



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2010
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 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 Amy K. Gregory

Special Deputy Receiver Authorized Representative

Subscribed and sworn to before me this 13th day of April, 2011

Nancy F. Blanton

7330837

Commonwealth of Virginia

Nancy F. Blanton - Notary Public 1

Commission ID: 7330837 2

My Commission Expires 2/28/2014

a. Is this an original filing? Yes [X] No []

b. If no, State the amendment number

2. Date filed

3. Number of pages attached

In 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.

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).....	52,145,675		52,145,675	67,271,653
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$848,324 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$305,002,610 , Schedule DA).....	305,850,933		305,850,933	167,540,296
6. Contract loans (including \$premium notes).....				
7. Derivatives				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets.....				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	357,996,608		357,996,608	234,811,949
13. Title plants less \$charged off (for Title insurers only).....				
14. Investment income due and accrued	605,161		605,161	1,019,171
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	855,600	855,600		11,264,619
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premium).....				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,239,606		4,239,606	6,047,774
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset.....				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable.....				
25. Aggregate write-ins for other than invested assets	97,673,919	3,569,952	94,103,967	87,558,346
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	461,370,896	4,425,553	456,945,343	340,701,860
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27)	461,370,896	4,425,553	456,945,343	340,701,860
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Deductible Recoverable.....	1,104,118	868,643	235,475	266,280
2502. Amounts Due from Reinsurance Companies-Deposits.....	447,512		447,512	521,302
2503. Amounts Due from TRG.....				
2598. Summary of remaining write-ins for Line 25 from overflow page	96,122,289	2,701,310	93,420,979	86,770,764
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	97,673,919	3,569,952	94,103,967	87,558,346

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	119,764,117	157,729,010
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		32,359,941
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	53,990,281	80,844,029
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	8,620,406	13,616,944
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	442,830	442,005
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$)		
10. Advance premium.....		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	4,616,789	4,616,789
12. Ceded reinsurance premiums payable (net of ceding commissions)	400,275	8,691,432
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	12,298	12,298
15. Remittances and items not allocated.....		
16. Provision for reinsurance (Schedule F, Part 7)	21,365	199,098,822
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$and interest thereon \$		
25. Aggregate write-ins for liabilities	195,911,890	188,779,082
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	383,780,251	686,190,352
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	383,780,251	686,190,352
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes	6,875,000	16,995,096
34. Gross paid in and contributed surplus	10,120,096	
35. Unassigned funds (surplus)	56,169,996	(362,483,587)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	73,165,091	(345,488,492)
38. Totals (Page 2, Line 28, Col. 3)	456,945,343	340,701,860
DETAILS OF WRITE-INS		
2501. Other Liabilities.....	1,107,088	1,150,067
2502. Deferred Loss & LAE Payments.....	183,008,135	170,996,531
2503. Due to Guaranty Funds for Return Premiums Paid.....	2,253,287	2,251,924
2598. Summary of remaining write-ins for Line 25 from overflow page	9,543,381	14,380,560
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	195,911,890	188,779,082
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)		(249,643)
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	(27,186,653)	(6,635,295)
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	(18,710,623)	6,353,189
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	363,109	(1,986,011)
5. Aggregate write-ins for underwriting deductions	(4,127,317)	(8,130,234)
6. Total underwriting deductions (Lines 2 through 5)	(49,661,484)	(10,398,351)
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	49,661,484	10,148,708
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,337,546	4,604,576
10. Net realized capital gains (losses) less capital gains tax of \$, (Exhibit of Capital Gains (Losses))	49,541	(39,677)
11. Net investment gain (loss) (Lines 9 + 10)	2,387,087	4,564,899
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$, amount charged off \$)		
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income	85,192,958	124,769
15. Total other income (Lines 12 through 14)	85,192,958	124,769
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	137,241,529	14,838,376
17. Dividends to policyholders		
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)	137,241,529	14,838,376
19. Federal and foreign income taxes incurred	335,853	1,383,256
20. Net income (Line 18 minus Line 19) (to Line 22)	136,905,676	13,455,120
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	(345,488,492)	(388,537,335)
22. Net income (from Line 20)	136,905,676	13,455,120
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	45	396
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax		
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	82,670,406	(201,238)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	199,077,457	29,794,565
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	418,653,584	43,048,842
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	73,165,091	(345,488,492)
DETAILS OF WRITE-INS		
0501. Asset Recovery Costs.....	(4,127,317)	(8,130,234)
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	(4,127,317)	(8,130,234)
1401. Miscellaneous Income (Expense).....	250,681	124,769
1402. Asset Recovery.....	84,942,277	
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	85,192,958	124,769
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	(8,291,682)	860,198
2. Net investment income.....	3,170,145	6,411,823
3. Miscellaneous income.....	64,097,635	124,769
4. Total (Lines 1 through 3).....	58,976,098	7,396,790
5. Benefit and loss related payments.....	8,970,071	9,081,083
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	7,727,007	6,113,849
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	335,853	1,383,256
10. Total (Lines 5 through 9).....	17,032,931	16,578,188
11. Net cash from operations (Line 4 minus Line 10).....	41,943,167	(9,181,398)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	47,080,002	46,598,786
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	10,406,931	
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	57,486,933	46,598,786
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	32,305,381	3,914,688
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		98,682
13.7 Total investments acquired (Lines 13.1 to 13.6).....	32,305,381	4,013,370
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	25,181,552	42,585,416
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	(10,120,096)	
16.2 Capital and paid in surplus, less treasury stock.....	10,120,096	
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	71,185,918	16,994,113
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	71,185,918	16,994,113
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).....	138,310,637	50,398,131
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	167,540,296	117,142,165
19.2 End of year (Line 18 plus Line 19.1).....	305,850,933	167,540,296

Part 1
NONE

Part 1A
NONE

Part 1B
NONE

ANNUAL STATEMENT FOR THE YEAR 2010 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								
2.	Allied lines								
3.	Farmowners multiple peril								
4.	Homeowners multiple peril								
5.	Commercial multiple peril								
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine								
10.	Financial guaranty								
11.1	Medical professional liability - occurrence	512,450			512,450	2,053,650	2,951,578	(385,478)	
11.2	Medical professional liability - claims-made	2,473,278			2,473,278	13,905,265	30,392,096	(14,013,554)	
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation	9,420,605	(1,457)	2,057,498	7,361,649	103,571,951	106,881,892	4,051,708	
17.1	Other liability - occurrence	206,350			206,350	220,000	1,910,460	(1,484,110)	
17.2	Other liability - claims-made	192,694		(31,819)	224,513	13,251	15,592,983	(15,355,219)	
17.3	Excess workers' compensation								
18.1	Products liability - occurrence								
18.2	Products liability - claims-made								
19.1,19.2	Private passenger auto liability								
19.3,19.4	Commercial auto liability								
21.	Auto physical damage								
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft								
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	12,805,376	(1,457)	2,025,679	10,778,240	119,764,117	157,729,010	(27,186,653)	
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Sum. of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2010 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)
									Net Unpaid Loss Adjustment Expenses
1.	Fire								
2.	Allied lines								
3.	Farmowners multiple peril								
4.	Homeowners multiple peril								
5.	Commercial multiple peril								
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine								
10.	Financial guaranty								
11.1	Medical professional liability - occurrence	2,392,650		490,000	1,902,650	261,000		110,000	2,053,650
11.2	Medical professional liability - claims-made	12,498,238		251,973	12,246,265	5,241,000		3,582,000	13,905,265
12.	Earthquake								
13.	Group accident and health								(a)
14.	Credit accident and health (group and individual)								
15.	Other accident and health								(a)
16.	Workers' compensation	105,362,189		34,400,238	70,961,951	76,896,000		44,286,000	103,571,951
17.1	Other liability - occurrence	170,000			170,000	50,000			220,000
17.2	Other liability - claims-made	3,847,268		3,834,017	13,251	1,917,000		1,917,000	13,251
17.3	Excess workers' compensation								
18.1	Products liability - occurrence								
18.2	Products liability - claims-made								
19.1,19.2	Private passenger auto liability								
19.3,19.4	Commercial auto liability								
21.	Auto physical damage								
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft								
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX				XXX			
32.	Reinsurance - nonproportional assumed liability	XXX				XXX			
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX			
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	124,270,345		38,976,228	85,294,117	84,365,000		49,895,000	119,764,117
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Sum. of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)								

(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	(11,681,076)			(11,681,076)
1.2 Reinsurance assumed	(74,551,301)			(74,551,301)
1.3 Reinsurance ceded	(62,263,556)			(62,263,556)
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	(23,968,820)			(23,968,820)
2. Commission and brokerage:				
2.1 Direct, excluding contingent				
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent				
2.4 Contingent-direct				
2.5 Contingent-reinsurance assumed				
2.6 Contingent-reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)				
3. Allowances to manager and agents				
4. Advertising	288			288
5. Boards, bureaus and associations	90,600			90,600
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,891,601			1,891,601
8.2 Payroll taxes	140,577			140,577
9. Employee relations and welfare	(1,605,125)			(1,605,125)
10. Insurance	105,935			105,935
11. Directors' fees				
12. Travel and travel items	65,811	23,080		88,891
13. Rent and rent items	803,536			803,536
14. Equipment	141,228			141,228
15. Cost or depreciation of EDP equipment and software				
16. Printing and stationery	52,945			52,945
17. Postage, telephone and telegraph, exchange and express	56,422			56,422
18. Legal and auditing	506,719			506,719
19. Totals (Lines 3 to 18)	2,250,537	23,080		2,273,618
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		0		0
20.2 Insurance department licenses and fees		1,002		1,002
20.3 Gross guaranty association assessments		(10,653)		(10,653)
20.4 All other (excluding federal and foreign income and real estate)	6,430	886		7,316
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	6,430	(8,765)		(2,335)
21. Real estate expenses	100,237			100,237
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	2,900,992	348,793	313,722	3,563,508
25. Total expenses incurred	(18,710,623)	363,109	313,722	(a) (18,033,793)
26. Less unpaid expenses - current year	53,990,281	9,047,275	15,961	63,053,517
27. Add unpaid expenses - prior year	80,844,029	14,042,988	15,961	94,902,978
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	8,143,125	5,358,821	313,722	13,815,669
DETAILS OF WRITE-INS				
2401. Misc. - Investment Expenses.....			313,722	313,722
2402. Misc. - Claims Handling.....	2,345,761			2,345,761
2403. Misc. - Interest.....	93,922			93,922
2498. Summary of remaining write-ins for Line 24 from overflow page	461,309	348,793		810,103
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	2,900,992	348,793	313,722	3,563,508

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 216,350	..... 149,798
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 2,595,913	..... 2,332,665
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	.....	.....
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments	(e) 270,708	..... 168,805
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	3,082,970	..... 2,651,268
11. Investment expenses		(g) 313,722
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 .....		.....
16. Total deductions (Lines 11 through 15) .....		..... 313,722
17. Net investment income (Line 10 minus Line 16)		2,337,546
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....		.....
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9 above) .....		.....
1501. ....		.....
1502. ....		.....
1503. ....		.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....		.....
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above) .....		.....

(a) Includes \$ 88,256 accrual of discount less \$ 489,153 amortization of premium and less \$ 219,894 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
(c) Includes \$ accrual of discount less \$ 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 \$ accrual of discount less \$ amortization of premium and less \$ 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5. Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....				..... 45	
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated) .....	..... 49,541		..... 49,541		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	49,541		49,541	45	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)					

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).....			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA).....		62,198,233	62,198,233
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)		10,406,885	10,406,885
9. Receivables for securities			
10. Securities lending reinvested collateral assets			
11. Aggregate write-ins for invested assets		1,647,623	1,647,623
12. Subtotals, cash and invested assets (Lines 1 to 11)		74,252,741	74,252,741
13. Title plants (for Title insurers only).....			
14. Investment income due and accrued		17,692	17,692
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	855,600	855,075	(525)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset.....			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets.....			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable.....			
25. Aggregate write-ins for other than invested assets	3,569,952	11,970,451	8,400,498
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	4,425,553	87,095,959	82,670,406
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27)	4,425,553	87,095,959	82,670,406
DETAILS OF WRITE-INS			
1101. Notes Receivable.....		998,123	998,123
1102. Interest Receivable		649,500	649,500
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)		1,647,623	1,647,623
2501. Deductible Recoverable.....	868,643	714,774	(153,869)
2502. Amounts Due from Reinsurance Companies-Deposits.....		90,600	90,600
2503. Amounts Due from TRG.....		1,850,000	1,850,000
2598. Summary of remaining write-ins for Line 25 from overflow page	2,701,310	9,315,077	6,613,767
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	3,569,952	11,970,451	8,400,498

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.

Alfred W. Gross retired as Commissioner of the Bureau on December 31, 2010. Jacqueline K. Cunningham was appointed the new Commissioner of the Bureau of Insurance effective January 1, 2011. On January 10, 2011, the Commission entered an order appointing Jacqueline K. Cunningham as Deputy Receiver of the Companies.

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 (“Insurance Policy Claims”), 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 “Third Directive”). 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 of Deputy Receiver Adopting Amended Receivership Appeal Procedure 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 January 31, 2003, the Commissioner of Insurance of the State of Tennessee, Paula Flowers (“Commissioner Flowers” or “Flowers”), petitioned the Chancery Court for the State of Tennessee, Twentieth Judicial District, Davidson County, for an order to place Doctors Insurance Reciprocal (“DIR”), American National Lawyers Insurance Reciprocal (“ANLIR”), and The Reciprocal Alliance (“TRA”), (collectively, the “Tennessee RRGs” or “RRGs”), into receivership. On that same date, the court placed the RRGs into receivership and appointed Commissioner Flowers as Rehabilitator of the RRGs. ROA acted as a reinsurer for the RRGs. 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 Flowers was named as Liquidator 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. Leslie A. Newman (hereinafter “Newman”) was appointed as successor Tennessee Commissioner for Ms. Flowers in January 2007. Julie Mix McPeak was appointed as successor to Newman in January 2011, and now acts as the successor Liquidator (or “Receiver”). The Special Deputy Receivers of the RRGs have filed claims against the Companies with the Commission and through the proof of claim process as will be discussed further in Note 14.

On February 23, 2003, the Deputy Receiver terminated all agents, brokers, and marketing representatives (“Agents”) of the Companies effective that same date, in his Fourth Directive of the Deputy Receiver Terminating Agents and Agent Compensation (the “Fourth Directive”). The Fourth Directive also terminated all commissions 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.

NOTES TO FINANCIAL STATEMENTS

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 payments until the applicable guaranty associations began making the payments. All of the Company’s insurance policies were canceled, unless an individual insurance policy had been canceled 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 canceled 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 representatives’ 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.

NOTES TO FINANCIAL STATEMENTS

- (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 – N/A
 - (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 (the “Eighth Directive”) 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 Eighth 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.
 - (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 – N/A
 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 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 – N/A
 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 – N/A
 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

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carryforwards

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

\$28,039,497 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
 \$2,709,325 generated in 2009 that expires at the end of 2029
 The taxable income or loss for 2010 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 – See F below.

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 \$3,347,178 for the year ended December 31, 2010.

The Company has loans outstanding from TRG at December 31, 2010, as follows:

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

These loans have been netted against amounts payable to TRG included in Other Expenses Payable.

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

K. Investment in Foreign Insurance Subsidiaries – N/A

L. Investment in Downstream Noninsurance Holding Company – 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, 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

NOTES TO FINANCIAL STATEMENTS

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

1. Net Income	\$ 136,905,676
2. Unrealized gains and losses	\$ 45
3. Non-admitted asset values	\$ 82,670,406
4. Provision for reinsurance	\$ 199,077,457

- 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. (the “Bank”)). The Loan Agreement was converted to a term loan in March of 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, 2010, 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, and having a remaining guarantee on the \$5 million balance due on the Note at December 31, 2005. As part of the settlement agreement with First Virginia Reinsurance, Ltd. (“FVR”), discussed below in Note 14, \$2.5 million of this debt was canceled resulting in the Company owing TRG \$5 million on the surplus advance at December 31, 2010.

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, 2010.

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.

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

14. Contingencies

- A. Contingent Commitments – N/A
- 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.

- C. Gain Contingencies – N/A

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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 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 ("Crews"), Milliman USA, Inc. ("Milliman"), PricewaterhouseCoopers LLP ("PwC"), Wachovia Bank, NA ("Wachovia"), Crews & Hancock, P.L.C., Atlantic Security, Ltd., Kenneth Patterson ("Patterson"), Carolyn Hudgins ("Hudgins"), Judith Kelley ("Kelley"), Thomas Reindel ("Reindel"), Victoria Seeger ("Seeger"), Thomas Kellogg ("Kellogg"), Robert Sanders ("Sanders"), Gary Stephani ("Stephani"), Richard W.E. Bland ("Bland"), Ronald Davis ("Davis"), Gordon McLean ("McLean"), and Richard Witkowski ("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 between 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.

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

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 (Tommy L. Fullen v. Gen Re, et al, David Herrick, M.D. v. Gen Re, et al, and Crenshaw Community Hospital v. Gen Re, et al), 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 additionally include the cases Gross v. Gen Re, Christie Clinic, P.C. v. Gen Re, et al, Leslie A. Newman, Commissioner of Commerce and Insurance for the State of Tennessee v. Gen Re, et al, MHP, et al v. Gen Re, et al, The Schumacher Group, Inc. v. Gen Re, et al, Gateway Regional Health System, Inc. v. Gen Re, et al, Michael A. Jaynes, P.C., et al v. Gen Re, et al, Charles Michael Howe, M.D. v. Jackson County Healthcare Authority, et al, Delta Regional Medical Center, et al v. Gen Re, et al, and Appalachian Regional Healthcare Inc. and Murray Calloway County Hospital v. Gen Re, et al.¹

Gen Re, Milliman, PwC, the Tennessee RRGs, and the Deputy Receiver advised Judge Breen that they were willing to mediate matters among themselves, and Judge Breen assigned Chief Judge Bernard A. Friedman, United States District Court for the Eastern District of Michigan, as the mediator for this case.

As a result of the mediation, a settlement in principle was reached between the Deputy Receiver, Gen Re, Milliman, PwC, and the Tennessee RRGs, and settlement documentation was executed on August 7, 2009. By the terms of the settlement, court approval was required to finalize the agreement between the parties. The requisite approval has been obtained and the settlement has been finalized and funded. Although the terms of the settlement agreement are confidential, the Deputy Receiver estimates that the settlement results in a significant net improvement to the receivership estate, in the form of the withdrawal of the RRGs' proofs of claim, withdrawal of MHP's proofs of claim, and cash payments by the Settling Defendants.

Pursuant to the MDL Judge's order, a separate mediation was convened on December 11, 2009, in New York City with Judge Layn Phillips serving as mediator. Participants included counsel and representatives for Defendants

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

¹ Plaintiffs in Crenshaw, Gateway, Delta, and Appalachian are collectively referred to herein as "Hospital Policyholders."

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Crews, William Sugg (“Sugg”), Wages, and Bland (collectively the “Remaining Settling Defendants”). In addition, counsel and representatives for the Deputy Receiver, Newman, and the Hospital Policyholders attended.

A tentative settlement was reached at this mediation between the plaintiffs, including the Deputy Receiver, and the Remaining Settling Defendants that would dispose of the remainder of the Deputy Receiver’s claims in the MDL. By the terms of this settlement, court approval is required to finalize the agreement between the parties, and to date, the court has not yet given its approval. This matter remains pending.

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 for 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” or “SDRs”) filed with the Commission a Joint Petition for Expedited Review of Claims and Deputy Receiver’s Determination of Appeal and 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 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 Final Order dated December 13, 2005. 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 sixty days’ notice of termination as required under the tolling agreement. As such, the tolling agreement terminated effective March 6, 2007. On that 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 thirty 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.

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On February 14, 2008, the Commission issued its final order in the matter, granting summary judgment to the Deputy Receiver on all of the outstanding issues and adopting 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 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.

In response to the RRGs' purported withdrawal of their claims in the ROA receivership, on August 13, 2008, the ROA Special Deputy Receiver issued Notices of Claim Determination ("NCDs") to the Tennessee RRGs allowing as general creditor claims each respective RRG's claim for reinsurance recoverables due from ROA. On September 12, 2008, the Tennessee Receiver appealed the NCDs challenging the jurisdiction invoked by the Special Deputy Receiver under the Amended Receivership Appeal Procedure ("ARAP") with respect to the subject claims. On January 9, 2009, the Special Deputy Receiver submitted three separate determinations of appeal to ANLIR, DIR, and TRA denying each of the RRGs' appeals.

Pursuant to the ARAP, the RRGs had thirty days from the date of the determination to challenge the decisions therein. The RRGs requested that the February 9, 2009, appeal deadline be extended indefinitely in light of the ongoing efforts to settle the claims among Gen Re, PwC, Milliman, ROA, and the RRGs.

On October 29, 2010, the Deputy Receiver issued an irrevocable acknowledgement of the withdrawal of the RRGs' claims. This acknowledgement was made pursuant to the settlement finalized among Gen Re, PwC, Milliman, ROA, and the RRGs. Accordingly, the RRGs and their Receiver no longer have any claims pending in the receivership of ROA or TRG. This matter is now closed.

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 Eighth Directive so as to allow the Deputy Receiver to proceed with an increased payment percentage. On 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 order dated March 28, 2007, and canceled the Eighth Directive which was no longer necessary. In all other respects, the Fifth Directive remains in effect.

On July 19, 2010, the Tenth Directive of Deputy Receiver Imposing Suspension and Moratorium ("Tenth Directive") was entered with the Commission. By way of the Tenth Directive, the Deputy Receiver distinguished "Policy Claims for Economic Damages" as those claims for indemnification and defense costs covered under ROA policies, from "Other Policy Claims" that include claims for extra-contractual damages and non-economic damages. The Tenth Directive further orders that Other Policy Claims are subordinate to Policy Claims for Economic Damages and that no payment may be made on approved Other Policy Claims until all approved Policy Claims for Economic Damages have been paid in full.

On March 11, 2011, the Deputy Receiver's Application to Increase the Payment Percentage from 25% to 95% on Approved ROA Policy Direct Claims was filed with the Commission. Therein, the Deputy Receiver seeks a Commission Order which (1) authorizes payment of certain approved claims at the increased payment percentage of 95%, (2) authorizes the payment of an additional 70% to all claimants who had received a 25% distribution on their direct claims, and (3) authorizes the continued payment of all administrative expenses and secured creditor claims at 100%, (4) approves the modification of cancellation of the Ninth Directive so as to allow the Deputy Receiver to proceed with an increased partial payment on approved claims and (5) approves maintaining the provisions of the Tenth Directive. This Application is pending at the Commission.

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, 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

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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, 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 (the "Kentucky Hospitals"). 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.

The Deputy Receiver determined that an additional \$9,561,213.30 is available for distribution to state insurance guaranty associations. On February 6, 2009, the Deputy Receiver filed an Application for Hearing Order and for Authority to Issue a 2008 Early Access Distribution, seeking the Commission's authority to disburse these additional funds to state insurance guaranty associations by way of an early access distribution. The guaranty associations opposed some of the application's details, including any provision requiring them to pay interest on overpayments later "clawed back" (other than interest accrued after thirty days following the "claw-back" request) by the Deputy Receiver. On April 28, 2009, Hearing Examiner Michael D. Thomas convened a hearing in this matter. Argument was presented on behalf of the Deputy Receiver, certain state guaranty associations, and other interested parties. The Hearing Examiner did not rule from the bench, but did request post-hearing briefs.

On June 3, 2009, the guaranty associations filed their post-trial brief, wherein they objected to their being required to pay interest on overpayments clawed back by the Deputy Receiver. On that same date, the Deputy Receiver filed his post-trial brief, providing the Hearing Examiner with the authority upon which he based his request that the guaranty associations be obligated to pay interest on the clawed back amounts.

On July 2, 2009, the Hearing Examiner issued his Report in this matter. In his Report, the Hearing Examiner found in favor of the Deputy Receiver on all of the contested points. On July 22, 2009, the Deputy Receiver filed his response to the Hearing Examiner's Report requesting that the Commission adopt the findings and recommendations made by the Hearing Examiner.

On July 23, 2009, the guaranty associations filed their response to the Hearing Examiner's Report wherein they objected to those findings that required payment of interest on the clawed back overpayments. As part of their response, the guaranty associations also made a request for oral hearing on this matter. Also on July 23, 2009, the Kentucky Hospitals filed their response to the Hearing Examiner's Report wherein they continued to argue that an early access distribution will authorize payments to the guaranty associations that are disproportionate to payments made and authorized for policyholders.

On December 1, 2009, the Commission entered its final order in this matter affirming the Hearing Examiner's recommendations, approving the Application, and authorizing the early access distribution and clawbacks requested by the Deputy Receiver in the Application.

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Subsequently, the Deputy Receiver determined that an additional \$14,723,266 should be distributed as early access funds based on the financial records of ROA as of December 31, 2009, with \$14,528,993 of this amount being the net payment after reallocating prior early access overpayments to the guaranty associations. On July 29, 2010, the Deputy Receiver filed his Application for Authority to Issue an Early Access Distribution, and for an Order Approving Notice Procedures, Establishing a Response Date, and Setting a Contingent Hearing. In this application, the Deputy Receiver requested authorization to disburse additional funds to state insurance guaranty associations through an early access distribution, including “clawing back” and redistribution of prior payments to certain guaranty associations.

On December 8, 2010, the Hearing Examiner issued his Report on the application recommending that the Commission enter an order approving the Early Access Application and authorizing the early access distribution. No party filed comments or an objection to the Hearing Examiner’s Report.

On January 26, 2011, the Commission approved the distribution, and when made, it will bring the total of early access distributions to date to approximately \$133,616,734.

Tennessee RRGs’ Proof of Claim

By the Final Bar Date of September 30, 2004, 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 an 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 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 provide an estimate for 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 premium 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

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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 an 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 an NCD to the Special Deputy Receivers of TRA, ANLIR, and DIR, respectively, for each of their claims.

On October 29, 2010, the Deputy Receiver issued an irrevocable acknowledgement of the withdrawal of the RRGs’ claims. This acknowledgement was made pursuant to the settlement finalized among Gen Re, PwC, Milliman, ROA, and the RRGs. Accordingly, the RRGs and their Receiver no longer have any claims pending in the receivership of ROA or TRG. This matter is now closed.

Leased Premises

Fund III and Fund IV Associates (“FFA”) is the landlord for the premises leased by TRG at 4400 Cox Road in Glen Allen, Virginia, 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 Final Bar Date of September 30, 2004, Crews, Kelley, and 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. 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

NOTES TO FINANCIAL STATEMENTS

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.

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.

Mr. 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 filed requests to appeal the dismissals.

On January 26, 2009, the West Virginia Supreme Court granted Noland's appeal on a three-to-two vote. Noland filed his appellant's brief, and the Deputy Receiver responded. On September 24, 2009, the West Virginia Supreme Court issued its opinion on Noland's appeal and as far as the opinion relates directly or indirectly to ROA, it establishes that ROA had the duty to defend Noland not only from May 24, 2000, until August 1, 2000, but also after August 1, 2000; and that the "other insurance" clauses in both the ROA umbrella policy and ACE's insurance policy were unenforceable such that ROA and ACE share the loss associated with Noland after August 1, 2000.

Cross-motions for summary judgment were filed on ROA's equitable subrogation and bad faith claims against ACE. ROA seeks to recover approximately \$1.5 million from ACE. On January 29, 2010, a status conference was convened in this case in the Raleigh County court. At the conference, the judge denied ACE's motion for summary judgment outright. In addition, the judge recognized the theory of recovery argued in ROA's motion but denied the motion ruling that genuine issues of material fact existed.

A mediation was convened on April 27, 2010, in Huntington, West Virginia, with Don O'Dell serving as mediator. In attendance were counsel and representatives for Noland, ACE, and the Deputy Receiver. No settlement was reached at the mediation. During the course of the mediation, the parties agreed to file motions for partial summary judgment on some issues and have the motions heard on June 24, 2010.

On June 2, 2010, ACE filed its motion for summary judgment on equitable subrogation claims. Therein, ACE argued that the Deputy Receiver cannot satisfy the elements of an equitable subrogation claim and thus cannot recover from ACE.

On June 14, 2010, the Deputy Receiver filed his response to ACE's motion for summary judgment and his own motion for summary judgment. The Deputy Receiver challenged ACE's defense of unclean hands against the Deputy Receiver's equitable subrogation claim and asked the court to find that the Deputy Receiver is entitled to recover against ACE, as a matter of law, under a theory of equitable subrogation.

On June 24, 2010, a hearing was held on the Deputy Receiver and ACE's motions for summary judgment. The court denied ACE's motion outright, finding that there existed genuine issues of material fact that could support the Deputy Receiver's equitable subrogation claim. As to the Deputy Receiver's motion for summary judgment as to ACE's defense of unclean hands, the court denied the motion explaining that the court was not prepared at this time to declare that the Deputy Receiver was entitled to recover against ACE as a matter of law.

On July 12, 2010, the Deputy Receiver and Noland filed cross motions for partial summary judgment upon Noland's claim for attorney fees. On July 19, 2010, the court heard the parties' cross motions on attorney fees. The judge denied Noland's motion for summary judgment for an award of attorney fees and granted the Deputy Receiver's motion on the same claim. The judge ruled that there exists no presumption that Noland is entitled to one-third of the face value of the policies as attorney fees (because there was \$6 million in coverage, Noland argued that he was entitled to \$2 million in attorney fees). This matter remains pending.

Claims for Equity Funds and Capital Contributions

By the Final Bar Date of September 30, 2004, 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.

Criminal Investigation

On January 26, 2005, 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, Hudgins, a former Executive Vice President of the Companies, plead guilty to Conspiracy to Commit Insurance Fraud, in violation of 18 U.S.C. §§ 371 and 1033. On

NOTES TO FINANCIAL STATEMENTS

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 an NCD, 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 NCD 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 an NCD 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 NCD on September 25, 2006, rejecting the claim on identical grounds as those cited in the NCD dated April 5, 2004.

Petition of the Estate of Sandra Jones

On May 26, 2009, a petition for review of the Deputy Receiver's determination of appeal was filed by the Estate of Sandra E. Jones (the "Estate"). The Estate seeks Commission review of the Deputy Receiver's decision to reject an insurance claim on a policy that was issued by DIR. In its petition, the Estate argues that the nature of the relationship between ROA and DIR is such that ROA is the alter ego of DIR and is thus liable for paying DIR's claims. The argument maintained by the Estate is substantively identical to that made by the Tennessee RRGs in the Joint Petition referenced above. That argument was flatly rejected by the Commission in its order dated February 14, 2008, granting summary judgment on behalf of the Deputy Receiver in that case.

On June 9, 2009, the Commission issued its order docketing the case, appointing a Hearing Examiner, and setting the date for filing an answer in this matter. Pursuant to the Commission's order, the Deputy Receiver was to file his answer or other responsive pleading in this case no later than July 10, 2009.

Negotiations have been ongoing with opposing counsel in this matter to obtain a voluntary dismissal, given that the Commission has already ruled on these issues in the Amended Joint Petition. On July 8, 2009, the parties filed an agreed motion to stay this case to allow the parties to explore the option of dismissal. Also on July 8, 2009, the Hearing Examiner issued his order approving the motion to stay the case indefinitely to allow the parties time for an informal resolution. The Petitioner has retained new counsel. The new counsel and the Deputy Receiver's counsel continue to work toward an amicable withdrawal of the petition. This matter remains pending.

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 filed a declaratory judgment action for rescission of the directors and officers policy based on the guilty pleas of Patterson and Hudgins in the federal criminal proceedings. 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 along 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 a 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 a confidential settlement between Great American and Patterson, Hudgins, Crews, Kelley, Bland, Davis, McLean, Wages, and Sugg, and pursuant to Federal Rules of Civil Procedure 41(a)(2), dismissed the claims against the individual defendants without prejudice.

This case has been continued until March 28, 2011, to allow the parties time to explore options to settle all pending claims. The matter remains pending.

Administrative Costs of the State Guaranty Associations

NOTES TO FINANCIAL STATEMENTS

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

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 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 canceled effective February 28, 2005, reducing the monthly rental to \$24,572. Another lease was canceled effective June 30, 2007, further reducing the monthly rental to \$22,435. A third lease was canceled effective August 31, 2008, further reducing the monthly rental to \$18,046. The leases renew automatically from year to year with a 5% increase effective each January 1st. The leases can be canceled 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. Other Items

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 (\$3,347,178) 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.

D. Uncollectible Premiums Receivable

ROA has estimated uncollectible premium receivables of approximately \$855,600 as of December 31, 2010, which have not been admitted on this financial statement.

E. Business Interruption Insurance Recoveries – N/A

F. State Transferable Tax Credits – N/A

G. Hybrid Securities – N/A

H. Subprime Mortgage Related Risk Exposure – The Company has direct exposure to subprime mortgage related risk through investments in residential mortgage-backed securities as follows:

Actual Cost - \$552,118
Book Adjusted Carrying Value - \$427,764
Fair Value - \$531,138

The Book Adjusted Carrying Value of \$427,764 represents only .82% of the investment in long-term bonds. All of these securities carry investment grade ratings and have NAIC ratings of 1 or 2 (highest or high quality). No other-than-temporary impairment has been recognized, nor is any expected to be recognized.

21. Events Subsequent

NOTES TO FINANCIAL STATEMENTS

Events subsequent to December 31, 2010, are as discussed in Note 14(D) and as appropriate in the notes herein.

22. Reinsurance

A. Unsecured Reinsurance Recoverable

The Company has authorized reinsurance recoverables of \$85,441,206 from Gen Re (FID #13-2673100; NAIC #22039). This amount is the maximum recoverable allowed under the settlement agreement discussed in Note 14 (D) above.

B. Reinsurance Recoverable in Dispute – N/A

C. Reinsurance Assumed and Ceded – N/A

D. Uncollectible Reinsurance – N/A

E. Commutation of Ceded Reinsurance – N/A

F. Retroactive Reinsurance – N/A

G. Reinsurance Accounted for as a Deposit

- a. 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, 2010, the amount maintained for the deposit is \$447,512.

23. 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

There were no net premiums written in 2010 on retrospective workers' compensation policies.

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

24. Changes in Incurred Losses and Loss Adjustment Expenses

Incurred losses and loss adjustment expenses attributable to insured events of prior years totaled (\$45,897,276). Approximately (\$38,811,000) of this change is due to the elimination of the RRG reserves assumed and ceded which were eliminated as a result of the MDL settlement discussed in Note 14 above. The remaining decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims and expenses.

25. Intercompany Pooling Arrangements – N/A

26. 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 \$898,619 as of December 31, 2010.

27. Health Care Receivables – N/A

28. Participating Accident and Health Policies – N/A

29. Premium Deficiency Reserves – N/A

30. High Deductibles

As of December 31, 2010, the amount of reserve credit recorded for deductibles on unpaid losses and loss adjustment expenses was \$2,897,405. The amounts billed and recoverable at December 31, 2010, totaled \$1,104,118. Included in this amount are recoverables of \$868,643 greater than 90 days past due and are non-admitted.

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

32. Asbestos/Environmental Reserves – N/A

NOTES TO FINANCIAL STATEMENTS

33. Subscriber Savings Accounts

At December 31, 2010, the Company has a surplus of \$73,165,091 identified to subscriber savings accounts. Of this amount, \$56,169,996 is from company operations and is reported in Unassigned Funds (Page 3, Line 35). 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 32). 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.

34. Multiple Peril Crop Insurance – N/A

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
Bureau of Insurance - Commonwealth of Virginia
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [☐] No [☐] NA [☒]
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [☐] No [☐] NA [☒]
- 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?
4.12 renewals?

Yes [☐] No [☒]
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?
4.22 renewals?

Yes [☐] No [☒]
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, 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 locations (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

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions to the audit committee requirements as allowed in Section 14H of the Annual Financial Reporting Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.6

If the response to 10.5 is yes, provide information related to this exemption:

10.7

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [] No [] NA [X]

10.8

If the response to 10.7 is no or n/a, please explain

The Company is in liquidation under the direct authority of the Bureau of Insurance - Commonwealth of Virginia and therefore does not have an audit committee

11.

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 J. Lefkowitz, FCAS, MAAA, FCA, Oliver Wyman Actuarial Consulting, Inc., 48 South Service Road, Suite 310, Melville, NY 11747

12.1

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

Yes [] No [X]

12.11

Name of real estate holding company

12.12

Number of parcels involved

12.13

Total book/adjusted carrying value

\$

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

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

Yes [] No []

13.3

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

Yes [] No []

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] NA []

14.1

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

a.

professional relationships;

b.

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

c.

Compliance with applicable governmental laws, rules and regulations;

d.

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

e.

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

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

Yes [] No [X]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

15.

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 []

16.

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

Yes [] No [X]

17.

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 is likely to conflict with the official duties of such person?

Yes [X] No []

15.1

GENERAL INTERROGATORIES
FINANCIAL

18.

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

Yes [] No [X]

19.1

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

19.11

To directors or other officers

\$

19.12

To stockholders not officers

\$

19.13

Trustees, supreme or grand (Fraternal only)

\$

19.2

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

19.21

To directors or other officers

\$

19.22

To stockholders not officers

\$

19.23

Trustees, supreme or grand (Fraternal only)

\$

20.1

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

Yes [] No [X]

20.2

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

20.21

Rented from others

\$

20.22

Borrowed from others

\$

20.23

Leased from others

\$

20.24

Other

\$

21.1

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]

21.2

If answer is yes:

21.21

Amount paid as losses or risk adjustment

\$

21.22

Amount paid as expenses

\$

21.23

Other amounts paid

\$

22.1

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

Yes [] No [X]

22.2

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

\$

INVESTMENT

23.1

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? (other than securities lending programs addressed in 23.3).

Yes [X] No []

23.2

If no, give full and complete information, relating thereto

23.3

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

23.4

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [] No [] NA [X]

23.5

If answer to 23.4 is yes, report amount of collateral for conforming programs.

\$

23.6

If answer to 23.4 is no, report amount of collateral for other programs.

\$

23.7

Does the company's security lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] NA [X]

23.8

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] NA [X]

23.9

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [] No [] NA [X]

24.1

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 20.1 and 23.3)

Yes [] No [X]

24.2

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

24.21

Subject to repurchase agreements

\$

24.22

Subject to reverse repurchase agreements

\$

24.23

Subject to dollar repurchase agreements

\$

24.24

Subject to reverse dollar repurchase agreements

\$

24.25

Pledged as collateral

\$

24.26

Placed under option agreements

\$

24.27

Letter stock or securities restricted as to sale

\$

24.28

On deposit with state or other regulatory body

\$

24.29

Other

\$

24.3

For category (24.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

25.1

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

Yes [] No [X]

25.2

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]

26.1

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]

26.2

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

\$

GENERAL INTERROGATORIES

27. Excluding items in Schedule E-Part 3-Special Deposits, 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 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*? Yes ☒ No ☐

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

1 Name of Custodian(s)	2 Custodian's Address
The Northern Trust Company.....	50 South La Salle Street, Chicago, IL 60675.....
JP MorganChase.....	P.O. Box 5221 New Hyde Park, NY 11042.....
BB&T Capital Markets.....	P.O. Box 1575, Richmond, VA 23218.....

27.02 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:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

27.03 Have there been any changes, including name changes, in the custodian(s) identified in 27.01 during the current year? Yes ☒ No ☐

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
JP MorganChase.....	BB&T Capital Markets.....	.04/28/2010..	lower fees.....

27.05 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:

1 Central Registration Depository Number(s)	2 Name	3 Address
08348.....	T Rowe Price.....	P.O. Box 89000, Baltimore, MD 21289....
06255.....	BB&T Capital Markets.....	P.O. Box 1575, Richmond, VA 23218.....

28.1 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 ☒

28.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
28.2999 TOTAL		

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

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

GENERAL INTERROGATORIES

29. 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 (+)
29.1 Bonds.....	357,148,283	358,358,929	1,210,646
29.2 Preferred Stocks.....			
29.3 Totals	357,148,283	358,358,929	1,210,646

29.4 Describe the sources or methods utilized in determining the fair values:

Fair values are determined using the market values obtained from Interactive Data.....

30.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [] No [X]

30.2 If the answer to 30.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?..... Yes [] No []

30.3 If the answer to 30.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

31.2 If no, list exceptions:

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

OTHER

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

32.2 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
.....

33.1 Amount of payments for legal expenses, if any?.....\$249,156

33.2 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 at tached.....

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

34.2 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. \$
- 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. \$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$
- 1.6 Individual policies:

- Most current three years:
- 1.61 Total premium earned \$
- 1.62 Total incurred claims \$
- 1.63 Number of covered lives
- All years prior to most current three years:
- 1.64 Total premium earned \$
- 1.65 Total incurred claims \$
- 1.66 Number of covered lives

- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$
- 1.72 Total incurred claims \$
- 1.73 Number of covered lives
- All years prior to most current three years:
- 1.74 Total premium earned \$
- 1.75 Total incurred claims \$
- 1.76 Number of covered lives

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	.....	\$	.....
2.2	Premium Denominator	\$	.....	\$	..... (249,643)
2.3	Premium Ratio (2.1/2.2)		.....		.....
2.4	Reserve Numerator	\$	.....	\$	.....
2.5	Reserve Denominator	\$	.....173,754,398	\$	.....270,932,980
2.6	Reserve Ratio (2.4/2.5)		.....		.....

- 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 [] No [X]
- 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 [] No [X]
- 5.2 If yes, is the commission paid:

- 5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] NA [X]
- 5.22 As a direct expense of the exchange..... Yes [] No [] NA [X]

- 5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
.....
- 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

[

]

No

[

X

]

8.2

If yes, give full information

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 32 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 filed an 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 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11

Unpaid losses

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$

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

\$

154,860

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:

Allocated proportionately according to exposure

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 the 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 Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium 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.....	\$.....

18.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$.....

18.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$.....

ANNUAL STATEMENT FOR THE YEAR 2010 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 2010	2 2009	3 2008	4 2007	5 2006
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)			(215,968)	(362,567)	315,821
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)			(215,968)	(362,567)	315,821
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)		(249,643)	3,843,463	(344,620)	301,173
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)		(249,643)	3,843,463	(344,620)	301,173
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	49,661,484	10,148,708	23,498,311	(23,292,003)	39,106,838
14. Net investment gain (loss) (Line 11)	2,387,087	4,564,899	8,601,034	16,228,113	16,742,798
15. Total other income (Line 15)	85,192,958	124,769	1,343,899	626,486	(2,827,932)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	335,853	1,383,256		250,000	1,309,446
18. Net income (Line 20)	136,905,676	13,455,120	33,443,244	(6,687,404)	51,712,258
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	456,945,343	340,701,860	343,044,550	350,272,538	360,848,096
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)		11,264,619	8,326,858	8,436,925	8,697,301
20.2 Deferred and not yet due (Line 15.2)					
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	383,780,251	686,190,352	731,581,884	767,340,251	787,628,619
22. Losses (Page 3, Line 1)	119,764,117	157,729,010	176,871,177	212,030,639	218,841,193
23. Loss adjustment expenses (Page 3, Line 3)	53,990,281	80,844,029	100,660,576	119,511,301	152,821,249
24. Unearned premiums (Page 3, Line 9)					
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	73,165,091	(345,488,492)	(388,537,333)	(417,067,713)	(426,780,524)
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	41,943,167	(9,181,398)	(17,586,810)	(50,154,087)	(106,911,713)
Risk-Based Capital Analysis					
28. Total adjusted capital	73,165,091	(345,488,492)	(388,537,333)	(417,067,713)	(426,780,524)
29. Authorized control level risk-based capital	12,603,926	26,147,515	27,281,773	31,108,875	32,775,690
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	14.6	28.6	48.6	59.0	62.2
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	85.4	71.4	51.4	41.0	37.8
35. Contract loans (Line 6)					
36. Derivatives (Line 7)		XXX	XXX	XXX	XXX
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)		XXX	XXX	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

	1	2	3	4	5
	2010	2009	2008	2007	2006
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	45	396	170,610	(399,139)	
51. Dividends to stockholders (Line 35)					
52. Change in surplus as regards policyholders for the year (Line 38)	418,653,584	43,048,842	28,530,380	9,712,809	56,565,535
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	12,803,919	15,897,694	30,357,089	38,630,265	101,290,760
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
58. Total (Line 35)	12,803,919	15,897,694	30,357,089	38,630,265	101,290,760
Net Losses Paid (Page 9, Part 2, Col. 4)					
59. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	10,778,240	12,506,873	25,721,050	32,591,584	96,630,274
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
64. Total (Line 35)	10,778,240	12,506,873	25,721,050	32,591,584	96,630,274
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)		2,657.9	(245.6)	(7,481.0)	(4,499.6)
67. Loss expenses incurred (Line 3)		(2,544.9)	(168.6)	206.3	(8,174.1)
68. Other underwriting expenses incurred (Line 4)		795.5	27.0	(166.0)	269.2
69. Net underwriting gain (loss) (Line 8)		(4,065.3)	611.4	6,758.8	12,984.8
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)		4,102.3	(132.2)	797.8	727.9
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)		113.0	(414.2)	(7,274.7)	(12,673.8)
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)		0.1	(1.0)	0.1	(0.1)
One Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	(52,962)	(27,324)	(44,335)	(2,551)	(125,663)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0)	15.3	7.0	10.6	0.6	26.0
Two Year Loss Development (000 omitted)					
75. 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)	(80,285)	(71,658)	(46,886)	(128,213)	(150,389)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	20.7	17.2	11.0	26.5	27.8

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2010 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 2010				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 professional liability					638,153	(1,976,534)	2,788,806	165,438	(194,599)	1,222,266		
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					1,650,786	(2,067,362)	41,805,776	235,683	(68,889)	3,235,896		
17.1	Other liability - Occurrence.....												
17.2	Other Liability - Claims-Made.....												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)					2,288,938	(4,043,896)	44,594,581	401,122	(263,488)	4,458,163		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 2010				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 professional liability						52,389	1,314,836	25,191	54,012	507,315		
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						(173,589)	1,053,073	196	10,922	157,369		
17.1	Other liability - Occurrence												
17.2	Other Liability - Claims-Made												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)						(121,200)	2,367,909	25,387	64,935	664,683		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 2010

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 professional liability												
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						(727,567)	3,472,732		(3,652)	232,389		
17.1	Other liability - Occurrence.....												
17.2	Other Liability - Claims-Made.....												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)						(727,567)	3,472,732		(3,652)	232,389		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010

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 professional liability												
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					214,806	(120,914)	2,116,255	4,148	6,711	63,040		
17.1 Other liability - Occurrence.....												
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)					214,806	(120,914)	2,116,255	4,148	6,711	63,040		
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010				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 professional liability					867,217	(594,036)	201,998	341,067	144,237	268,878		152
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					1,163,457	652,876	57,038,641	63,758	102,214	3,543,962		
17.1	Other liability - Occurrence												
17.2	Other Liability - Claims-Made					192,694	(105,992)	5,731,030					
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)					2,223,367	(47,152)	62,971,669	404,825	246,452	3,812,840		152
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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

19.KY



ANNUAL STATEMENT FOR THE YEAR 2010 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 2010				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 professional liability						(32,039)			(10,143)			
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												
17.1	Other liability - Occurrence												
17.2	Other Liability - Claims-Made												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)						(32,039)			(10,143)			
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 2010				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 professional liability												(4,403)
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					201,109	(214,351)	467,079	14,134	(19,413)	53,568		
17.1	Other liability - Occurrence.....												
17.2	Other Liability - Claims-Made.....												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)					201,109	(214,351)	467,079	14,134	(19,413)	53,568		(4,403)
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 2010				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 professional liability					956,884	(3,425,396)	13,768,309	833,380	(1,139,194)	4,519,561		
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					112,087	476,500	11,611,952	24,601	(15,005)	1,214,426		
17.1	Other liability - Occurrence.....					176,350	(121,897)	253,238	82,655	(109,180)	195,454		
17.2	Other Liability - Claims-Made.....												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)					1,245,321	(3,070,793)	25,633,499	940,636	(1,263,379)	5,929,441		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 2010

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 professional liability												
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					245,070	(289,906)	5,891,007	26,706	49,365	399,817		
17.1 Other liability - Occurrence.....												
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)					245,070	(289,906)	5,891,007	26,706	49,365	399,817		
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010

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 professional liability						(660)	(10,271)					
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					1,204,506	(1,126,342)	10,173,372	338,725	(184,451)	1,431,242		
17.1 Other liability - Occurrence.....												
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)					1,204,506	(1,127,002)	10,163,101	338,725	(184,451)	1,431,242		
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010				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 professional liability						7,952	104,080	62,958	(34,512)	76,011		
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												
17.1	Other liability - Occurrence												
17.2	Other Liability - Claims-Made												
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)						7,952	104,080	62,958	(34,512)	76,011		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 Dakota

DURING THE YEAR 2010

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 professional liability												
12. Earthquake												825
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												
17.1 Other liability - Occurrence.....												
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												825
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 1 0 4 3 0 4 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2010 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 2010

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 professional liability					163,245	38,574	1,222,259	168,303	(57,064)	38,729		
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					869,145	(1,720,775)	17,949,159	68,030	(66,285)	1,296,841		
17.1 Other liability - Occurrence.....					30,000	(13,538)						
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)					1,062,390	(1,695,740)	19,171,419	236,333	(123,349)	1,335,570		
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010

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 professional liability												(6,250)
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												
17.1 Other liability - Occurrence.....												
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												(6,250)
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010				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 professional liability					360,230	(50,190)	797,824	164,543	169,759	294,897		
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					3,759,640	(1,624,384)	30,679,143	374,498	(338,709)	2,212,812		886
17.1	Other liability - Occurrence.....								7,964	(5,864)			
17.2	Other Liability - Claims-Made.....						(29,026)			(12,190)	4,545		
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)					4,119,870	(1,703,600)	31,476,967	547,006	(187,004)	2,512,254		886
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$
(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 2010 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 2010

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 professional liability						(18,848)	205,422	19,140	122,851	210,365		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												
17.1 Other liability - Occurrence.....												
17.2 Other Liability - Claims-Made.....												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)						(18,848)	205,422	19,140	122,851	210,365		25
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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 2010 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 2010					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 professional liability					2,985,728	(5,998,787)	20,393,263	1,780,019	(944,652)	7,138,021		(9,651)
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					9,420,605	(6,935,815)	182,258,189	1,150,481	(527,190)	13,841,363		886
17.1	Other liability - Occurrence					206,350	(135,436)	253,238	90,619	(115,044)	195,454		
17.2	Other Liability - Claims-Made					192,694	(135,017)	5,731,030		(12,190)	4,545		
17.3	Excess workers' compensation												
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												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)					12,805,376	(13,205,055)	208,635,720	3,021,119	(1,599,076)	21,179,384		(8,765)
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$

(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

Schedule F - Part 1

NONE

Schedule F - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18	19
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 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																		
13-2673100	22039	General Reinsurance Corporation	DE			3,399	277	35,025	2,041	40,341	4,358			85,441			85,441	
13-5459190	21113	US Fire Insurance Company	DE			126	(30)	375		383				854			854	
48-0921045	39845	Employers Reinsurance Corporation	MO			14	(14)								400		(400)	
43-0727872	15105	Safety National Casualty Company	MO			305	47	2,563	74	3,836	74			6,899			6,899	
31-1169435	23612	Midwest Employers Casualty Co	DE			97	(62)	996		5,315				6,346			6,346	
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)						6		16		20				42			42	
0599999 - Authorized - Other U.S. Unaffiliated Insurers						3,946	218	38,976	2,114	49,895	4,432			99,582	400		99,182	
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)																		
0999999 - Total - Authorized						4,022	218	38,976	2,114	49,895	4,432			99,657	400		99,257	
1399999 - Total - Unauthorized - Affiliates																		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																		
1799999 - Unauthorized - Other Non-U.S. Insurers																		
1899999 - Total - Unauthorized																		
1999999 - Total - Authorized and Unauthorized						4,022	218	38,976	2,114	49,895	4,432			99,657	400		99,257	
2099999 - Total - Protected Cells																		
9999999 Totals						4,022	218	38,976	2,114	49,895	4,432			99,657	400		99,257	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by

A. contract with ceded premium in excess of \$50,000:

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

B. 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 []

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					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												
0299999 - Authorized - Affiliates - U.S. Non-Pool												
0399999 - Authorized - Affiliates - Other (Non-U.S.)												
0499999 - Total - Authorized - Affiliates												
13-2673100	22039	General Reinsurance Corp.	DE	3,599	35	42		(0)	78	3,676	2.1	(0.0)
13-5459190	21113	US Fire Insurance Company	DE	96						96		
43-0727872	15105	Safety National Casualty Company	MO	313	3	4	(2)	33	39	352	11.0	9.4
31-1169435	23612	Midwest Employers Casualty Co.	DE	35						35		
06-1286276	36153	Aetna Insurance Company of CT	CT	6						6		
0599999 - Authorized - Other U.S. Unaffiliated Insurers				4,048	39	46	(2)	33	116	4,164	2.8	0.8
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												
0899999 - Authorized - Other Non-U.S. Insurers												
0999999 - Total - Authorized				4,048	39	46	(2)	108	191	4,240	4.5	2.6
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling												
1199999 - Unauthorized - Affiliates - U.S. Non-Pool												
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)												
1399999 - Total - Unauthorized - Affiliates												
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers												
1599999 - Unauthorized - Pools - Mandatory Pools												
1699999 - Unauthorized - Pools - Voluntary Pools												
1799999 - Unauthorized - Other Non-U.S. Insurers												
1899999 - Total - Unauthorized												
1999999 - Total - Authorized and Unauthorized				4,048	39	46	(2)	108	191	4,240	4.5	2.6
2099999 - Total - Protected Cells												
9999999 Totals				4,048	39	46	(2)	108	191	4,240	4.5	2.6

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)[illegible]

1. Amounts in dispute totaling \$ are included in Column 5.
2. Amounts in dispute totaling \$ are excluded from Column 13.

25

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.

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE F - PART 7

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)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	357,996,608		357,996,608
2. Premiums and considerations (Line 15)			
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	4,239,606	(4,239,606)	
4 Funds held by or deposited with reinsured companies (Line 16.2).....			
5. Other assets	94,709,128		94,709,128
6. Net amount recoverable from reinsurers		99,936,672	99,936,672
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	456,945,343	95,697,066	552,642,409
<u>LIABILITIES</u> (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	173,754,398	96,118,706	269,873,104
10. Taxes, expenses, and other obligations (Lines 4 through 8)	9,063,236		9,063,236
11. Unearned premiums (Line 9)			
12. Advance premiums (Line 10)			
13. Dividends declared and unpaid (Line 11.1 and 11.2)	4,616,789		4,616,789
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	400,275	(400,275)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	12,298		12,298
17. Provision for reinsurance (Line 16)	21,365	(21,365)	0
18. Other liabilities	195,911,890		195,911,890
19. Total liabilities excluding protected cell business (Line 26)	383,780,251	95,697,066	479,477,317
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	73,165,091	X X X	73,165,091
22. Totals (Line 38)	456,945,343	95,697,066	552,642,409

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 []

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	1,601	1,246	296	66	1,370			1,954	XXX
2. 2001	230,267	109,504	120,763	79,400	33,910	29,695	8,540	19,061	592	164	85,114	XXX
3. 2002	224,425	93,857	130,569	40,688	13,531	11,175	2,408	35,466	651	70	70,739	XXX
4. 2003	14,338	(1,158)	15,496	2,371		446	(4)	12,675		1	15,497	XXX
5. 2004	315	692	(377)			0		0			0	XXX
6. 2005	(530)	(752)	222					(0)			(0)	XXX
7. 2006	316	15	301					0			0	XXX
8. 2007	(363)	(18)	(345)					(0)			(0)	XXX
9. 2008	(216)	(4,059)	3,843					0			0	XXX
10. 2009		250	(250)					0			0	XXX
11. 2010								(0)			(0)	XXX
12. Totals	XXX	XXX	XXX	124,060	48,687	41,612	11,009	68,573	1,243	235	173,305	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.	76,921	26,569	59,636	41,129	7,156	1,500	5,748	3,202	18,612			95,674	XXX
2.	25,221	9,358	12,826	5,687	2,372	236	1,360	649	6,034			31,884	XXX
3.	18,620	2,894	9,543	2,311	2,529	368	1,269	469	8,110			34,028	XXX
4.	3,509	156	2,360	768	507	10	238	112	6,600			12,168	XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12. Totals	124,270	38,976	84,365	49,895	12,565	2,114	8,615	4,432	39,357			173,754	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			xxx	68,859	26,814
2.	175,970	58,972	116,998	76.4	53.9	96.9				23,003	8,882
3.	127,400	22,632	104,767	56.8	24.1	80.2				22,958	11,071
4.	28,707	1,041	27,666	200.2	(89.9)	178.5				4,945	7,223
5.	0		0	0.2		(0.1)					
6.	(0)		(0)	0.0		(0.0)					
7.	0		0	0.0		0.0					
8.	(0)		(0)	0.0		0.0					
9.	0		0	(0.0)		0.0					
10.	0		0			(0.0)					
11.	(0)		(0)								
12. Totals	xxx	xxx	xxx	xxx	xxx	xxx			xxx	119,764	53,990

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	One Year	Two Year
1. Prior	181,201	247,125	265,344	295,935	281,446	229,893	230,430	210,412	203,868	181,913	(21,956)	(28,500)
2. 2001	136,636	139,953	161,951	159,313	157,578	122,903	121,089	112,852	103,301	92,494	(10,807)	(20,357)
3. 2002	XXX	106,612	128,697	133,656	130,427	98,867	99,299	87,966	78,129	61,843	(16,286)	(26,124)
4. 2003	XXX	XXX	37,343	33,303	27,966	20,092	18,387	13,639	12,248	8,390	(3,858)	(5,249)
5. 2004	XXX	XXX	XXX	(6)	57	56	56	56	56	0	(55)	(55)
6. 2005	XXX	XXX	XXX	XXX			0	0	0		(0)	(0)
7. 2006	XXX	XXX	XXX	XXX	XXX		0	0	0		(0)	(0)
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(52,962)	(80,285)

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	000	83,049	104,110	100,025	90,918	97,386	103,598	104,239	104,267	104,852	XXX	XXX
2. 2001	16,857	49,606	63,363	60,626	57,551	61,292	64,421	65,581	66,127	66,645	XXX	XXX
3. 2002	XXX	13,656	23,942	27,289	22,850	27,554	32,122	34,079	35,358	35,924	XXX	XXX
4. 2003	XXX	XXX	1,223	1,406	1,250	1,976	2,610	2,858	2,715	2,822	XXX	XXX
5. 2004	XXX	XXX	XXX			0	0	0	0	0	XXX	XXX
6. 2005	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior	54,914	51,963	45,878	46,760	32,994	29,112	33,690	27,901	25,448	21,053
2. 2001	66,743	37,282	30,871	20,720	11,279	6,891	10,516	10,061	8,655	7,850
3. 2002	XXX	54,223	45,000	21,219	13,111	8,648	12,107	11,083	9,840	8,032
4. 2003	XXX	XXX	23,584	14,287	6,622	3,977	3,840	3,614	3,025	1,718
5. 2004	XXX	XXX	XXX	(1)	46	46	45	45	45	
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	1,379	1,246	98	66	734			899	XXX
2. 2001	47,797	2,448	45,349	28,773	2,208	2,832	206	10,245	250	127	39,186	15,588
3. 2002	44,993	2,792	42,201	16,921	1,732	1,498	108	25,475	439	70	41,615	12,038
4. 2003	12,411	876	11,535	1,514		58		11,687		1	13,259	2,302
5. 2004	(447)	(27)	(420)					0			0	
6. 2005	237	12	225					0			0	
7. 2006	321	16	305					0			0	
8. 2007	(363)	(18)	(345)					0			0	
9. 2008	(65)	(1,090)	1,025					0			0	
10. 2009								(0)			(0)	
11. 2010								0			0	
12. Totals	XXX	XXX	XXX	48,586	5,186	4,487	380	48,141	689	198	94,959	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	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	Direct and Assumed	Ceded			
1.	66,817	25,989	56,907	39,129	4,072	1,338	4,919	2,800	15,773			79,231	805
2.	18,935	5,524	9,491	3,004	1,234	236	949	481	4,467			25,832	228
3.	16,759	2,732	8,638	1,667	1,324	351	956	409	7,054			29,571	360
4.	2,851	156	1,860	486	234	10	154	85	6,289			10,652	321
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	105,362	34,400	76,896	44,286	6,863	1,935	6,978	3,775	33,583			145,286	1,714

	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			XXX	58,606	20,625
2.	76,927	11,909	65,017	160.9	486.4	143.4				19,899	5,933
3.	78,625	7,438	71,187	174.8	266.4	168.7				20,998	8,574
4.	24,648	737	23,911	198.6	84.1	207.3				4,070	6,582
5.	0		0	(0.0)		(0.0)					
6.	0		0	0.0		0.0					
7.	0		0	0.0		0.0					
8.	0		0	(0.0)		(0.0)					
9.	0		0	(0.0)		0.0					
10.	(0)		(0)								
11.	0		0								
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	103,572	41,714

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

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									XXX
2. 2001												
3. 2002												
4. 2003												
5. 2004												
6. 2005												
7. 2006												
8. 2007												
9. 2008												
10. 2009												
11. 2010												
12. Totals	XXX	XXX	XXX									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 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.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	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	NONE		XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1F - SECTION 1 - MEDICAL PROFESSIONAL
LIABILITY - OCCURRENCE

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			19					19	XXX
2. 2001	12,028	10,032	1,996	1,088	515	1,429	861	471	0		1,611	92
3. 2002	14,342	9,345	4,997	42	217	663	173	276			590	147
4. 2003								(0)			(0)	2
5. 2004						0		0			0	
6. 2005												
7. 2006								(0)			(0)	
8. 2007								(0)			(0)	
9. 2008								(0)			(0)	
10. 2009								(0)			(0)	
11. 2010								(0)			(0)	
12. Totals	XXX	XXX	XXX	1,130	733	2,111	1,034	747	0		2,221	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.	2,155	490	245	110	696	128	138	88	273			2,691	6
2.	238		15		130		97	76	45			449	1
3.			1				1		318			320	7
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	2,393	490	261	110	826	128	236	164	636			3,460	14

	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			XXX	1,800	891
2.	3,512	1,453	2,059	29.2	14.5	103.2				253	196
3.	1,300	390	910	9.1	4.2	18.2				1	319
4.	(0)		(0)								
5.	0		0								
6.											
7.	(0)		(0)								
8.	(0)		(0)								
9.	(0)		(0)								
10.	(0)		(0)								
11.	(0)		(0)								
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,054	1,406

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL PROFESSIONAL
LIABILITY - CLAIMS-MADE

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
	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)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	222		178		636			1,036	XXX
2. 2001	118,948	61,245	57,703	37,146	20,310	20,771	6,616	6,701	242	37	37,450	2,549
3. 2002	110,718	38,272	72,446	20,430	5,754	7,628	1,079	7,683	156		28,754	2,183
4. 2003	730	(3,451)	4,181	718		371	(4)	796			1,890	837
5. 2004	(290)	(360)	70					0			0	
6. 2005	(9)	(7)	(3)					(0)			(0)	
7. 2006	(1)	(0)	(1)					(0)			(0)	
8. 2007								0			0	
9. 2008	(44)	(506)	462					(0)			(0)	
10. 2009		195	(195)					0			0	
11. 2010								(0)			(0)	
12. Totals	XXX	XXX	XXX	58,516	26,064	28,949	7,690	15,817	397	37	69,130	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.	7,779	90	2,473	1,890	2,212	34	685	314	2,020			12,841	52
2.	2,201		1,381	766	1,008		307	90	1,010			5,051	26
3.	1,861	162	887	644	1,205	17	304	60	738			4,112	19
4.	658		500	282	273		81	27	311			1,514	8
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	12,498	252	5,241	3,582	4,699	51	1,377	491	4,079			23,518	105

	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			XXX	8,272	4,570
2.	70,525	28,023	42,502	59.3	45.8	73.7				2,816	2,235
3.	40,737	7,871	32,866	36.8	20.6	45.4				1,942	2,170
4.	3,708	305	3,403	508.0	(8.8)	81.4				876	638
5.	0		0	(0.0)		0.0					
6.	(0)		(0)	0.0		0.1					
7.	(0)		(0)	0.0		0.0					
8.	0		0								
9.	(0)		(0)	0.0		(0.0)					
10.	0		0			(0.1)					
11.	(0)		(0)								
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	13,905	9,613

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

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									XXX
2. 2001												XXX
3. 2002												XXX
4. 2003												XXX
5. 2004												XXX
6. 2005												XXX
7. 2006												XXX
8. 2007												XXX
9. 2008												XXX
10. 2009												XXX
11. 2010												XXX
12. Totals	XXX	XXX	XXX									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.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	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			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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
	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									XXX
2. 2001	10,646	5,777	4,869	1,403	1,293	789	145	1,598	98		2,254	625
3. 2002	11,759	6,404	5,354	623	4,495	217	2	1,841	49		(1,866)	382
4. 2003	137	(284)	421	139		16		185			341	58
5. 2004	1,566	1,575	(10)					0			0	
6. 2005	(758)	(757)	(1)					0			0	
7. 2006								(0)			(0)	
8. 2007								0			0	
9. 2008		(29)	29					(0)			(0)	
10. 2009								(0)			(0)	
11. 2010								(0)			(0)	
12. Totals	XXX	XXX	XXX	2,165	5,788	1,022	147	3,624	147		729	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.	170		11		172		6		53			412	3
2.			22		1		7	2	18			45	1
3.			17				8					25	
4.							3					3	
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	170		50		172		24	2	71			485	4

	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			XXX	181	231
2.	3,837	1,538	2,299	36.0	26.6	47.2				22	23
3.	2,705	4,546	(1,841)	23.0	71.0	(34.4)				17	8
4.	344		344	250.1		81.5					3
5.	0		0			(0.0)					
6.	0		0	(0.0)		(0.0)					
7.	(0)		(0)								
8.	0		0								
9.	(0)		(0)			(0.0)					
10.	(0)		(0)								
11.	(0)		(0)								
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	220	265

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 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									XXX
2. 2001	40,848	30,002	10,846	10,466	9,028	3,874	711	46	2		4,644	204
3. 2002	42,601	37,031	5,571	2,202	863	1,103	980	191	7		1,645	129
4. 2003	1,060	1,701	(642)	1				7			8	15
5. 2004	(513)	(496)	(17)					0			0	
6. 2005								0			0	
7. 2006	(4)	(1)	(3)					(0)			(0)	
8. 2007								(0)			(0)	
9. 2008	(107)	(2,435)	2,328					(0)			(0)	
10. 2009		54	(54)									
11. 2010												
12. Totals	XXX	XXX	XXX	12,669	9,891	4,977	1,691	244	10		6,298	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.					4				494			498	1
2.	3,847	3,834	1,917	1,917					494			507	1
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	3,847	3,834	1,917	1,917	4				988			1,005	2

	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			XXX		498
2.	20,645	15,493	5,152	50.5	51.6	47.5				13	494
3.	3,495	1,850	1,645	8.2	5.0	29.5					
4.	8		8	0.8		(1.2)					
5.	0		0	(0.0)		(0.0)					
6.	0		0								
7.	(0)		(0)	0.0		0.0					
8.	(0)		(0)								
9.	(0)		(0)	0.0		(0.0)					
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	13	992

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

(\$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									XXX
2. 2001				(3)							(3)	XXX
3. 2002												XXX
4. 2003												XXX
5. 2004												XXX
6. 2005												XXX
7. 2006												XXX
8. 2007												XXX
9. 2008												XXX
10. 2009												XXX
11. 2010												XXX
12. Totals	XXX	XXX	XXX	(3)							(3)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.													XXX
2.													XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.													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			XXX		
2.	(3)		(3)								
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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	
	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)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2001				527	555						(28)	XXX
3. 2002	13	13		470	470	66	66					XXX
4. 2003												XXX
5. 2004												XXX
6. 2005												XXX
7. 2006												XXX
8. 2007												XXX
9. 2008												XXX
10. 2009												XXX
11. 2010												XXX
12. Totals	XXX	XXX	XXX	998	1,026	66	66				(28)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	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.													XXX
2.													XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.													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			XXX		
2.	527	555	(28)								
3.	537	537		4,247.1	4,247.1						
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

Schedule P - Part 1T - Warranty

NONE

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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	56,648	59,706	65,214	83,564	83,709	80,636	93,540	89,793	89,257	83,302	(5,955)	(6,491)
2. 2001	41,834	45,449	49,242	51,323	51,344	50,814	54,781	53,866	51,206	50,555	(651)	(3,311)
3. 2002	XXX	36,247	40,547	41,179	40,754	38,030	41,048	39,573	36,769	39,097	2,328	(476)
4. 2003	XXX	XXX	13,767	10,994	8,831	6,920	6,943	6,577	5,961	5,934	(26)	(642)
5. 2004	XXX	XXX	XXX	(5)								
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(4,304)	(10,920)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL 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	2	3	4	5	6	7	8	9	10	11	12
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	One Year	Two Year
1. Prior	9,876	37,990	46,343	46,490	50,030	25,168	24,193	23,230	23,094	22,736	(358)	(494)
2. 2001	1,655	1,572	3,745	4,250	4,181	4,858	3,035	2,791	2,420	1,543	(877)	(1,247)
3. 2002	XXX	4,188	11,504	12,893	2,038	485	434	406	319	316	(3)	(90)
4. 2003	XXX	XXX	1,907	1,335	597	77	45	17	15		(15)	(17)
5. 2004	XXX	XXX	XXX		2	1	0	0	0	0		
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(1,252)	(1,848)

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	99,693	135,964	130,641	128,675	115,496	100,155	92,886	80,944	75,640	71,619	(4,021)	(9,325)
2. 2001	82,622	81,807	90,359	91,604	79,645	50,699	50,247	44,256	37,988	35,032	(2,956)	(9,223)
3. 2002	XXX	61,971	67,852	69,358	76,721	52,671	53,133	43,661	36,940	24,600	(12,340)	(19,061)
4. 2003	XXX	XXX	18,416	19,603	16,855	12,108	10,238	5,973	5,215	2,296	(2,919)	(3,677)
5. 2004	XXX	XXX	XXX	(3)	7	7	9	9	9		(9)	(9)
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(22,245)	(41,296)

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

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior	3,118	3,974	4,617	7,221	12,862	(1,506)	(1,257)	(1,567)	(1,766)	(3,103)	(1,337)	(1,536)
2. 2001	1,860	3,889	4,921	5,173	13,759	2,990	1,707	1,432	1,215	781	(434)	(651)
3. 2002	XXX	2,851	2,369	3,306	4,918	(2,706)	(2,992)	(3,314)	(3,536)	(3,633)	(96)	(319)
4. 2003	XXX	XXX	847	831	1,333	819	719	636	621	159	(462)	(477)
5. 2004	XXX	XXX	XXX	2	48	48	46	46	46		(46)	(46)
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(2,376)	(3,029)

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

1. Prior	11,865	9,492	18,535	29,991	19,355	25,445	21,073	18,018	17,650	7,365	(10,285)	(10,652)
2. 2001	8,697	7,268	13,715	6,994	8,680	13,573	11,350	10,539	10,503	4,614	(5,889)	(5,925)
3. 2002	XXX	1,355	6,424	6,919	5,997	10,387	7,676	7,640	7,637	1,462	(6,175)	(6,178)
4. 2003	XXX	XXX	2,406	540	350	169	442	436	436	1	(436)	(436)
5. 2004	XXX	XXX	XXX			0	0	0	0		(0)	(0)
6. 2005	XXX	XXX	XXX	XXX			0	0	0		(0)	(0)
7. 2006	XXX	XXX	XXX	XXX	XXX		0	0	0		(0)	(0)
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(22,784)	(23,191)

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior			(5)	(5)	(5)	(5)	(5)	(5)	(5)	(5)		
2. 2001	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)		
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior		(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)		
2. 2001	(28)	(28)	(28)	(28)	(28)	(28)	(28)	(28)	(28)	(28)		
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX						
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX						
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	000											
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000											
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000											
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	15,969	22,110	21,000	20,217	19,797	20,070	20,149	19,678	19,843	1,922	456
2. 2001	10,772	23,970	28,445	28,320	28,315	28,714	29,187	29,227	29,280	29,190	4,355	11,005
3. 2002	XXX	9,060	14,851	15,047	15,036	15,580	15,844	15,826	16,318	16,580	8,668	3,010
4. 2003	XXX	XXX	1,019	1,218	1,234	1,378	1,613	1,645	1,488	1,572	1,317	664
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000											
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL 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
1. Prior	000.	14,380	20,006	19,620	19,802	19,912	20,132	20,289	20,298	20,317	83	147
2. 2001	26	194	495	497	498	643	876	941	985	1,140	9	82
3. 2002	XXX	94	479	262	262	292	307	307	314	314	13	127
4. 2003	XXX	XXX										2
5. 2004	XXX	XXX	XXX			0	0	0	0	0		
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	000.	42,142	50,430	50,664	48,755	54,356	58,695	60,019	60,398	60,797	414	1,234
2. 2001	5,145	18,375	25,312	23,015	21,270	25,797	29,050	30,156	30,685	30,991	303	2,220
3. 2002	XXX	4,245	8,033	11,643	11,402	15,251	18,226	20,181	20,924	21,226	220	1,944
4. 2003	XXX	XXX	185	169	2	501	847	1,063	1,077	1,093	24	805
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000.										XXX	XXX
2. 2001											XXX	XXX
3. 2002	XXX										XXX	XXX
4. 2003	XXX	XXX									XXX	XXX
5. 2004	XXX	XXX	XXX								XXX	XXX
6. 2005	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	000.	1,983	2,404	2,394	(4,108)	(3,672)	(3,615)	(3,479)	(3,462)	(3,462)	70	115
2. 2001	256	861	1,625	1,624	299	546	710	691	687	754	306	318
3. 2002	XXX	168	350	345	(3,841)	(3,881)	(3,717)	(3,696)	(3,659)	(3,658)	152	230
4. 2003	XXX	XXX	19	19	14	96	150	150	150	156	10	48
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000.	8,576	9,166	6,353	6,258	6,997	8,320	7,266	7,361	7,361	23	61
2. 2001	689	6,236	7,517	7,200	7,200	5,623	4,630	4,597	4,521	4,601	44	159
3. 2002	XXX	90	228	(8)	(8)	312	1,462	1,462	1,462	1,462	32	97
4. 2003	XXX	XXX	1	1	1	1	1	1	1	1	1	14
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000				
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2001											XXX	XXX
3. 2002	XXX										XXX	XXX
4. 2003	XXX	XXX									XXX	XXX
5. 2004	XXX	XXX	XXX								XXX	XXX
6. 2005	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	.000		(5)	(5)	(5)	(5)	(5)	(5)	(5)	(5)	XXX	XXX
2. 2001	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	XXX	XXX
3. 2002	XXX										XXX	XXX
4. 2003	XXX	XXX									XXX	XXX
5. 2004	XXX	XXX	XXX								XXX	XXX
6. 2005	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.000	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	XXX	XXX
2. 2001	(28)	(28)	(28)	(28)	(28)	(28)	(28)	(28)	(28)	(28)	XXX	XXX
3. 2002	XXX										XXX	XXX
4. 2003	XXX	XXX									XXX	XXX
5. 2004	XXX	XXX	XXX								XXX	XXX
6. 2005	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000										XXX	XXX
2. 2001											XXX	XXX
3. 2002	XXX										XXX	XXX
4. 2003	XXX	XXX									XXX	XXX
5. 2004	XXX	XXX	XXX								XXX	XXX
6. 2005	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	.000											
2. 2001												
3. 2002	.XXX											
4. 2003	.XXX	.XXX										
5. 2004	.XXX	.XXX	.XXX									
6. 2005	.XXX	.XXX	.XXX	.XXX								
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

NONE

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

1. Prior	.000											
2. 2001												
3. 2002	.XXX											
4. 2003	.XXX	.XXX										
5. 2004	.XXX	.XXX	.XXX									
6. 2005	.XXX	.XXX	.XXX	.XXX								
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

NONE

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000			.XXX	.XXX
2. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
3. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000			.XXX	.XXX
2. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
3. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

NONE

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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	19,464	14,314	10,584	23,708	20,725	19,710	27,088	24,201	22,953	19,897
2. 2001	17,673	10,747	6,174	4,488	2,605	3,073	7,461	7,757	6,953	6,955
3. 2002	XXX	17,397	8,310	3,880	1,677	1,201	6,589	6,209	5,939	7,518
4. 2003	XXX	XXX	6,624	2,476	559	404	1,256	1,216	1,024	1,443
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	1,025	470	449	652	3,541	314	369	296	306	185
2. 2001	1,401	890	1,536	1,050	451	309	295	165	178	36
3. 2002	xxx	1,858	5,544	5,744	850	98	33	18	5	2
4. 2003	xxx	xxx	1,892	1,321	587	64	32	12	10	
5. 2004	xxx	xxx	xxx		1	1				
6. 2005	xxx	xxx	xxx	xxx						
7. 2006	xxx	xxx	xxx	xxx	xxx					
8. 2007	xxx	xxx	xxx	xxx	xxx	xxx				
9. 2008	xxx	xxx	xxx	xxx	xxx	xxx	xxx			
10. 2009	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx		
11. 2010	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	29,703	36,151	30,393	20,243	6,876	7,598	4,883	2,761	1,565	954
2. 2001	43,318	24,181	19,062	13,176	7,292	2,888	2,385	1,806	1,225	832
3. 2002	xxx	32,371	26,923	9,762	9,658	6,567	4,913	4,412	3,469	487
4. 2003	xxx	xxx	11,991	9,724	4,783	3,086	2,144	2,062	1,682	272
5. 2004	xxx	xxx	xxx	(3)	4	4	6	6	6	
6. 2005	xxx	xxx	xxx	xxx						
7. 2006	xxx	xxx	xxx	xxx	xxx					
8. 2007	xxx	xxx	xxx	xxx	xxx	xxx				
9. 2008	xxx	xxx	xxx	xxx	xxx	xxx	xxx			
10. 2009	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx		
11. 2010	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

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

1. Prior										
2. 2001										
3. 2002	xxx									
4. 2003	xxx	xxx								
5. 2004	xxx	xxx	xxx							
6. 2005	xxx	xxx	xxx	xxx						
7. 2006	xxx	xxx	xxx	xxx	xxx					
8. 2007	xxx	xxx	xxx	xxx	xxx	xxx				
9. 2008	xxx	xxx	xxx	xxx	xxx	xxx	xxx			
10. 2009	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx		
11. 2010	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

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

1. Prior	435	717	618	720	359	234	352	322	299	17
2. 2001	237	1,122	922	871	680	375	198	158	128	27
3. 2002	xxx	1,499	784	752	271	224	176	84	70	25
4. 2003	xxx	xxx	675	347	482	379	338	260	245	3
5. 2004	xxx	xxx	xxx	2	41	41	39	39	39	
6. 2005	xxx	xxx	xxx	xxx						
7. 2006	xxx	xxx	xxx	xxx	xxx					
8. 2007	xxx	xxx	xxx	xxx	xxx	xxx				
9. 2008	xxx	xxx	xxx	xxx	xxx	xxx	xxx			
10. 2009	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx		
11. 2010	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

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

1. Prior	4,287	311	3,834	1,437	1,493	1,256	998	321	325	
2. 2001	4,114	342	3,177	1,136	251	246	177	175	171	
3. 2002	xxx	1,098	3,439	1,082	655	558	396	360	357	
4. 2003	xxx	xxx	2,402	420	211	44	70	64	64	
5. 2004	xxx	xxx	xxx							
6. 2005	xxx	xxx	xxx	xxx						
7. 2006	xxx	xxx	xxx	xxx	xxx					
8. 2007	xxx	xxx	xxx	xxx	xxx	xxx				
9. 2008	xxx	xxx	xxx	xxx	xxx	xxx	xxx			
10. 2009	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx		
11. 2010	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

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 4T
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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	10,538	1,059	547	81	37	41	51	56	20	30
2. 2001	461	3,848	4,145	4,230	4,270	4,285	4,304	4,328	4,333	4,355
3. 2002	XXX	6,309	8,198	8,376	8,450	8,504	8,565	8,593	8,599	8,668
4. 2003	XXX	XXX	1,061	1,150	1,186	1,228	1,292	1,303	1,305	1,317
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	1,490	1,360	931	1,084	973	883	779	681	599	805
2. 2001	3,110	698	526	536	408	314	229	170	136	228
3. 2002	XXX	2,320	1,083	1,098	730	481	287	182	130	360
4. 2003	XXX	XXX	1,142	1,127	722	311	142	67	33	321
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	85,178	1,068	180	243	(68)	(46)	(50)	25	135	239
2. 2001	13,295	15,472	15,644	15,754	15,675	15,599	15,537	15,502	15,474	15,588
3. 2002	XXX	10,891	12,194	12,439	12,178	11,991	11,860	11,785	11,739	12,038
4. 2003	XXX	XXX	2,722	2,867	2,540	2,190	2,094	2,034	2,002	2,302
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	62	52	23			2	4	2		
2. 2001		1	2	4	4	5	5	7	8	9
3. 2002	XXX		2	3	3	6	9	9	9	13
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	175	179	162	163	312	127	128	125	115	6
2. 2001	13	50	81	80	282	229	238	219	212	1
3. 2002	XXX	56	120	122	266	231	221	208	195	7
4. 2003	XXX	XXX			37	36	36	34	34	
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	157	123	43	21	157	(179)	5	1	(1)	(109)
2. 2001	14	69	116	126	340	293	305	306	302	92
3. 2002	XXX	100	177	190	366	340	342	339	331	147
4. 2003	XXX	XXX			37	36	36	36	36	2
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	1,038	198	76	4	2	48	19	26	15	26
2. 2001	72	162	219	219	223	242	254	273	282	303
3. 2002	XXX	65	118	123	123	149	165	184	198	220
4. 2003	XXX	XXX	2	3	3	10	14	20	21	24
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	1,170	858	579	561	936	916	919	820	772	52
2. 2001	993	960	626	544	955	788	780	722	683	26
3. 2002	XXX	964	603	509	1,030	888	857	777	729	19
4. 2003	XXX	XXX	454	421	777	764	742	522	489	8
5. 2004	XXX	XXX	XXX		1	1	1	1	1	
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	3,834	369	49	24	395	93	41	217	39	(691)
2. 2001	2,201	2,659	2,740	2,778	3,235	3,182	3,214	3,203	3,185	2,549
3. 2002	XXX	2,267	2,374	2,399	2,954	2,888	2,897	2,882	2,868	2,183
4. 2003	XXX	XXX	871	892	1,295	1,311	1,318	1,317	1,311	837
5. 2004	XXX	XXX	XXX		1	1	1	1	1	
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	167	45	12			7	4	2		
2. 2001	153	275	295	296	297	302	302	303	303	306
3. 2002	XXX	90	137	141	141	146	148	150	151	152
4. 2003	XXX	XXX	8	8	8	9	9	9	9	10
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	124	59	51	56	126	110	173	163	172	3
2. 2001	211	141	72	62	99	94	79	68	66	1
3. 2002	XXX	126	68	56	107	109	102	95	90	
4. 2003	XXX	XXX	15	16	16	19	18	18	18	
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	142	34	16	9	70	(5)	70	24	15	(169)
2. 2001	497	625	645	650	690	696	692	688	687	625
3. 2002	XXX	330	389	397	457	471	472	472	471	382
4. 2003	XXX	XXX	60	63	68	74	74	75	75	58
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	.28	.11	.2	.1	.1	.2	.5	.1		
2. 2001	.15	.39	.41	.41	.41	.43	.43	.44	.44	.44
3. 2002	XXX	.20	.30	.31	.31	.31	.32	.32	.32	.32
4. 2003	XXX	XXX	.1	.1	.1	.1	.1	.1	.1	.1
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	.33	.31	.24	.31	.301	.295	.355	.353	.348	.1
2. 2001	.91	.42	.19	.14	.212	.201	.238	.234	.234	.1
3. 2002	XXX	.53	.10	.9	.485	.484	.572	.571	.571	
4. 2003	XXX	XXX			.1, 161	.1, 163	.1, 180	.1, 176	.1, 181	
5. 2004	XXX	XXX	XXX		.28	.49	.49	.49	.66	
6. 2005	XXX	XXX	XXX	XXX	.5	.5	.5	.5	.5	
7. 2006	XXX	XXX	XXX	XXX	XXX	.1	.2	.2	.2	
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	.18	.43		.11	.272	(3)	.67		.10	(346)
2. 2001	.161	.217	.199	.208	.406	.400	.437	.437	.437	.204
3. 2002	XXX	.134	.114	.131	.608	.610	.700	.700	.700	.129
4. 2003	XXX	XXX	.9	.10	.1, 172	.1, 174	.1, 191	.1, 191	.1, 196	.15
5. 2004	XXX	XXX	XXX		.28	.49	.49	.49	.66	
6. 2005	XXX	XXX	XXX	XXX	.5	.5	.5	.5	.5	
7. 2006	XXX	XXX	XXX	XXX	XXX	.1	.2	.2	.2	
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior						(13)	9	39			
2. 2001	47,797	47,797	47,797	47,797	47,797	47,957	47,776	47,743	47,743	47,743	
3. 2002	XXX	44,993	44,993	44,993	44,993	45,167	44,976	44,904	44,904	44,904	
4. 2003	XXX	XXX	16,845	16,845	16,845	16,845	16,845	16,845	16,845	16,845	
5. 2004	XXX	XXX	XXX	(447)	(447)	(447)	(447)	(447)	(447)	(447)	
6. 2005	XXX	XXX	XXX	XXX	237	237	237	237	237	237	
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	47,797	44,993	16,845	(447)	237	321	(363)	(65)			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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior						(1)	0	2			
2. 2001	2,448	2,448	2,448	2,448	2,448	2,456	2,447	2,446	2,446	2,446	
3. 2002	XXX	2,792	2,792	2,792	2,792	2,801	2,791	2,788	2,788	2,788	
4. 2003	XXX	XXX	916	916	916	916	916	(171)	(171)	(171)	
5. 2004	XXX	XXX	XXX	(27)	(27)	(27)	(27)	(27)	(27)	(27)	
6. 2005	XXX	XXX	XXX	XXX	12	12	12	12	12	12	
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	2,448	2,792	916	(27)	12	16	(18)	(1,090)			XXX

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001	10,646	10,646	10,646	10,646	10,646	10,646	10,646	10,646	10,646	10,646	
3. 2002	XXX	11,759	11,759	11,759	11,759	11,759	11,759	11,759	11,759	11,759	
4. 2003	XXX	XXX	2,963	2,963	2,963	2,963	2,963	2,963	2,963	2,963	
5. 2004	XXX	XXX	XXX	1,566	1,566	1,566	1,566	1,566	1,566	1,566	
6. 2005	XXX	XXX	XXX	XXX	(758)	(758)	(758)	(758)	(758)	(758)	
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	10,646	11,759	2,738	1,566	(758)						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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001	5,777	5,777	5,777	5,777	5,777	5,777	5,777	5,777	5,777	5,777	
3. 2002	XXX	6,403	6,403	6,403	6,403	6,403	6,403	6,403	6,403	6,403	
4. 2003	XXX	XXX	1,638	1,638	1,638	1,638	1,638	1,609	1,609	1,609	
5. 2004	XXX	XXX	XXX	1,575	1,575	1,575	1,575	1,575	1,575	1,575	
6. 2005	XXX	XXX	XXX	XXX	(757)	(757)	(757)	(757)	(757)	(757)	
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	5,777	6,404	1,638	1,575	(757)			(29)			XXX

ANNUAL STATEMENT FOR THE YEAR 2010 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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001	40,848	40,848	40,848	40,848	40,848	40,848	40,848	40,848	40,848	40,848	
3. 2002	XXX	42,601	42,601	42,601	42,601	42,601	42,601	42,601	42,601	42,601	
4. 2003	XXX	XXX	14,298	14,298	14,298	14,294	14,294	14,187	14,187	14,187	
5. 2004	XXX	XXX	XXX	(513)	(513)	(513)	(513)	(513)	(513)	(513)	
6. 2005	XXX	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	40,848	42,601	14,523	(513)		(4)		(107)			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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001	30,002	30,002	30,002	30,002	30,002	30,002	30,002	30,002	30,002	30,002	
3. 2002	XXX	37,031	37,031	37,031	37,031	37,031	37,031	37,031	(17,376)	(17,376)	
4. 2003	XXX	XXX	14,475	14,475	14,475	14,474	14,474	12,039	12,039	12,039	
5. 2004	XXX	XXX	XXX	(496)	(496)	(496)	(496)	(496)	(496)	(496)	
6. 2005	XXX	XXX	XXX	XXX	(0)	(0)	(0)	(0)	(0)	(0)	
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	30,002	37,031	14,475	(496)		(1)		(2,435)	54		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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)		13									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	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1. Prior											
2. 2001											
3. 2002	XXX										
4. 2003	XXX	XXX									
5. 2004	XXX	XXX	XXX								
6. 2005	XXX	XXX	XXX	XXX							
7. 2006	XXX	XXX	XXX	XXX	XXX						
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)		13									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.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

Yes [] No []
- 1.2

What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?.....
- 1.3

Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65?

Yes [] No []
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No []
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No []
- 1.6

If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior		
1.602	2001.....		
1.603	2002.....		
1.604	2003.....		
1.605	2004.....		
1.606	2005.....		
1.607	2006.....		
1.608	2007		
1.609	2008.....		
1.610	2009.....		
1.611	2010.....		
1.612	Totals		

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 [] 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 [] 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 []

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)

5.1Fidelity

5.2Surety
6.

Claim count information is reported per claim or per claimant (indicate which).....
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 []
- 7.2

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL N				2,288,938	(4,043,896)	44,594,581		
2. Alaska	AK N								
3. Arizona	AZ N								
4. Arkansas	AR N					(121,200)	2,367,909		
5. California	CA N								
6. Colorado	CO N								
7. Connecticut	CT L								
8. Delaware	DE N								
9. Dist. of Columbia	DC N								
10. Florida	FL N					(727,567)	3,472,732		
11. Georgia	GA N				214,806	(120,914)	2,116,255		
12. Hawaii	HI N								
13. Idaho	ID N								
14. Illinois	IL N								
15. Indiana	IN N								
16. Iowa	IA N								
17. Kansas	KS N								
18. Kentucky	KY N				2,223,367	(47,152)	62,971,669		
19. Louisiana	LA N					(32,039)			
20. Maine	ME N								
21. Maryland	MD N				201,109	(214,351)	467,079		
22. Massachusetts	MA N								
23. Michigan	MI N								
24. Minnesota	MN L								
25. Mississippi	MS N				1,245,321	(3,070,793)	25,633,499		
26. Missouri	MO N				245,070	(289,906)	5,891,007		
27. Montana	MT N								
28. Nebraska	NE N								
29. Nevada	NV N								
30. New Hampshire	NH N								
31. New Jersey	NJ N								
32. New Mexico	NM N								
33. New York	NY N								
34. No. Carolina	NC N				1,204,506	(1,127,002)	10,163,101		
35. No. Dakota	ND N								
36. Ohio	OH N								
37. Oklahoma	OK N								
38. Oregon	OR N								
39. Pennsylvania	PA N					7,952	104,080		
40. Rhode Island	RI L								
41. So. Carolina	SC N								
42. So. Dakota	SD N								
43. Tennessee	TN N				1,062,390	(1,695,740)	19,171,419		
44. Texas	TX L								
45. Utah	UT N								
46. Vermont	VT N								
47. Virginia	VA L				4,119,870	(1,703,600)	31,476,967		
48. Washington	WA N								
49. West Virginia	WV N					(18,848)	205,422		
50. Wisconsin	WI N								
51. Wyoming	WY N								
52. American Samoa	AS N								
53. Guam	GU N								
54. Puerto Rico	PR N								
55. U.S. Virgin Islands	VI N								
56. Northern Mariana Islands	MP N								
57. Canada	CN N								
58. Aggregate other alien	OT XXX								
59. Totals	(a) 5				12,805,376	(13,205,055)	208,635,720		
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Sum. of remaining write-ins for Line 58 from overflow page	XXX								
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	XXX								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

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

Schedule T - Part 2

NONE

Schedule Y - Part 1

NONE

Schedule Y - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 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 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 confidential 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 Risks Interrogatories be filed by April 1?

MAY FILING

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

JUNE FILING

9. Will an audited financial report be filed by June 1?
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

AUGUST FILING

11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 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

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?

APRIL FILING

24. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
25. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
26. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
27. Will the Supplemental Health Care Exhibit be filed with the state of domicile and the NAIC by April 1?
28. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?

AUGUST FILING

29. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

Explanation:

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 25.
*ASSETS - Assets

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
2504. Miscellaneous Receivables.....	31,593	31,593		
2505. Amounts Due from FVR.....	2,669,717	2,669,717		
2506. Early Access Payments.....	93,420,979		93,420,979	86,770,764
2597. Summary of remaining write-ins for Line 24 from page 2	96,122,289	2,701,310	93,420,979	86,770,764

P003 Additional Aggregate Lines for Page 3 Line 25.
*LIAB - Liabilities

	1 Current Year	2 Prior Year
2504. Projected Asset Recovery Costs.....	6,862,050	11,435,800
2505. Premiums and Agent balances due.....	2,681,331	2,944,761
2597. Summary of remaining write-ins for Line 24 from page 3	9,543,381	14,380,560

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.....	392,815	348,793		741,608
2405. Misc. - Purchased Computer Service.....	74,711			74,711
2406. Misc. - Other.....	(6,216)			(6,216)
2497. Summary of remaining write-ins for Line 24 from page 11	461,309	348,793		810,103

P013 Additional Aggregate Lines for Page 13 Line 25.
*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)
2504. Miscellaneous Receivables.....	31,593	115,896	84,303
2505. Amounts Due from FVR.....	2,669,717	9,199,181	6,529,464
2597. Summary of remaining write-ins for Line 24 from page 13	2,701,310	9,315,077	6,613,767

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	1,099,578	.0.307	1,099,578	.0.307
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	986,424	.0.276	986,424	.0.276
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations	3,202,048	.0.894	3,202,048	.0.894
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	1,318,885	.0.368	1,318,885	.0.368
1.512 Issued or guaranteed by FNMA and FHLMC	7,337,444	.2.050	7,337,444	.2.050
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	422,858	.0.118	422,858	.0.118
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	2,556,898	.0.714	2,556,898	.0.714
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	35,221,540	.9.839	35,221,540	.9.839
2.2 Unaffiliated non-U.S. securities (including Canada)				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for the production of income (including \$of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities				
8. Cash, cash equivalents and short-term investments	305,850,933	.85.434	305,850,933	.85.434
9. Other invested assets				
10. Total invested assets	357,996,608	100.000	357,996,608	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year.....

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 6).....

2.2 Additional investment made after acquisition (Part 2, Column 7).....

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13.....

3.2 Totals, Part 3, Column 11.....

4. Total gain (loss) on disposals, Part 3, Column 18.....

5. Deduct amounts received on disposals, Part 3, Column 15.....

6. Total foreign exchange change in book/adjusted carrying value:

6.1 Totals, Part 1, Column 15.....

6.2 Totals, Part 3, Column 13.....

7. Deduct current year's other than temporary impairment recognized:

7.1 Totals, Part 1, Column 12.....

7.2 Totals, Part 3, Column 10.....

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11.....

8.2 Totals, Part 3, Column 9.....

9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8).....

10. Deduct total nonadmitted amounts.....

11. Statement value at end of current period (Line 9 minus Line 10).....

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 7).....

2.2 Additional investment made after acquisition (Part 2, Column 8).....

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12.....

3.2 Totals, Part 3, Column 11.....

4. Accrual of discount.....

5. Unrealized valuation increase (decrease):

5.1 Totals, Part 1, Column 9.....

5.2 Totals, Part 3, Column 8.....

6. Total gain (loss) on disposals, Part 3, Column 18.....

7. Deduct amounts received on disposals, Part 3, Column 15.....

8. Deduct amortization of premium and mortgage interest points and commitment fees.....

9. Total foreign exchange change in book value/recorded investment excluding accrued interest:

9.1 Totals, Part 1, Column 13.....

9.2 Totals, Part 3, Column 13.....

10. Deduct current year's other than temporary impairment recognized:

10.1 Totals, Part 1, Column 11.....

10.2 Totals, Part 3, Column 10.....

11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....

12. Total valuation allowance.....

13. Subtotal (Line 11 plus Line 12).....

14. Deduct total nonadmitted amounts.....

15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year.....	10,406,885
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 8).....	
2.2 Additional investment made after acquisition (Part 2, Column 9).....	
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 16.....	
3.2 Totals, Part 3, Column 12.....	
4. Accrual of discount.....	
5. Unrealized valuation increase (decrease):	
5.1 Totals, Part 1, Column 13.....	
5.2 Totals, Part 3, Column 9.....	
6. Total gain (loss) on disposals, Part 3, Column 19.....	(10,406,885)
7. Deduct amounts received on disposals, Part 3, Column 16.....	
8. Deduct amortization of premium and depreciation.....	
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Totals, Part 1, Column 17.....	
9.2 Totals, Part 3, Column 14.....	
10. Deduct current year's other than temporary impairment recognized:	
10.1 Totals, Part 1, Column 15.....	
10.2 Totals, Part 3, Column 11.....	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	
12. Deduct total nonadmitted amounts.....	
13. Statement value at end of current period (Line 11 minus Line 12).....	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book /adjusted carrying value, December 31 of prior year.....	67,271,652
2. Cost of bonds and stocks acquired, Part 3, Column 7.....	32,305,377
3. Accrual of discount.....	88,256
4. Unrealized valuation increase (decrease):	
4.1 Part 1, Column 12.....	
4.2 Part 2, Section 1, Column 15.....	
4.3 Part 2, Section 2, Column 13.....	
4.4 Part 4, Column 11.....	
5. Total gain (loss) on disposals, Part 4, Column 19.....	49,541
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....	47,080,000
7. Deduct amortization of premium.....	489,153
8. Total foreign exchange change in book/adjusted carrying value:	
8.1 Part 1, Column 15.....	
8.2 Part 2, Section 1, Column 19.....	
8.3 Part 2, Section 2, Column 16.....	
8.4 Part 4, Column 15.....	
9. Deduct current year's other than temporary impairment recognized:	
9.1 Part 1, Column 14.....	
9.2 Part 2, Section 1, Column 17.....	
9.3 Part 2, Section 2, Column 14.....	
9.4 Part 4, Column 13.....	
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	52,145,673
11. Deduct total nonadmitted amounts.....	
12. Statement value at end of current period (Line 10 minus Line 11).....	52,145,673

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	3,404,887	3,638,498	3,367,646	3,429,823
	2. Canada				
	3. Other Countries				
	4. Totals	3,404,887	3,638,498	3,367,646	3,429,823
U. S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	10,539,493	10,992,193	10,559,270	10,482,483
Industrial and Miscellaneous and Credit Tenant Loans and Hybird Securities (unaffiliated)	8. United States.....	38,201,295	38,725,628	38,828,756	37,196,984
	9. Canada.....				
	10. Other Countries				
	11. Totals	38,201,295	38,725,628	38,828,756	37,196,984
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	52,145,675	53,356,319	52,755,672	51,109,290
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	52,145,675	53,356,319	52,755,672	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 1A - SECTION 1

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											
1.1 Class 1	306,354,357	1,574,072	293,433	177,891	7,743	308,407,496	86.4	234,181,873	79.2	308,407,497	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	306,354,357	1,574,072	293,433	177,891	7,743	308,407,496	86.4	234,181,873	79.2	308,407,497	
2. All Other Governments											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	1,506,407	3,535,540	1,900,438	1,715,550	1,881,557	10,539,492	3.0	10,762,437	3.6	10,539,492	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	1,506,407	3,535,540	1,900,438	1,715,550	1,881,557	10,539,492	3.0	10,762,437	3.6	10,539,492	

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	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 (a)
6. Industrial and Miscellaneous (unaffiliated)												
6.1 Class 1		2,577,495	17,491,119	1,721,627	266,683	2,910,749	24,967,673	7.0	35,156,683	11.9	23,053,379	1,914,294
6.2 Class 2		5,683,433	6,198,705	979,835		329,145	13,191,118	3.7	15,080,208	5.1	12,991,143	199,976
6.3 Class 3									577,144	0.2		
6.4 Class 4		8,541	25,235	8,728			42,504	0.0	12,517		42,504	
6.5 Class 5												
6.6 Class 6												
6.7 Totals		8,269,469	23,715,059	2,710,190	266,683	3,239,894	38,201,295	10.7	50,826,553	17.2	36,087,026	2,114,270
7. Credit Tenant Loans												
7.1 Class 1												
7.2 Class 2												
7.3 Class 3												
7.4 Class 4												
7.5 Class 5												
7.6 Class 6												
7.7 Totals												
8. Hybrid Securities												
8.1 Class 1												
8.2 Class 2												
8.3 Class 3												
8.4 Class 4												
8.5 Class 5												
8.6 Class 6												
8.7 Totals												
9. Parent, Subsidiaries and Affiliates												
9.1 Class 1												
9.2 Class 2												
9.3 Class 3												
9.4 Class 4												
9.5 Class 5												
9.6 Class 6												
9.7 Totals												

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)
10. Total Bonds Current Year											
10.1 Class 1	(d) 310,438,259	22,600,731	3,915,498	2,160,124	4,800,049	343,914,661	96.3	XXX	XXX	342,000,368	1,914,294
10.2 Class 2	(d) 5,683,433	6,198,705	979,835		329,145	13,191,118	3.7	XXX	XXX	12,991,143	199,976
10.3 Class 3	(d)							XXX	XXX		
10.4 Class 4	(d) 8,541	25,235	8,728			42,504	0.0	XXX	XXX	42,504	
10.5 Class 5	(d)				(e)			XXX	XXX		
10.6 Class 6	(d)				(e)			XXX	XXX		
10.7 Totals	316,130,233	28,824,671	4,904,061	2,160,124	5,129,194	357,148,283	100.0	XXX	XXX	355,034,015	2,114,270
10.8 Line 10.7 as a % of Col. 6	88.5	8.1	1.4	0.6	1.4	100.0		XXX	XXX	99.4	0.6
11. Total Bonds Prior Year											
11.1 Class 1	262,261,935	13,140,069	3,223,733	1,303,289	171,977	XXX	XXX	280,100,992	94.7	280,074,295	26,697
11.2 Class 2	8,955,994	6,112,843	1,137,371			XXX	XXX	15,080,208	5.1	13,580,085	1,500,123
11.3 Class 3	577,144					XXX	XXX	577,144	0.2	577,144	
11.4 Class 4	2,715	9,803				XXX	XXX	12,517		12,517	
11.5 Class 5						XXX	(e)				
11.6 Class 6						XXX	(e)				
11.7 Totals	271,797,788	19,262,705	3,235,104	1,303,289	171,977	XXX	XXX	295,770,862	100.0	294,244,042	1,526,820
11.8 Line 11.7 as a % of Col. 8	91.9	6.5	1.1	0.4	0.1	XXX	XXX	100.0	XXX	99.5	0.5
12. Total Publicly Traded Bonds											
12.1 Class 1	310,435,223	20,922,217	3,910,328	2,157,013	4,575,588	342,000,369	95.8	280,074,295	94.7	342,000,369	XXX
12.2 Class 2	5,683,433	5,998,729	979,835		329,145	12,991,142	3.6	13,580,085	4.6	12,991,142	XXX
12.3 Class 3								577,144	0.2		XXX
12.4 Class 4	8,541	25,235	8,728			42,504	0.0	12,517		42,504	XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	316,127,197	26,946,181	4,898,891	2,157,013	4,904,733	355,034,015	99.4	294,244,042	99.5	355,034,015	XXX
12.8 Line 12.7 as a % of Col. 6	89.0	7.6	1.4	0.6	1.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	88.5	7.5	1.4	0.6	1.4	99.4	XXX	XXX	XXX	99.4	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	3,036	1,678,515	5,170	3,112	224,460	1,914,293	0.5	26,697	0.0	XXX	1,914,293
13.2 Class 2		199,976				199,976	0.1	1,500,123	0.5	XXX	199,976
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals	3,036	1,878,491	5,170	3,112	224,460	2,114,269	0.6	1,526,820	0.5	XXX	2,114,269
13.8 Line 13.7 as a % of Col. 6	0.1	88.8	0.2	0.1	10.6	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.5	0.0	0.0	0.1	0.6	XXX	XXX	XXX	XXX	0.6

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

(b) Includes \$ _____; current year, \$ _____; prior year of bonds with Z designations and \$ _____; 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 \$ _____; current year, \$ _____; prior year of bonds with 5* designations and \$ _____; 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.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ _____; NAIC 2 \$ _____; NAIC 3 \$ _____; NAIC 4 \$ _____; NAIC 5 \$ _____; NAIC 6 \$ _____.

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		1	2	3	4	5	6	7	8	9	10	11
Distribution by Type		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												
1.1	Issuer Obligations	306,102,188	986,424				307,088,612	86.0	232,584,411	78.6	307,088,611	
1.2	Single Class Mortgage-Backed/Asset-Backed Securities	252,170	587,649	293,433	177,891	7,743	1,318,886	0.4	1,597,462	0.5	1,318,885	
1.7	Totals	306,354,358	1,574,073	293,433	177,891	7,743	308,407,498	86.4	234,181,873	79.2	308,407,496	
2.All Other Governments												
2.1	Issuer Obligations											
2.2	Single Class Mortgage-Backed/Asset-Backed Securities											
2.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3	Defined											
2.4	Other											
2.4	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5	Defined											
2.6	Other											
2.7	Totals											
3.U.S. States, Territories and Possessions, etc., Guaranteed												
3.1	Issuer Obligations											
3.2	Single Class Mortgage-Backed/Asset-Backed Securities											
3.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3	Defined											
3.4	Other											
3.4	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5	Defined											
3.6	Other											
3.7	Totals											
4.U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1	Issuer Obligations											
4.2	Single Class Mortgage-Backed/Asset-Backed Securities											
4.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3	Defined											
4.4	Other											
4.4	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5	Defined											
4.6	Other											
4.7	Totals											
5.U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1	Issuer Obligations			400,000	1,002,048	1,800,000	3,202,048	0.9	400,000	0.1	3,202,048	
5.2	Single Class Mortgage-Backed/Asset-Backed Securities	1,506,407	3,535,540	1,500,438	713,502	81,557	7,337,444	2.1	10,362,437	3.5	7,337,444	
5.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3	Defined											
5.4	Other											
5.4	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5	Defined											
5.6	Other											
5.7	Totals	1,506,407	3,535,540	1,900,438	1,715,550	1,881,557	10,539,492	3.0	10,762,437	3.6	10,539,492	

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. Industrial and Miscellaneous											
6.1 Issuer Obligations	7,140,143	22,565,390	2,324,149		3,191,858	35,221,540	9.9	44,846,021	15.2	33,127,078	2,094,462
6.2 Single Class Mortgage-Backed/Asset-Backed Securities								402,262	0.1		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	237,106	598,149	361,105	264,094	48,036	1,508,490	0.4	2,077,261	0.7	1,488,682	19,808
6.4 Other	2,986	14,128	24,936	2,588		44,638	0.0	46,882	0.0	44,639	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	98,273					98,273	0.0	101,896	0.0	98,273	
6.6 Other	790,961	537,392				1,328,353	0.4	3,352,231	1.1	1,328,353	
6.7 Totals	8,269,469	23,715,059	2,710,190	266,682	3,239,894	38,201,294	10.7	50,826,553	17.2	36,087,025	2,114,270
7. Credit Tenant Loans											
7.1 Issuer Obligations											
7.2 Single Class Mortgage-Backed Securities											
7.7 Totals											
8. Hybrid Securities											
8.1 Issuer Obligations											
8.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
8.3 Defined											
8.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
8.5 Defined											
8.6 Other											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

Distribution by Type												
10. Total Bonds Current Year												
10.1 Issuer Obligations												
10.2 Single Class Mortgage-Backed/Asset-Backed Securities												
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
10.3 Defined												
10.4 Other												
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:												
10.5 Defined												
10.6 Other												
10.7 Totals												
10.8 Lines 10.7 as a % of Col. 6												
11. Total Bonds Prior Year												
11.1 Issuer Obligations												
11.2 Single Class Mortgage-Backed/Asset-Backed Securities												
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
11.3 Defined												
11.4 Other												
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:												
11.5 Defined												
11.6 Other												
11.7 Totals												
11.8 Line 11.7 as a % of Col. 8												
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations												
12.2 Single Class Mortgage-Backed/Asset-Backed Securities												
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
12.3 Defined												
12.4 Other												
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:												
12.5 Defined												
12.6 Other												
12.7 Totals												
12.8 Line 12.7 as a % of Col. 6												
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10												
13. Total Privately Placed Bonds												
13.1 Issuer Obligations												
13.2 Single Class Mortgage-Backed/Asset-Backed Securities												
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
13.3 Defined												
13.4 Other												
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:												
13.5 Defined												
13.6 Other												
13.7 Totals												
13.8 Line 13.7 as a % of Col. 6												
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10												

SCHEDULE DA - 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, December 31 of prior year.....	228,499,210	228,499,210			
2. Cost of short-term investments acquired.....	401,607,852	401,607,852			
3. Accrual of discount.....					
4. Unrealized valuation increase (decrease).....					
5. Total gain (loss) on disposals.....					
6. Deduct consideration received on disposals.....	325,104,451	325,104,451			
7. Deduct amortization of premium.....					
8. Total foreign exchange change in book/adjusted carrying value.....					
9. Deduct current year's other than temporary impairment recognized.....					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	305,002,610	305,002,610			
11. Deduct total nonadmitted amounts.....					
12. Statement value at end of current period (Line 10 minus Line 11)	305,002,610	305,002,610			

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

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule E - Verification

NONE

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets Disposed, Transferred or Repaid During the Current Year

1	2	Location		5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
		3	4					Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B/A/C.V. (9+10-11+12)	Total Foreign Exchange Change in B/A/C.V.	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
	Subordinated Promissory Note	Glen Allen	VA	settlement	12/18/1996	11/05/2010	5,200,000							5,200,000			(5,200,000)	(5,200,000)	
	Subordinated Promissory Note	Glen Allen	VA	settlement	11/14/2006	11/05/2010	5,200							5,200			(5,200)	(5,200)	
	Subordinated Promissory Note	Glen Allen	VA	settlement	11/14/2006	11/05/2010	1,535							1,535			(1,535)	(1,535)	
	Subordinated Promissory Note	Glen Allen	VA	settlement	11/14/2006	11/05/2010	150							150			(150)	(150)	
	Subordinated Promissory Note	Jackson	MS	write off	12/18/1996	11/05/2010	1,000,000							1,000,000			(1,000,000)	(1,000,000)	
	Subordinated Promissory Note	Jackson	MS	write off	12/30/1997	11/05/2010	4,200,000							4,200,000			(4,200,000)	(4,200,000)	
3999999 - Any Other Class of Assets - Unaffiliated							10,406,885							10,406,885			(10,406,885)	(10,406,885)	
4099999 - Total Unaffiliated							10,406,885							10,406,885			(10,406,885)	(10,406,885)	
4199999 Totals							10,406,885							10,406,885			(10,406,885)	(10,406,885)	

SCHEDULE D - PART 1

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

1	CUSIP Identification	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
	31350M-R6-0	FMA 4.375% 3/15/13.....	1			1	950,273	1,077,500	1,000,000	986,424	5,688			4.375	5.097	MS	12,932	43,750	08/04/2003.....	03/15/2013.....		
	912828-AU-3	UNITED STATES TREAS MIS 875%.....	1			1	1,099,195	1,103,137	1,100,000	1,099,578	1,016			0.875	0.971	WN	820	9,625	08/21/2009.....	05/31/2011.....		
	0195999 - Total	Bonds - U.S. Government - Issuer Obligations					2,048,488	2,180,637	2,100,000	2,086,002	6,704			XX	XX	XX	13,752	53,375	XX	XX		
	36201B-B6-2	GMA #577961X 6.5% 03/15/32	1			1	17,149	113,530	17,168	17,151				6,500	6,740	MON	93	1,116	03/19/2002.....	03/15/2032.....		
	36213E-P7-5	GMA PASS-THRU POOL 552246X.....	1			1	47,272	113,530	53,552	47,188	(1)			6,000	5,998	MON	236	3,086	12/18/2001.....	12/15/2031.....		
	362121-BV-5	GMA PL 542852X 6.5% 6/15/31.....	1			1	85,421	113,530	93,097	82,000	(26)			6,500	6,500	MON	444	5,330	11/27/2002.....	06/15/2031.....		
	36213C-P2-0	GMA PL 550441X 7% 4/15/31.....	1			1	35,153	114,720	39,177	34,150	(7)			7,000	6,313	MON	199	2,391	04/18/2002.....	04/15/2031.....		
	36200M-NA-7	GMA PL 604385X 5% 6/15/33.....	1			1	742,812	106,720	765,909	744,922	328			5,000	5,662	MON	3,191	38,295	07/30/2003.....	06/15/2033.....		
	36225B-AZ-8	GMA PL 781276X 6.5% 4/15/31.....	1			1	43,266	113,530	48,298	43,160	(5)			6,500	6,080	MON	230	2,765	06/05/2002.....	04/15/2031.....		
	36225B-P2-5	GMA PL 781340X 6.5% 10/15/31.....	1			1	20,101	113,530	22,024	19,399	(5)			6,500	5,207	MON	105	1,261	09/10/2002.....	10/15/2031.....		
	36224P-H3-5	GMA POOL #334250 SER 2022 7%.....	1			1	15,773	113,280	15,436	15,654	(33)			7,000	5,990	MON	90	1,081	01/01/2001.....	11/15/2022.....		
	36203S-LH-8	GMA POOL #357728 SER 2024 7%.....	1			1	55,020	114,220	61,497	53,841	(23)			7,000	6,470	MON	314	3,769	01/01/2001.....	10/15/2024.....		
	36204H-Z5-2	GMA POOL #370764 SER 2023 6%.....	1			1	22,048	110,2340	24,381	22,117	(77)			6,000	6,189	MON	111	1,327	09/20/1993.....	10/15/2023.....		
	36206F-DE-6	GMA POOL #409702 SER 2014 8.25%.....	1			1	32,617	110,6140	34,901	31,552	(40)			8,250	7,407	MON	217	2,603	12/29/2000.....	12/15/2014.....		
	36208L-WE-0	GMA POOL #453929 SER 2022 7%.....	1			1	77,137	113,2280	85,505	76,701	(27)			7,000	6,466	MON	441	5,286	01/01/2001.....	07/15/2022.....		
	36210I-CJ-3	GMA POOL #501473 SER 2029 7%.....	1			1	125,409	114,6220	141,015	123,026	(27)			7,000	6,507	MON	718	8,612	03/18/1999.....	03/15/2029.....		
	0259599 - Total	Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities					1,319,178	XX	1,457,861	1,329,823	84			XX	XX	XX	6,389	76,902	XX	XX		
	0395999 - Total	U.S. Government Bonds					3,367,646	XX	3,638,498	3,423,823	6,788			XX	XX	XX	20,141	130,277	XX	XX		
	18085P-MT-8	CLARK ONLY NEW APT REV 6.82%.....	1			1	350,000	97,7290	342,052	350,000				6,820	6,936	JJ	11,935	8,487	02/10/2010.....	07/01/2045.....		
	271014-TU-6	EAST BAY CALIF MUN UTIL DIST WTR.....	1			1	700,000	97,6820	683,774	700,000				5,874	5,960	JD	3,427	31,752	02/11/2010.....	06/01/2040.....		
	574192-SF-3	MARYLAND ST 03/01/25.....	1			1	1,002,130	97,1560	971,560	1,000,000	(82)			4,600	4,633	MS	15,333	21,978	02/24/2010.....	03/01/2025.....		
	59259Y-BY-4	METROPOLITAN TRANS AUTH NY REV BD.....	1			1	750,000	99,9960	749,970	750,000				6,668	6,779	WN	6,390	41,953	01/06/2010.....	11/15/2039.....		
	646139-D7-7	NI ST TRK AUTH PREFRD 4.252.....	1			1	20,000	99,4200	21,456	20,000				4,252	4,297	JJ	423	850	07/21/2005.....	01/01/2016.....		
	646139-D8-5	NI ST TRK REV TABL B.....	1			1	380,000	99,0420	393,258	380,000				4,282	4,297	JJ	8,035	16,158	07/21/2005.....	01/01/2016.....		
	2595999 - Total	Bonds - U.S. Special Revenue - Issuer Obligations					3,202,130	XX	3,162,070	3,200,000	(82)			XX	XX	XX	45,543	121,178	XX	XX		
	31384W-KG-4	FEDERAL NATL MFG ASSN 6TD MTGPASS.....	1			1	121,189	112,4420	136,245	121,170	(5)			6,500	6,536	MON	656	7,876	04/04/2001.....	05/01/2031.....		
	31287N-RQ-3	FLHMC GOLD 06-3105.....	1			1	23,777	112,4420	26,618	23,673	(1)			6,500	6,471	MON	128	1,539	01/25/2002.....	01/01/2032.....		
	31288M-HA-4	FLHMC GOLD 61-8245 4.5% 03/01/23.....	1			1	13,558	104,6250	14,506	13,865	12			5,113	5,113	MON	52	624	05/14/2008.....	03/01/2023.....		
	31283H-SB-9	FLHMC PC GOLD 6155 08/01/32.....	1			1	34,774	112,4420	37,366	33,232	(11)			6,500	4,949	MON	180	2,160	02/25/2003.....	08/01/2032.....		
	31292S-XG-8	FLHMC PC Gold 03-0701.....	1			1	24,256	112,4420	28,270	25,142	8			6,496	7,944	MON	136	1,634	11/01/2000.....	01/01/2026.....		
	31294K-HR-9	FLHMC PL B01140F TBA 5%.....	1			1	57,441	108,7670	61,734	56,758	(39)			5,000	4,744	MON	236	3,406	06/11/2002.....	05/01/2017.....		
	31292H-O4-9	FLHMC PL 001375F 6.5% 7/01/32.....	1			1	50,960	112,4420	55,138	49,037	(14)			6,500	5,204	MON	266	3,187	12/10/2002.....	07/01/2032.....		
	31292H-R7-1	FLHMC PL 001410F 6% 10/01/32.....	1			1	152,652	109,8990	163,897	149,134	(32)			6,000	5,283	MON	746	8,948	09/17/2002.....	10/01/2032.....		
	31292H-XA-7	FLHMC PL 001573F 5.5% 6/01/33.....	1			1	773,591	107,4420	807,684	773,346	(275)			5,500	4,836	MON	3,445	41,346	05/12/2003.....	06/01/2033.....		
	31288B-LZ-4	FLHMC PL 073044F 6% 11/01/32.....	1			1	52,003	109,8990	55,398	50,408	(14)			6,000	5,076	MON	252	3,024	07/28/2003.....	11/01/2032.....		
	31288J-ZR-0	FLHMC PL 079752F 5.5% 5/01/33.....	1			1	249,421	107,4420	264,694	246,361	(39)			5,500	5,286	MON	1,129	13,550	07/24/2003.....	05/01/2033.....		
	31294K-J5-5	FLHMC PL E01184F 6% 8/01/17.....	1			1	53,240	108,9120	56,570	51,941	(64)			7,491	6,999	MON	324	3,116	07/30/2002.....	08/01/2017.....		
	31286N-SE-9	FLHMC PL E85917F 6.5% 10/01/11.....	1			1	11,918	101,3480	11,630	11,475	(65)			6,480	5,520	MON	62	746	05/23/2002.....	10/01/2011.....		
	312851-DE-8	FLHMC PL E8971F 5.5% 6/01/17.....	1			1	48,333	107,3590	52,254	48,500	20			5,500	4,829	MON	223	2,677	05/24/2002.....	06/01/2017.....		
	31285U-S9-4	FLHMC PL E90544F 6% 7/01/17.....	1			1	102,980	109,1410	108,249	99,183	(224)			6,000	4,903	MON	496	5,951	11/27/2002.....	07/01/2017.....		
	31371L-PL-7	FMA PASS THRU 4.5% 05/01/19.....	1			1	966,559	105,8120	1,051,129	993,389	219			4,500	4,687	MON	3,725	44,702	05/13/2005.....	05/01/2019.....		
	31389P-B4-7	FMA PASS THRU 6.0% PL 632859A.....	1			1	47,866	109,0780	47,989	47,936	6			6,000	6,230	MON	240	2,879	04/01/2002.....	03/01/2017.....		
	31385J-JK-5	FMA PASS THRU 6.0% 07/01/17.....	1			1	9,612	109,0780	10,034	9,199	(199)			6,000	0,191	MON	46	546	06/17/2003.....	07/01/2017.....		
	31384W-A8-3	FMA PASS-THRU 15 YEAR 7.0%.....	1			1	5,180	109,1920	5,440	4,982	(18)			7,000	5,915	MON	29	349	01/16/2002.....	12/01/2015.....		
	31385J-JC-3	FMA PASS-THRU 6.5% 07/01/32.....	1			1	72,724	112,4420	78,299	69,636	(19)			6,000	4,955	MON	377	4,402	06/25/2003.....	07/01/2032.....		
	31388K-W4-0	FMA PASS-THRU ING POOL 607367.....	1			1	128,104	112,4420	141,305	125,669	(21)			6,500	5,847	MON	681	8,169	10/24/2001.....	11/01/2031.....		
	31389P-X2-2	FMA PASS-THRU POOL 610997.....	1			1	90,629	108,8590	98,596	90,572	(15)											

SCHEDULE D - PART 1

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

1	CUSIP Identification	2			Codes			6	7	Fair Value			10	11	Change in Book Adjusted Carrying Value					Interest				Dates																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
		3	4	5	Bond CHAR	NAIC Designation	Actual Cost			8	Rate Used To Obtain Fair Value	9			Par Value	Book / Adjusted Carrying Value	12	13	14	15	16	17	18	19	20	21	22																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
2699999 - Total Bonds - U.S. Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
3199999 - Total - U.S. Special Revenue Bonds																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				</

SCHEDULE D - PART 1

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

1	CUSIP Identification	2	Codes			6	7	Fair Value		10	11	Change in Book Adjusted Carrying Value				Interest				Dates	
			3	4	5			Bond CHAR	8			9	12	13	14	15	16	17	18	19	20	21	22
		Description				NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Accrued & Due	Amount Rec. During Year	Acquired	Maturity
	368626-40-4	GEN ELEC CAP CORP MEDIUM TERM NTS	1			1	998,490	100.0540	1,000,535	998,633		143			1.875	1.936	MS	5,469		09/13/2010	09/16/2013
	368626-WB-6	GEN ELECTRIC CAP 6P 6.125%	1				74,896	100.7330	75,550	74,998		15			6.125	6.240	FA	1,646	4,594	02/22/2002	02/22/2011
	370334-AS-3	GENERAL MILLS INC 6% 2/15/12	2			2	374,777	109.6960	383,943	370,530		(4,247)			6.000	0.744	FA	7,933		10/07/2010	02/15/2012
	381416-00-4	GOLDMAN SACHS GROUP INC BOND 5.25%	1				1,460,199	108.2220	1,455,583	1,448,312		(11,887)			5.250	2.402	AO	14,907	35,306	09/01/2010	10/15/2013
	05571A-AB-1	GROUPE BPCE 2.375% 10/04/13	1			1	634,562	99.9310	634,562	634,595		33			2.375	2.413	AO	3,561		09/29/2010	10/04/2013
	428236-AU-7	02/24/12				1	524,705	103.9200	519,598	520,546		(4,159)			4.250	0.651	FA	7,497		10/07/2010	02/24/2012
	24422E-CW-4	JOHN DEERE CAPITAL CORPORATION TR	1			1	680,044	107.8620	674,136	674,238		(5,806)			4.950	0.891	JD	1,203	15,469	10/07/2010	12/17/2012
	50075N-BN-1	KRAFT FOODS INC 5.375% 02/10/20	1				595,056	107.6270	645,761	595,398		342			5.375	5.558	FA	12,631	16,304	02/04/2010	02/10/2020
	538830-AS-8	LOCKHEED MARTIN 4.121% 03/14/13	2			2	538,770	106.2720	531,360	535,096		(3,674)			4.121	0.898	MS	6,124		10/07/2010	03/14/2013
	57629W-BH-2	MASSMUTUAL GLOBAL FDG I I MEDIUM	1				524,200	103.6360	518,178	500,000	521,066		(3,134)		3.625	0.865	JJ	8,358		10/08/2010	07/15/2012
	594918-AF-1	MICROSOFIT CORP .875% 09/27/13	1				993,358	99.4380	999,409	993,499		141			0.875	0.933	MS	2,273		09/27/2010	09/27/2013
	61980A-AD-5	MOTIVA ENTERPRISES LLC SR NT 144A	1			1	224,343	116.2250	261,507	224,350		7			6.850	6.991	JJ	7,107	7,878	01/06/2010	01/15/2040
	637432-LT-0	NATL RURAL UTILS 2.625% 09/16/12	1				518,215	102.7820	513,910	500,000	516,041		(2,174)		2.625	0.733	MS	3,828		09/16/2010	09/16/2012
	62875U-AM-7	NBC UNIV INC 2.1% 04/01/14	2			2	199,974	99.7040	199,407	199,976		2			2.100	2.115	AO	1,015		09/27/2010	04/01/2014
	64952W-AS-2	NEW YORK LIFE GLOBAL FDG TRANCHE	1			1	516,090	102.4450	512,226	500,000	514,476		(1,614)		2.250	0.755	JD	531	5,625	10/12/2010	12/14/2012
	654902-AC-9	NOKIA CORP 6.625% 05/15/39	1				331,035	105.6310	316,894	300,000	330,634		(401)		6.625	5.967	WN	2,540	19,875	01/12/2010	05/15/2039
	668807-AT-9	NORTHROP GRUMMAN CORP NT 7.125%	2			2	1,233,525	100.7010	1,158,058	1,153,452		(27,290)			7.125	4.709	FA	30,954	81,938	12/04/2007	02/15/2011
	677347-CF-1	OHIO EDISON CO 1ST MTG SER 2008	2				330,215	129.3680	323,469	250,000	329,145		(1,070)		8.250	6.003	AO	4,354	20,625	01/03/2010	10/15/2038
	68389X-AH-8	ORACLE CORP 6.125% 07/08/39	1			1	527,135	112.2210	561,104	500,000	526,776		(359)		6.125	5.824	JJ	14,717	15,313	01/08/2010	07/08/2039
	69371R-J7-2	PACCAR FINL CORP MEDIUM TERM SR NT	1				532,282	101.8310	529,520	500,000	531,056		(1,227)		1.950	0.856	JD	394	5,070	10/12/2010	12/17/2012
	71343P-AE-1	PEPSAMERICAS INC 5.75% 07/31/12	1			1	544,285	107.6150	538,075	500,000	538,623		(5,662)		5.750	0.823	JJ	11,979		10/07/2010	07/31/2012
	718172-AC-3	PHILIP MORRIS INTL INC 6.375%	1			1	271,478	116.0690	290,172	250,000	271,173		(305)		6.375	5.840	WN	1,992	15,938	01/11/2010	05/16/2038
	74009P-AC-2	PRAXAIR INC 2.125% 06/14/13	1				1,178,584	102.1500	1,205,375	1,180,000	1,178,979		389		2.125	2.173	JD	1,184	22,985	01/11/2010	06/14/2013
	74047P-AK-0	PRENCOR REFG GRP 6.75% 2/1/11	2			2	1,416,075	100.3550	1,339,734	1,335,000	1,336,551		(17,891)		6.750	5.421	FA	37,547	90,113	02/01/2006	02/01/2011
	744320-BH-7	PRUDENTIAL FINANCIAL INC TRANCHE	2				365,177	103.7820	363,235	350,000	363,439		(1,738)		3.625	1.353	MS	3,665		10/12/2010	09/17/2012
	77509N-AH-6	ROGERS CABLE INC 6.25% 06/15/13	2			2	395,308	111.1660	399,082	350,000	391,436		(3,871)		6.250	1.338	JD	972	10,938	10/07/2010	06/15/2013
	786514-BF-5	SABREX INC 5.8% 08/15/12	2			2	543,065	107.6220	538,111	500,000	537,698		(5,367)		5.800	1.102	FA	10,956		10/07/2010	08/15/2012
	783876-AH-6	SBC COMMUNICATIONS	1				235,690	105.2760	236,871	225,000	226,637		(1,432)		5.875	5.243	FA	5,508	13,219	08/06/2003	02/01/2012
	829809-AF-9	SITHE/INDEPENDENCE FDG-A 9% 12/30/1	4			4	9,803	103.7220	11,425	9,803		(1,015)			9.000	11.382	JD	991		08/21/2002	12/30/2013
	844741-AV-0	SOUTHWEST AIRLCS CO 6.5% 03/01/12	2			2	619,790	104.7000	612,496	585,000	614,070		(5,720)		6.500	2.177	MS	12,675		10/07/2010	03/01/2012
	87612E-AM-8	TARGET CORP NOTES 4% 6/15/13	1			1	398,528	106.8000	427,200	400,000	399,583		159		4.000	4.086	JD	711	16,000	06/04/2003	06/15/2013
	88168B-AB-6	TEVA 1.5% 06/15/12	1				506,660	100.9200	504,598	500,000	505,744		(916)		1.500	0.707	JD	333	3,688	10/07/2010	06/15/2012
	887321-A6-3	TIME WARNER CABLE 5.4% 07/02/12	2				535,855	106.1630	530,816	500,000	529,943		(5,912)		5.400	1.365	JJ	13,425		09/13/2010	07/02/2012
	913017-B8-7	UTD TECHNOLOGIES NT 5.7%				1	448,974	109.0160	490,571	450,000	448,985		11		5.700	5.798	AO	5,415	16,316	02/23/2010	04/15/2040
	92345N-AA-8	VERIZON VA INC 4.625% 03/15/13	2			2	373,776	105.6170	369,659	350,000	370,460		(3,316)		4.625	1.916	MS	4,766	8,094	08/19/2010	03/15/2013
	931142-CW-1	WAL-MART STORES .75% 10/25/13	1				996,570	99.0990	990,975	1,000,000	996,777		207		0.750	0.868	AO	1,375		10/18/2010	10/25/2013
	94073V-AJ-6	WELLPPOINT INC NT 5% 01/15/11	2			2	1,252,904	100.1060	1,256,324	1,255,000	1,254,981		459		5.000	5.101	JJ	28,935	62,750	01/05/2006	01/15/2011
	984121-B8-1	XEROX CORP 5.5% 05/15/12	2			2	534,085	105.6210	528,107	500,000	529,174		(4,911)		5.500	1.205	WN	3,514	13,750	10/07/2010	05/15/2012
	3299999 - Total Obligations	Industrial and Miscellaneous (Unaffiliated) - Issuer					35,711,666	XXX	35,612,974	34,097,015	35,221,540		(209,203)		XXX	XXX	XXX	471,809	884,010	XXX	XX
	3399999 - Total Bonds - Industrial and Miscellaneous (Unaffiliated) - Single Class	Mortgage-Backed Asset-Backed Securities						XXX							XXX	XXX	XXX			XXX	XX
	05949A-RE-2	BANC AMER MTG SECS INC 2004-H	1				615,379	94.9410	575,964	606,658	617,010		9,693		4.621	4.384	WN	2,336	21,345	10/22/2004	09/25/2034
	05948X-BV-4	BANC OF AMERICA 03-1-A1 6% 5/20/33	1			1	7,982	104.7170	8,185	7,817	8,110		309		6.000	3.622	WN	33	469	05/22/2003	05/20/2033
	22540V-FJ-9	C/S FST BSTN 03-1-5A1 7% 1/25/33	1				19,808	104.4360	2,620	2,509	2,928		(2)		7.000	2.001	WN	15	176	01/08/2003	01/25/2033
	22540V-AK-3	C/S FIRST BOSTON MORTGAGE SEC 144 A	1			1	19,808	85.6500	16,965	19,808	19,808		19,808		2.						

Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE RECIPROCAL OF AMERICA, IN LIQUIDATION

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
1808SP-MT-8 271014-TU-6 574192-SF-3 59259V-BY-4	CLARK CNTY NEW APT REV 6.32% EAST BAY CALIF MUN UTIL DIST WTR MARYLAND ST 03/01/25 METROPOLITAN TRANSN AUTH NY REV BD		02/10/2010 02/11/2010 02/24/2010 01/08/2010	CITIGROUP GLOBAL MARKETS MORGAN STANLEY & CO SMITH BARNEY CHASE SECURITIES		350,000 700,000 1,002,130 750,000	350,000 700,000 1,000,000 750,000	
31999999 - Total	Bonds - U.S. Spectral Revenue					2,802,130	2,800,000	
88579E-AD-7	3M CO MEDIUM TERM NTS BOOK ENTRY		10/12/2010	MLPFS/FIX INC. OPFR		544,510	500,000	7,750
020002-AN-1	ALLSTATE CORP 6.125% 02/15/12		10/12/2010	WACHOVIA CAPITAL MARKETS		525,226	490,000	5,002
031162-AV-6	AMGEN INC 6.9% 06/01/38		01/08/2010	JEFFERIES & CO		583,000	500,000	4,025
035231-AL-2	AMEUSER BUSCH 3% 10/15/12		10/07/2010	DAIN RAUSCHER INC		518,925	500,000	7,417
06739F-FZ-9	BARCLAYS BK PLC SR NT 5.2%		10/22/2010	BARCLAYS BANK		741,974	665,000	10,278
056451-AD-0	BHP BILLITON FIN 5.125% 03/29/12		10/07/2010	JEFFERIES & CO		318,768	300,000	598
14912L-3N-9	CATERPILLAR FINL SVCS CORP MEDIUM		10/06/2010	FTN FINANCIAL SERVICES		651,336	600,000	10,104
17279R-AF-9	CISCO SYS INC 5.5% 01/15/40		01/08/2010	UBS SECURITIES INC		478,720	500,000	4,278
172967-EQ-0	CITIGROUP INC 5.5% 04/11/13		09/02/2010	VARIOUS		725,350	680,000	15,288
191216-AN-0	COCA-COLA CO .75% 11/15/13		11/04/2010	GOLDMAN SACHS & CO		619,709	620,000	
191241-AD-0	COCA-COLA FEMSA S 4.625% 02/15/20		09/16/2010	EXCHANGE OF SHARES		348,305	350,000	
22160K-AB-1	COSTCO WHOLESALE CORP NEW C ORP		10/12/2010	CHASE SECURITIES		534,125	500,000	2,208
25468P-BX-3	DISNEY WALT CO NEW MEDIUM TERM NTS		10/07/2010	DEUTSCHE BANK		540,065	500,000	3,719
260543-CD-3	DOW CHEM CO 2.5% 02/15/16		11/04/2010	DEUTSCHE BANK		384,423	385,000	
268317-AD-6	EDF S A 4.6% 01/27/20		01/21/2010	BANC AMERICA - MONTGOMERY		995,640	1,000,000	
29379V-AE-3	ENTERPRISE PRODS 4.6% 08/01/12		10/07/2010	BANC AMERICA - MONTGOMERY		369,751	350,000	3,220
302182-AC-4	EXPRESS SCRIPTS 5.25% 06/15/12		09/13/2010	WACHOVIA CAPITAL MARKETS		533,430	500,000	6,635
369626-4G-4	GEN ELEC CAP CORP MEDIUM TERM NTS		09/13/2010	WACHOVIA CAPITAL MARKETS		998,490	1,000,000	
370334-AS-3	GENERAL MILLS INC 6% 02/15/12		10/07/2010	BARCLAYS CAPITAL FIXED		374,777	350,000	3,383
381416-DD-4	GOLDMAN SACHS GROUP INC BONDS 5.25%		10/07/2010	BANC AMERICA - MONTGOMERY		1,460,199	1,345,000	27,853
056714-AB-1	GROUPE BPCE 2.375% 10/04/13		09/01/2010	GOLDMAN SACHS & CO		634,562	635,000	
428236-AU-7	HEWLETT PACKARD CO 4.25% 02/24/12		09/29/2010	CITIGROUP GLOBAL MARKETS		524,705	500,000	2,892
24422E-QM-4	JOHN DEERE CAPITAL CORPORATON TR		10/07/2010	WACHOVIA CAPITAL MARKETS		680,044	625,000	9,969
50075N-BA-1	KRAFT FOODS INC 5.375% 02/10/20		10/07/2010	BANC AMERICA - MONTGOMERY		595,056	600,000	
539830-AS-8	LOCKHEED MARTIN 4.121% 03/14/13		02/04/2010	DEUTSCHE BANK		538,770	500,000	1,660
57629W-BH-2	MASSNUTAL GLOBAL FDG LI MEDIUM		10/07/2010	UBS WARBURG LLC		524,200	500,000	4,481
594918-AF-1	MICROSOFT CORP .875% 09/27/13		10/08/2010	JEFFERIES & CO		993,568	995,000	
61980A-AD-5	MOTIVA ENTERPRISES LLC SR NT 144A		09/22/2010	CHASE SECURITIES		224,343	225,000	
637432-LT-0	NATL RURAL UTILIS 2.625% 09/16/12		01/06/2010	CHASE SECURITIES		518,215	500,000	984
62875U-AM-7	NBC UNVL INC 2.1% 04/01/14		10/07/2010	FTN FINANCIAL SERVICES		199,974	200,000	
64952W-AS-2	NEW YORK LIFE GLOBAL FDG TRANCHE		09/27/2010	GOLDMAN SACHS & CO		516,090	500,000	3,781
654902-AC-9	NOKIA CORP 6.625% 05/15/39		10/12/2010	WACHOVIA CAPITAL MARKETS		331,035	300,000	3,313
677347-CF-1	OHIO EDISON CO 1ST MTG SER 2008		01/12/2010	PERSHING & CO		330,215	250,000	5,385
68389X-AH-8	ORACLE CORP 6.125% 07/08/39		01/13/2010	CHASE SECURITIES		527,135	500,000	425
69371R-J7-2	PACCAR FINL CORP MEDIUM TERM SR NT		01/08/2010	UBS SECURITIES INC		532,282	520,000	3,324
71343P-AE-1	PEPSIAMERICAS INTL INC 6.375%		10/12/2010	WACHOVIA CAPITAL MARKETS		544,285	500,000	5,830
718172-AC-3	PHILIP MORRIS INTL INC 6.375%		10/07/2010	DAIN RAUSCHER INC		271,478	250,000	2,568
74005P-AX-2	PRAXAIR INC 2.125% 06/14/13		01/11/2010	JEFFERIES & CO		1,178,584	1,180,000	
744320-BH-7	PRUDENTIAL FINANCIAL INC TRANCHE		10/11/2010	CITIGROUP GLOBAL MARKETS		365,177	350,000	971
771509-AH-6	RODGERS CABLE INC 6.25% 06/15/13		10/12/2010	VARIOUS		395,308	350,000	7,170
786514-BF-5	SAFEMAY INC 5.8% 08/15/12		10/07/2010	ADP CLEARING & OUTSOURCING		543,065	500,000	4,672
844741-AV-0	SOUTHWEST AIRLS CO 6.5% 03/01/12		10/07/2010	DEUTSCHE BANK		619,790	585,000	4,436
88166B-AB-6	TEVA 1.5% 06/15/12		10/07/2010	DEUTSCHE BANK		506,660	500,000	2,896
88732J-AG-3	TIME WARNER CABLE 5.4% 07/02/12		09/13/2010	WACHOVIA CAPITAL MARKETS		535,855	500,000	5,550
913017-BB-7	UTD TECHNOLOGIES NT 5.7% 04/15/40		02/23/2010	BANC AMERICA - MONTGOMERY		448,974	450,000	
92345N-AA-8	VERIZON VA INC 4.625% 03/15/13		08/19/2010	MORGAN STANLEY & CO		373,776	350,000	7,149
931142-CW-1	WAL-MART STORES 75% 10/25/13		10/18/2010	BARCLAYS CAPITAL FIXED		996,570	1,000,000	
984121-BS-1	XEROX CORP 5.5% 05/15/12		10/07/2010	WACHOVIA CAPITAL MARKETS		534,085	500,000	11,306
38999999 - Total	Bonds - Industrial and Miscellaneous (Unaffiliated)					27,230,314	26,000,000	200,020
83999997 - Total	Bonds - Part 3					30,032,444	28,800,000	200,020
83999998 - Total	Bonds - Part 5					2,272,937	2,148,045	19,874
83999999 - Total	Bonds					32,305,381	30,948,045	219,894
89999998 - Total	Preferred Stocks - Part 5					XXX	XXX	
89999999 - Total	Preferred Stocks					XXX	XXX	

SCHEDULE D - PART 4

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

1	CUSIP Identification	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
											11	12	13	14	15						
		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
31402E-2F-4	FMA PL 72717A	5% 8/01/33		12/27/2010	PRINCIPAL RECEIPT		312,152	41,512	27,214	42,681	(1,168)	(1,168)		(1,168)		41,512				1,359	06/01/2033
31402E-2F-3	FMA PL 72719A	5% 8/01/33		12/27/2010	PRINCIPAL RECEIPT		280,189	280,189	271,214	271,906	8,263	8,263		8,263		280,189				4,665	08/01/2033
31371F-W7-3	FMA Pool #260970			12/27/2010	PRINCIPAL RECEIPT		160,189	160,189	151,329	152,176	8,013	8,013		8,013		160,189				69	05/01/2027
31374E-FW-2	FMA Pool #313481			12/27/2010	PRINCIPAL RECEIPT		1,921	1,921	1,862	1,861	60	60		60		1,921				14,483	04/01/2012
31374F-TE-9	FMA Pool #523749			12/27/2010	PRINCIPAL RECEIPT		14,483	14,483	14,483	14,483						14,483				508	04/01/2012
31384A-CH-1	FMA Pool #535672	6% 01/01/16		12/27/2010	PRINCIPAL RECEIPT		25,406	25,406	25,024	25,201	205	205		205		25,406				35,064	02/01/2016
31387A-WF-4	FMA Pool #595906	6.5% 9/1/16		12/27/2010	PRINCIPAL RECEIPT		35,064	35,064	35,201	35,052	12	12		12		35,064				1,105	01/01/2016
31388D-PB-8	FMA Pool #601718	6.5% 8/1/16		12/27/2010	PRINCIPAL RECEIPT		25,701	25,701	25,937	25,911	(210)	(210)		(210)		25,701				935	09/01/2016
31388D-2X-5	FMA Pool #602890	6.5% 9/1/31		12/27/2010	PRINCIPAL RECEIPT		4,479	4,479	4,521	4,547	(68)	(68)		(68)		4,479				274	08/01/2016
31408A-E3-0	FMA Pool #945354	5.5% 01/01/36		12/27/2010	PRINCIPAL RECEIPT		3,087	3,087	3,096	3,107	(19)	(19)		(19)		3,087				162	09/01/2033
				12/27/2010	PRINCIPAL RECEIPT		312,195	312,195	327,122	327,129	(14,934)	(14,934)		(14,934)		312,195				8,534	01/01/2036
3195939 - Bonds - U.S. Special Revenues and Special Assessment obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Government and Their Political Subdivisions																					
05949A-RE-2	BANK AMER MTS SEC'S INC 2004-H			12/27/2010	PRINCIPAL RECEIPT		3,001,619	3,001,619	3,024,001	3,021,180	(19,576)	(19,576)		(19,576)		3,001,606		13		109,370	XX
05949E-BV-4	BANK OF AMERICA 03-1-A1 6% 5/20/33			12/27/2010	PRINCIPAL RECEIPT		101,543	101,543	103,003	101,654	(110)	(110)		(110)		101,543				1,789	09/25/2034
06050E-BU-7	BANK AMER CORP 4.5% DUE 08/01/10			08/02/2010	PRINCIPAL RECEIPT		5,116	5,116	5,224	5,106	10	10		10		5,116				176	05/20/2033
06050S-AD-6	BANK AMER CORP GLOBAL NT 7.8%			02/16/2010	MATURITY		900,000	900,000	908,712	902,333	(2,333)	(2,333)		(2,333)		900,000				40,500	08/01/2010
06423A-IG-8	BANK ONE CORP SUB NT 7.875%			08/02/2010	MATURITY		1,000,000	1,000,000	1,007,760	1,000,144	(144)	(144)		(144)		1,000,000				39,000	02/15/2010
07367E-ID-5	BEAR STEARNS CDS 4.49800 9/11/42			04/13/2010	PRINCIPAL RECEIPT		750,000	750,000	800,258	763,534	(13,534)	(13,534)		(13,534)		750,000				59,063	08/01/2010
				04/13/2010	PRINCIPAL RECEIPT		346,246	346,246	347,111	345,933	313	313		313		346,246				6,767	09/11/2042
08701A-AC-8	08/27 TLT			09/27/2010	MATURITY		475,000	475,000	510,098	484,380	(9,380)	(9,380)		(9,380)		475,000				35,031	09/27/2010
111021-AD-3	BRIT TELECOMMUNICATIONS PLC VAR RT			12/15/2010	MATURITY		800,000	800,000	863,624	827,888	(27,888)	(27,888)		(27,888)		800,000				74,000	12/15/2010
2254M0-FJ-9	C/S FST BSN 03-1-5A1 7% 1/25/33			12/27/2010	PRINCIPAL RECEIPT		989	989	1,035	1,155	(166)	(166)		(166)		989				40	01/25/2033
				12/27/2010	PRINCIPAL RECEIPT																
172967-CU-3	02/22/10			02/22/2010	MATURITY		2,000,000	2,000,000	1,995,980	1,999,874	126	126		126		2,000,000				41,250	02/22/2010
718507-B0-8	CONOCOPHILLIPS CO NT 8.75%			05/25/2010	MATURITY		900,000	900,000	991,089	918,167	(18,167)	(18,167)		(18,167)		900,000				39,375	05/25/2010
22541L-BH-5	CREDIT SUISSE FIRST BOSTON USA INC			08/16/2010	MATURITY		1,155,000	1,155,000	1,149,687	1,153,766	1,234	1,234		1,234		1,155,000				56,306	08/15/2010
22540V-K4-3	CS F FIRST BOSTON MORTGAGE SEC 144 A			12/27/2010	PRINCIPAL RECEIPT		5,518	5,518	5,518	5,518						5,518				24	03/25/2032
23388B-AD-8	D&M LERCHYSER AUTO TR 2008-A NT			12/08/2010	PRINCIPAL RECEIPT		750,454	750,454	750,362	749,841	613	613		613		750,454		27		14,441	06/08/2012
250847-DS-6	DETROIT EDISON CO SR NT 10/10/01			09/30/2010	CALLED		175,000	175,000	174,969	174,997	3	3		3		175,000				10,689	10/01/2010
25156P-AB-9	DEUTSCHE TELEKOM INT 8% 06/15/10			06/15/2010	MATURITY		1,185,000	1,185,000	1,261,910	1,203,589	(18,589)	(18,589)		(18,589)		1,185,000				50,363	06/15/2010
25746U-AA-7	DOMINION RES SER-A 8.125%			06/15/2010	MATURITY		400,000	400,000	467,216	404,956	(4,956)	(4,956)		(4,956)		400,000				16,250	06/15/2010
26439S-EH-5	DUKE ENERGY CORP 4.5% 04/01/10			04/01/2010	MATURITY		45,000	45,000	44,927	44,997	3	3		3		45,000				1,013	04/01/2010
293791-AU-3	ENTERPRISE PRODS OPER L P SR NT			06/01/2010	MATURITY		800,000	800,000	797,952	799,541	459	459		459		800,000				19,800	06/01/2010
31846L-AE-6	FIRST ALLIANCE MTG LN 04/25/2025			12/27/2010	PRINCIPAL RECEIPT		2,216	2,216	2,204	2,225	(8)	(8)		(8)		2,216				74	04/25/2025
31392L-AA-1	FMA QMO 01-T10-A1 7% 12/24/41			12/27/2010	PRINCIPAL RECEIPT		1,119	1,119	1,207	1,147	(28)	(28)		(28)		1,119				42	12/24/2041
31392L-AD-1	FMA QMO 03-W2-1A3 7.5% 7/25/42			12/27/2010	PRINCIPAL RECEIPT		783	783	856	821	(37)	(37)		(37)		783				32	07/25/2042
33616L-BU-2	FST REPUB 02-FRB1-A 2.12% 8/15/10			12/15/2010	PRINCIPAL RECEIPT		4,291	4,291	4,291	4,291						4,291				6	08/15/2032
36962E-K7-8	GEN ELEC CAP CORP MEDIUM TERM WTS			09/13/2010	MATURITY		900,000	900,000	877,869	881,894	8,106	8,106		8,106		900,000				38,250	09/13/2010
368710-AE-9	07/15 TLT			07/15/2010	MATURITY		1,160,000	1,160,000	1,159,907	1,159,988	12	12		12		1,160,000				51,040	07/15/2010
369550-AL-2	08/15/10			08/16/2010	MATURITY		1,125,000	1,125,000	1,110,341	1,121,598	3,402	3,402		3,402		1,125,000				50,625	08/15/2010
36962E-YS-0	GEN ELEC CAP CORP 6.875%			11/15/2010	MATURITY		900,000	900,000	968,949	924,432	(24,432)	(24,432)		(24,432)		900,000				61,875	11/15/2010
363731-W5-0	GMA QMO 2.245 2/16/32			12/16/2010	PRINCIPAL RECEIPT		5,811	5,811	5,806	5,805	7	7		7		5,811				22	02/16/2032
36374H-IR-1	GMA RENIC TRUST 00-20 2.12%			12/16/2010	PRINCIPAL RECEIPT		55,095	55,095	56,426	56,295	(1,200)	(1,200)		(1,200)		55,095				6,122	03/16/2030
381416-WZ-7	01/15/11			09/01/2010	GOLDMAN SACHS & CO		1,411,354	1,380,000	1,487,601	1,416,635	(23,299)	(23,299)		(23,299)		1,393,336		18,018		108,579	01/15/2011
39350S-JJ-2	GREEN TREE FINCL CORP 1995-7 CL A5			03/15/2010	PRINCIPAL RECEIPT		568	568	573	570	(2)	(2)		(2)		568				6	10/15/2026
39350S-BR-2	GREEN TREE CO INC TR 99-4 CL A			12/15/2010	PRINCIPAL RECEIPT		7,624	7,624	7,619	7,624						7,624				282	01/15/2019
36228C-JX-2	GS MORTGAGE SEC CORP			12/03/2010	PRINCIPAL RECEIPT		1,910	1,910	2,118	1,946	(36)	(36)		(36)		1,910				95	05/03/2018

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
										11	12	13	14	15						
CUSIP Identification	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
654740-AA-7	MISSA WTR ACCEP CORP 4.625% 03/08/10...		03/08/2010	MATURITY		1,000,000	1,000,000	999,370	999,932		.68		.68		1,000,000				23,125	03/08/2010
706451-AP-6	PEIEX PROJ FDG MASTER TR SR NT VAR 06/15/2010...		06/15/2010	MATURITY		1,500,000	1,500,000	1,501,500	1,500,123		(123)		(123)		1,500,000				11,795	06/15/2010
74254F-JR-4	PRINCIPAL LIFE INC 5.2% 11/15/10...		11/15/2010	MATURITY		1,300,000	1,300,000	1,303,809	1,300,963		.87		.87		1,300,000				20,280	11/15/2010
760995-AS-5	RESIDENTIAL ASSET SEC 2003-422...		12/27/2010	PRINCIPAL RECEIPT		18,205	18,205	18,114	18,114		.91		.91		18,205				428	04/25/2013
783876-AS-2	SBC COMMUNICATIONS INC NT 5.3%...		11/15/2010	MATURITY		900,000	900,000	906,198	912,807		(12,807)		(12,807)		900,000				47,700	11/15/2010
816851-AB-5	SEMPRA ENERGY 7.95% DUE 03/01/10...		03/01/2010	MATURITY		575,000	575,000	604,406	578,212		(3,212)		(3,212)		575,000				22,866	03/01/2010
829809-AF-9	SITHI INDEPENDENCE FDG-A 9% 12/30/...		12/31/2010	SINK PMT @ 100,00000000...		3,051	3,051	2,715	2,715						2,715		336		208	12/30/2013
78465A-AA-4	SLW STUDENT LN TR 2008-4...		10/25/2010	PRINCIPAL RECEIPT		626,859	626,859	626,859	626,859						626,859				3,971	07/25/2013
863568-DX-2	STRUCT ASSET 01-SBT-A5 3.375% 8/25/...		12/27/2010	PRINCIPAL RECEIPT		23,984	23,984	20,627	3,087		20,897		20,897		23,984				525	08/25/2031
863568-NY-8	STRUCT ASSET 01-SBT-A5 3.375% 8/25/...		12/27/2010	PRINCIPAL RECEIPT		21,287	21,287	21,542	21,327		(40)		(40)		21,287				397	02/25/2032
87612E-AB-2	TARGET CORP 7.5% DUE 08/15/10...		01/25/2010	PRINCIPAL RECEIPT		467,800	450,000	484,686	459,950		(1,060)		(1,060)		458,890		8,910		15,000	08/15/2010
91159H-GJ-3	U S BANCORP MEDIUM TERM NTS BK ENT...		07/29/2010	PRINCIPAL RECEIPT		1,150,000	1,150,000	1,151,633	1,150,375		(375)		(375)		1,150,000				51,750	07/29/2010
9107818-CR-7	UN PAC CORP UN PAC CORP NT 3.625%...		06/01/2010	MATURITY		575,000	575,000	566,030	572,894		2,106		2,106		575,000				10,422	06/01/2010
923446-AL-0	VERIZON GLOBAL FDG CORP NT 7.25%...		07/07/2010	PRINCIPAL RECEIPT		1,515,150	1,475,000	1,594,328	1,519,547		(24,893)		(24,893)		1,494,654		20,495		64,163	12/01/2010
931142-CA-9	WAL-MART STORES INC SR NT 4.75%...		08/16/2010	MATURITY		800,000	800,000	828,208	807,478		(7,478)		(7,478)		800,000				38,000	08/15/2010
940746-JJ-1	WELLS FARGO & CO NEW NT 4.2% 01/15/10...		01/15/2010	MATURITY		2,750,000	2,750,000	2,746,453	2,749,970		.30		.30		2,750,000				57,750	01/15/2010
984121-BL-6	XEROX CORP SR NT 7.125% 06/15/10...		06/15/2010	MATURITY		900,000	900,000	941,949	909,357		(9,357)		(9,357)		900,000				32,063	06/15/2010
98335A-AR-7	XTO ENERGY INC SR NT 5% 08/01/10...		08/02/2010	MATURITY		1,150,000	1,150,000	1,158,372	1,152,586		(2,586)		(2,586)		1,150,000				57,500	08/01/2010
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						39,526,536	39,437,206	40,365,566	39,659,335		(180,581)		(180,581)		39,478,760		47,786		1,559,689	XXX
8399997 - Bonds - Part 4						44,812,718	44,723,366	46,043,213	44,965,078		(200,158)		(200,158)		44,764,918		47,799		1,748,347	XXX
8399998 - Bonds - Part 5						2,267,281	2,148,045	2,272,937			(7,395)		(7,395)		2,265,541		1,741		37,489	XXX
8399999 - Total - Bonds						47,079,999	46,871,433	48,316,150	44,965,078		(207,553)		(207,553)		47,030,459		49,540		1,785,836	XXX
8959998 - Preferred Stocks - Part 5							XXX													XXX
8959999 - Total - Preferred Stocks							XXX													XXX
9799998 - Common Stocks - Part 5							XXX													XXX
9799999 - Total - Common Stocks							XXX													XXX
9899999 - Total - Preferred and Common Stocks							XXX													XXX
9999999 Totals						47,079,999	XXX	48,316,150	44,965,078		(207,553)		(207,553)		47,030,459		49,540		1,785,836	XXX

Schedule DB - Part D

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 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	1,180,404	4. April	717,663	7. July	1,002,293	10. October	1,198,279
2. February	860,606	5. May	515,112	8. August	392,175	11. November	1,003,327
3. March	1,000,995	6. June	1,325,342	9. September	1,153,248	12. December	848,324

ANNUAL STATEMENT FOR THE YEAR 2010 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				124,953	125,356
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B..... State of Arkansas.....				
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.....			214,834	215,157
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
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.....			549,791	551,568
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.....			174,934	175,499
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.....				
59. Total	XXX	XXX			1,074,511	1,077,580
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 - 5803 + 5898)(Line 58 above)	XXX	XXX				

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