 2003	XXX	XXX	XXX	XXX	XXX	13,767	10,994	8,831	6,920	6,943	23	(1,889)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(5)	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											19,911	11,672

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	5,735	8,928	10,998	15,484	21,168	20,851	20,940	20,987	19,230	19,199	(32)	(1,788)
2. 1998	5,013	6,007	8,470	10,028	15,905	15,655	16,606	16,783	13,270	12,601	(670)	(4,183)
3. 1999	XXX	1,409	4,950	9,662	23,487	29,496	28,755	31,279	16,715	16,732	17	(14,547)
4. 2000	XXX	XXX	1,631	1,232	3,961	6,872	6,720	7,512	2,483	2,193	(290)	(5,319)
5. 2001	XXX	XXX	XXX	1,655	1,572	3,745	4,250	4,181	4,858	3,035	(1,823)	(1,146)
6. 2002	XXX	XXX	XXX	XXX	4,188	11,504	12,893	2,038	485	434	(51)	(1,604)
7. 2003	XXX	XXX	XXX	XXX	XXX	1,907	1,335	597	77	45	(32)	(552)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	2	1	0	(1)	(2)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(2,882)	(29,140)

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior	65,971	74,936	75,483	75,852	85,250	80,748	83,577	81,826	78,000	77,011	(989)	(4,816)
2. 1998	37,543	35,570	42,198	46,757	49,246	48,141	47,943	45,612	44,062	43,315	(747)	(2,297)
3. 1999	XXX	35,595	45,503	53,036	66,079	65,525	62,688	57,135	56,209	55,175	(1,034)	(1,960)
4. 2000	XXX	XXX	42,563	57,970	69,313	70,150	68,390	64,845	55,807	51,308	(4,499)	(13,536)
5. 2001	XXX	XXX	XXX	82,622	81,807	90,359	91,604	79,645	50,699	50,247	(452)	(29,398)
6. 2002	XXX	XXX	XXX	XXX	61,971	67,852	69,358	76,721	52,671	53,133	462	(23,588)
7. 2003	XXX	XXX	XXX	XXX	XXX	18,416	19,603	16,855	12,108	10,238	(1,870)	(6,618)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(3)	7	7	9	2	2
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(9,127)	(82,210)

SCHEDULE P - PART 2G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	9,679	2,288	4,377	3,725	3,741	4,088	4,491	5,649	(2,437)	(2,290)	147	(7,940)
2. 1998	4,156	3,284	3,353	2,676	2,721	2,782	3,769	4,270	3,184	3,150	(34)	(1,120)
3. 1999	XXX	2,819	3,062	3,204	3,521	3,716	3,753	6,056	3,657	3,692	35	(2,363)
4. 2000	XXX	XXX	2,031	1,380	1,858	1,898	3,075	4,753	1,957	2,057	101	(2,696)
5. 2001	XXX	XXX	XXX	1,860	3,889	4,921	5,173	13,759	2,990	1,707	(1,283)	(12,051)
6. 2002	XXX	XXX	XXX	XXX	2,851	2,369	3,306	4,918	(2,706)	(2,992)	(285)	(7,909)
7. 2003	XXX	XXX	XXX	XXX	XXX	847	831	1,333	819	719	(100)	(614)
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	2	48	48	46	(2)	(2)
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(1,421)	(34,695)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	10,433	12,358	10,132	6,657	6,144	7,426	14,331	8,694	12,474	8,921	(3,552)	227
2. 1998	7,690	8,514	8,041	8,702	8,459	9,847	10,469	10,787	10,504	10,130	(374)	(657)
3. 1999	XXX	10,117	8,214	8,170	7,582	10,214	12,321	10,570	11,209	11,015	(195)	444
4. 2000	XXX	XXX	9,125	10,091	9,063	12,803	14,626	11,059	13,014	12,763	(250)	1,704
5. 2001	XXX	XXX	XXX	8,697	7,268	13,715	6,994	8,680	13,573	11,350	(2,223)	2,670
6. 2002	XXX	XXX	XXX	XXX	1,355	6,424	6,919	5,997	10,387	7,676	(2,711)	1,679
7. 2003	XXX	XXX	XXX	XXX	XXX	2,406	540	350	169	442	273	93
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(9,033)	6,160

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2L - OTHER
(INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	.0	.5	.5	.5	.5	.0	.0	.0	.0	.0	.0	.0
2. 1998	.89	.89	.89	.89	.89	.89	.89	.89	.89	.89	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.62	.62	.62	.62	.62	.62	.62	.62	.0	.0
5. 2001	XXX	XXX	XXX	(3)	(3)	(3)	(3)	(3)	(3)	(3)	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											.0	.0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	(1)	(1)	(1)	(1)	(1)	(1)	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	(28)	(28)	(28)	(28)	(28)	(28)	(28)	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											.0	.0

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											.0	.0

NONE

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	11,121	20,645	28,076	31,356	33,209	31,763	31,342	30,821	30,663	9,406	64,001
2. 1998	6,647	13,484	18,122	21,203	22,872	23,910	23,582	23,371	23,400	23,411	2,104	8,824
3. 1999	XXX	6,442	14,699	18,774	22,037	22,515	23,289	23,228	23,265	23,302	2,353	10,086
4. 2000	XXX	XXX	10,409	22,552	30,309	33,080	32,970	32,880	32,915	33,299	2,173	12,882
5. 2001	XXX	XXX	XXX	10,772	23,970	28,445	28,320	28,315	28,714	29,187	4,304	11,004
6. 2002	XXX	XXX	XXX	XXX	9,060	14,851	15,047	15,036	15,580	15,844	8,565	3,008
7. 2003	XXX	XXX	XXX	XXX	XXX	1,019	1,218	1,234	1,378	1,613	1,292	660
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	.000	4,269	7,894	12,457	18,074	18,414	18,371	18,371	18,373	18,391	.68	226
2. 1998	.60	.771	3,096	7,762	10,979	12,351	11,983	11,983	12,014	12,095	.54	174
3. 1999	XXX	108	954	6,138	11,418	15,107	15,133	15,314	15,319	15,369	.69	205
4. 2000	XXX	XXX	42	174	439	664	665	665	736	809	.9	111
5. 2001	XXX	XXX	XXX	26	194	495	497	498	643	876	.5	62
6. 2002	XXX	XXX	XXX	XXX	94	479	262	262	292	307	.9	112
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior	.000	31,384	50,332	59,283	70,602	72,586	72,559	71,468	72,492	72,790	933	8,108
2. 1998	2,743	10,730	22,759	31,963	35,623	36,946	36,872	36,917	37,941	38,457	324	1,575
3. 1999	XXX	2,219	13,375	24,920	36,680	39,203	39,709	39,676	41,558	43,353	331	1,969
4. 2000	XXX	XXX	5,960	17,758	33,159	35,617	35,448	34,618	36,289	38,017	312	2,073
5. 2001	XXX	XXX	XXX	5,145	18,375	25,312	23,015	21,270	25,797	29,050	254	2,180
6. 2002	XXX	XXX	XXX	XXX	4,245	8,033	11,643	11,402	15,251	18,226	165	1,875
7. 2003	XXX	XXX	XXX	XXX	XXX	185	169	2	501	847	14	562
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000	(445)	1,792	2,843	3,459	3,678	3,682	(2,826)	(2,825)	(2,821)	.82	891
2. 1998	.384	.749	1,367	1,907	2,195	2,237	2,238	2,530	2,733	2,842	320	286
3. 1999	XXX	.302	968	2,503	3,033	3,092	3,093	2,796	2,969	2,874	310	263
4. 2000	XXX	XXX	266	614	1,162	1,262	1,247	1,258	1,318	1,356	285	297
5. 2001	XXX	XXX	XXX	256	861	1,625	1,624	299	546	710	302	311
6. 2002	XXX	XXX	XXX	XXX	168	350	345	(3,841)	(3,881)	(3,717)	148	222
7. 2003	XXX	XXX	XXX	XXX	XXX	19	19	14	96	150	.9	47
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000	1,313	4,373	5,326	6,103	6,429	5,527	5,527	5,792	7,190	34	571
2. 1998	.459	2,340	4,825	6,972	8,342	8,360	8,329	8,327	8,083	8,134	.9	20
3. 1999	XXX	.838	2,827	5,049	7,508	7,583	7,015	6,928	7,519	7,641	28	53
4. 2000	XXX	XXX	810	4,409	8,379	8,550	7,239	7,232	7,360	7,111	23	73
5. 2001	XXX	XXX	XXX	689	6,236	7,517	7,200	7,200	5,623	4,630	43	156
6. 2002	XXX	XXX	XXX	XXX	90	228	(8)	(8)	312	1,462	32	96
7. 2003	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1	1	10
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	.0	.0
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	.000	.5	.5	.5	.5	.0	.0	.0	.0	.0	XXX	XXX
2. 1998	.89	.89	.89	.89	.89	.89	.89	.89	.89	.89	XXX	XXX
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2000	XXX	XXX	.62	.62	.62	.62	.62	.62	.62	.62	XXX	XXX
5. 2001	XXX	XXX	XXX	(3)	(3)	(3)	(3)	(3)	(3)	(3)	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.000	.0	.0	.0	(1)	(1)	(1)	(1)	(1)	(1)	XXX	XXX
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2001	XXX	XXX	XXX	(28)	(28)	(28)	(28)	(28)	(28)	(28)	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	24,672	11,742	8,463	5,898	5,052	3,270	13,617	12,186	11,581	13,530
2. 1998	7,980	5,238	3,204	1,791	1,444	1,798	3,092	2,170	2,230	3,390
3. 1999	XXX	8,970	4,943	3,486	2,492	2,026	2,658	2,500	2,463	3,840
4. 2000	XXX	XXX	7,984	8,289	5,326	3,490	4,342	3,869	3,436	6,328
5. 2001	XXX	XXX	XXX	17,673	10,747	6,174	4,488	2,605	3,073	7,461
6. 2002	XXX	XXX	XXX	XXX	17,397	8,310	3,880	1,677	1,201	6,589
7. 2003	XXX	XXX	XXX	XXX	XXX	6,624	2,476	559	404	1,256
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	1,064	748	230	80	126	39	40	535	22	37
2. 1998	2,706	1,701	762	521	111	34	75	627	100	109
3. 1999	XXX	353	754	173	183	25	49	1,598	43	95
4. 2000	XXX	XXX	1,049	251	50	351	487	781	149	128
5. 2001	XXX	XXX	XXX	1,401	890	1,536	1,050	451	309	295
6. 2002	XXX	XXX	XXX	XXX	1,858	5,544	5,744	850	98	33
7. 2003	XXX	XXX	XXX	XXX	XXX	1,892	1,321	587	64	32
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior	13,074	8,425	1,588	2,929	4,495	3,292	2,389	1,641	1,789	1,382
2. 1998	15,104	4,480	1,697	3,408	5,192	3,251	2,609	613	1,176	703
3. 1999	XXX	12,352	4,421	7,407	13,217	12,316	7,409	1,382	1,975	1,380
4. 2000	XXX	XXX	11,285	15,959	13,247	11,534	7,836	3,240	2,658	1,418
5. 2001	XXX	XXX	XXX	43,318	24,181	19,062	13,176	7,292	2,888	2,385
6. 2002	XXX	XXX	XXX	XXX	32,371	26,923	9,762	9,658	6,567	4,913
7. 2003	XXX	XXX	XXX	XXX	XXX	11,991	9,724	4,783	3,086	2,144
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(3)	4	4	6
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	5,391	533	257	164	83	214	213	55	16	7
2. 1998	1,961	702	492	59	65	122	103	48	28	10
3. 1999	XXX	926	554	103	156	149	178	76	69	49
4. 2000	XXX	XXX	348	109	413	133	226	180	121	286
5. 2001	XXX	XXX	XXX	237	1,122	922	871	680	375	198
6. 2002	XXX	XXX	XXX	XXX	1,499	784	752	271	224	176
7. 2003	XXX	XXX	XXX	XXX	XXX	675	347	482	379	338
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	2	41	41	39
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	6,087	8,410	4,170	230	15	572	110	821	774	710
2. 1998	3,363	3,412	932	397	67	516	59	83	83	78
3. 1999	XXX	5,401	2,257	1,242	39	716	622	124	89	119
4. 2000	XXX	XXX	4,179	2,418	190	2,030	646	465	310	91
5. 2001	XXX	XXX	XXX	4,114	342	3,177	1,136	251	246	177
6. 2002	XXX	XXX	XXX	XXX	1,098	3,439	1,082	655	558	396
7. 2003	XXX	XXX	XXX	XXX	XXX	2,402	420	211	44	70
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 4I - Special Property

NONE

Schedule P - Part 4J

NONE

Schedule P - Part 4K

NONE

Schedule P - Part 4L

NONE

Schedule P - Part 4M

NONE

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 5A- SN1

NONE

Schedule P - Part 5A- SN2

NONE

Schedule P - Part 5A- SN3

NONE

Schedule P - Part 5B- SN1

NONE

Schedule P - Part 5B- SN2

NONE

Schedule P - Part 5B- SN3

NONE

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	902	249	97	8,668	188	145	18	7	7	27
2. 1998	746	1,404	1,520	1,942	2,023	2,079	2,090	2,095	2,101	2,104
3. 1999	XXX	970	1,386	1,881	2,118	2,311	2,329	2,337	2,347	2,353
4. 2000	XXX	XXX	430	1,383	1,936	2,089	2,123	2,140	2,158	2,173
5. 2001	XXX	XXX	XXX	461	3,848	4,145	4,230	4,270	4,285	4,304
6. 2002	XXX	XXX	XXX	XXX	6,309	8,198	8,376	8,450	8,504	8,565
7. 2003	XXX	XXX	XXX	XXX	XXX	1,061	1,150	1,186	1,228	1,292
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	468	420	436	474	486	422	548	529	518	488
2. 1998	612	233	199	134	149	110	117	99	83	71
3. 1999	XXX	1,016	418	244	341	132	134	116	92	71
4. 2000	XXX	XXX	1,549	638	384	267	285	229	190	149
5. 2001	XXX	XXX	XXX	3,110	698	526	536	408	314	229
6. 2002	XXX	XXX	XXX	XXX	2,320	1,083	1,098	730	481	287
7. 2003	XXX	XXX	XXX	XXX	XXX	1,142	1,127	722	311	142
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	1,818	492	259	72,550	247	90	149	(11)	(2)	(2)
2. 1998	4,887	6,927	7,087	10,889	10,992	11,011	11,030	11,018	11,008	10,999
3. 1999	XXX	7,048	8,471	12,144	12,505	12,525	12,546	12,538	12,524	12,510
4. 2000	XXX	XXX	9,671	14,824	15,181	15,232	15,286	15,249	15,229	15,204
5. 2001	XXX	XXX	XXX	13,295	15,472	15,644	15,754	15,675	15,599	15,537
6. 2002	XXX	XXX	XXX	XXX	10,891	12,194	12,439	12,178	11,991	11,860
7. 2003	XXX	XXX	XXX	XXX	XXX	2,722	2,867	2,540	2,190	2,094
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	0	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	21	16	15	20	13	4	0	0	0	0
2. 1998	1	4	15	36	48	54	54	54	54	54
3. 1999	XXX	3	11	30	55	67	67	67	68	69
4. 2000	XXX	XXX	0	2	4	5	5	5	6	9
5. 2001	XXX	XXX	XXX	0	1	2	4	4	5	5
6. 2002	XXX	XXX	XXX	XXX	0	2	3	3	6	9
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	247	242	63	37	29	23	19	59	21	22
2. 1998	91	137	48	32	21	20	25	48	24	25
3. 1999	XXX	81	68	81	83	75	77	115	20	20
4. 2000	XXX	XXX	23	25	46	44	42	90	62	61
5. 2001	XXX	XXX	XXX	13	50	81	80	282	229	238
6. 2002	XXX	XXX	XXX	XXX	56	120	122	266	231	221
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	37	36	36
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	43	54	61	9	15	2	0	40	(38)	1
2. 1998	98	175	208	222	235	241	248	275	252	253
3. 1999	XXX	90	172	277	321	340	348	387	293	294
4. 2000	XXX	XXX	50	79	130	146	152	203	179	181
5. 2001	XXX	XXX	XXX	14	69	116	126	340	293	305
6. 2002	XXX	XXX	XXX	XXX	100	177	190	366	340	342
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	37	36	36
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	177	114	75	666	42	20	2	1	8	5
2. 1998	49	110	159	274	306	315	315	315	323	324
3. 1999	XXX	49	118	246	293	311	312	312	326	331
4. 2000	XXX	XXX	49	178	255	284	285	286	304	312
5. 2001	XXX	XXX	XXX	72	162	219	219	223	242	254
6. 2002	XXX	XXX	XXX	XXX	65	118	123	123	149	165
7. 2003	XXX	XXX	XXX	XXX	XXX	2	3	3	10	14
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	6,877	6,435	257	187	163	102	93	114	128	120
2. 1998	1,132	947	166	142	108	75	70	99	100	100
3. 1999	XXX	1,430	335	246	179	134	131	218	236	240
4. 2000	XXX	XXX	667	595	408	268	267	505	452	459
5. 2001	XXX	XXX	XXX	993	960	626	544	955	788	780
6. 2002	XXX	XXX	XXX	XXX	964	603	509	1,030	888	857
7. 2003	XXX	XXX	XXX	XXX	XXX	454	421	777	764	742
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	59	194	782	2,067	87	40	6	24	28	2
2. 1998	1,326	1,391	1,405	1,909	1,950	1,951	1,951	1,981	1,997	1,999
3. 1999	XXX	1,615	1,740	2,294	2,377	2,381	2,384	2,473	2,525	2,540
4. 2000	XXX	XXX	1,687	2,396	2,554	2,558	2,573	2,825	2,822	2,844
5. 2001	XXX	XXX	XXX	2,201	2,659	2,740	2,778	3,235	3,182	3,214
6. 2002	XXX	XXX	XXX	XXX	2,267	2,374	2,399	2,954	2,888	2,897
7. 2003	XXX	XXX	XXX	XXX	XXX	871	892	1,295	1,311	1,318
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	122	39	17	17	6	1	0	0	0	2
2. 1998	176	271	292	312	317	318	318	318	320	320
3. 1999	XXX	146	270	297	305	306	306	306	309	310
4. 2000	XXX	XXX	144	247	273	282	282	282	284	285
5. 2001	XXX	XXX	XXX	153	275	295	296	297	302	302
6. 2002	XXX	XXX	XXX	XXX	90	137	141	141	146	148
7. 2003	XXX	XXX	XXX	XXX	XXX	8	8	8	9	9
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	936	864	55	27	11	10	9	16	14	13
2. 1998	237	214	50	25	13	13	12	14	10	11
3. 1999	XXX	233	58	32	16	12	13	27	24	23
4. 2000	XXX	XXX	121	40	19	16	22	69	62	126
5. 2001	XXX	XXX	XXX	211	141	72	62	99	94	79
6. 2002	XXX	XXX	XXX	XXX	126	68	56	107	109	102
7. 2003	XXX	XXX	XXX	XXX	XXX	15	16	16	19	18
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	149	64	71	10	3	3	0	7	(1)	1
2. 1998	445	581	596	608	611	614	614	616	615	617
3. 1999	XXX	425	549	572	578	580	582	596	596	596
4. 2000	XXX	XXX	463	560	582	590	597	644	641	708
5. 2001	XXX	XXX	XXX	497	625	645	650	690	696	692
6. 2002	XXX	XXX	XXX	XXX	330	389	397	457	471	472
7. 2003	XXX	XXX	XXX	XXX	XXX	60	63	68	74	74
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	21	11	6	7	4	1	0	0	2	3
2. 1998	3	4	6	9	9	9	9	9	9	9
3. 1999	XXX	10	18	24	25	26	27	27	27	28
4. 2000	XXX	XXX	3	15	21	21	21	22	22	23
5. 2001	XXX	XXX	XXX	15	39	41	41	41	43	43
6. 2002	XXX	XXX	XXX	XXX	20	30	31	31	31	32
7. 2003	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	581	561	18	12	10	11	12	36	35	39
2. 1998	19	11	1	1	1	1	2	43	43	46
3. 1999	XXX	54	18	11	5	5	7	72	71	95
4. 2000	XXX	XXX	30	9	15	7	10	150	146	175
5. 2001	XXX	XXX	XXX	91	42	19	14	212	201	238
6. 2002	XXX	XXX	XXX	XXX	53	10	9	485	484	572
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	1,161	1,163	1,180
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	28	49	49
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	1	28	95	8	15	3	1	25	1	8
2. 1998	23	20	24	28	29	30	31	72	72	75
3. 1999	XXX	69	75	78	81	82	86	151	151	176
4. 2000	XXX	XXX	76	79	103	98	103	244	240	271
5. 2001	XXX	XXX	XXX	161	217	199	208	406	400	437
6. 2002	XXX	XXX	XXX	XXX	134	114	131	608	610	700
7. 2003	XXX	XXX	XXX	XXX	XXX	9	10	1,172	1,174	1,191
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	28	49	49
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	18,289	18,289	18,289	18,289	18,289	18,289	18,289	18,289	18,289	18,289	.0
3. 1999	XXX	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	.0
4. 2000	XXX	XXX	38,138	38,138	38,138	38,138	38,138	38,138	38,124	38,134	.9
5. 2001	XXX	XXX	XXX	47,797	47,797	47,797	47,797	47,797	47,957	47,776	(181)
6. 2002	XXX	XXX	XXX	XXX	44,993	44,993	44,993	44,993	45,167	44,976	(191)
7. 2003	XXX	XXX	XXX	XXX	XXX	16,845	16,845	16,845	16,845	16,845	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(447)	(447)	(447)	(447)	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	237	237	237	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(363)
13. Earned Premiums (Sch P, Part 1)	18,289	22,100	38,281	47,797	44,993	16,845	(447)	237	321	(363)	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	1,247	.0
3. 1999	XXX	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	.0
4. 2000	XXX	XXX	1,986	1,986	1,986	1,986	1,986	1,986	1,985	1,986	.0
5. 2001	XXX	XXX	XXX	2,448	2,448	2,448	2,448	2,448	2,456	2,447	(9)
6. 2002	XXX	XXX	XXX	XXX	2,792	2,792	2,792	2,792	2,801	2,791	(9)
7. 2003	XXX	XXX	XXX	XXX	XXX	916	916	916	916	916	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(27)	(27)	(27)	(27)	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(18)
13. Earned Premiums (Sch P, Part 1)	1,247	1,199	1,986	2,448	2,792	916	(27)	12	16	(18)	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	.0
3. 1999	XXX	8,183	8,183	8,183	8,183	8,183	8,183	8,183	8,183	8,183	.0
4. 2000	XXX	XXX	20,912	20,912	20,912	20,912	20,912	20,912	20,912	20,912	.0
5. 2001	XXX	XXX	XXX	10,646	10,646	10,646	10,646	10,646	10,646	10,646	.0
6. 2002	XXX	XXX	XXX	XXX	11,759	11,759	11,759	11,759	11,759	11,759	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	2,963	2,963	2,963	2,963	2,963	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	1,566	1,566	1,566	1,566	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(758)	(758)	(758)	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	8,511	8,183	20,912	10,646	11,759	2,738	1,566	(758)	0	0	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	1,365	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	4,109	4,109	4,109	4,109	4,109	4,109	4,109	4,109	4,109	4,109	.0
3. 1999	XXX	4,136	4,136	4,136	4,136	4,136	4,136	4,136	4,136	4,136	.0
4. 2000	XXX	XXX	4,629	4,629	4,629	4,629	4,629	4,629	4,629	4,629	.0
5. 2001	XXX	XXX	XXX	5,777	5,777	5,777	5,777	5,777	5,777	5,777	.0
6. 2002	XXX	XXX	XXX	XXX	6,403	6,403	6,403	6,403	6,403	6,403	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	1,638	1,638	1,638	1,638	1,638	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	1,575	1,575	1,575	1,575	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(757)	(757)	(757)	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	4,109	4,136	4,792	5,777	6,404	1,638	1,575	(757)	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	29,247	29,247	29,247	29,247	29,247	29,247	29,247	29,247	29,247	29,247	.0
3. 1999	XXX	32,808	32,808	32,808	32,808	32,808	32,808	32,808	32,808	32,808	.0
4. 2000	XXX	XXX	34,393	34,393	34,393	34,393	34,393	34,393	34,393	34,393	.0
5. 2001	XXX	XXX	XXX	40,848	40,848	40,848	40,848	40,848	40,848	40,848	.0
6. 2002	XXX	XXX	XXX	XXX	42,601	42,601	42,601	42,601	42,601	42,601	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	14,298	14,298	14,298	14,294	14,294	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(513)	(513)	(513)	(513)	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	29,247	32,808	34,393	40,848	42,601	14,523	(513)	0	(4)	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	20,021	20,021	20,021	20,021	20,021	20,021	20,021	20,021	20,021	20,021	.0
3. 1999	XXX	22,689	22,689	22,689	22,689	22,689	22,689	22,689	22,689	22,689	.0
4. 2000	XXX	XXX	23,802	23,802	23,802	23,802	23,802	23,802	23,802	23,802	.0
5. 2001	XXX	XXX	XXX	30,002	30,002	30,002	30,002	30,002	30,002	30,002	.0
6. 2002	XXX	XXX	XXX	XXX	37,031	37,031	37,031	37,031	37,031	37,031	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	14,475	14,475	14,475	14,474	14,474	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	(496)	(496)	(496)	(496)	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	20,021	22,689	23,802	30,002	37,031	14,475	(496)	0	(1)	0	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	164	164	164	164	164	164	164	164	164	164	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	164	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1999	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2000	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	404	404	404	404	404	404	404	404	404	404	.0
3. 1999	XXX	610	610	610	610	610	610	610	610	610	.0
4. 2000	XXX	XXX	665	665	665	665	665	665	665	665	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	404	610	665	0	13	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1998	404	404	404	404	404	404	404	404	404	404	.0
3. 1999	XXX	610	610	610	610	610	610	610	610	610	.0
4. 2000	XXX	XXX	665	665	665	665	665	665	665	665	.0
5. 2001	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2002	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2003	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	404	610	665	0	13	0	0	0	0	0	XXX

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B

NONE

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred		1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior			
1.02	1998.....			
1.03	1999.....			
1.04	2000.....			
1.05	2001.....			
1.06	2002.....			
1.07	2003.....			
1.08	2004.....			
1.09	2005.....			
1.10	2006.....			
1.11	2007.....			
1.12	Totals	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [X] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If Yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity0
5.2 Surety0

6. Claim count information is reported per claim or per claimant (Indicate which).....CLAIM
If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]

7.2 An extended statement may be attached.
.....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL No	.0	.0	.0	6,497,573	10,394,300	57,993,025	.0	
2. Alaska	AK No	.0	.0	.0	.0	.0	.0	.0	
3. Arizona	AZ No	.0	.0	.0	.0	.0	.0	.0	
4. Arkansas	AR No	.0	.0	.0	2,110,704	(525,958)	5,818,326	.0	
5. California	CA No	.0	.0	.0	.0	.0	.0	.0	
6. Colorado	CO No	.0	.0	.0	.0	.0	.0	.0	
7. Connecticut	CT Yes	.0	.0	.0	.0	.0	.0	.0	
8. Delaware	DE No	.0	.0	.0	105,000	(1,263)	30,794	.0	
9. District of Columbia	DC No	.0	.0	.0	.0	.0	.0	.0	
10. Florida	FL No	.0	.0	.0	175,881	241,093	3,309,893	.0	
11. Georgia	GA No	.0	.0	.0	(195,000)	145,932	2,551,944	.0	
12. Hawaii	HI No	.0	.0	.0	.0	.0	.0	.0	
13. Idaho	ID No	.0	.0	.0	.0	.0	.0	.0	
14. Illinois	IL No	.0	.0	.0	.0	.0	.0	.0	
15. Indiana	IN No	.0	.0	.0	.0	.0	.0	.0	
16. Iowa	IA No	.0	.0	.0	.0	.0	.0	.0	
17. Kansas	KS No	.0	.0	.0	.0	.0	.0	.0	
18. Kentucky	KY No	.0	.0	.0	6,312,112	21,223,282	61,450,808	.0	
19. Louisiana	LA No	.0	.0	.0	51,900	(370,226)	1,461,827	.0	
20. Maine	ME No	.0	.0	.0	.0	.0	.0	.0	
21. Maryland	MD No	.0	.0	.0	72,601	(583,804)	2,173,105	.0	
22. Massachusetts	MA No	.0	.0	.0	.0	.0	.0	.0	
23. Michigan	MI No	.0	.0	.0	.0	.0	.0	.0	
24. Minnesota	MN Yes	.0	.0	.0	.0	.0	.0	.0	
25. Mississippi	MS No	.0	.0	.0	4,809,766	1,666,843	47,824,925	.0	
26. Missouri	MO No	.0	.0	.0	11,517,773	(2,040,655)	8,271,986	.0	
27. Montana	MT No	.0	.0	.0	.0	.0	.0	.0	
28. Nebraska	NE No	.0	.0	.0	.0	.0	.0	.0	
29. Nevada	NV No	.0	.0	.0	.0	.0	.0	.0	
30. New Hampshire	NH No	.0	.0	.0	.0	.0	.0	.0	
31. New Jersey	NJ No	.0	.0	.0	.0	.0	.0	.0	
32. New Mexico	NM No	.0	.0	.0	.0	.0	.0	.0	
33. New York	NY No	.0	.0	.0	.0	.0	.0	.0	
34. North Carolina	NC No	.0	.0	.0	1,601,737	2,914,065	13,031,986	.0	
35. North Dakota	ND No	.0	.0	.0	.0	.0	.0	.0	
36. Ohio	OH No	.0	.0	.0	.0	.0	.0	.0	
37. Oklahoma	OK No	.0	.0	.0	.0	.0	.0	.0	
38. Oregon	OR No	.0	.0	.0	.0	.0	.0	.0	
39. Pennsylvania	PA No	.0	.0	.0	124,859	(790,994)	1,179,468	.0	
40. Rhode Island	RI Yes	.0	.0	.0	.0	.0	.0	.0	
41. South Carolina	SC No	.0	.0	.0	.0	(13,053)	.0	.0	
42. South Dakota	SD No	.0	.0	.0	.0	.0	.0	.0	
43. Tennessee	TN No	.0	.0	.0	1,228,336	4,144,687	21,859,173	.0	
44. Texas	TX Yes	.0	.0	.0	.0	.0	2	.0	
45. Utah	UT No	.0	.0	.0	.0	.0	.0	.0	
46. Vermont	VT No	.0	.0	.0	.0	.0	.0	.0	
47. Virginia	VA Yes	(362,567)	.0	.0	4,216,649	5,607,245	45,084,094	.0	
48. Washington	WA No	.0	.0	.0	.0	.0	.0	.0	
49. West Virginia	WV No	.0	.0	.0	.0	(67,544)	388,010	.0	
50. Wisconsin	WI No	.0	.0	.0	.0	.0	.0	.0	
51. Wyoming	WY No	.0	.0	.0	.0	.0	.0	.0	
52. American Samoa	AS No	.0	.0	.0	.0	.0	.0	.0	
53. Guam	GU No	.0	.0	.0	.0	.0	.0	.0	
54. Puerto Rico	PR No	.0	.0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands	VI No	.0	.0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands	MP No	.0	.0	.0	.0	.0	.0	.0	
57. Canada	CN No	.0	.0	.0	.0	.0	.0	.0	
58. Aggregate other alien	OT XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals	(a) 5	(362,567)	.0	.0	38,629,890	41,943,949	272,429,366	.0	.0
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	XXX	.0	.0	.0	.0	.0	.0	.0	.0

(a) Insert the number of yes responses except for Canada and Other Alien.

Explanation of basis of allocation of premiums by states, etc.

Schedule T - Part 2

NONE

Schedule Y - Part 1

NONE

Schedule Y - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

RESPONSES

1.

Will an actuarial opinion be filed by March 1?
2.

Will the confidential Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
3.

Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?
4.

Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

APRIL FILING

5.

Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?
6.

Will Management's Discussion and Analysis be filed by April 1?
7.

Will the Supplemental Investment Risk Interrogatories be filed by April 1?

MAY FILING

8.

Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

JUNE FILING

9.

Will an audited financial report be filed by June 1?

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

10.

Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
11.

Will the Financial Guaranty Insurance Exhibit be filed March 1?
12.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
13.

Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?
14.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
15.

Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?
16.

Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?
17.

Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
18.

Will the Actuarial Opinion Summary be filed with the state of domicile, if required by March 15 (or the date otherwise specified)?
19.

Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?
20.

Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?

APRIL FILING

21.

Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
22.

Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
23.

Will the Accident and Health Policy Experience Exhibit be filed by April 1?

Explanation:

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 23.
*ASSETS - Assets

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
2304. Miscellaneous Receivables.....	115,896	115,896	0	228,303
2305. Amounts Due from FVR.....	9,199,181	9,199,181	0	0
2306. Early Access Payments.....	94,895,990		94,895,990	0
2397. Summary of remaining write-ins for Line 23 from page 2	104,211,067	9,315,077	94,895,990	228,303

P003 Additional Aggregate Lines for Page 3 Line 23.
*LIAB - Liabilities

	1 Current Year	2 Prior Year
2304. Projected Asset Recovery Costs.....	29,083,796	35,417,390
2397. Summary of remaining write-ins for Line 23 from page 3	29,083,796	35,417,390

P011 Additional Aggregate Lines for Page 11 Line 24.
*EXEXP - Underwriting and Investment - Part 3 - Expenses

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Misc. - Professional and Other Fees.....	530,115			530,115
2405. Misc. - Purchased Computer Service.....	50,660			50,660
2406. Misc. - Other.....	31,668			31,668
2497. Summary of remaining write-ins for Line 24 from page 11	612,443	0	0	612,443

P013 Additional Aggregate Lines for Page 13 Line 23.
*EXNONADMIT - Exhibit of Nonadmitted Assets

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (C2 - C1)
2304. Miscellaneous Receivables.....	115,896	31,593	(84,303)
2305. Amounts Due from FVR.....	9,199,181	9,199,181	0
2397. Summary of remaining write-ins for Line 23 from page 13	9,315,077	9,230,774	(84,303)

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NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

[illegible]

E06

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
		* C U S I P I d e n t i f i c a t i o n	F o r e i g n	B o n d C H A R																		N A I C D e s i g n a t i o n	A c t u a l C o s t	R a t e U s e d t o O b t a i n F a i r V a l u e	F a i r V a l u e	P a r V a l u e	B o o k / A d j u s t e d C a r r y i n g V a l u e	U n r e a l i z e d V a l u e I n c r e a s e / (D e c r e a s e)	C u r r e n t Y e a r ' (A m o r t i z a t i o n )/ A c c r e t i o n	C u r r e n t Y e a r ' O t h e r T h a n T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	T o t a l F o r e i g n E x c h a n g e C h a n g e i n B ./ A ./ C ./ V .	R a t e o f	E f f e c t i v e R a t e o f	H o w P a i d	A d m i t t e d A m o u n t D u e & A c c r u e d	G r o s s A m t. R e c. D u r i n g Y e a r	A c q u i r e d	M a t u r i t y
31331V-RC-2	FEDERAL FARM CR BK 4.875% 2/15/08				1	1,993,840	100.0310	2,000,625	2,000,000	1,999,590	0	3,230	0	0	4.875	5.107	FA	36,833	97,500	03/07/2006	02/15/2008	
3133X8-EL-2	FEDERAL HOME LN BKS GBLB BD 3.75%				1	6,042,792	100.2500	6,015,000	6,000,000	6,015,112	0	(8,839)	0	0	3.750	3.622	FA	83,125	225,000	09/28/2004	08/18/2009	
3133X4-ZC-8	FEDERAL HOME LN BKSS 3% 4/15/09				1	5,696,016	.99.0310	5,941,875	6,000,000	5,876,907	0	90,495	0	0	3.000	4.711	AO	38,000	180,000	12/14/2005	04/15/2009	
31359M-SO-7	FEDERAL NATL MTG ASSN3.25% 8/15/08				1	4,854,555	.99.3440	4,967,188	5,000,000	4,967,033	0	51,092	0	0	3.250	4.381	FA	61,389	162,500	09/27/2005	08/15/2008	
3134A4-UD-4	FHLMC 3.625% 9/15/08				1	574,920	.99.5630	572,484	575,000	574,988	0	.17	0	0	3.625	3.661	MS	6,137	20,844	09/10/2003	09/15/2008	
3134A3-M7-8	FHLMC 6.625% 9/15/09				1	914,252	104.9690	787,266	750,000	797,558	0	(26,837)	0	0	6.625	2.808	MS	14,606	49,688	06/11/2003	09/15/2009	
3128X0-L3-1	FHLMC MTN CALL 3.25% 02/25/08				1	737,084	.99.8130	738,613	740,000	739,903	0	631	0	0	3.250	3.366	FA	8,365	24,050	04/04/2003	02/25/2008	
31359M-RG-0	FNMA 4.375% 3/15/13				1	950,273	101.7810	1,017,813	1,000,000	970,165	0	4,892	0	0	4.375	5.097	MS	12,861	43,750	08/04/2003	03/15/2013	
31359M-FG-3	FNMA 7.25% 01/15/10				1	2,231,691	107.1880	2,009,766	1,875,000	1,991,537	0	(53,785)	0	0	7.250	4.086	JJ	62,682	135,938	07/18/2003	01/15/2010	
912828-AT-7	U S TREASURY NOTES 3% 2/15/08				1	111,255	.99.9690	109,966	110,000	110,033	0	(265)	0	0	3.000	2.772	FA	1,238	3,300	02/26/2003	02/15/2008	
912827-5N-8	U S TREASURY NOTES 6% 8/15/09	SD			1	1,288,375	104.5630	1,150,188	1,100,000	1,152,134	0	(30,896)	0	0	6.000	3.009	FA	24,750	66,000	05/08/2003	08/15/2009	
912828-BG-4	U S TREASURY NOTES 3.25% 8/15/08	SD			1	866,414	.99.9380	874,453	875,000	873,840	0	1,810	0	0	3.250	3.497	FA	10,664	28,438	08/29/2003	08/15/2008	
912828-FV-7	U S TREASURY NOTES 4.875% 10/31/08				1	58,148,389	101.2190	58,317,183	57,615,000	58,060,756	0	(87,633)	0	0	4.875	3.958	AO	470,694	.0	11/01/2007	10/31/2008	
912827-4V-1	US TREAS NTS DTD 11/15/98 4.75%				1	662,566	101.1250	621,919	615,000	622,586	0	(8,434)	0	0	4.750	3.330	MN	3,692	29,213	12/11/2002	11/15/2008	
912827-5W-8	US TREASURY NOTE TIPS 4.25%				1	139,624	106.6880	132,481	124,177	128,845	0	(2,222)	0	0	4.250	2.374	JJ	2,444	.5	12/31/2007	01/15/2010	
0199999 - Total Bonds - U.S. Government - Issuer Obligations						85,212,046	XXX	85,256,817	84,379,177	84,880,988	0	(66,743)	0	0	XXX	XXX	XXX	837,479	1,071,384	XXX	XXX	
36201B-B6-2	GNMA #577961X 6.5% 03/15/32				1	31,868	103.6770	33,076	31,903	31,871	0	.0	0	0	6.500	6.728	MON	173	2,074	03/19/2002	03/15/2032	
36213E-P7-5	GNMA PASS-THRU POOL 552246X				1	86,707	103.6780	89,700	86,518	86,678	0	(3)	0	0	6.000	6.043	MON	433	5,624	12/18/2001	12/15/2031	
36212T-BV-5	GNMA PL 542852X 6.5% 6/15/31				1	160,469	103.6780	159,708	154,043	160,026	0	(54)	0	0	6.500	5.450	MON	830	10,001	11/27/2002	06/15/2031	
36213C-P2-0	GNMA PL 550441X 7% 4/15/31				1	63,368	106.0040	65,256	61,560	63,174	0	(9)	0	0	7.000	6.325	MON	359	4,309	04/18/2002	04/15/2031	
36200M-NA-7	GNMA PL 604385X 5% 6/15/33				1	1,130,511	.98.5670	1,148,959	1,165,663	1,132,331	0	402	0	0	5.000	5.646	MON	4,857	58,283	07/30/2003	06/15/2033	
36225B-MZ-8	GNMA PL 781276X 6.5% 4/15/31				1	80,043	103.7790	81,677	78,702	79,876	0	(11)	0	0	6.500	6.243	MON	426	5,116	06/05/2002	04/15/2031	
36225B-PZ-5	GNMA PL 781340X 6.5% 10/15/31				1	37,862	103.7420	37,907	36,540	37,823	0	(11)	0	0	6.500	5.599	MON	198	2,375	09/10/2002	10/15/2031	
362066-RZ-7	GNMA POOL #036504 SER 2009 9.5%				1	653	103.2980	887	859	789	0	35	0	0	9.500	21.214	MON	7	69	02/20/1981	10/15/2009	
362066-3M-2	GNMA POOL #036804 SER 2009 9.5%				1	308	103.2970	456	442	472	0	71	0	0	9.500	0.000	MON	4	42	02/20/1981	10/15/2009	
36224P-H3-5	GNMA POOL #334250 SER 2022 7%				1	71,897	106.0630	74,628	70,362	71,596	0	(25)	0	0	7.000	6.435	MON	410	4,925	01/01/2001	11/15/2022	
36203E-6Y-9	GNMA POOL #347487 SER 2008 6%				1	1,021	100.5560	1,031	1,025	1,022	0	.0	0	0	6.000	6.216	MON	5	62	08/09/1993	09/15/2008	
36203N-Y5-1	GNMA POOL #354532 6% 01/15/09				1	2,171	101.2020	2,214	2,188	2,181	0	.1	0	0	6.000	6.300	MON	11	131	02/10/1994	01/15/2009	
36203N-6V-5	GNMA POOL #354684 6% 10/15/08				1	1,918	100.5560	1,910	1,899	1,897	0	(3)	0	0	6.000	5.872	MON	10	114	09/20/1993	10/15/2008	
36203P-CN-1	GNMA POOL #354777 6.5% 03/15/09				1	3,884	101.5170	4,003	3,943	3,925	0	5	0	0	6.500	7.041	MON	21	256	03/21/1994	03/15/2009	
36203S-LH-8	GNMA POOL #357728 SER 2024 7%				1	91,987	106.1560	95,556	90,015	91,603	0	(32)	0	0	7.000	6.473	MON	525	6,301	01/01/2001	01/15/2024	
36204H-Z5-2	GNMA POOL #370764 SER 2023 6%				1	46,966	102.7830	48,424	47,113	46,977	0	.1	0	0	6.000	6.186	MON	236	2,827	09/20/1993	10/15/2023	
36206F-DF-6	GNMA POOL #409702 SER 2014 8.25%				1	84,087	107.6320	87,549	81,341	82,859	0	(115)	0	0	8.250	7.371	MON	559	6,711	12/29/2000	12/15/2014	
36208L-HE-0	GNMA POOL #453929 SER 2022 7%				1	88,808	106.0630	92,214	86,942	88,428	0	(31)	0	0	7.000	6.476	MON	507	6,086	01/01/2001	07/15/2022	
36210T-CJ-3	GNMA POOL #501473 SER 2029 7%				1	134,599	106.1010	140,096	132,041													

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
		F	o	r																		
CUSIP Identification	Description	*	e	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity	
31389R-B4-7	FNMA PASS THRU 6.0% PL 632859A				1	83,086	102.5120	85,340	83,249	83,131	0	7	0	0	6.000	6.224	MON	416	4,995	04/01/2002	03/01/2017	
31385J-JK-5	FNMA PASS THRU 6.0% 07/01/17				1	21,845	102.5120	21,432	20,907	24,921	0	3,264	0	0	6.000	0.062	MON	105	1,254	06/17/2003	07/01/2017	
31384W-A8-3	FNMA PASS-THRU 15 YEAR 7.0%				1	13,061	104.1000	13,077	12,562	12,893	0	(22)	0	0	7.000	5.987	MON	73	879	01/16/2002	12/01/2015	
31385J-JC-3	FNMA PASS-THRU 6.5% 07/01/32				1	140,355	103.3810	138,954	134,410	140,027	0	(28)	0	0	6.500	4.967	MON	728	8,618	06/25/2003	07/01/2032	
31388K-W4-0	FNMA PASS-THRU LNG POOL 607367				1	238,160	103.4080	241,596	233,633	237,766	0	(27)	0	0	6.500	5.840	MON	1,266	15,186	10/24/2001	11/01/2031	
31388P-X2-2	FNMA PASS-THRU POOL 610997				1	209,181	102.4930	214,262	209,050	209,006	0	(27)	0	0	6.000	6.086	MON	1,045	12,524	12/18/2001	11/01/2016	
31388W-QX-7	FNMA PASS-THRU POOL 617070				1	148,896	102.4930	149,227	145,597	148,539	0	(87)	0	0	6.000	5.487	MON	728	8,735	11/06/2001	12/01/2016	
31371J-5E-0	FNMA PL 253845A 6% 6/01/16				1	96,994	102.4930	95,316	92,998	95,718	0	(234)	0	0	6.000	4.856	MON	465	5,580	12/13/2002	06/01/2016	
31371K-P3-9	FNMA PL 254342A 6% 5/01/17				1	362,726	102.5120	356,519	347,782	358,549	0	(758)	0	0	6.000	4.891	MON	1,739	20,867	01/06/2003	05/01/2017	
31371K-RY-9	FNMA PL 254403A 6% 8/01/17				1	26,003	102.5120	25,375	24,754	25,673	0	(61)	0	0	6.000	4.696	MON	124	1,485	02/20/2003	08/01/2017	
31371K-UK-5	FNMA PL 254486A 5% 9/01/17				1	151,121	100.2410	150,966	150,603	150,988	0	(25)	0	0	5.713	5.777	MON	717	7,530	08/14/2002	09/01/2017	
31371L-CD-9	FNMA PL 254868A 5% 8/01/33				1	571,885	97.7200	579,396	592,915	572,966	0	206	0	0	5.000	5.736	MON	2,470	29,646	07/31/2003	08/01/2033	
31374S-Y3-9	FNMA PL 323030A 6.5% 3/01/28				1	21,643	103.8310	21,653	20,854	21,603	0	(7)	0	0	6.500	5.118	MON	113	1,356	09/19/2002	03/01/2028	
31374T-D2-2	FNMA PL 323321A 6.5% 10/01/13				1	46,294	103.5480	45,804	44,234	45,277	0	(156)	0	0	6.500	5.285	MON	240	2,875	08/08/2002	10/01/2013	
31374T-UH-0	FNMA PL 323784A 5.994 50109				1	179,092	100.9580	173,404	171,758	173,201	0	(1,222)	0	0	5.994	4.637	MON	858	11,990	06/28/2002	05/01/2009	
31377S-HN-1	FNMA PL 385537A 4.745% 11/01/12				1	315,088	100.8900	322,848	320,000	316,831	0	405	0	0	4.745	5.142	MON	1,148	15,184	11/04/2002	11/01/2012	
31384V-U2-6	FNMA PL 535301A 6.5% 4/01/15				1	115,810	103.6880	114,397	110,328	110,926	0	0	0	0	6.500	0.000	MON	598	7,078	11/27/2002	04/01/2015	
31385J-PX-0	FNMA PL 545938A 5.111% 11/01/12				1	95,385	102.0190	82,754	81,117	83,419	0	(502)	0	0	5.111	3.873	MON	345	4,266	04/22/2003	11/01/2012	
31385X-EC-7	FNMA PL 555531A 5.5% 6/01/33				1	212,485	100.0740	212,742	212,584	212,449	0	(7)	0	0	5.500	5.573	MON	974	11,692	08/12/2003	06/01/2033	
31385X-GA-9	FNMA PL 555593A 6% 6/01/18				1	62,873	102.4930	61,931	60,425	62,283	0	(103)	0	0	6.000	5.033	MON	302	3,626	05/27/2003	06/01/2018	
31387K-BD-4	FNMA PL 586036A 6% 5/01/16				1	5,400	102.4930	5,376	5,245	5,353	0	(8)	0	0	6.000	5.347	MON	26	315	08/02/2002	05/01/2016	
31388M-T5-7	FNMA PL 609072A 6% 9/01/16				1	53,520	102.4930	52,665	51,384	52,874	0	(120)	0	0	6.000	4.900	MON	257	3,083	01/06/2003	09/01/2016	
31388S-KK-0	FNMA PL 613298A 5.5% 12/01/16				1	107,648	101.5440	105,934	104,323	106,664	0	(184)	0	0	5.500	4.695	MON	478	5,738	01/15/2003	12/01/2016	
31388U-GN-4	FNMA PL 615005A 6% 12/01/16				1	63,736	102.4930	62,643	61,119	63,023	0	(142)	0	0	6.000	4.853	MON	306	3,667	05/22/2003	12/01/2016	
31388Y-X4-9	FNMA PL 619099A 5.5% 5/01/17				1	221,097	101.5120	215,808	212,594	218,810	0	(475)	0	0	5.500	4.457	MON	974	11,693	06/13/2003	05/01/2017	
31389G-Q7-8	FNMA PL 625178A 5.5% 2/01/17				1	443,070	101.5440	432,607	426,029	439,191	0	(766)	0	0	5.500	4.519	MON	1,953	23,432	06/13/2003	02/01/2017	
31390M-3F-9	FNMA PL 650698A 6% 7/01/17				1	17,918	102.5120	17,836	17,399	17,782	0	(23)	0	0	6.000	5.350	MON	87	1,044	08/02/2002	07/01/2017	
31390R-TF-0	FNMA PL 654050A 5.5% 9/01/17				1	45,634	101.5120	45,653	44,973	45,461	0	(29)	0	0	5.500	5.250	MON	206	2,474	08/02/2002	09/01/2017	
31390V-JU-9	FNMA PL 657375A 6% 10/01/17				1	10,209	102.5120	10,048	9,802	10,098	0	(20)	0	0	6.000	4.946	MON	49	588	01/06/2003	10/01/2017	
31391B-LF-2	FNMA PL 661926A 5.5% 9/01/17				1	11,456	101.5120	11,461	11,290	11,413	0	(7)	0	0	5.500	5.251	MON	52	621	08/02/2002	09/01/2017	
31391B-LH-8	FNMA PL 661928A 5.5% 9/01/17				1	44,288	101.5120	44,307	43,647	44,130	0	(26)	0	0	5.500	5.247	MON	200	2,401	08/02/2002	09/01/2017	
31391P-LP-9	FNMA PL 672734A 5.5% 12/01/17				1	15,466	101.5120	15,215	14,988	15,338	0	(25)	0	0	5.500	4.678	MON	69	824	01/15/2003	12/01/2017	
31400C-3B-8	FNMA PL 683994A 5.5% 2/01/18				1	165,390	101.5120	161,434	159,029	163,855	0	(313)	0	0	5.500	4.486	MON	729	8,747	06/13/2003	02/01/2018	
31400E-GE-4	FNMA PL 685197A 5% 4/01/18				1	525,703	100.2500	516,921	515,632	523,701	0	(571)	0	0	5.000	4.529	MON	2,148	25,782	02/18/2003	04/01/2018	
31400K-FD-3	FNMA PL 689664A 5.5% 4/01/33				1	518,348	100.0740	501,190	500,819	517,150	0	(202)	0	0	5.500	4.853	MON	2,295	27,545	05/08/2003	04/01/2033	
31400Q-MK-6	FNMA PL 694362A 6% 3/01/33				1	273,712	101.8790	267,727	262,790	273,061	0	(78)	0	0	6.000	4.963	MON	1,314	15,767	02/26/2003	03/01/2033	
31401V-5E-7	FNMA PL 720045A 5.5% 6/01/33				1	288,515	100.1780	281,186	280,686	288,784	0	(100)	0	0	5.500	4.933	MON	1,286	15,438	05/09/2003	06/01/2033	
31402E-2F-4	FNMA PL 727174A 5% 8/01/33				1	1,368,217	97.7200	1,381,265	1,413,493	1,370,710	0	461	0	0	5.000	5.669	MON	5,890	70,672	07/30/2003	08/01/2033	
31402E-2Y-3	FNMA PL 727191A 5% 8/01/33				1	586,193	97.7200	605,566	619,695	587,971	0	339	0	0	5.000	6.113	MON	2,582	30,984	08/01/2003	08/01/2033	
31402Q-NN-7	FNMA PL 734897A 4.5% 8/01/18				1	385,647	98.3920	384,736	391,024	386,601	0	189	0	0	4.500	4.838	MON	1,466	17,596	07/29/2003	08/01/2018	
31371F-W7-3	FNMA Pool #250970				1	52,184	103.8310	56,185	54,112	52,400												

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SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	*	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity	
3899999 - Total - Public Utilities Bonds						2,162,836	.XXX	2,144,276	2,076,000	2,120,614	.0	(9,958)	.0	.0	.XXX	.XXX	.XXX	.32,284	53,850	.XXX	.XXX	
026609-AM-9...	AMERICAN HOME PRODS 6.7% 3/15/11...				1.	1,114,180	106.5510	1,065,510	1,000,000	1,050,017	.0	(14,046)	.0	.0	6.700	5.055	MS	19,728	69,500	12/19/2002	03/15/2011	
046003-JT-7...	ASSOCIATES CORPORATION...				1.	1,010,560	100.9270	1,009,274	1,000,000	1,001,569	.0	(1,779)	.0	.0	6.250	6.146	MN	10,417	62,500	04/04/2003	11/01/2008	
060505-AD-6...	BANK AMER CORP GLOBAL NT 7.8%...				1.	1,007,760	105.9800	1,059,802	1,000,000	1,002,296	.0	(960)	.0	.0	7.800	7.828	FA	29,467	78,000	12/01/2000	02/15/2010	
06406M-AW-8...	BANK NEW YORK MDTRM NT 3.8% 020108...				1.	1,629,283	99.9660	1,629,439	1,630,000	1,629,979	.0	243	.0	.0	3.800	3.852	FA	25,808	61,940	01/11/2005	02/01/2008	
060505-AW-4...	BANK OF AMERICA CORP3.875% 1/15/08...				1.	176,885	99.9720	174,951	175,000	175,018	.0	(450)	.0	.0	3.875	3.643	JJ	3,127	6,781	08/06/2003	01/15/2008	
06423A-AN-3...	BANK ONE CORP NOTES 6% 8/01/08...				1.	535,193	100.5170	487,506	485,000	490,853	.0	(9,722)	.0	.0	6.000	3.928	FA	12,125	29,100	02/03/2003	08/01/2008	
097014-AC-8...	BOEING CAP CORP NT 7.375 09/27/10...				1.	510,098	107.3540	509,932	475,000	508,186	.0	(1,912)	.0	.0	7.375	4.685	MS	9,147	.0	10/30/2007	09/27/2010	
120568-AK-6...	BUNGE LTD FIN CORP 4.375% 12/15/08...				2.	995,290	99.3400	993,397	1,000,000	998,633	.0	1,397	.0	.0	4.375	4.577	JD	1,944	43,750	07/11/2005	12/08/2008	
12189T-AT-1...	BURLINGTN NO SANTA FE 6.75%7/15/11...				2.	223,904	105.6330	211,266	200,000	210,926	.0	(2,754)	.0	.0	6.750	5.109	JJ	6,225	13,500	10/28/2002	07/15/2011	
136375-BF-8...	CANADIAN NATL RAILWY 6.375% 10/15/...				1.	127,409	104.8530	131,066	125,000	126,137	.0	(259)	.0	.0	6.375	6.196	AO	1,682	7,969	05/22/2002	10/15/2011	
14912L-ZU-4...	CATERPILLAR FINL SERV 4.5%09/01/08...				1.	2,498,250	99.7210	2,493,018	2,500,000	2,499,591	.0	591	.0	.0	4.500	4.576	MS	37,500	112,500	08/29/2005	09/01/2008	
15189T-AF-4...	CENTERPOINT ENERGY INC SR NT 5.875...				3.	1,048,420	100.0920	1,000,917	1,000,000	1,000,917	12,736	(13,766)	.0	.0	5.875	4.475	JD	4,896	58,750	10/05/2004	06/01/2008	
152312-AP-9...	CENTEX CORP NT 4.55% 11/01/10...				3.	866,364	98.0570	779,253	875,000	779,253	(90,891)	1,564	.0	.0	4.550	4.818	MN	6,635	39,813	06/30/2005	11/01/2010	
125581-AE-8...	CIT GROUP INC NOTES 4% 5/08/08...				1.	54,739	99.1670	54,542	55,000	54,980	.0	56	.0	.0	4.000	4.148	MN	324	2,200	05/01/2003	05/08/2008	
172967-CU-3...	CITIGROUP INC GLBL 4.125% 2/22/10...				1.	1,995,980	98.5370	1,970,734	2,000,000	1,998,183	.0	795	.0	.0	4.125	4.213	FA	29,563	82,500	02/14/2005	02/22/2010	
20029P-AJ-8...	COMCAST CABLE COMMUNICATIONS INC...				2.	174,536	100.8140	176,424	175,000	174,947	.0	57	.0	.0	6.200	6.333	MN	1,371	10,850	11/10/1998	11/15/2008	
20030N-AE-1...	COMCAST CORP NOTES 5.3% 1/15/14...				2.	94,840	98.0600	93,157	95,000	94,899	.0	14	.0	.0	5.300	5.392	JJ	2,322	5,035	05/12/2003	01/15/2014	
211177-AG-5...	CONTINENTAL CABLEVISION 9% 9/01/...				2.	361,374	101.8840	331,124	325,000	329,989	.0	(7,069)	.0	.0	9.000	6.724	MS	9,750	29,250	12/16/2002	09/01/2008	
22237L-PW-8...	COUNTRYWIDE HOME LOANS MTN BE FR...				2.	2,510,850	73.3520	1,833,797	2,500,000	2,504,007	.0	(2,224)	.0	.0	4.125	4.067	MS	30,365	103,125	10/14/2004	09/15/2009	
224050-AR-5...	COX ENTERPRISES INC NT 144A 4.375%...			1.	3.	1,345,478	99.6790	1,345,664	1,350,000	1,345,664	17,839	1,203	.0	.0	4.375	4.518	MN	9,844	59,063	05/20/2004	05/01/2008	
22541L-BH-5...	CREDIT SUISSE FIRST BOSTON USA INC...				1.	1,149,687	101.2670	1,169,632	1,155,000	1,150,058	.0	371	.0	.0	4.875	5.115	FA	21,271	.0	10/15/2007	08/15/2010	
233835-AT-4...	DAIMLERCHRYSLER N A 7.3% 1/15/...				2.	251,123	106.6110	266,528	250,000	250,583	.0	(126)	.0	.0	7.300	7.366	JJ	8,415	18,250	10/28/2002	01/15/2012	
233835-AU-1...	DAIMLERCHRYSLER N A 4.75% 1/15/08...				2.	1,029,670	99.9780	999,781	1,000,000	1,000,369	.0	(9,228)	.0	.0	4.750	3.835	JD	21,903	47,500	09/08/2004	01/15/2008	
233835-AV-9...	DAIMLERCHRYSLER N A 3.75% 6/04/08...				2.	94,674	99.6150	94,634	95,000	94,970	.0	70	.0	.0	4.050	4.169	JJ	289	3,848	05/28/2003	06/04/2008	
250847-DS-6...	DETROIT EDISON CO SR NT 10/10/01...				1.	174,969	103.6740	181,430	175,000	174,988	.0	4	.0	.0	6.125	6.222	AO	2,680	10,719	10/02/2001	10/01/2010	
25156P-AB-9...	DEUTSCHE TELEKOM INT 8% 6/15/10...				1.	56,472	106.7590	53,380	50,000	52,455	.0	(904)	.0	.0	8.000	5.911	JD	178	4,000	01/15/2003	06/15/2010	
25179S-AC-4...	DEVON FINCG CORP 6.875% 9/30/11...				2.	1,060,600	107.0890	1,070,891	1,000,000	1,044,593	.0	(10,430)	.0	.0	6.875	5.618	MS	17,188	68,750	09/18/2006	09/30/2011	
260543-BH-5...	DOW CHEM CO DEB DTD 2/5/19995.97%...				1.	2,922,956	101.3010	2,775,636	2,740,000	2,787,027	.0	(43,443)	.0	.0	5.970	4.313	JJ	75,428	163,578	09/08/2004	01/15/2009	
369626-WB-6...	GEN ELECTRIC CAP CRP 6.125%...				1.	74,896	104.5330	78,400	75,000	74,956	.0	12	.0	.0	6.125	6.240	FA	1,646	4,594	05/07/2002	02/22/2011	
37033L-FU-5...	GEN MLS INC-MEDIUM TERM NTS 10/22...			1.	2.	1,481,726	100.8550	1,462,402	1,450,000	1,480,256	.0	(1,226)	.0	.0	6.378	6.256	AO	19,524	92,481	10/05/2006	10/15/2022	
368710-AE-9...	GENENTECH INC SR NT 4.4% 07/15/10...				1.	1,159,907	100.6250	1,167,245	1,160,000	1,159,947	.0	19	.0	.0	4.400	4.450	JJ	23,535	51,040	11/21/2005	07/15/2010	
369550-AL-2...	GENERAL DYNAMICS CORP 4.5% 8/15/10...				1.	1,110,341	100.7360	1,133,286	1,125,000	1,111,365	.0	1,023	.0	.0	4.500	5.061	FA	19,125	.0	10/15/2007	08/15/2010	
38141G-AZ-7...	GOLDMAN SACHS GROUP 6.875% 1/15/11...				1.	146,739	106.0600	137,879	130,000	137,175	.0	(2,139)	.0	.0	6.875	4.959	JJ	4,121	8,938	02/06/2003	01/15/2011	
38143U-BE-0...	GOLDMAN SACHS GROUP INC 4.5% 06/10...				1.	788,392	99.6710	797,369	800,000	789,259	.0	867	.0	.0	4.500	5.153	JD	1,600	18,000	10/15/2007	06/15/2010	
437076-AK-8...	HOME DEPOT INC SR NT 144A 3.75% 09...				2.	1,522,289	98.1820	1,502,183	1,530,000	1,527,199	.0	1,558	.0	.0								

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest					Dates	
		3	4 F o r e i g n	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	*		Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
783876-AH-6	SBC COMMUNICATIONS.....				1	235,690		232,175	225,000	230,723	0	(1,228)	0	0	5.875	5.243	FA	5,508	13,219	08/06/2003	02/01/2012
852060-AC-6	SPRINT CAP CORP NT 6.125% 11/08.....				2	1,475,404		1,401,735	1,400,000	1,420,561	0	(22,607)	0	0	6.125	4.441	MN	10,957	85,750	06/29/2005	11/15/2008
87612E-AM-8	TARGET CORP NOTES 4% 6/15/13.....				1	398,528		393,930	400,000	399,125	0	141	0	0	4.000	4.086	JD	711	16,000	06/04/2003	06/15/2013
87927V-AD-0	TELECOM ITALIA CAP 4% 11/15/08.....				2	1,466,970		98,7090	1,480,630	1,490,286	0	10,643	0	0	4.000	4.823	MN	7,667	60,000	09/29/2005	11/15/2008
879403-AL-7	TELEFONOS DE MEXICO SA SR NT 4.5%.....				2	1,470,224		99,5100	1,482,699	1,490,000	0	4,460	0	0	4.500	4.884	MN	7,823	67,050	10/19/2004	11/19/2008
88731E-AK-6	TIME WARNER ENT 7.25% 09/01/2008.....				2	1,057,140		101,3420	1,013,421	1,014,067	0	(20,194)	0	0	7.250	5.146	MS	24,167	72,500	10/20/2005	09/01/2008
91159H-GJ-3	U S BANCORP MEDIUM TERM NTS BK ENT.....				1	1,151,633		100,8660	1,159,961	1,150,000	0	(31)	0	0	4.500	4.492	JJ	21,850	.0	12/12/2007	07/29/2010
913017-AW-9	UNITED TECHNOLOGIES CORP NT 6.5%.....				1	974,620		103,4300	1,034,296	1,000,000	0	3,454	0	0	6.500	7.019	JD	5,417	65,000	12/01/2000	06/01/2009
939322-AH-6	WASH MUTUAL INC NTS 4.375% 1/15/08.....				1	249,173		99,6960	249,240	249,992	0	.187	0	0	4.375	4.502	JJ	5,043	10,938	04/04/2003	01/15/2008
94973V-AJ-6	WELLPOINT INC NT 5% 01/15/11.....				2	1,252,904		100,1440	1,256,810	1,255,000	0	.395	0	0	5.000	5.101	JJ	28,935	62,750	01/05/2006	01/15/2011
949746-JJ-1	WELLS FARGO & CO NEW NT 4.2% 01/15.....				1	2,746,453		99,3680	2,732,625	2,750,000	0	.694	0	0	4.200	4.273	JJ	53,258	115,500	11/29/2004	01/15/2010
962166-AJ-0	WEYERHAEUSER CO NOTE 144A.....				2	223,875		100,7540	226,697	225,000	0	.181	0	0	5.950	6.129	MN	2,231	13,388	10/16/2001	11/01/2008
981516-AA-3	WORLD SVGS BK FSB 4.125% 12/15/09.....				1	2,193,180		99,5980	2,191,145	2,200,000	0	1,355	0	0	4.125	4.238	JD	4,033	90,750	12/01/2004	12/15/2009
982526-AA-3	WRIGLEY WM JR CO 4.3%07/15/10.....				1	1,996,440		100,5780	2,011,554	2,000,000	0	.998	0	0	4.300	4.387	JJ	39,656	86,000	07/11/2005	07/15/2010
292505-AC-8	ENCANA CORP 4.6 8/15/09.....		F	1	2	748,283		99,8090	748,570	750,000	0	.52	0	0	4.600	4.800	FA	13,033	.0	12/12/2007	08/15/2009
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations						73,008,917	XXX	71,397,765	71,625,000	71,958,142	(127,192)	(269,414)	0	0	XXX	XXX	XXX	1,053,787	3,347,027	XXX	XXX
41283A-BE-8	HARLEY DAVIDSON MTR 2.69% 4/15/11.....				1	589,480		99,0690	599,711	605,346	0	4,663	0	0	2.690	4.427	MON	724	16,284	09/30/2005	04/15/2011
449182-BS-2	HYUNDAI AUTO REC 11/15/12.....				1	749,910		100,9610	750,000	749,931	0	.12	0	0	5.260	5.391	MON	1,753	39,450	03/07/2006	11/15/2012
4099999 - Total Bonds - Industrial, Misc. - Single Class Mortgage-Backed/Asset-Backed Securities						1,339,390	XXX	1,356,918	1,355,346	1,350,390	0	4,675	0	0	XXX	XXX	XXX	2,477	55,734	XXX	XXX
05949A-RE-2	BANC AMER MTG SECS INC 2004-H.....				1	1,235,325		99,8940	1,216,528	1,217,819	0	(21,786)	0	0	4.621	4.424	MON	4,891	57,794	10/22/2004	09/25/2034
05946X-BV-4	BANC OF AMERICA 03-1-A1 6% 5/20/33.....				1	26,855		99,5630	26,186	26,301	0	(2,626)	0	0	6.000	5.860	MON	110	1,578	05/22/2003	05/20/2033
07387B-AD-5	BEAR STEARNS CMBS 4.49800 9/11/42.....				1	1,220,951		99,1540	1,207,605	1,217,908	0	(1,358)	0	0	4.498	4.471	MON	4,565	54,897	09/14/2005	09/11/2042
2254W0-FJ-9	C/S FST BSTN 03-1-5A1 7% 1/25/33.....				1	6,443		100,1470	6,163	6,154	0	(294)	0	0	7.000	6.025	MON	36	431	01/08/2003	01/25/2033
22540V-K4-3	CS FIRST BOSTON MORTGAGE SEC 144 A.....				1	45,488		96,4360	43,867	45,488	0	.0	0	0	2.084	2.070	MON	53	2,739	02/25/2007	03/25/2032
31394J-6L-6	FHLMC CMO 2681-PC 5% 1/15/19.....				1	2,054,063		100,3540	2,007,080	2,012,372	0	(10,608)	0	0	5.000	4.505	MON	11,111	100,000	10/14/2003	01/15/2019
31395E-WN-3	FHLMC REMIC SERIES 2844 5% 05/23.....				1	1,603,671		100,1080	1,555,340	1,562,758	0	(12,224)	0	0	5.000	4.127	MON	6,474	77,683	11/24/2004	05/15/2023
313956-SU-7	FHLMC REMIC SERIES 2872 5% 06/23.....				1	2,646,618		100,0140	2,557,091	2,572,526	0	(21,266)	0	0	5.000	4.039	MON	10,653	127,837	11/17/2004	06/15/2023
313921-6A-1	FNMA CMO 01-T10-A1 7% 12/24/41.....				1	17,530		104,3570	16,963	16,255	0	.205	0	0	7.000	5.552	MON	95	1,138	02/24/2003	12/24/2041
313921-AD-1	FNMA CMO 03-W2-1A3 7.5% 7/25/42.....				1	18,715		106,8340	18,288	17,118	0	.370	0	0	7.000	5.807	MON	107	1,284	03/18/2003	07/25/2042
336161-BJ-2	FST REPUB 02-FRB1-A 2.12% 8/15/.....				1	78,412		99,2470	77,822	78,412	0	.0	0	0	2.120	2.115	MON	139	4,480	08/30/2002	08/15/2032
38373T-W5-0	GNMA CMO 2.245 2/16/32.....				1	62,969		100,4930	63,339	63,029	0	.3	0	0	2.240	2.276	MON	114	3,595	05/24/2002	02/16/2032
3837H4-TK-1	GNMA REMIC TRUST 00-20 z.....				1	590,690		106,4290	603,827	567,352	0	(164)	0	0	8.000	6.935	MON	3,782	46,227	03/16/2004	03/16/2030
393505-JJ-2	GREEN TREE FINCL CORP 1995-7 CL A5.....				1	5,714		101,4070	5,749	5,669	0	(139)	0	0	6.950	(3,477)	MON	18	395	12/29/2000	10/15/2026
393505-BR-2	GREEN TREE FINL CORP SER 93-4 CL A.....				1	49,567		104,3320	51,747	49,598	0	.0	0	0	7.050	7.282	MON	155	3,497	12/29/2000	11/15/2019
36228C-CK-7	GS MTG SEC 98-C1-A2 6.62%10/18/30.....				1	229,134		100,1380	209,134	208,845	0	1,286	0	0	6.620	5.292	MON	1,037	14,278	08/05/2003	10/18/2030
46625Y-TX-1	JP MORGAN COM MTG 10/15/2042.....				1	124,262		99,3330	123,040	123,866	0	(363)	0	0	4.613	4.512	MON	476	5,778	09/22/2005	10/15/2042
52519S-AC-7	LEHMAN ABS MANUFACTURED HSG CONT.....				1	50,061		93,9560	47,042	50,069	0	(2)	0	0	4.350	4.429	MON	97	2,178	10/25/2001	05/15/2014
68338S-EK-0	ONYX ACCEPT RES 3.89% 2/15/11.....																				

E08.4

Showing all Long-Term BONDS Owned December 31 of Current Year

[illegible]

Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A. C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A. C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
31359M-LZ-4..	Federal Natl MTG Assn Benchmk Note.		01/15/2007..	MATURITY..		945,000	945,000	1,022,566	945,851	.0	(851)	.0	(851)	.0	945,000	.0	.0	.0	23,625	01/15/2007..
31344A-NW-0..	FHLMC 4.875% 3/15/07..		03/15/2007..	MATURITY..		50,000	50,000	52,893	50,140	.0	(140)	.0	(140)	.0	50,000	.0	.0	.0	1,219	03/15/2007..
3128X3-N7-4..	FHLMC NT 3.55% 11/15/07..		11/15/2007..	MATURITY..		3,000,000	3,000,000	2,935,740	2,969,681	.0	30,319	.0	30,319	.0	3,000,000	.0	.0	.0	106,500	11/15/2007..
36201B-B6-2..	GNMA #577961X 6.5% 03/15/32..		12/17/2007..	PRINCIPAL RECEIPT..		8,917	8,917	8,907	8,908	.0	9	.0	9	.0	8,917	.0	.0	.0	268	03/15/2032..
36213E-P7-5..	GNMA PASS-THRU POOL 552246X..		12/17/2007..	PRINCIPAL RECEIPT..		20,531	20,531	20,576	20,569	.0	(39)	.0	(39)	.0	20,531	.0	.0	.0	815	12/15/2031..
36212T-BV-5..	GNMA PL 542852X 6.5% 6/15/31..		12/17/2007..	PRINCIPAL RECEIPT..		29,407	29,407	30,634	30,560	.0	(1,153)	.0	(1,153)	.0	29,407	.0	.0	.0	1,029	06/15/2031..
36213C-P2-0..	GNMA PL 550441X 7% 4/15/31..		12/17/2007..	PRINCIPAL RECEIPT..		7,404	7,404	7,622	7,599	.0	(195)	.0	(195)	.0	7,404	.0	.0	.0	409	04/15/2031..
36200M-NA-7..	GNMA PL 604385X 5% 6/15/33..		12/17/2007..	PRINCIPAL RECEIPT..		192,430	192,430	186,627	186,861	.0	5,569	.0	5,569	.0	192,430	.0	.0	.0	5,031	06/15/2033..
36225B-MZ-8..	GNMA PL 781276X 6.5% 4/15/31..		12/17/2007..	PRINCIPAL RECEIPT..		17,413	17,413	17,710	17,675	.0	(262)	.0	(262)	.0	17,413	.0	.0	.0	569	04/15/2031..
36225B-PZ-5..	GNMA PL 781340X 6.5% 10/15/31..		12/17/2007..	PRINCIPAL RECEIPT..		8,165	8,165	8,461	8,455	.0	(289)	.0	(289)	.0	8,165	.0	.0	.0	256	10/15/2031..
36206B-RZ-7..	GNMA POOL #036504 SER 2009 9.5%..		12/17/2007..	PRINCIPAL RECEIPT..		429	429	327	377	.0	52	.0	52	.0	429	.0	.0	.0	35	10/15/2009..
36206B-3M-2..	GNMA POOL #036804 SER 2009 9.5%..		12/17/2007..	PRINCIPAL RECEIPT..		379	379	264	344	.0	35	.0	35	.0	379	.0	.0	.0	18	10/15/2009..
36224P-H3-5..	GNMA POOL #334250 SER 2022 7%..		12/17/2007..	PRINCIPAL RECEIPT..		6,251	6,251	6,387	6,362	.0	(112)	.0	(112)	.0	6,251	.0	.0	.0	247	11/15/2022..
36203E-6Y-9..	GNMA POOL #347487 SER 2008 6%..		12/17/2007..	PRINCIPAL RECEIPT..		2,627	2,627	2,616	2,620	.0	7	.0	7	.0	2,627	.0	.0	.0	88	09/15/2008..
36203M-Y5-1..	GNMA POOL #354532 6% 01/15/09..		12/17/2007..	PRINCIPAL RECEIPT..		3,243	3,243	3,218	3,231	.0	12	.0	12	.0	3,243	.0	.0	.0	108	01/15/2009..
36203M-6V-5..	GNMA POOL #354684 6% 10/15/08..		12/17/2007..	PRINCIPAL RECEIPT..		3,172	3,172	3,204	3,173	.0	(1)	.0	(1)	.0	3,172	.0	.0	.0	105	10/15/2008..
36203P-CN-1..	GNMA POOL #354777 6.5% 03/15/09..		12/17/2007..	PRINCIPAL RECEIPT..		4,234	4,234	4,170	4,209	.0	25	.0	25	.0	4,234	.0	.0	.0	138	03/15/2009..
36203S-LH-8..	GNMA POOL #357728 SER 2024 7%..		12/17/2007..	PRINCIPAL RECEIPT..		2,948	2,948	3,012	3,001	.0	(53)	.0	(53)	.0	2,948	.0	.0	.0	113	01/15/2024..
36204H-Z5-2..	GNMA POOL #370764 SER 2023 6%..		12/17/2007..	PRINCIPAL RECEIPT..		2,704	2,704	2,696	2,696	.0	8	.0	8	.0	2,704	.0	.0	.0	86	10/15/2023..
36206F-DF-6..	GNMA POOL #409702 SER 2014 8.25%..		12/17/2007..	PRINCIPAL RECEIPT..		30,062	30,062	31,077	30,666	.0	(603)	.0	(603)	.0	30,062	.0	.0	.0	834	12/15/2014..
36208L-HE-0..	GNMA POOL #453929 SER 2022 7%..		12/17/2007..	PRINCIPAL RECEIPT..		3,699	3,699	3,779	3,764	.0	(65)	.0	(65)	.0	3,699	.0	.0	.0	133	07/15/2022..
36210T-CJ-3..	GNMA POOL #501473 SER 2029 7%..		12/17/2007..	PRINCIPAL RECEIPT..		2,761	2,761	2,814	2,810	.0	(49)	.0	(49)	.0	2,761	.0	.0	.0	103	03/15/2029..
912827-ZM-3..	TIPS 3.375% 1/15/07..		01/16/2007..	VARIOUS..		1,546,780	1,273,930	1,378,511	1,273,930	.0	0	.0	0	.0	1,273,930	.0	272,850	272,850	21,479	01/15/2007..
912827-ZJ-0..	U S TREASURY NOTES 6.25% 2/15/07..		02/15/2007..	MATURITY..		2,000,000	2,000,000	2,279,297	2,009,280	.0	(9,280)	.0	(9,280)	.0	2,000,000	.0	.0	.0	62,500	02/15/2007..
912828-DW-7..	US TREASURY NT 3.5% 5/31/07..		05/31/2007..	MATURITY..		3,000,000	3,000,000	2,973,867	2,990,015	.0	9,985	.0	9,985	.0	3,000,000	.0	.0	.0	52,500	05/31/2007..
912828-DF-4..	US TREASURY NT 3% 12/31/06..		01/02/2007..	MATURITY..		25,000,000	25,000,000	24,672,070	25,000,000	.0	0	.0	0	.0	25,000,000	.0	.0	.0	375,000	12/31/2006..
912828-DN-7..	US TREASURY NTS 3.375% 02/28/07..		02/28/2007..	MATURITY..		3,250,000	3,250,000	3,205,313	3,242,911	.0	7,089	.0	7,089	.0	3,250,000	.0	.0	.0	54,844	02/28/2007..
0399999 - Bonds - U.S. Governments						39,138,556	38,865,706	38,864,357	38,825,688	.0	40,018	.0	40,018	.0	38,865,706	.0	272,850	272,850	708,052	XXX
31384W-KG-4..	FEDERAL NATL MTG ASSN GTD MTGPASS..		12/26/2007..	PRINCIPAL RECEIPT..		48,488	48,488	48,496	48,476	.0	13	.0	13	.0	48,488	.0	.0	.0	1,597	05/01/2031..
31287N-RQ-3..	FHLMC GOLD C6-3195..		12/17/2007..	PRINCIPAL RECEIPT..		7,604	7,604	7,637	7,649	.0	(45)	.0	(45)	.0	7,604	.0	.0	.0	297	01/01/2032..
31283H-S8-9..	FHLMC PC GOLD 6/5% 08/01/32..		12/17/2007..	PRINCIPAL RECEIPT..		13,833	13,833	14,475	14,441	.0	(608)	.0	(608)	.0	13,833	.0	.0	.0	468	08/01/2032..
31292G-X6-8..	FHLMC PC Gold C0-0701..		12/17/2007..	PRINCIPAL RECEIPT..		9,012	9,012	8,694	8,720	.0	292	.0	292	.0	9,012	.0	.0	.0	292	01/01/2029..
31294K-HR-9..	FHLMC PL B01140F TBA 5%..		12/17/2007..	PRINCIPAL RECEIPT..		30,767	30,767	31,137	31,052	.0	(285)	.0	(285)	.0	30,767	.0	.0	.0	943	05/01/2017..
31292H-O4-9..	FHLMC PL C01375F 6.5% 7/01/32..		12/17/2007..	PRINCIPAL RECEIPT..		16,488	16,488	17,135	17,097	.0	(608)	.0	(608)	.0	16,488	.0	.0	.0	579	07/01/2032..
31292H-R7-1..	FHLMC PL C01410F 6% 10/01/32..		12/17/2007..	PRINCIPAL RECEIPT..		49,071	49,071	50,229	50,254	.0	(1,183)	.0	(1,183)	.0	49,071	.0	.0	.0	1,492	10/01/2032..
31292H-XA-7..	FHLMC PL C01573F 5.5% 6/01/33..		12/17/2007..	PRINCIPAL RECEIPT..		186,315	186,315	191,729	191,929	.0	(5,614)	.0	(5,614)	.0	186,314	.0	.0	.0	5,186	06/01/2033..
31288B-LZ-4..	FHLMC PL C73044F 6% 11/01/32..		12/17/2007..	PRINCIPAL RECEIPT..		17,424	17,424	17,975	17,956	.0	(532)	.0	(532)	.0	17,424	.0	.0	.0	565	11/01/2032..
31288J-ZR-0..	FHLMC PL C79752F 5.5% 5/01/33..		12/17/2007..	PRINCIPAL RECEIPT..		58,157	58,157	58,880	58,843	.0	(685)	.0	(685)	.0	58,157	.0	.0	.0	1,692	05/01/2033..
31294K-J5-5..	FHLMC PL E01184F 6% 8/01/17..		12/17/2007..	PRINCIPAL RECEIPT..		27,845	27,845	28,541	28,355	.0	(511)	.0	(511)	.0	27,845	.0	.0	.0	847	08/01/2017..
3128GN-SE-9..	FHLMC PL E85917F 6.5% 10/01/11..		12/17/2007..	PRINCIPAL RECEIPT..		46,425	46,425	48,217	47,342	.0	(917)	.0	(917)	.0	46,425	.0	.0	.0	845	10/01/2011..
3128GT-CG-8..	FHLMC PL E89971F 5.5% 6/01/17..		12/17/2007..	PRINCIPAL RECEIPT..		30,984	30,984	30,768	30,829	.0	154	.0	154	.0	30,984	.0	.0	.0	1,030	06/01/2017..
3128GU-S9-4..	FHLMC PL E90544F 6% 7/01/17..		12/17/2007..	PRINCIPAL RECEIPT..		47,001	47,001	48,801	48,412	.0	(1,411)	.0	(1,411)	.0	47,001	.0	.0	.0	1,350	07/01/2017..
31371L-PL-7..	FNMA PASS THRU 4.5% 05/01/19..		12/26/2007..	PRINCIPAL RECEIPT..		338,356	338,356	336,030	336,131	.0										

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	11	12	13	14	15	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
31389G-07-8.	FNMA PL 625178A 5.5% 2/01/17		12/26/2007	PRINCIPAL RECEIPT		105,889	105,889	110,125	109,351	.0	(3,462)	.0	(3,462)	.0	105,889	.0	.0	.0	2,865	02/01/2017
31390M-3F-9.	FNMA PL 650698A 6% 7/01/17		12/26/2007	PRINCIPAL RECEIPT		3,518	3,518	3,623	3,599	.0	(82)	.0	(82)	.0	3,518	.0	.0	.0	.99	07/01/2017
31390R-TF-0.	FNMA PL 654050A 5.5% 9/01/17		12/26/2007	PRINCIPAL RECEIPT		9,152	9,152	9,287	9,258	.0	(105)	.0	(105)	.0	9,152	.0	.0	.0	248	09/01/2017
31390V-JU-9.	FNMA PL 657375A 6% 10/01/17		12/26/2007	PRINCIPAL RECEIPT		3,565	3,565	3,713	3,680	.0	(115)	.0	(115)	.0	3,565	.0	.0	.0	157	10/01/2017
31391B-LF-2.	FNMA PL 661926A 5.5% 9/01/17		12/26/2007	PRINCIPAL RECEIPT		2,830	2,830	2,872	2,863	.0	(33)	.0	(33)	.0	2,830	.0	.0	.0	.55	09/01/2017
31391B-LH-8.	FNMA PL 661928A 5.5% 9/01/17		12/26/2007	PRINCIPAL RECEIPT		15,593	15,593	15,822	15,775	.0	(182)	.0	(182)	.0	15,593	.0	.0	.0	516	09/01/2017
31391P-LP-9.	FNMA PL 672734A 5.5% 12/01/17		12/26/2007	PRINCIPAL RECEIPT		8,000	8,000	8,255	8,200	.0	(200)	.0	(200)	.0	8,000	.0	.0	.0	197	12/01/2017
31400C-3B-8.	FNMA PL 683994A 5.5% 2/01/18		12/26/2007	PRINCIPAL RECEIPT		43,173	43,173	44,900	44,568	.0	(1,395)	.0	(1,395)	.0	43,173	.0	.0	.0	1,117	02/01/2018
31400E-GE-4.	FNMA PL 685197A 5% 4/01/18		12/26/2007	PRINCIPAL RECEIPT		100,959	100,959	102,930	102,650	.0	(1,692)	.0	(1,692)	.0	100,959	.0	.0	.0	2,468	04/01/2018
31400K-FD-3.	FNMA PL 689664A 5.5% 4/01/33		12/26/2007	PRINCIPAL RECEIPT		50,010	50,010	51,761	51,661	.0	(1,651)	.0	(1,651)	.0	50,010	.0	.0	.0	1,572	04/01/2033
314000-MK-6.	FNMA PL 694362A 6% 3/01/33		12/26/2007	PRINCIPAL RECEIPT		64,371	64,371	67,047	66,906	.0	(2,535)	.0	(2,535)	.0	64,371	.0	.0	.0	1,777	03/01/2033
31401V-SE-7.	FNMA PL 720045A 5.5% 6/01/33		12/26/2007	PRINCIPAL RECEIPT		43,143	43,143	44,347	44,403	.0	(1,260)	.0	(1,260)	.0	43,143	.0	.0	.0	1,145	06/01/2033
31402E-2F-4.	FNMA PL 727174A 5% 8/01/33		12/26/2007	PRINCIPAL RECEIPT		131,369	131,369	127,162	127,350	.0	4,019	.0	4,019	.0	131,369	.0	.0	.0	3,776	08/01/2033
31402E-2Y-3.	FNMA PL 727191A 5% 8/01/33		12/26/2007	PRINCIPAL RECEIPT		54,470	54,470	51,526	51,652	.0	2,818	.0	2,818	.0	54,470	.0	.0	.0	1,419	08/01/2033
314020-NM-7.	FNMA PL 734897A 4.5% 8/01/18		12/26/2007	PRINCIPAL RECEIPT		60,800	60,800	59,964	60,083	.0	.717	.0	.717	.0	60,800	.0	.0	.0	1,495	08/01/2018
31371F-W7-3.	FNMA Pool #250970		12/26/2007	PRINCIPAL RECEIPT		14,483	14,483	13,967	14,021	.0	.462	.0	.462	.0	14,483	.0	.0	.0	.588	05/01/2027
31374G-FW-2.	FNMA Pool #313481		12/26/2007	PRINCIPAL RECEIPT		33,218	33,218	33,218	.0	.0	.0	.0	.0	.0	33,218	.0	.0	.0	.179	04/01/2012
31374T-TE-9.	FNMA Pool #323749		12/26/2007	PRINCIPAL RECEIPT		50,865	50,865	50,102	50,322	.0	.544	.0	.544	.0	50,865	.0	.0	.0	1,779	02/01/2014
31384W-CH-1.	FNMA POOL #535672 6% 01/01/16		12/26/2007	PRINCIPAL RECEIPT		60,359	60,359	60,595	60,442	.0	(83)	.0	(83)	.0	60,359	.0	.0	.0	1,856	01/01/2016
31387W-AF-4.	FNMA POOL #595906 6.5% 9/1/16		12/26/2007	PRINCIPAL RECEIPT		13,722	13,722	13,849	13,881	.0	(159)	.0	(159)	.0	13,722	.0	.0	.0	.545	09/01/2016
31388D-PB-8.	FNMA POOL #601718 6.5% 8/1/16		12/26/2007	PRINCIPAL RECEIPT		.442	.442	.446	.450	.0	(8)	.0	(8)	.0	.442	.0	.0	.0	.16	08/01/2016
31388D-2X-5.	FNMA POOL #602090 6.5% 9/1/31		12/26/2007	PRINCIPAL RECEIPT		3,474	3,474	3,484	3,498	.0	(24)	.0	(24)	.0	3,474	.0	.0	.0	.130	09/01/2031
3199999 - Bonds - Special Revenues						2,569,289	2,569,289	2,606,848	2,595,431	0	(26,142)	0	(26,142)	0	2,569,289	0	0	0	71,880	XXX
010392-EN-4.	ALABAMA PWR CO SR NT-CC 3.5% 07/01/17		11/15/2007	MATURITY		2,500,000	2,500,000	2,499,209	2,499,761	.0	239	.0	239	.0	2,500,000	.0	.0	.0	87,500	11/15/2007
037735-CA-3.	APPALACHIAN PWR CO NT-C FLT		06/29/2007	MATURITY		720,000	720,000	720,000	720,000	.0	.0	.0	.0	.0	720,000	.0	.0	.0	20,700	06/29/2007
209615-BV-4.	CONSOLIDATED NAT GAS 6.85% 4/15/11		07/11/2007	Tender Proceeds		104,516	100,000	107,154	104,034	.0	(445)	.0	(445)	.0	103,589	.0	927	927	5,080	04/15/2011
882389-CB-3.	TEXAS EASTERN TRANS 5.25% 7/15/07		07/16/2007	MATURITY		125,000	125,000	123,774	124,851	.0	149	.0	149	.0	125,000	.0	.0	.0	6,563	07/15/2007
976656-BY-3.	WISCONSIN ELEC PWR CO DEB 3.5% 07/01/17		12/03/2007	MATURITY		1,560,000	1,560,000	1,559,641	1,559,887	.0	113	.0	113	.0	1,560,000	.0	.0	.0	54,600	12/01/2007
3899999 - Bonds - Public Utilities						5,009,516	5,005,000	5,009,778	5,008,534	0	56	0	56	0	5,008,589	0	927	927	174,443	XXX
018549-AC-9.	ALLIANCE CAPITAL FUND 2/15/10		02/15/2007	PRINCIPAL RECEIPT		44,030	44,030	44,845	47,559	.0	(3,529)	.0	(3,529)	.0	44,030	.0	.0	.0	1,286	02/15/2010
020012-AM-2.	ALLSTATE FINL GLOBAL FDG LLC 144A		02/01/2007	MATURITY		2,500,000	2,500,000	2,629,062	2,504,582	.0	(4,582)	.0	(4,582)	.0	2,500,000	.0	.0	.0	65,625	02/01/2007
023781-BN-7.	AMERICAN AIRLINES 2002-1 03/23/09		09/24/2007	VARIOUS		69,251	69,251	69,251	.0	.0	.0	.0	.0	.0	69,251	.0	.0	.0	2,952	03/23/2009
039583-AA-7.	ARCHSTONE-SMITH TR NOTE 5% 8/15/07		08/15/2007	MATURITY		200,000	200,000	199,406	199,918	.0	82	.0	82	.0	200,000	.0	.0	.0	10,000	08/15/2007
05949A-RE-2.	BANC AMER MTG SECS INC 2004-H		12/26/2007	PRINCIPAL RECEIPT		248,538	248,538	252,110	253,174	.0	(4,637)	.0	(4,637)	.0	248,538	.0	.0	.0	5,678	09/25/2034
05946X-BV-4.	BANC OF AMERICA 03-1-A1 6% 5/20/33		12/20/2007	PRINCIPAL RECEIPT		7,743	7,743	7,906	8,615	.0	(872)	.0	(872)	.0	7,743	.0	.0	.0	233	05/20/2033
060505-AL-8.	BANK OF AMERICA 5.25%		02/01/2007	MATURITY		275,000	275,000	274,049	274,981	.0	19	.0	19	.0	275,000	.0	.0	.0	7,219	02/01/2007
07387B-AD-5.	BEAR STEARNS CMBS 4.49800 9/11/42		12/11/2007	PRINCIPAL RECEIPT		481,388	481,388	482,591	481,994	.0	(606)	.0	(606)	.0	481,388	.0	.0	.0	12,191	09/11/2042
073902-AZ-1.	BEAR STEARNS COS INC SR NT 03/01/07		03/01/2007	MATURITY		2,000,000	2,000,000	2,163,620	2,010,750	.0	(10,750)	.0	(10,750)	.0	2,000,000	.0	.0	.0	70,000	03/01/2007
2254W0-FJ-9.	C/S FST BSTN 03-1-5A1 7% 1/25/33		12/26/2007	PRINCIPAL RECEIPT		5,741	5,741	6,011	6,013	.0	(272)	.0	(272)	.0	5,741	.0	.0	.0	199	01/25/2033
161582-AB-7.	CHASE-FST UN 99-1-A2 7.439% 8/15/3		12/17/2007	PRINCIPAL RECEIPT		26,277	26,277	31,465	27,885	.0	(1,609)	.0	(1,609)	.0	26,277	.0	.0	.0	1,208	08/15/2031
20029P-AF-6.	COMCAST CABLE CONNCT 8.375% 5/01/07		05/01/2007	MATURITY		1,250,000	1,250,000	1,448,900	1,269,962	.0	(19,962)	.0	(19,962)	.0	1,250,000	.0	.0	.0	52,344	05/01/2007
22540V-K4-3.	CS FIRST BOSTON MORTGAGE SEC 144 A		12/26/2007	PRINCIPAL RECEIPT		34,758	34,758	34,758	.0	.0	.0	.0	.0	.0	34,758	.0	.0	.0	861	03/25/2032
126650-AH-3.	CYS CORP NOTES 144A 3.875% 11/07		11/01/2007	MATURITY		75,000	75,000	74,583	74,924	.0	.76	.0	.76	.0	75,000	.0	.0	.0	2,906	11/01/2007
24422E-PL-7.	DEERE JOHN CAP CORP 3.375% 10/1/07		10/01/2007	MATURITY		1,700,000	1,700,000	1,657,551	1,681,765</											

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	
CUSIP Identi- fication	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A, C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B/A, C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date	
46625Y-TX-1..	JP MORGAN COM MTG 10/15/2042.....		12/17/2007..	PRINCIPAL RECEIPT.....		245,204	245,204	245,987	245,730	.0	(526)	.0	(526)	.0	245,204	.0	.0	.0	5,541	10/15/2042..	
50073N-AG-9..	KRAFT FOODS INC NOTES 5.25% 6/01/..		06/01/2007..	MATURITY.....		225,000	225,000	225,965	225,090	.0	(90)	.0	(90)	.0	225,000	.0	.0	.0	5,906	06/01/2007..	
501044-BY-6..	KROGER CO SR NT 7.8% 08/15/07.....		08/15/2007..	MATURITY.....		1,500,000	1,500,000	1,680,915	1,539,312	.0	(39,312)	.0	(39,312)	.0	1,500,000	.0	.0	.0	117,000	08/15/2007..	
52108H-AV-1..	LB COMMERCIAL MTG TR 2000-C3.....		12/17/2007..	PRINCIPAL RECEIPT.....		11,769	11,769	13,366	12,380	.0	(611)	.0	(611)	.0	11,769	.0	.0	.0	687	05/15/2015..	
52108H-MW-1..	LB-UBS CMBS 2002-C712/15/26.....		12/18/2007..	PRINCIPAL RECEIPT.....		280,000	280,000	281,388	280,950	.0	(950)	.0	(950)	.0	280,000	.0	.0	.0	9,921	12/15/2026..	
52519S-AC-7..	LEHMAN ABS MANUFACTURED HSG CONT.....		12/17/2007..	PRINCIPAL RECEIPT.....		9,649	9,649	9,647	9,651	.0	(3)	.0	(3)	.0	9,649	.0	.0	.0	221	05/15/2014..	
57629W-AS-9..	MASSMUTUAL GLOBL 144A 3.25% 6/07.....		06/15/2007..	MATURITY.....		2,015,000	2,015,000	2,010,748	2,014,420	.0	580	.0	580	.0	2,015,000	.0	.0	.0	32,744	06/15/2007..	
58013W-DD-3..	MCDONALDS CORP MED TERM NT 6.5%.....		08/01/2007..	MATURITY.....		2,000,000	2,000,000	2,160,640	2,031,783	.0	(31,783)	.0	(31,783)	.0	2,000,000	.0	.0	.0	130,000	08/01/2007..	
68338S-ET-1..	ONYX ACCEPT OWNER 3.91% 9/15/11.....		12/17/2007..	PRINCIPAL RECEIPT.....		123,426	123,426	121,218	122,352	.0	1,074	.0	1,074	.0	123,426	.0	.0	.0	4,543	09/15/2011..	
68338S-EK-0..	ONYX ACCEPT RES 3.89% 2/15/11.....		12/17/2007..	PRINCIPAL RECEIPT.....		823,818	823,818	814,808	820,115	.0	3,703	.0	3,703	.0	823,818	.0	.0	.0	17,251	02/15/2011..	
713291-AF-9..	PEPCO HLDGS INC NT 5.5% 08/15/07.....		08/15/2007..	VARIOUS.....		1,500,227	1,500,000	1,572,480	1,515,798	.0	(13,675)	.0	(13,675)	.0	1,502,123	.0	(1,896)	(1,896)	75,683	08/15/2007..	
69350E-AH-3..	PP & L TRAN BONDS 7.15% 6/25/09.....		12/26/2007..	PRINCIPAL RECEIPT.....		434,947	434,947	463,116	452,818	.0	(17,871)	.0	(17,871)	.0	434,947	.0	.0	.0	26,697	06/25/2009..	
74436J-FB-8..	PRUDENTIAL 99-C2-A2 7.193% 6/15/31.....		12/17/2007..	PRINCIPAL RECEIPT.....		41,717	41,717	49,154	43,686	.0	(1,969)	.0	(1,969)	.0	41,717	.0	.0	.0	1,895	06/15/2031..	
76098S-SH-5..	RESIDENTIAL ASSET SEC 2003-R22.....		12/26/2007..	PRINCIPAL RECEIPT.....		78,739	78,739	78,345	78,355	.0	384	.0	384	.0	78,739	.0	.0	.0	1,403	04/25/2033..	
78442F-AW-8..	SLM CORPORATION NOTES VAR 7/25/07.....		07/25/2007..	MATURITY.....		400,000	400,000	399,424	399,919	.0	81	.0	81	.0	400,000	.0	.0	.0	16,938	07/25/2007..	
86358R-DX-2..	STCT ASSET 01-SB1-A5 3.375% 8/25/..		12/26/2007..	PRINCIPAL RECEIPT.....		25,886	25,886	22,262	22,588	.0	3,298	.0	3,298	.0	25,886	.0	.0	.0	434	08/25/2031..	
86358R-XY-8..	STRUCT ASSTT 02-AL-AW .45% 2/25/32.....		12/26/2007..	PRINCIPAL RECEIPT.....		27,280	27,280	27,606	27,668	.0	(389)	.0	(389)	.0	27,280	.0	.0	.0	488	02/25/2032..	
87030A-CD-8..	SWEDISH EXPORT CRDT 2.875% 1/26/07.....		01/26/2007..	MATURITY.....		2,010,000	2,010,000	2,003,689	2,009,852	.0	148	.0	148	.0	2,010,000	.0	.0	.0	28,894	01/26/2007..	
87929D-AJ-5..	TELECOMUNICACIONES DE PUERTO RDDTD.....		06/29/2007..	Called.....		257,848	250,000	236,430	245,142	.0	938	.0	938	.0	246,080	.0	11,767	11,767	10,578	05/15/2009..	
909317-BC-2..	United Airlines Note 8/22/2001.....		06/28/2007..	BANC AMERICA - MONTGOMERY.....		99,225	90,000	22,500	22,500	.0	.0	.0	.0	.0	22,500	.0	.0	76,725	76,725	0	09/01/2008..
903278-BE-8..	USAA AUTO OWNER TRUST 2004-1.....		08/21/2007..	PRINCIPAL RECEIPT.....		3,000,000	3,000,000	2,932,148	2,980,790	.0	19,210	.0	19,210	.0	3,000,000	.0	.0	.0	40,557	10/15/2010..	
929042-AA-7..	VORNADO REALTY BDS 5.625% 6/15/..		05/11/2007..	Called.....		1,643,296	1,643,000	1,683,435	1,650,823	.0	(6,175)	.0	(6,175)	.0	1,644,648	.0	(1,352)	(1,352)	37,481	06/15/2007..	
929274-AF-5..	WFS FINANCIAL OWNER TR 2004-2 3.20.....		12/20/2007..	PRINCIPAL RECEIPT.....		436,732	436,732	434,138	436,183	.0	548	.0	548	.0	436,732	.0	.0	.0	7,044	11/20/2011..	
92931D-AB-8..	WPD HOLDINGS UK 144A 6.875% 12/07.....		12/17/2007..	MATURITY.....		400,000	400,000	409,784	402,500	.0	(2,500)	.0	(2,500)	.0	400,000	.0	.0	.0	27,500	12/15/2007..	
4599999 - Bonds - Industrial and Miscellaneous						37,213,632	37,220,342	38,339,376	37,325,834	0	(170,011)	0	(170,011)	0	37,155,829	0	57,803	57,803	1,249,895	XXX	
6099997 - Bonds - Part 4						83,930,994	83,660,338	84,820,358	83,755,486	0	(156,078)	0	(156,078)	0	83,599,414	0	331,580	331,580	2,204,270	XXX	
6099998 - Bonds - Part 5						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6099999 - Total - Bonds						83,930,994	83,660,338	84,820,358	83,755,486	0	(156,078)	0	(156,078)	0	83,599,414	0	331,580	331,580	2,204,270	XXX	
6599998 - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6599999 - Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
460690-10-0..	INTERPUBLIC GRP COS INC COM.....		12/03/2007..	CITIGROUP GLOBAL MARKETS.....		104,000		856	1,273	(417)	.0	.0	(417)	.0	856	.0	113	113	.0	XXX	
549463-13-1..	LUCENT TECHNOLOGIES INC WT EXP 07.....		12/03/2007..	Undefined.....		.0		683	450	233	.0	.0	233	.0	683	.0	(683)	(683)	.0	XXX	
874039-10-0..	TAIWAN SEMICONDUCTOR MFG Spon ADR.....	F	12/03/2007..	Wheat First Securities.....		4,083		2,492	4,536	(2,045)	.0	.0	(2,045)	.0	2,492	.0	1,592	1,592	151	XXX	
6899999 - Common Stocks - Industrial and Miscellaneous						5,052	XXX	4,031	6,259	(2,229)	0	0	(2,229)	0	4,031	0	1,022	1,022	151	XXX	
7299997 - Common Stocks - Part 4						5,052	XXX	4,031	6,259	(2,229)	0	0	(2,229)	0	4,031	0	1,022	1,022	151	XXX	
7299998 - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7299999 - Total - Common Stocks						5,052	XXX	4,031	6,259	(2,229)	0	0	(2,229)	0	4,031	0	1,022	1,022	151	XXX	
7399999 - Total - Preferred and Common Stocks						5,052	XXX	4,031	6,259	(2,229)	0	0	(2,229)	0	4,031	0	1,022	1,022	151	XXX	
7499999 Totals						83,936,046	XXX	84,824,388	83,761,745	(2,229)	(156,078)	0	(158,307)	0	83,603,445	0	332,602	332,602	2,204,421	XXX	

Schedule D - Part 5

NONE

Schedule D - Part 6 - Section 1

NONE

Schedule D - Part 6 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change In Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) /	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due And Accrued Dec. 31 of Current Year On Bond Not In Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	How Paid	Gross Amount Received	Paid for Accrued Interest
BRD GOVERNORS UNIV N C TAXABLE IAM			11/06/2007	Lehman Brothers	03/07/2008	2,000,000	0	0	0	0	2,000,000	2,000,000	0	0	0.000	0.000	MAT	0	0
CAFCO LLC DISC CP 4/2 YRS 1&2 CPN			11/20/2007	CITIGROUP GLOBAL MARKETS	02/28/2008	1,971,389	0	0	0	0	2,000,000	1,971,389	11,631	0	0.000	5.415	MAT	0	0
DAIMLERCHRYSLER RAC LLC SER II			11/08/2007	Chase Securities	02/06/2008	1,975,500	0	0	0	0	2,000,000	1,975,500	14,355	0	0.000	5.140	MAT	0	0
DUKE UNIV DISC CP 3/A4 YRS 1&2			11/14/2007	Lehman Brothers	02/12/2008	1,976,450	0	0	0	0	2,000,000	1,976,450	12,229	0	0.000	4.935	MAT	0	0
ELECTRICITE DE FRANCE DISC CP 3/A3			10/09/2007	Goldman Sachs & Co	01/15/2008	1,973,050	0	0	0	0	2,000,000	1,973,050	22,777	0	0.000	5.197	MAT	0	0
GENERAL ELEC CAP CORP DISC CP 3/A3			11/16/2007	Chase Securities	06/03/2008	1,560,000	0	0	0	0	1,600,000	1,560,000	8,825	0	0.000	4.742	MAT	0	0
KFW INTL FIN INC DISC CP 4/2 YRS			11/30/2007	Lehman Special Sec Inc	02/29/2008	1,977,902	0	0	0	0	2,000,000	1,977,902	6,978	0	0.000	4.729	MAT	0	0
MORGAN STANLEY FLTG RT BD 01/18/08			06/21/2007	BGC Financial Inc	01/18/2008	2,000,147	0	(1,557)	0	0	2,000,000	2,001,705	22,544	0	5.484	5.558	JAJ0	55,758	21,021
NATIXIS DISC CP 4/2 YRS 1&2 CPN			11/05/2007	Merrill Lynch Gvt. Sec	02/07/2008	1,975,508	0	0	0	0	2,000,000	1,975,508	14,518	0	0.000	4.915	MAT	0	0
NATL CY BK CLEV OH MEDIUM TERM			04/02/2007	Lehman Brothers	02/07/2008	1,000,150	0	(517)	0	0	1,000,000	1,000,667	3,580	0	5.370	5.533	MON	40,769	4,027
PFIZER INC DISC CP 4/2 YRS 1&2			11/15/2007	Morgan Stanley & Co	05/07/2008	1,957,370	0	0	0	0	2,000,000	1,957,370	11,092	0	0.000	4.636	MAT	0	0
REPO AGREEMENT - BB&T			10/31/2007	BB&T	12/31/2009	1,295,324	0	0	0	0	1,295,324	1,295,324	0	0	0.000	0.000	MAT	5,870	0
SVENSKA HANDELSBANKEN INC S DISC			10/15/2007	Lehman Brothers	01/17/2008	1,973,960	0	0	0	0	2,000,000	1,973,960	21,229	0	0.000	5.293	MAT	0	0
TOYOTA MTR CR CORP DISC CP 3/A3 YR			11/09/2007	Lehman Brothers	03/13/2008	1,969,750	0	0	0	0	2,000,000	1,969,750	11,890	0	0.000	4.718	MAT	0	0
UNITED PARCEL SVC INC DISC CP 4/2			11/29/2007	Credit Suisse 1st Boston	04/30/2008	1,963,110	0	0	0	0	2,000,000	1,963,110	7,603	0	0.000	4.554	MAT	0	0
3999999 - Industrial and Miscellaneous - Issuer Obligations						27,569,611	0	(2,074)	0	0	27,895,324	27,571,685	169,250	0	XXX	XXX	XXX	102,396	25,048
4599999 - Total - Industrial and Miscellaneous Bonds						27,569,611	0	(2,074)	0	0	27,895,324	27,571,685	169,250	0	XXX	XXX	XXX	102,396	25,048
5499999 - Total - Issuer Obligations						27,569,611	0	(2,074)	0	0	27,895,324	27,571,685	169,250	0	XXX	XXX	XXX	102,396	25,048
6099999 - Total - Bonds						27,569,611	0	(2,074)	0	0	27,895,324	27,571,685	169,250	0	XXX	XXX	XXX	102,396	25,048
Evergreen Inst. MM fund	SD		12/31/2007	US BANK	12/31/2008	102,791	0	0	0	0	0	102,791	0	0	0.000	0.000		4,923	0
JPMORGAN DEPOSIT SWEEP PREMIER			12/04/2007	J. P. Morgan	12/31/2008	19,369	0	0	0	0	0	19,369	0	0	0.000	0.000		6,096	0
NORTHERN INSTL FDS GOVT PORTFOLIO			11/30/2007	NORTHERN TRUST	12/31/2008	7,363,567	0	0	0	0	0	7,363,567	0	0	0.000	0.000		108,931	0
7999999 - Exempt Money Market Mutual Funds						7,485,726	0	0	0	0	XXX	7,485,726	0	0	XXX	XXX	XXX	119,950	0
8299999 Totals						35,055,337	0	(2,074)	0	0	XXX	35,057,411	169,250	0	XXX	XXX	XXX	222,347	25,048

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part A - Section 3

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part B - Section 3

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE E - PART 1 - CASH

[illegible]

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR							
1. January	455,144	4. April	(1,435,609)	7. July	17,109	10. October	33,042
2. February	(231,763)	5. May	(87,272,888)	8. August	(35,492)	11. November	(92,805)
3. March	84,246	6. June	(590,953)	9. September	309,918	12. December	4,459,163

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE E - PART 2 CASH EQUIVALENTS

Showing Investments Owned December 31 of Current year

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Gross Investment Income
ALPINE SECURITIZATION CORP DISC CP.....		10/31/2007.....	.0.000.....	.01/24/2008.....	1,977,617.....	16,012.....	.0.....
AMERICAN HONDA FIN CORP DISC CP.....		12/07/2007.....	.0.000.....	.02/12/2008.....	1,983,436.....	5,902.....	.0.....
ATLANTIC ASSET SECURITIZATION CORP.....		12/10/2007.....	.0.000.....	.01/11/2008.....	1,989,244.....	7,045.....	.0.....
AUSTRALIA & NEW ZEALAND BKG GROUP.....		11/26/2007.....	.0.000.....	.01/10/2008.....	1,490,625.....	7,281.....	.0.....
BRYANT PK FDG LLC DISC CP 4/2 YRS.....		11/30/2007.....	.0.000.....	.01/11/2008.....	1,987,633.....	9,113.....	.0.....
CBA DEL FIN INC DISC CP 3/A3 YRS.....		12/27/2007.....	.0.000.....	.01/07/2008.....	1,997,500.....	749.....	.0.....
CARGILL INC DISC CP 4/2 YRS 1&2.....		12/28/2007.....	.0.000.....	.02/29/2008.....	2,041,885.....	809.....	.0.....
CATHOLIC HEALTH INITIATIVES SER A.....		11/06/2007.....	.0.000.....	.01/10/2008.....	2,000,000.....	.0.....	.0.....
CIESCO LLC DISC CP 4/2 YRS 1&2.....		10/30/2007.....	.0.000.....	.01/17/2008.....	1,979,592.....	15,981.....	.0.....
CORNELL UNIV N Y DISC CP 3/A4 YRS.....		12/12/2007.....	.0.000.....	.02/05/2008.....	1,986,097.....	4,781.....	.0.....
DANSKE CORP SER A COPENHAGEN DISC.....		12/31/2007.....	.0.000.....	.02/04/2008.....	1,991,933.....	.0.....	.0.....
EUROPEAN INVT BK DISC CP 3/A3 YRS.....		12/05/2007.....	.0.000.....	.01/09/2008.....	1,991,250.....	6,493.....	.0.....
FALCON ASSET SECURITIZATION CO LLC.....		12/31/2007.....	.0.000.....	.02/05/2008.....	1,991,000.....	.0.....	.0.....
HARTFORD FINL SVCS GROUP INC DISC.....		12/10/2007.....	.0.000.....	.02/13/2008.....	1,983,750.....	5,221.....	.0.....
INTERNATIONAL LEASE FIN CORP DISC.....		11/19/2007.....	.0.000.....	.01/18/2008.....	1,984,167.....	11,057.....	.0.....
JUPITER SECURITIZATION CO LLC DISC.....		11/05/2007.....	.0.000.....	.01/08/2008.....	1,983,289.....	14,607.....	.0.....
LELAND STANFORD JR UNIV CALIF DISC.....		11/28/2007.....	.0.000.....	.01/16/2008.....	1,987,478.....	8,416.....	.0.....
LOWES COS INC DISC CP 3/A3 YRS 1&2.....		12/26/2007.....	.0.000.....	.01/04/2008.....	1,997,860.....	1,188.....	.0.....
MASSACHUSETTS MUT LIFE INS CO DISC.....		12/12/2007.....	.0.000.....	.01/16/2008.....	1,991,736.....	4,478.....	.0.....
MERRILL LYNCH & CO INC DISC CP.....		12/27/2007.....	.0.000.....	.01/08/2008.....	1,996,647.....	1,117.....	.0.....
NEW YORK LIFE CAP CORP DISC CP 4/2.....		12/24/2007.....	.0.000.....	.03/04/2008.....	1,983,433.....	1,621.....	.0.....
NEW YORK ST PWR AUTH DISC CP 3/A2.....		12/05/2007.....	.0.000.....	.01/10/2008.....	1,990,700.....	6,708.....	.0.....
OLD LINE FDG LLC DISC CP 4/2 YRS.....		12/03/2007.....	.0.000.....	.01/30/2008.....	1,982,278.....	8,516.....	.0.....
PARK AVE RECEIVABLES CO LLC DISC.....		11/21/2007.....	.0.000.....	.01/23/2008.....	1,981,625.....	11,627.....	.0.....
QUEENSLAND TREAS CORP DISC CP 3/A3.....		12/04/2007.....	.0.000.....	.02/05/2008.....	1,983,880.....	6,728.....	.0.....
RANGER FDG CO LLC DISC CP 4/2 YRS.....		10/16/2007.....	.0.000.....	.01/11/2008.....	1,975,447.....	21,415.....	.0.....
UNILEVER CAP CORP DISC CP 4/2 YRS.....		12/14/2007.....	.0.000.....	.01/25/2008.....	1,990,177.....	3,964.....	.0.....
YALE UNIV DISC CP 3/A4 YRS 1&2.....		12/06/2007.....	.0.000.....	.01/22/2008.....	1,987,858.....	6,440.....	.0.....
0199999 Total Cash Equivalents					55,208,136.....	187,270.....	0.....

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE E PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposits	2 Purpose of Deposits	Deposits For The Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B..... State of Arkansas.....			130,924	130,713
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B..... Georgia Insurance Commission.....			202,658	202,744
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA	B..... Commission of Insurance.....			24,967	24,988
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO	B..... Missouri Dept. of Insurance.....			576,067	574,695
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC	ST..... State of North Carolina.....			10,000	10,000
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN	B..... State of TN Dept. of Commerce & Insurance.....			183,294	182,998
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. US Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Other Alien	OT	XXX.....	0	0	0	0
59. Total	XXX.....	XXX.....	0	0	1,127,910	1,126,138
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX.....	XXX.....	0	0	0	0
5899. Totals (Lines 5801 through 5803 + 5898)(Line 58 above)	XXX.....	XXX.....	0	0	0	0