

COMMONWEALTH OF VIRGINIA

EXHIBIT B

STATE CORPORATION COMMISSION

COMMONWEALTH OF VIRGINIA,)
ex rel. STATE CORPORATION)
COMMISSION,)

Applicant,)

v.)

Case No. INS-2003-00024

RECIPROCAL OF AMERICA and)
THE RECIPROCAL GROUP,)

Respondents.)

PROOF OF CLAIM INSTRUCTIONS

On October 28, 2003, the Virginia State Corporation Commission (the "Commission") entered an order establishing bar dates for all claims against The Reciprocal Group ("TRG") and Reciprocal of America ("ROA") (collectively TRG and ROA are referred to herein as "the Companies"). Pursuant to that order, all parties wishing to assert claim(s), whether actual or contingent, liquidated or unliquidated, against the Companies must complete and submit this form, which must be **received** by the Proof of Claim Department at the address listed below, on or before **September 30, 2004** (the "Final Bar Date"). **All claims required to be filed by the Final Bar Date that are received after that 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.**

There are two types of bar dates, a "Final Bar Date" and a "Claims Liquidation Date." Although the Final Bar Date has been set by the Commission as explained below, it is expected that the Claims Liquidation Date will not be set for some time.

I. Claims Subject to the Final Bar Date

All claims against the Companies, other than those described in Section II below, are subject to and must be presented on or before the Final Bar Date. These claims include, but are not limited to, "Direct Policy Claims" (those claims, actual or contingent, liquidated or unliquidated, arising under direct policies of insurance—but not reinsurance contracts—issued by ROA). To be considered timely filed, all claims against the Companies, other than Pending Direct Claims and Administrative Claims, must be received by the Proof of Claim Department at the address listed below on or before September 30, 2004.

All claims subject to the Final Bar Date must be received on or before the applicable deadline, whether they are actual or contingent and whether or not they are liquidated. **If you believe that you may have an actual or contingent claim (even if unliquidated), you are strongly advised to submit the proper claim form in time to be received on or before the Final Bar Date. You may be permitted to supplement a timely filed contingent or unliquidated claim after the Final Bar Date, but prior to the Claims Liquidation Date (see below).**

II. Claims Not Subject to Final Bar Date

There are two types of claims that are not subject to the Final Bar Date:

1. Claims arising under direct policies of insurance issued by ROA, including claims for medical and recurring partial or total disability payments (“Disability Payments”) (which does not include claims arising under reinsurance agreements) that have already been properly submitted to ROA or the Deputy Receiver (the “Pending Direct Claims”); and
2. Proper administrative expense claims against TRG or ROA (e.g., claims for payment of services rendered, or goods supplied, to the Companies at the request of the Deputy Receiver after January 29, 2003) (the “Administrative Claims”).

III. Claim Filing Instructions

Actual or contingent claims (whether liquidated or unliquidated) may be filed using this form or any other form containing at least all of the information described herein. Claims must be **received** at the following address on or before the Final Bar Date:

Mailing Address:

or

Street Address:

Proof of Claim Department
The Reciprocal Group/
Reciprocal of America
P.O. Box 85058
Richmond, Virginia 23285-5058

Proof of Claim Department
The Reciprocal Group/
Reciprocal of America
4200 Innslake Drive
Glen Allen, Virginia 23060

IF YOU HAVE PREVIOUSLY SUBMITTED A CLAIM TO THE COMPANIES YOU DO NOT NEED TO SUBMIT THIS FORM.

All applicable blanks on the form must be filled. The form must be notarized, and sufficient information and documents to support each claim must be attached. Any documents that support a secured interest must be attached. Questions regarding claims may be sent to the address indicated above.

You should keep a copy of your Proof of Claim and proof of its timely mailing. If you want proof that your claim was received by the Proof of Claim Department on or before the Final Bar Date, you should send your claim via registered or certified mail, return receipt requested.

Each person making the claim must be identified clearly and a separate form submitted for each person or claim, where practical. If this form is completed on behalf of another person, evidence of the submitting party's authority to file the claim must be attached. This form may be duplicated. This form should not be used to assert claims against any entity, including state guaranty funds, other than the Companies.

IV. The Claims Liquidation Date

At a reasonable time prior to closure of the receivership, the Deputy Receiver will ask the Commission for approval of a Claims Liquidation Date. The Deputy Receiver will provide separate notice of the Claims Liquidation Date when approved by the Commission. Any and all claims must have been submitted properly and rendered non-contingent by the Claims Liquidation Date, or they will be permanently barred from sharing in the assets of the Companies.