

**IN THE DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION
STATE OF MISSOURI**

In Re:)	
)	
NORTHERN INSURANCE COMPANY OF NEW YORK (NAIC #19372))	Market Conduct Exam No. 1301-07-TGT
)	
TRUCK INSURANCE EXCHANGE (NAIC # 21709))	Market Conduct Exam No. 1301-02-TGT
)	

ORDER OF THE DIRECTOR

NOW, on this 14th day of May, 2019, Director, Chlora Lindley-Myers, after consideration and review of the market conduct examination reports of Northern Insurance Company of New York (NAIC #19372), examination report number 1301-07-TGT, and Truck Insurance Exchange (NAIC #21709) (hereinafter “Truck”), examination report number 1301-02-TGT, prepared and submitted by the Division of Insurance Market Regulation (hereinafter “Division”) pursuant to §374.205.3(3)(a)¹, does hereby adopt such reports as filed. After consideration and review of the Stipulation of Settlement and Voluntary Forfeiture (“Stipulation”), the examination reports, relevant work papers, and any written submissions or rebuttals, the findings and conclusions of such reports are deemed to be the Director’s findings and conclusions accompanying this order pursuant to §374.205.3(4). Director does hereby issue the following orders:

This order, issued pursuant to §374.205.3(4), §374.280 RSMo, and §374.046.15. RSMo, is in the public interest.

IT IS THEREFORE ORDERED that Truck and the Division having agreed to the Stipulation, the Director does hereby approve and agree to the Stipulation.

IT IS FURTHER ORDERED that Truck shall not engage in any of the violations of law and regulations set forth in the Stipulation, shall implement procedures to place it in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri, and to maintain those corrective actions at all times, and shall fully comply with all terms of the Stipulation.

IT IS FURTHER ORDERED that Truck shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary

¹ All references, unless otherwise noted, are to Missouri Revised Statutes 2016 as amended.

Forfeiture of \$6,650.00 payable to the Missouri State School Fund in connection with examination no. 1301-07-TGT.

IT IS FURTHER ORDERED that Truck shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of \$57,330.00 payable to the Missouri State School Fund in connection with examination no. 1301-02-TGT.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 14th day of May, 2019.

Chlora Lindley Myers
Chlora Lindley-Myers
Director



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STIPULATION OF SETTLEMENT AND VOLUNTARY FORFEITURE

It is hereby stipulated and agreed by the Division of Insurance Market Regulation (hereinafter “the Division”), and Truck Insurance Exchange (NAIC #21709) (hereinafter “Truck”) as follows:

WHEREAS, the Division is a unit of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter, “the Department”), an agency of the State of Missouri, created and established for administering and enforcing all laws in relation to insurance companies doing business in the State of Missouri;

WHEREAS, Truck has been granted a certificate of authority to transact the business of insurance in the State of Missouri;

WHEREAS, the Division conducted a Market Conduct Examination of Northern Insurance Company of New York (NAIC #19372) (hereinafter “Northern Insurance”) and prepared report number 1301-07-TGT;

WHEREAS, pursuant to a 100% Quota Share Reinsurance Agreement between Truck and Northern Insurance, Truck assumed responsibility for the management of the workers’ compensation business written by Northern Insurance in Missouri;

WHEREAS, on June 1, 2013, pursuant to its regulatory filings, Northern Insurance non-renewed its workers’ compensation policies in Missouri;

WHEREAS, effective December 31, 2015, Northern Insurance no longer exists and has ceased transacting the business of insurance in the State of Missouri;

WHEREAS, based on the Market Conduct Examination of Northern Insurance, and Truck’s management of the Northern Insurance policies, the Division alleges:

1. In ten instances, Northern Insurance policy file audits were not completed and

billed within 120 days of policy expiration in violation of §287.955.3¹, §287.310 and 20 CSR 500-6.500 (2) (A).

2. In four instances, Northern Insurance did not maintain file documentation necessary for the examiners to reconstruct how policy premium was determined in violation of §287.932.2 and 20 CSR 300-2.200 (as replaced by 20 CSR 100-8.040 (3) (A)).

3. In two instances, Northern Insurance failed to exclude tips from the payroll used in determining premium in violation of §287.955.1.

5. In ten instances, Northern Insurance failed to allocate a flat 10% of the officers/partners payroll limit to Code 8810 in violation of §287.955.1.

6. In three instances, Northern Insurance did not apply the Second Injury Fund Surcharge rate to correct premium in violation of §287.715.2.

7. In one instance, Northern Insurance failed to include the full amount of the payroll for classification code 7380 in violation of §287.955.1.

8. In one instance, Northern Insurance used an incorrect premium discount rate at final audit in violation of §287.955.3.

9. In one instance, Northern Insurance replaced a classification code with a higher rated code at audit in violation of §287.955.3.

WHEREAS, the Division conducted a Market Conduct Examination of Truck and prepared report number 1301-02-TGT;

WHEREAS, based on the Market Conduct Examination of Truck, the Division alleges:

1. In 209 instances, Truck used withdrawn or unfiled forms in violation of §287.310.1 and 20 CSR 500-6.100 (1).

2. In 433 instances, Truck utilized a Class Peculiarities Schedule Rating Plan that failed to reflect equitably the differences in expected losses and expenses in violation of §287.950.2.

3. In 82 instances, Truck failed to use the filed terrorism rate in violation of §287.955.1 and §287.947.

4. In one instance, Truck attached a waiver of subrogation form to a policy containing construction code classifications in violation of §287.150.6 and 20 CSR 500-6.500 (2) (A).

5. In two instances, Truck failed to apply officers' payroll to the correct NCCI class codes in violation of §287.955.3.

¹ All references, unless otherwise noted, are to Missouri Revised Statutes 2016, as amended.

6. In 23 instances, Truck failed to verify at audit that information reported by insureds to the NCCI regarding a credit was accurate in violation of §287.955.3.

7. In seven instances, Truck failed to apply 10% of officer payroll to Class Code 8810 in violation of §287.955.5.

8. In one instance, Truck applied a MOCCPAP credit to premium without a Contracting Class Code in violation of §287.955.5.

9. In two instances, Truck failed to apply the correct class code at final audit in violation of §287.955.1.

10. Truck failed to file an estimated payroll premium factor which it utilized in violation of §287.947.1.

11. In two instances, Truck failed to apply the correct premium discount rate in violation of §287.955.3.

12. In one instance, Truck failed to apply the correct Minimum Premium to a policy in violation of §287.955.5.

13. In 1,895 instances, Truck failed to apply increased limits factors on audits for policies with limits greater than \$100,000/\$100,000/\$500,000 in violation of §287.955.3.

14. In 976 instances, Truck failed to complete, bill and return premiums concerning final audit within 120 days of policy expiration or cancellation in violation of §287.310.10, §287.955.3 and 20 CSR 500-6.500 (2).

15. In 16 instances, Truck failed to provide a criticism response within ten calendar days in violation of §374.205.2 (2).

WHEREAS, the Division and Truck have agreed to resolve the issues raised in the Market Conduct Examinations through a voluntary settlement as follows:

A. **Scope of Agreement.** This Stipulation of Settlement and Voluntary Forfeiture (hereinafter "Stipulation") embodies the entire agreement and understanding of the signatories with respect to the subject matter contained herein. The signatories hereby declare and represent that no promise, inducement or agreement not herein expressed has been made, and acknowledge that the terms and conditions of this agreement are contractual and not a mere recital.

B. **Remedial Action.** Truck agrees to take remedial action bringing it into compliance with the statutes and regulations of Missouri and agrees to maintain those remedial actions at all times, to reasonably assure that the alleged errors noted in the above-referenced

market conduct examinations do not recur. Such remedial actions shall include, but not be limited to, the following:

1. Truck agrees that audits on workers compensation insurance policies with Missouri premium or exposure will be completed, billed and premiums returned within 120 days of policy expiration or cancellation unless a) a delay is caused by the policyholder's failure to respond to reasonable audit requests provided that the requests are timely and adequately documented or b) a delay is caused by the mutual agreement of the policyholder and the Company, provided that the mutual agreement is adequately documented by the Company.

2. Truck agrees to maintain file documentation necessary for examiners to reconstruct how policy premium is determined.

3. Truck agrees that they will not use withdrawn or unfiled forms.

4. Truck agrees that they will file all rates and supplementary rate information used in Missouri with the Director.

5. Truck agrees not to issue a waiver of subrogation endorsement on policies with Missouri premium or exposure that include only construction class codes.

6. Truck agrees to ensure that their procedure for determining final premium complies with NCCI Rule 02-MO-2013.

7. Truck agrees to apply increased limits factors on audits for policies with limits greater than \$100,000/\$100,000/\$500,000.

8. Truck agrees, that to the extent it has not already done so, it will remediate all instances of premium overcharges identified in exam report numbers 1301-07-TGT and 1301-02-TGT. A letter shall be included with the remediation indicating that as a result of a Missouri Market Conduct Examination, it was found that a refund was due the insured.

9. Truck agrees, that to the extent it has not already done so, it will reimburse the Second Injury Fund for any underpayments set out in exam report numbers 1301-07-TGT and 1301-02-TGT. Such payments shall be made to the fund with any applicable interest and penalties together with any amended filings required by the Division of Workers Compensation.

10. Truck agrees to review all workers compensation insurance policies with Missouri premium or exposure from January 1, 2016 to the date of the Order adopting this Stipulation to determine if Truck failed to allocate 10% of officers/partners payroll limits to Code 8810. If such allocation was not made, Truck agrees to remediate any premium overcharges. A letter shall be

included with the remediation indicating that as a result of a Missouri Market Conduct Examination, it was found that a refund was due the insured.

11. Truck agrees, if it has not already done so, to cease utilizing a Class Peculiarities Schedule Rating Plan that fails to reflect equitably the differences in expected losses and expenses.

12. Truck agrees to review all workers compensation insurance policies with Missouri premium or exposure from January 1, 2016 to the date of the Order adopting this Stipulation to determine if an unfiled terrorism rate was utilized. If an unfiled terrorism rate was utilized and resulted in a charge that exceeded the charge that would apply if the filed rate was utilized, Truck shall remediate the policyholder in an amount that represents the difference between the premium charged and the premium that would have been charged using the filed rate. A letter shall be included with the remediation indicating that as a result of a Missouri Market Conduct Examination, it was found that a refund was due the insured.

C. **Compliance.** Truck agrees to file documentation with the Division within 90 days of the entry of a final order of all remedial action taken to implement compliance with the terms of this Stipulation and to document the payment of any restitution required by this Stipulation. Such documentation is provided pursuant to §374.205.

D. **Voluntary Forfeiture.** Truck agrees, voluntarily and knowingly, in connection with Exam No. 1301-07-TGT, to surrender and forfeit the sum of \$6,650, such sum payable to the Missouri State School Fund in accordance with §374.049.11 and §374.280.2. Truck agrees, voluntarily and knowingly, in connection with Exam No. 1301-02-TGT, to surrender and forfeit the sum of \$57,330, such sum payable to the Missouri State School Fund in accordance with §374.049.11 and §374.280.2.

E. **Other Penalties.** The Division agrees that it will not seek penalties against Truck other than those agreed to in this Stipulation, in connection with the conduct found in Market Conduct Examination Numbers 1301-07-TGT and 1301-02-TGT.

F. **Examination Fees.** Truck agrees to pay any reasonable examination fees expended by the Division in conducting its review of the documentation provided by Truck pursuant to Paragraph C of this Stipulation.

G. **Non-Admission.** Nothing in this Stipulation shall be construed as an admission by Truck, this Stipulation being part of a compromise settlement to resolve disputed factual and legal allegations arising out of the above referenced market conduct examinations.

H. **Waivers.** Truck after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, and review or appeal by any trial or appellate court, which may have otherwise applied to the above referenced Market Conduct Examinations.

I. **Changes.** No changes to this Stipulation shall be effective unless made in writing and agreed to by representatives of the Division and Truck.


J. **Governing Law.** This Stipulation shall be governed and construed in accordance with the laws of the State of Missouri.

K. **Authority.** The signatories below represent, acknowledge and warrant that they are authorized to sign this Stipulation on behalf of the Division and Truck respectively.

L. **Effect of Stipulation.** This Stipulation shall not become effective until entry of a Final Order by the Director of the Department (hereinafter the "Director") approving this Stipulation.


M. **Request for an Order.** The signatories below request that the Director issue an Order approving this Stipulation and ordering the relief agreed to in the Stipulation, and consent to the issuance of such Order.

DATED: 5/11/2019



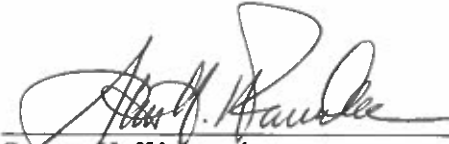
Angela L. Nelson
Director, Division of Insurance
Market Regulation

DATED: 5/11/19



Stewart Freilich
Chief Market Conduct Examiner and
Senior Counsel

DATED: April 22, 2019



Steven H. Weinstein
General Counsel, Farmers Group, Inc.
Truck Insurance Exchange

STATE OF MISSOURI
DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND
PROFESSIONAL REGISTRATION



FINAL MARKET CONDUCT EXAMINATION REPORT
of the Property and Casualty Business of

Truck Insurance Exchange
NAIC Group #0069
NAIC #21709

MISSOURI EXAMINATION # 1301-02-TGT

NAIC EXAM TRACKING SYSTEM # MO341-M102

May 1, 2019

Truck Insurance Exchange
6301 Owensmouth Avenue
Woodland Hills, CA 91367

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FOREWORD

This is a targeted market conduct examination report of Truck Insurance Exchange (NAIC Code #21709). This examination was conducted at the Missouri Department of Insurance, Financial Institutions, and Professional Registration's Kansas City office at 615 East 13th Street, Room 506, Kansas City, Missouri 64106.

This examination report is generally a report by exception. However, failure to comment on specific practices, procedures, products or files does not constitute approval thereof by the DIFP.

During this examination, the examiners cited errors made by the Company. Statutory citations were as of the examination period unless otherwise noted.

Where used in this report:

- "Company" and "Co." refer to Truck Insurance Exchange;
- "CSR" refers to the Missouri Code of State Regulation;
- "DIFP" refers to the Missouri Department of Insurance, Financial Institutions and Professional Registration;
- "Director" refers to the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration;
- "TIE" refers to Truck Insurance Exchange;
- "NAIC" refers to the National Association of Insurance Commissioners;
- "RSMo" refers to the Revised Statutes of Missouri;
- "CCPAP" and "MOCCPAP" refer to Missouri Contracting Classification Premium Adjustment Program;
- "NCCI" refers to the National Council on Compensation Insurance;
- "ELPPF" refers to Excess Loss Pure Premium Factor;
- "SIF" refers to Second Injury Fund;
- "ILF" refers to Increased Limits Factor;
- "Cx" refers to Cancelled;
- "PR" refers to Pro Rata;
- "SR" refers to Short Rate;
- "Mult" refers to Multiple;
- "Eff. Date" refers to Effective Date;
- "Incr" refers to Increased;
- "PD/NP" refers to Paid/Not Paid;
- "U/Pay" refers to Underpayment;
- "O/Pay" refers to Overpayment;
- "Est" refers to Estimated;
- "Int" refers to Interest;
- "O/C" refers to Overcharge;

- "U/C" refers to Undercharge;
- "Exp" refers to Expiration;
- "Prem" refers to Premium; and
- "Insd" refers to Insured.

SCOPE OF EXAMINATION

The DIFP has authority to conduct this examination pursuant to, but not limited to, §§374.110, 374.190, 374.205, 375.445, 375.938, and 375.1009, RSMo.

The purpose of this examination was to determine if the Company complied with Missouri statutes and DIFP regulations and to consider whether the Company's operations were consistent with the public interest. The primary period covered by this review was January 1, 2006 through October 15, 2012 unless otherwise noted. Errors found outside of this time period may also be included in the report.

The examination included a review of the following lines of business and areas of the Company's operations:

Worker's Compensation business, underwriting, policyholder services and complaint practices.

The examination was conducted in accordance with the standards in the NAIC's *Market Regulation Handbook*. As such, the examiners utilized the benchmark error rate guidelines from the *Market Regulation Handbook* when conducting reviews that applied a general business practice standard. The NAIC benchmark error rate for claims practices is seven percent (7%) and for other trade practices is ten percent (10%). The benchmark error rates were not utilized, however for reviews not applying the general business practice standard.

In performing this examination, the examiners only reviewed a sample of the Company's practices, procedures, products and files. Therefore, some noncompliant practices, procedures, products and files may not have been found. As such, this report may not fully reflect all of the practices and procedures of the Company. As indicated previously, failure to identify or criticize improper or noncompliant business practices in this state or other jurisdictions does not constitute acceptance of such practices.

COMPANY PROFILE

The following company profile was provided by the Company to the examiners.

Truck Insurance Exchange was organized and commenced business on February 5, 1935.

Truck Insurance Exchange, Farmers Insurance Exchange, and Fire Insurance Exchange along with their various subsidiaries and affiliates, comprise the Farmers Insurance Group, which is based in Los Angeles, California. Each of the three reciprocal insurers is owned by its respective policyholders. The policyholders of each Exchange appoint an exclusive attorney-in-fact to provide certain non-claims management services to each Exchange.

Truck Underwriters Association is the attorney-in-fact for Truck Insurance Exchange. Truck Underwriters Association is a wholly owned subsidiary of Farmers Group, Inc.

The Farmers Insurance Group is one of the country's largest writers of private passenger automobile, homeowners and small commercial insurance. The Farmers Insurance Group distributes their property and casualty insurance products through a network of direct writing agents, district managers, independent agents and the direct distribution channel.

EXECUTIVE SUMMARY

The DIFP conducted a targeted market conduct examination of Truck Insurance Exchange. The examiners found the following principal areas of concern:

Forms and Filings

- The examiners found 209 instances where the Company failed to file and/or used withdrawn forms consisting of the Employer Paid Medical Endorsement, Missouri Property and Casualty Guaranty Association Endorsement or the Premium Modification Endorsement.

Class Peculiarities Self Audit

- The examiners found 433 instances where the Company utilized a Class Peculiarities Schedule Rating Plan that failed to reflect equitably the differences in expected losses and expenses between policyholders, thus creating unfair discrimination between policyholders.

Terrorism Factor Company Self Audit

- The examiners found 82 instances where the Company failed to apply the correct Terrorism rate of .02 while using an incorrect rate of .03 to the premium on the final audit creating overcharges.

CCPAP Applied

- The examiners found one instance where the Company attached a waiver of subrogation form to a policy containing construction code classifications.
- The examiners found two instances where the Company failed to apply officers' payroll to the correct NCCI class codes on the final audit.
- The examiners found 23 instances where the Company failed to verify at audit that information that was reported by insureds to the NCCI regarding the Missouri Contracting Premium Adjustment Credit was accurate.
- The examiners found four instances where the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit.
- The examiners found one instance where the Company applied MCPPAP Credit to the premium on the final audit, without a Contracting Class code present on the audit.
- The examiners found one instance where the Company failed to apply the correct Class Code rate on the final audit.

CCPAP Not Applied

- The examiners found one instance where the Company failed to file with the Director of Insurance an estimated premium rate of 1.35 that was used.
- The examiners found one instance where the Company failed to apply the correct Class Code rate on the final audit resulting in policy premium undercharges.
- The examiners found two instances where the Company failed to apply the correct premium discount rates.
- The examiners found three instances where the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit resulting in policy premium over charges.

Cancelled Short Rate

- The examiners found one instance where the Company failed to apply the correct Minimum Premium to the policy on the final audit.

Increased Limits Factor Self Audit

- The examiners found 1,895 instances where the Company failed to apply Increased Limits factors on audits for those policies identified with limits greater than 100,000/100,000/500,000. This resulted in policy premium undercharges.

Late Audits

- The examiners found 976 instances where the Company failed to complete, bill and return premiums within 120 days of policy expiration or cancellation.

Criticism Time Studies

- The examiners found 16 instances where the Company failed to respond to criticisms within 10 calendar days.

EXAMINATION FINDINGS

I. UNDERWRITING AND RATING PRACTICES

This section of the report provides a review of the Company's underwriting and rating practices. These practices include the use of policy forms, adherence to underwriting guidelines, assessment of premium, and procedures used to decline or terminate coverage. Examiners reviewed how the Company handled new and renewal policies to ensure that the Company adhered to its own underwriting guidelines, filed rates, and Missouri statutes and regulations.

The examiners discussed the examination reviews with the Company. A total population of 2,883 individual risk policies were received for the examination. Trend testing was subsequently performed. Based upon the areas of concern identified from analysis of the trend testing, the examiners selected random samples of 25 policy files each for the following review areas: CCPAP Factor Applied, CCPAP Factor Not Applied, Cancelled by Insured Pro-rata, Cancelled by Insured Short-Rate, Cancelled by Insurer, Expense Constant, Late Audits, Schedule Modification, and Terrorism Factor. The examiners also selected a census sample of one policy regarding the Second Injury Fund factor. In addition, the examiners identified an issue where the Company documented policy files with an unfiled Class Peculiarities Schedule Modification form. From a field of 1,190 policies that were identified as being schedule rated, the examiners requested the Company rerate 386 of those that contained the unfiled form. The examiners reviewed 20 of the 386 policy files to ensure the accuracy of the results of those policies that were rerated by the Company. A self-audit of 82 policies regarding the usage of the correct Terrorism factor was also performed by the Company at the request of the examiners. Through analysis, a census of 1,895 policies files were also identified concerning Increased Limits Factors errors. The Company was asked to review those identified and report back.

A policy/underwriting file is reviewed in accordance with 20 CSR 100-8.040 and the NAIC *Market Regulation Handbook*. Error rates are established when testing for compliance with laws that apply a general business practice standard (e.g., §§375.930 – 375.948 and 375.445 RSMo.) and compared with the NAIC benchmark error rate of ten percent (10%). Error rates in excess of the NAIC benchmark error rate are presumed to indicate a general business practice contrary to the law. As most Workers' Compensation laws do not apply a general business practice standard, no error rates were contemplated in these reviews unless the violation(s) discovered fell within the scope of Missouri's Unfair Trade Practices Act.

The examiners requested the Company's underwriting and rating manuals for the line of business under review. This included all rates, guidelines, and rules that were in effect on

the first day of the examination period and at any point during that period to ensure that the examiners could properly rate each policy reviewed.

The examiners also reviewed the Company's procedures, rules, and forms filed by or on behalf of the Company with the DIFP. The examiners reviewed all Missouri files from a listing furnished by the Company.

The examiners also requested a written description of significant underwriting and rating changes that occurred during the examination period for underwriting files that were maintained in an electronic format.

An error can include, but is not limited to, any miscalculation of the premium based on the information in the file, an improper acceptance or rejection of an application, the misapplication of the company's underwriting guidelines, incomplete file information preventing the examiners from readily ascertaining the company's rating and underwriting practices, and any other activity indicating a failure to comply with Missouri statutes and regulations.

A. Forms and Filings

The examiners reviewed the Company's policy and contract forms to determine its compliance with filing, approval, and content requirements to ensure that the contract language was not ambiguous or misleading and is adequate to protect those insured.

In the following 209 instances the Company used withdrawn or unfiled forms. The Company agreed with all of the following except item number 113 which involved the Medical Premium Modification Endorsement. The examiners believe the endorsement was attached to the policy. The Company does not. The examiners determined that the instances discovered here did not have an impact on the final premium.

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
1	CCPAP not applied	██████████0011	08/01/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
2	CCPAP not applied	██████████3008	07/01/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
3	CCPAP not applied	██████████5006	04/22/06	WC240406B	08/25/05		Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
4	CCPAP not applied	██████████4011	04/23/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
5	Cx by Co.	██████████0008	04/07/08	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
6	Cx by Co.	██████████0000	06/27/07	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
7	Cx by Co.	██████████0000	02/19/08	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
8	Cx by Co.	██████████0000	05/01/07	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
9	Cx by Co.	██████████0000	06/25/09	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
10	Cx by Co.	██████████0000	05/22/07	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
11	Cx by Co.	██████████0006	08/01/06	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
12	Cx by Co.	██████████0000	07/08/09	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
13	Cx By Insd - Short Rate	██████████0010	04/26/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
14	Cx By Insd - Short Rate	██████████0008	09/05/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
15	Cx By Insd - Short Rate	██████████0011	04/18/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
16	Cx By Insd - Short Rate	██████████0007	07/14/07	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
17	Cx By Insd - Short Rate	██████████0008	12/31/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
18	Cx By Insd - Short Rate	██████████0010	07/19/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
19	Cx By Insd - Short Rate	██████████0008	03/01/08	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
20	Cx By Insd - Short Rate	██████████0008	03/21/08	WC240602AWC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
21	Cx By Insd - Short Rate	██████████0008	07/02/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
22	CCPAP applied	██████████0006	04/25/06	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Employer Paid Medical Endorsement Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
23	CCPAP applied	██████████0007	04/25/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
24	CCPAP applied	██████████0008	04/25/08	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
25	CCPAP applied	████████0007	11/01/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
26	CCPAP applied	████████0009	11/01/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
27	CCPAP applied	████████0009	02/13/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
28	CCPAP applied	████████0009	06/26/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
29	CCPAP applied	████████0006	09/25/06	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
30	CCPAP applied	██████████0009	03/14/09	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
31	CCPAP applied	██████████0000	04/20/07	WC240406B WC240602A	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Employer Paid Medical Endorsement
32	CCPAP applied	██████████0007	10/13/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990605 (EOO22ED1)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Monthly Payment Endorsement
33	CCPAP applied	██████████0000	08/24/06	WC240406B WC240602A	7/1/2006 8/25/2005	WC990605 (EOO22ED1) WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Monthly Payment Agreement Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
34	CCPAP applied	██████████0007	08/24/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990605 (EOO22ED1) WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Monthly Payment Agreement Endorsement Premium Modification Endorsement
35	CCPAP applied	██████████0010	08/24/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
36	CCPAP applied	██████████0006	10/11/06	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Employers Liability Premium Modification Endorsement
37	CCPAP applied	██████████0007	11/20/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Employers Liability Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
38	CCPAP applied	██████████0008	01/23/08	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Employers Liability Premium Modification Endorsement
39	CCPAP applied	██████████0011	01/23/11	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
40	CCPAP applied	██████████0011	05/01/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
41	CCPAP applied	██████████0007	07/12/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Modification Endorsement
42	CCPAP applied	██████████0007	02/14/07	WC240406B WC240602A	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
43	CCPAP applied	██████████0000	10/07/07	WC240406B WC240602A	7/1/2006 8/25/2005	WC990605 (EOO22ED1) WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement
44	CCPAP applied	██████████0009	10/07/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
45	CCPAP applied	██████████0010	10/07/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
46	CCPAP applied	██████████0011	10/07/11	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
47	Cx by Insd -Pro Rata	██████████0006	03/11/06	WC240406B	08/25/05		Missouri Employer Paid Medical Endorsement
48	Cx by Insd -Pro Rata	██████████0007	01/07/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
49	Cx by Insd -Pro Rata	██████████0009	04/05/09	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
50	Cx by Insd -Pro Rata	██████████0011	10/31/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
51	Cx by Insd -Pro Rata	██████████0010	06/26/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
52	Cx by Insd -Pro Rata	██████████0010	12/17/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
53	Cx by Insd -Pro Rata	██████████0007	09/01/07	WC240406B	08/25/05		Missouri Employer Paid Medical Endorsement
54	Cx by Insd -Pro Rata	██████████0008	04/12/08	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
55	CCPAP not applied	██████████0008	04/17/08	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
56	CCPAP not applied	██████████0008	06/16/08	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
57	CCPAP not applied	██████████0010	11/19/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
58	CCPAP not applied	██████████0000	03/14/08	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
59	CCPAP not applied	██████████0000	08/01/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
60	CCPAP not applied	██████████0011	01/24/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
61	CCPAP not applied	██████████0009	11/16/09	WC240602A	07/01/06	WC990605 (EOO22ED1) WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement Monthly Payment Agreement Endorsement
62	CCPAP not applied	██████████0007	08/01/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
63	CCPAP not applied	██████████0010	10/11/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
64	CCPAP not applied	██████████0000	02/02/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2) WC990607 (E5000-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement Workers Compensation Endorsement Extension for Insured Name
65	CCPAP not applied	██████████0008	05/07/08	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2) WC990607 (E5000-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement Workers Compensation Endorsement Extension for Insured Name
66	CCPAP not applied	██████████0000	04/17/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
67	CCPAP not applied	██████████0000	09/30/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
68	CCPAP not applied	██████████0000	08/27/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
69	CCPAP not applied	██████████0000	05/06/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
70	CCPAP not applied	██████████0000	12/06/08	WC240602A	07/01/06	WC990607 (E5000-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Workers Compensation Endorsement Extension for Insured Name
71	CCPAP not applied	██████████0006	11/16/06	WC240602A WC240406B	7/1/2006 8/25/2005	WC990605 (EOO22ED1) WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement Monthly Payment Agreement Endorsement
72	CCPAP not applied	██████████0011	09/22/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
73	CCPAP not applied	██████████0010	04/18/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
74	CCPAP not applied	██████████0006	04/14/06	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
75	CCPAP not applied	██████████0006	11/15/06	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
76	Cx by Insd -Pro Rata	██████████0000	12/7/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
77	Cx by Insd -Pro Rata	██████████0008	1/26/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
78	Cx by Insd -Pro Rata	██████████0009	4/25/2009	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
79	Cx by Insd -Pro Rata	██████████0006	7/17/2006	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
80	Cx by Insd -Pro Rata	██████████0006	12/31/2006	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
81	Cx by Insd -Pro Rata	██████████0011	7/9/2011	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
82	Cx by Insd -Pro Rata	██████████0011	2/14/2011	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
83	Cx by Insd -Pro Rata	██████████0011	4/12/2011	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
84	Cx by Insd -Pro Rata	██████████0010	4/1/2010	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
85	Cx by Insd -Pro Rata	██████████0011	6/20/2011	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
86	Cx by Insd -Pro Rata	██████████0000	11/1/2006	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
87	Cx by Insd -Pro Rata	██████████0009	8/24/2009	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
88	Cx by Insd -Pro Rata	██████████0009	7/1/2009	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
89	Cx by Co.	██████████0000	7/13/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
90	Cx by Co.	██████████0006	7/1/2006	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
91	Cx by Co.	██████████0000	2/1/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
92	Cx Short Rate	██████████0009	7/1/2009	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
93	Cx Short Rate	██████████0009	04/14/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
94	Cx Short Rate	██████████0000	02/15/10	WC240602A	07/01/06	WC990601 (E5112-ED2) WC990607 (E5000-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement Workers Compensation Endorsement Extension for Insured Name

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
95	Cx Short Rate	██████████0012	01/17/12	WC240602A	07/01/06	WC990607 (E5000-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Workers Compensation Endorsement Extension for Insured Name
96	Cx Short Rate	██████████0000	12/02/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
97	Cx Short Rate	██████████0000	10/01/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
98	Cx Short Rate	██████████0007	11/17/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
99	Cx Short Rate	██████████0009	05/28/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
100	Cx Short Rate	██████████0007	09/28/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
101	Cx Short Rate	██████████0011	05/05/11	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
102	Cx Short Rate	██████████0010	08/25/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
103	Cx Short Rate	██████████0008	09/15/08	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
104	Cx Short Rate	██████████0009	03/14/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
105	Cx Short Rate	██████████0000	11/26/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
106	Cx Short Rate	██████████0010	10/25/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
107	Cx by Insd -Pro Rata	██████████0011	10/31/11	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
108	Cx by Insd -Pro Rata	██████████0000	01/30/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
109	Cx by Insd -Pro Rata	██████████0000	04/08/08	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
110	Cx by Co.	██████████0006	10/31/2006	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
111	Cx by Co.	██████████0010	9/1/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
112	Cx by Co.	██████████0009	11/4/2009	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
113	Cx by Co.	██████████0007	11/1/2007	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement Premium Modification Endorsement
114	S	██████████0006	12/22/2006	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
115	Cx by Co.	██████████0000	4/16/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
116	Cx by Co.	██████████0000	2/12/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
117	Cx by Co.	██████████0000	4/7/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
118	Cx by Co.	██████████0000	6/18/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
119	Cx by Co.	██████████0011	10/3/2011	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
120	Cx by Co.	██████████0000	4/19/2011	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
121	Cx by Co.	██████████0007	11/12/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
122	Cx by Co.	██████████0000	12/5/2006	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
123	Cx by Co.	██████████0000	9/30/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
124	Late Audits	██████████0007	10/06/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
125	Late Audits	██████████0008	04/18/08	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
126	Late Audits	██████████0000	04/14/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
127	Late Audits	██████████0009	07/29/09	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
128	Late Audits	██████████0011	06/23/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
129	Late Audits	██████████0011	01/09/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
130	Late Audits	██████████0010	04/25/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
131	Late Audits	██████████0007	08/01/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
132	Late Audits	██████████0006	01/01/06	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
133	Late Audits	██████████0010	01/25/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
134	Late Audits	██████████0000	04/23/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
135	Cx by Insd -SR	██████████0009	07/17/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
136	Sched Mod	██████████0007	11/1/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
137	Sched Mod	██████████0000	6/1/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
138	Sched Mod	██████████0010	9/30/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
139	Sched Mod	██████████0000	7/14/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
140	Sched Mod	██████████0008	3/31/2008	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
141	Sched Mod	██████████0007	10/23/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
142	Sched Mod	██████████0008	3/1/2008	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
143	Sched Mod	██████████0006	3/25/2006	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
144	Sched Mod	██████████0007	11/13/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
145	Sched Mod	██████████0009	5/28/2009	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
146	Sched Mod	██████████0006	1/15/2006	WC240602A WC240406B	7/1/2006 8/25/2005		
147	Sched Mod	██████████0010	5/10/2010	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
148	Sched Mod	██████████0006	6/16/2006	WC240406B	08/25/05	WC990601 (E5112-ED2)	Missouri Employer Paid Medical Endorsement Premium Modification Endorsement
149	Sched Mod	██████████0006	11/19/2006	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
150	Sched Mod	██████████0007	5/15/2007	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
151	Sched Mod	██████████0007	11/10/2007	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
152	Sched Mod	██████████0006	7/9/2006	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
153	Sched Mod	██████████0008	4/1/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
154	Sched Mod	██████████0006	1/30/2006	WC240406B	08/25/05		Missouri Employer Paid Medical Endorsement
155	Sched Mod	██████████0009	4/18/2009	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
156	Sched Mod	██████████0009	8/20/2009	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
157	Sched Mod	██████████0006	10/10/2006	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
158	Sched Mod	██████████0010	10/10/2010	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
159	Sched Mod	██████████0010	2/1/2010	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
160	Sched Mod	██████████0010	5/24/2010	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
161	Late Audits	██████████0010	10/12/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
162	Late Audits	██████████0011	10/12/11	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
163	Late Audits	██████████0007	08/04/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
164	Late Audits	██████████0011	02/02/11	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
165	Late Audits	██████████0010	10/17/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
166	Late Audits	██████████0000	03/31/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
167	Late Audits	██████████0010	05/18/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
168	Late Audits	██████████0010	05/23/10	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
169	Late Audits	██████████0009	07/30/09	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
170	Late Audits	██████████0008	09/01/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
171	Late Audits	██████████0009	04/19/09	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
172	Late Audits	██████████0008	12/19/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
173	Late Audits	██████████0000	02/01/08	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
174	Terrorism Survey	██████████0008	12/31/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
175	Terrorism Survey	██████████0008	12/06/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
176	Terrorism Survey	██████████0008	10/24/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
177	Terrorism Survey	██████████0008	11/01/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
178	Terrorism Survey	██████████0008	10/23/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
179	Terrorism Survey	██████████0008	11/08/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
180	Terrorism Survey	██████████0008	10/14/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
181	Terrorism Survey	██████████0008	09/26/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
182	Terrorism Survey	██████████0008	11/16/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
183	Terrorism Survey	██████████0008	10/11/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
184	Terrorism Survey	██████████0008	09/26/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
185	Terrorism Survey	██████████0008	09/13/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
186	Exp Constant	██████████0000	10/24/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
187	Exp Constant	██████████0011	10/24/11	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
188	Exp Constant	██████████0008	01/01/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
189	Exp Constant	██████████0010	01/01/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
190	Exp Constant	██████████0009	04/01/09	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
191	Exp Constant	██████████0008	06/01/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
192	Exp Constant	██████████0010	05/19/10	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
193	Exp Constant	██████████0008	09/01/08	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
194	Exp Constant	██████████0007	03/01/07	WC240602A WC240406B	7/1/2006 8/25/2005		Missouri Property and Casualty Guaranty Association Endorsement Missouri Employer Paid Medical Endorsement
195	Exp Constant	██████████0007	11/26/07	WC240602A WC240406B	7/1/2006 8/25/2005	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Employer Paid Medical Endorsement Premium Modification Endorsement
196	SIF factor	██████████0006	4/26/2006	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
197	Terrorism Survey	██████████0008	10/7/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
198	Terrorism Survey	██████████0008	11/10/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
199	Terrorism Survey	██████████0008	9/8/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
200	Terrorism Survey	██████████0008	12/16/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
201	Terrorism Survey	██████████0008	11/1/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
202	Terrorism Survey	██████████0008	11/3/2008	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
203	Terrorism Survey	██████████0008	9/1/2008	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
204	Terrorism Survey	██████████0008	10/13/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
205	Terrorism Survey	██████████0008	9/1/2008	WC240602A	07/01/06	WC990601 (E5112-ED2)	Missouri Property and Casualty Guaranty Association Endorsement Premium Modification Endorsement
206	Terrorism Survey	██████████0008	9/20/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
207	Terrorism Survey	██████████0008	10/25/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

#	Sample Name	Policy #	eff. Date	Form # Withdrawn	Date Withdrawn	Unfiled Form(s)	Form Description
208	Terrorism Survey	██████████0008	10/15/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement
209	Terrorism Survey	██████████0008	11/26/2008	WC240602A	07/01/06		Missouri Property and Casualty Guaranty Association Endorsement

§287.310.1., RSMo, 20 CSR 500-6.100(1), and the National Council on Compensation Insurance (NCCI) Forms Manual.

B. Workers' Compensation Policies Reviews

The examiners reviewed applications for coverage that were issued or modified by the Company to determine the accuracy of rating and adherence to prescribed and acceptable underwriting criteria.

In addition, the examiners reviewed policies separately from a total population of 2,883 Truck Insurance Exchange Workers' Compensation policies issued during the examination period. The following list gives the description of the policy file reviews and the number of files reviewed in this examination.

<u>Name of Review</u>	<u>Type of Sample</u>	<u>Population Size</u>	<u># of Files Reviewed</u>
Class Peculiarities Self-Audit	Census	386	386
Terrorism Co. Self-Audit	Census	82	82
CCPAP Applied	Random	76	25
CCPAP Not Applied	Random	543	25
Cancelled Pro-Rata	Random	271	25
Cancelled Short-Rate	Random	100	25
Cancelled By Insurer	Random	133	25
Incr Limits Factor Self-Audit	Census	1,895	1,895
Expense Constant	Random	247	25
Late Audits	Random	1,080	25
Schedule Mod	Random	354	25
SIF Factor	Census	1	1

1. Underwriting and Rating Practices:

The examiners requested policy files as described in the previously captioned Workers' Compensation Policies Reviews.

The following are the results of the reviews:

Class Peculiarities Self Audit

1. In 433 instances the Company utilized a Class Peculiarities Schedule Rating Plan that failed to reflect equitably the differences in expected losses and expenses, creating unfair discrimination between policyholders.

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
1	CCPAP Applied	██████████0010	08/24/10		1.00				
2	CCPAP Applied	██████████0007	10/13/07	77.00				2.00	
3	CCPAP Applied	██████████0007	02/14/07		348.00	169.92	517.92		10.00
4	CCPAP Applied	██████████0009	10/07/09		1826.00	437.68	2263.68		53.00
5	CCPAP Applied	██████████0010	10/07/10		1400.00	209.56	1609.56		41.00
6	CCPAP Applied	██████████0011	10/07/11		473.00	28.11	501.11		14.00
7	CCPAP Not Applied	██████████0006	4/14/06	235.00					
8	CCPAP Not Applied	██████████0008	05/07/08	138.00				8.00	
9	CCPAP Applied	██████████0000	08/24/06	768.00				22.00	
10	CCPAP Applied	██████████0000	10/07/07		1772.00	789.50	2530.59		51.00
11	Class Peculiarities	██████████8878	04/17/06	(162.00)		0.00		(5.00)	
12	Class Peculiarities	██████████8878	04/17/07	(155.00)		0.00		(5.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
13	Class Peculiarities	██████945	05/01/07		530.32	181.32	530.32		10.00
14	Class Peculiarities	██████945	05/01/08		458.24	147.24	458.24		9.00
15	Class Peculiarities	██████945	05/01/09		463.57	123.57	463.57		10.00
16	Class Peculiarities	██████945	05/01/10		380.32	81.32	380.32		9.00
17	Class Peculiarities	██████945	05/01/11		516.63	80.63	516.63		13.00
18	Class Peculiarities	██████203	04/01/06	(42.00)		0.00		(1.00)	
19	Class Peculiarities	██████647	07/01/06	(88.00)		0.00		(3.00)	
20	Class Peculiarities	██████647	07/01/07	(89.00)		0.00		(3.00)	
21	Class Peculiarities	██████647	07/01/08	(68.00)		0.00		(2.00)	
22	Class Peculiarities	██████611	06/01/07	(183.00)		0.00		(5.00)	
23	Class Peculiarities	██████611	06/01/08	(193.00)		0.00		(5.00)	
24	Class Peculiarities	██████611	06/01/09	(306.00)		0.00		(9.00)	
25	Class Peculiarities	██████611	06/01/10	(392.00)		0.00		(12.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
26	Class Peculiarities	██████6111	06/01/11	(354.00)		0.00		(11.00)	
27	Class Peculiarities	██████7548	10/25/10	(196.00)		0.00		(6.00)	
28	Class Peculiarities	██████7548	10/25/11	(198.00)		0.00		(6.00)	
29	Class Peculiarities	██████7857	10/17/06	(130.00)		0.00		(4.00)	
30	Class Peculiarities	██████9389	02/01/06		519.66	200.66	519.66		9.00
31	Class Peculiarities	██████9389	02/01/07		625.72	233.72	625.72		12.00
32	Class Peculiarities	██████9389	02/01/08		429.39	141.39	429.39		8.00
33	Class Peculiarities	██████9389	02/01/09		44.71	10.71	44.71		1.00
34	Class Peculiarities	██████0043	07/01/07		566.92	194.92	566.92		10.00
35	Class Peculiarities	██████2641	03/12/09		453.02	132.02	453.02		9.00
36	Class Peculiarities	██████6850	05/15/08	(234.00)		0.00		(7.00)	
37	Class Peculiarities	██████6850	05/15/09	(193.00)		0.00		(5.00)	
38	Class Peculiarities	██████5179	05/01/06		326.30	128.30	326.30		6.00

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
39	Class Peculiarities	██████████6179	05/01/07		222.23	79.23	222.23		4.00
40	Class Peculiarities	██████████6179	05/01/08		124.95	40.95	124.95		3.00
41	Class Peculiarities	██████████6179	05/01/09		60.88	16.88	60.88		2.00
42	Class Peculiarities	██████████6179	05/01/10	(4.00)		0.00			0.00
43	Class Peculiarities	██████████6179	05/01/11		40.90	6.90	40.90		1.00
44	Class Peculiarities	██████████7072	04/10/07		603.72	218.72	603.72		11.00
45	Class Peculiarities	██████████7072	04/10/08		389.33	126.33	389.33		8.00
46	Class Peculiarities	██████████7437	09/30/08	(317.00)		0.00		(9.00)	
47	Class Peculiarities	██████████9090	06/01/07		189.34	71.34	189.34		4.00
48	Class Peculiarities	██████████3182	12/01/06		308.57	109.57	308.57		6.00
49	Class Peculiarities	██████████3182	12/01/07		80.58	28.58	80.58		1.00
50	Class Peculiarities	██████████3563	05/05/07	(178.00)		0.00		(5.00)	
51	Class Peculiarities	██████████3563	05/05/08	(180.00)		0.00		(6.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
52	Class Peculiarities	██████████8563	05/05/09	(178.00)		0.00		(5.00)	
53	Class Peculiarities	██████████8563	05/05/10	(173.00)		0.00		(5.00)	
54	Class Peculiarities	██████████9101	04/01/06	(13.00)		0.00			0.00
55	Class Peculiarities	██████████9101	04/01/07	(23.00)		0.00			0.00
56	Class Peculiarities	██████████9107	02/01/06		925.40	377.40	925.40		16.00
57	Class Peculiarities	██████████0456	07/27/07	(286.00)		0.00		(8.00)	
58	Class Peculiarities	██████████0456	07/27/08	(342.00)		0.00		(10.00)	
59	Class Peculiarities	██████████0456	07/27/09	(283.00)		0.00		(8.00)	
60	Class Peculiarities	██████████10456	07/27/10		3.76	0.76	3.76		0.00
61	Class Peculiarities	██████████0456	07/27/11		62.64	9.64	62.64		1.00
62	Class Peculiarities	██████████0470	07/03/06	(152.00)		0.00		(5.00)	
63	Class Peculiarities	██████████0470	07/03/07	(168.00)		0.00		(5.00)	
64	Class Peculiarities	██████████0485	04/25/09	(2,111.00)		0.00		(61.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
65	Class Peculiarities	██████ 844	11/01/06		690.49	261.49	690.49		12.00
66	Class Peculiarities	██████ 844	11/01/08		509.06	154.06	509.06		10.00
67	Class Peculiarities	██████ 844	11/01/10		366.56	68.56	366.56		9.00
68	Class Peculiarities	██████ 253	05/02/07	(325.00)		0.00		(10.00)	
69	Class Peculiarities	██████ 253	05/02/08	(169.00)		0.00		(5.00)	
70	Class Peculiarities	██████ 2339	07/01/06		713.26	277.26	713.26		13.00
71	Class Peculiarities	██████ 2339	07/01/07		1193.88	418.88	1,193.88		23.00
72	Class Peculiarities	██████ 339	07/01/08		456.71	143.71	456.71		10.00
73	Class Peculiarities	██████ 3188	08/10/07	(251.00)		0.00		(8.00)	
74	Class Peculiarities	██████ 3188	08/10/08	(192.00)		0.00		(5.00)	
75	Class Peculiarities	██████ 278	05/06/06	(266.00)		0.00		(8.00)	
76	Class Peculiarities	██████ 278	05/06/07	(362.00)		0.00		(11.00)	
77	Class Peculiarities	██████ 278	05/06/08	(393.00)		0.00		(11.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
78	Class Peculiarities	██████278	05/06/09	(387.00)		0.00		(12.00)	
79	Class Peculiarities	██████414	06/26/06	(409.00)		0.00		(12.00)	
80	Class Peculiarities	██████414	06/26/07	(433.00)		0.00		(12.00)	
81	Class Peculiarities	██████414	06/26/08	(246.00)		0.00		(7.00)	
82	Class Peculiarities	██████414	06/26/10	(149.00)		0.00		(4.00)	
83	Class Peculiarities	██████414	06/26/11		382.74	60.74	382.74		9.00
84	Class Peculiarities	██████705	07/15/06	(181.00)		0.00		(5.00)	
85	Class Peculiarities	██████6140	04/20/06		442.46	174.46	442.46		8.00
86	Class Peculiarities	██████370	03/18/08		198.49	65.49	198.49		3.00
87	Class Peculiarities	██████370	03/18/09		447.70	121.70	447.70		10.00
88	Class Peculiarities	██████370	03/18/10	(60.00)		0.00		(1.00)	
89	Class Peculiarities	██████370	03/18/11	(71.00)		0.00		(2.00)	
90	Class Peculiarities	██████999	04/09/08	(183.00)		0.00		(6.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
91	Class Peculiarities	██████████999	04/09/09	(197.00)		0.00		(6.00)	
92	Class Peculiarities	██████████999	04/09/10	(281.00)		0.00		(8.00)	
93	Class Peculiarities	██████████9351	04/26/09		177.63	48.63	177.63		4.00
94	Class Peculiarities	██████████008	06/14/07	(396.00)		0.00		(12.00)	
95	Class Peculiarities	██████████008	06/14/08	(162.00)		0.00		(5.00)	
96	Class Peculiarities	██████████1012	12/16/10	(356.00)		0.00		(10.00)	
97	Class Peculiarities	██████████734	07/27/06	(231.00)		0.00		(7.00)	
98	Class Peculiarities	██████████734	07/27/07	(278.00)		0.00		(8.00)	
99	Class Peculiarities	██████████734	07/27/08	(156.00)		0.00		(4.00)	
100	Class Peculiarities	██████████832	03/01/06	(162.00)		0.00		(5.00)	
101	Class Peculiarities	██████████2319	10/03/07	(204.00)		0.00		(6.00)	
102	Class Peculiarities	██████████2319	10/03/08	(188.00)		0.00		(6.00)	
103	Class Peculiarities	██████████2319	10/03/09	(191.00)		0.00		(5.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
104	Class Peculiarities	██████2319	10/03/10	(198.00)		0.00		(6.00)	
105	Class Peculiarities	██████2319	10/03/11		206.06	27.06	206.06		5.00
106	Class Peculiarities	██████2408	11/01/06	(4,642.00)		0.00		(135.00)	
107	Class Peculiarities	██████2702	09/16/06	(104.00)		0.00		(3.00)	
108	Class Peculiarities	██████2702	09/16/07	(81.00)		0.00		(2.00)	
109	Class Peculiarities	██████2702	09/16/08	(90.00)		0.00		(3.00)	
110	Class Peculiarities	██████2702	09/16/09	(93.00)		0.00		(3.00)	
111	Class Peculiarities	██████2702	09/16/11		0.00	0.00	0.00		0.00
112	Class Peculiarities	██████3190	02/01/06		815.06	328.06	815.06		14.00
113	Class Peculiarities	██████3190	02/01/09		602.51	175.51	602.51		12.00
114	Class Peculiarities	██████3190	02/01/10		522.45	126.45	522.45		12.00
115	Class Peculiarities	██████3190	02/01/11		577.09	100.09	577.09		14.00
116	Class Peculiarities	██████3607	01/06/09	(252.00)		0.00		(7.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
117	Class Peculiarities	██████828	05/19/09	(27.00)		0.00		(1.00)	
118	Class Peculiarities	██████302	09/01/06	(61.00)		0.00		(2.00)	
119	Class Peculiarities	██████477	03/05/06		706.00	4844.88	11646.88		205
120	Class Peculiarities	██████377	01/10/07	(318.00)		0.00		(9.00)	
121	Class Peculiarities	██████484	07/24/06	(5.00)		0.00		0.00	
122	Class Peculiarities	██████405	07/26/06	(277.00)		0.00		(8.00)	
123	Class Peculiarities	██████405	07/26/07	(320.00)		0.00		(9.00)	
124	Class Peculiarities	██████405	07/26/08	(287.00)		0.00		(9.00)	
125	Class Peculiarities	██████405	07/26/09	(213.00)		0.00		(6.00)	
126	Class Peculiarities	██████405	07/26/10	(221.00)		0.00		(7.00)	
127	Class Peculiarities	██████405	07/26/11	(229.00)		0.00		(7.00)	
128	Class Peculiarities	██████1411	08/01/06		2018.00	1283.88	3,301.78		58.00
129	Class Peculiarities	██████2988	05/07/08	(154.00)		0.00		(4.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
130	Class Peculiarities	██████2988	05/07/09	(119.00)		0.00		(4.00)	
131	Class Peculiarities	██████2988	05/07/10	(115.00)		0.00		(4.00)	
132	Class Peculiarities	██████2988	05/07/11	(205.00)		0.00		(6.00)	
133	Class Peculiarities	██████4209	11/01/07	(357.00)		0.00		(10.00)	
134	Class Peculiarities	██████3765	11/30/07	(159.00)		0.00		(4.00)	
135	Class Peculiarities	██████3765	11/30/08	(85.00)		0.00		(2.00)	
136	Class Peculiarities	██████3765	11/30/09	(159.00)		0.00		(4.00)	
137	Class Peculiarities	██████765	11/30/10	(153.00)		0.00		(5.00)	
138	Class Peculiarities	██████3977	08/22/06	(184.00)		0.00		(5.00)	
139	Class Peculiarities	██████903	06/20/08	(538.00)		0.00		(15.00)	
140	Class Peculiarities	██████903	06/20/09	(315.00)		0.00		(9.00)	
141	Class Peculiarities	██████903	06/20/10	(359.00)		0.00		(11.00)	
142	Class Peculiarities	██████1903	06/20/11	(21.00)		0.00		(1.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
143	Class Peculiarities	██████████764	09/24/07	(643.00)		0.00		(19.00)	
144	Class Peculiarities	██████████764	09/24/08	(277.00)		0.00		(8.00)	
145	Class Peculiarities	██████████639	08/13/07	(384.00)		0.00		(11.00)	
146	Class Peculiarities	██████████639	08/13/08	(358.00)		0.00		(11.00)	
147	Class Peculiarities	██████████639	08/13/09	(538.00)		0.00		(16.00)	
148	Class Peculiarities	██████████639	08/13/10	(464.00)		0.00		(13.00)	
149	Class Peculiarities	██████████639	08/13/11		203.44	28.44	203.44		5.00
150	Class Peculiarities	██████████8972	05/07/07	(223.00)		0.00		(6.00)	
151	Class Peculiarities	██████████8972	05/07/09		69.91	17.91	69.91		2.00
152	Class Peculiarities	██████████8972	05/07/10	(117.00)		0.00		(3.00)	
153	Class Peculiarities	██████████8972	05/07/11	(308.00)		0.00		(9.00)	
154	Class Peculiarities	██████████9781	08/29/08	(236.00)		0.00		(7.00)	
155	Class Peculiarities	██████████9781	08/29/09	(153.00)		0.00		(4.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
156	Class Peculiarities	██████850	10/04/08	(320.00)		0.00		(9.00)	
157	Class Peculiarities	██████617	04/26/08	(200.00)		0.00		(6.00)	
158	Class Peculiarities	██████643	05/01/08	(313.00)		0.00		(9.00)	
159	Class Peculiarities	██████643	05/01/11		38.35	6.35	38.35		1.00
160	Class Peculiarities	██████645	05/01/08	(34.00)		0.00		(1.00)	
161	Class Peculiarities	██████645	05/01/09	(13.00)		0.00			0.00
162	Class Peculiarities	██████932	06/01/08		524.87	167.87	524.87		10.00
163	Class Peculiarities	██████932	06/01/09		489.45	128.45	489.45		11.00
164	Class Peculiarities	██████932	06/01/10		368.23	78.23	368.23		9.00
165	Class Peculiarities	██████932	06/01/11		295.34	38.34	295.34		7.00
166	Class Peculiarities	██████211	08/25/11		508.80	73.80	508.80		13.00
167	Class Peculiarities	██████469	11/01/11		853.05	117.05	853.05		22.00
168	Class Peculiarities	██████966	03/09/11		378.65	64.65	378.65		9.00

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
169	Class Peculiarities	██████995	03/20/11		768.15	131.15	768.15		18.00
170	Class Peculiarities	██████409	01/03/08		390.42	129.42	390.42		7.00
171	Class Peculiarities	██████1152	09/12/11	(135.00)		0.00		(4.00)	
172	Class Peculiarities	██████348	04/01/09	(572.00)		0.00		(17.00)	
173	Class Peculiarities	██████0341	09/06/06	(2,138.00)		0.00		(62.00)	
174	Class Peculiarities	██████0341	09/06/07	(2,370.00)		0.00		(69.00)	
175	Class Peculiarities	██████0341	09/06/08	(2,311.00)		0.00		(67.00)	
176	Class Peculiarities	██████2381	04/13/08	(367.00)		0.00		(10.00)	
177	Class Peculiarities	██████2381	04/13/09	(364.00)		0.00		(11.00)	
178	Class Peculiarities	██████2381	04/13/10	(201.00)		0.00		(6.00)	
179	Class Peculiarities	██████6961	07/26/10	(144.00)		0.00		(4.00)	
180	Class Peculiarities	██████988	10/19/07	(411.00)		0.00		(12.00)	
181	Class Peculiarities	██████9004	06/01/07	(163.00)		0.00		(5.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
182	Class Peculiarities	██████████954	02/15/09	(4,487.00)		0.00		(131.00)	
183	Class Peculiarities	██████████4584	10/23/06	(1,682.00)		0.00		(49.00)	
184	Class Peculiarities	██████████4584	10/23/07	(1,851.00)		0.00		(54.00)	
185	Class Peculiarities	██████████4584	10/23/09	(701.00)		0.00		(20.00)	
186	Class Peculiarities	██████████4584	10/23/10	(575.00)		0.00		(17.00)	
187	Class Peculiarities	██████████4584	10/23/11		617.84	76.84	617.84		16.00
188	Class Peculiarities	██████████4670	12/12/07	(33.00)		0.00		(1.00)	
189	Class Peculiarities	██████████5168	04/12/06		262.89	103.89	262.89		5.00
190	Class Peculiarities	██████████5168	04/12/07		267.98	96.98	267.98		5.00
191	Class Peculiarities	██████████5168	04/12/08		243.38	79.38	243.38		5.00
192	Class Peculiarities	██████████5168	04/12/09		248.14	70.14	248.14		5.00
193	Class Peculiarities	██████████5168	04/12/10		156.42	33.42	156.42		4.00
194	Class Peculiarities	██████████5168	04/12/11		207.16	35.16	207.16		5.00

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
195	Class Peculiarities	██████████6167	05/23/08	(703.00)		0.00		(21.00)	
196	Class Peculiarities	██████████6167	05/23/09	(577.00)		0.00		(16.00)	
197	Class Peculiarities	██████████6167	05/23/11	(524.00)		0.00		(15.00)	
198	Class Peculiarities	██████████7749	11/04/06		285.66	102.66	285.66		5.00
199	Class Peculiarities	██████████084	06/18/06		193.56	75.56	193.56		3.00
200	Class Peculiarities	██████████084	06/18/07	(34.00)		0.00		(1.00)	
201	Class Peculiarities	██████████084	06/18/08	(37.00)		0.00		(1.00)	
202	Class Peculiarities	██████████084	39982	(64.00)		0.00		(2.00)	
203	Class Peculiarities	██████████8930	38771	(52.00)		0.00		(2.00)	
204	Class Peculiarities	██████████4476	06/20/07	(500.00)		0.00		(15.00)	
205	Class Peculiarities	██████████4476	06/20/08	(477.00)		0.00		(14.00)	
206	Class Peculiarities	██████████4476	06/20/09	(130.00)		0.00		(3.00)	
207	Class Peculiarities	██████████7062	10/13/09	(229.00)		0.00		(7.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
208	Class Peculiarities	██████7062	10/13/10	(172.00)		0.00		(5.00)	
209	Class Peculiarities	██████7062	10/13/11	(157.00)		0.00		(5.00)	
210	Class Peculiarities	██████7278	01/01/07		255.12	95.12	255.12		5.00
211	Class Peculiarities	██████7278	01/01/08		214.19	71.19	214.19		4.00
212	Class Peculiarities	██████7278	01/01/09		218.41	63.41	218.41		4.00
213	Class Peculiarities	██████7278	01/01/10		382.42	93.42	382.42		9.00
214	Class Peculiarities	██████7278	01/01/11		323.22	58.22	323.22		8.00
215	Class Peculiarities	██████9623	07/01/06		503.21	196.21	503.21		9.00
216	Class Peculiarities	██████9623	07/01/07		336.26	118.26	336.26		6.00
217	Class Peculiarities	██████0205	05/05/07	(187.00)		0.00		(6.00)	
218	Class Peculiarities	██████0205	05/05/08	(142.00)		0.00		(4.00)	
219	Class Peculiarities	██████0453	12/20/06	(390.00)		0.00		(11.00)	
220	Class Peculiarities	██████0453	12/20/07	(390.00)		0.00		(11.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
221	Class Peculiarities	██████453	12/20/08	(216.00)		0.00		(6.00)	
222	Class Peculiarities	██████453	12/20/09	(224.00)		0.00		(7.00)	
223	Class Peculiarities	██████453	12/20/10	(135.00)		0.00		(4.00)	
224	Class Peculiarities	██████458	04/01/06	(716.00)		0.00		(21.00)	
225	Class Peculiarities	██████763	02/22/09	(173.00)		0.00		(5.00)	
226	Class Peculiarities	██████763	02/22/10	(175.00)		0.00		(5.00)	
227	Class Peculiarities	██████1085	10/01/11		177.43	23.43	177.43		5.00
228	Class Peculiarities	██████835	12/04/09	(218.00)		0.00		(6.00)	
229	Class Peculiarities	██████2340	01/30/08	(183.00)		0.00		(5.00)	
230	Class Peculiarities	██████2440	10/07/06		2692.44	986.44	2,692.44		50.00
231	Class Peculiarities	██████2442	12/12/10		90.26	16.26	90.26		2.00
232	Class Peculiarities	██████2442	12/12/11		411.03	50.03	411.03		10.00
233	Class Peculiarities	██████3566	06/01/06	(196.00)		0.00		(6.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
234	Class Peculiarities	██████566	06/01/07	(192.00)		0.00		(6.00)	
235	Class Peculiarities	██████566	06/01/08	(155.00)		0.00		(4.00)	
236	Class Peculiarities	██████731	04/18/06	(206.00)		0.00		(6.00)	
237	Class Peculiarities	██████731	04/18/07	(229.00)		0.00		(6.00)	
238	Class Peculiarities	██████731	04/18/08	(255.00)		0.00		(7.00)	
239	Class Peculiarities	██████731	04/18/11		22.82	3.82	22.82		1.00
240	Class Peculiarities	██████355	01/05/08	(120.00)		0.00		(4.00)	
241	Class Peculiarities	██████355	01/05/09	(32.00)		0.00		(1.00)	
242	Class Peculiarities	██████3431	07/01/06	(205.00)		0.00		(6.00)	
243	Class Peculiarities	██████3431	07/01/07	(218.00)		0.00		(6.00)	
244	Class Peculiarities	██████2290	10/01/09		156.87	39.87	156.87		3.00
245	Class Peculiarities	██████2290	10/01/10		258.42	52.42	258.42		6.00
246	Class Peculiarities	██████2290	10/01/11		230.43	30.43	230.43		6.00

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
247	Class Peculiarities	██████2780	01/09/09	(356.00)		0.00		(10.00)	
248	Class Peculiarities	██████2780	01/09/10		145.54	34.54	145.54		4.00
249	Class Peculiarities	██████2780	01/09/11		145.68	25.68	145.68		3.00
250	Class Peculiarities	██████3457	05/05/08	(95.00)		0.00		(2.00)	
251	Class Peculiarities	██████3457	05/05/09	(70.00)		0.00		(2.00)	
252	Class Peculiarities	██████0114	08/23/07	(76.00)		0.00		(2.00)	
253	Class Peculiarities	██████0114	08/23/08	(59.00)		0.00		(1.00)	
254	Class Peculiarities	██████8082	06/27/09	(305.00)		0.00		(9.00)	
255	Class Peculiarities	██████3100	11/01/09	(2,817.00)		0.00		(82.00)	
256	Class Peculiarities	██████3100	11/01/10	(2,007.00)		0.00		(59.00)	
257	Class Peculiarities	██████3100	11/01/11	(1,993.00)		0.00		(58.00)	
258	Class Peculiarities	██████2108	01/04/11	(586.00)		0.00		(17.00)	
259	Class Peculiarities	██████9409	01/03/09		994.89	276.89	994.89		21.00

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
260	Class Peculiarities	██████9409	01/03/10		440.21	103.21	440.21		10.00
261	Class Peculiarities	██████9409	01/03/11		177.61	31.61	177.61		4.00
262	Class Peculiarities	██████4441	09/01/09	(199.00)		0.00		(6.00)	
263	Class Peculiarities	██████4441	09/01/10	(194.00)		0.00		(5.00)	
264	Class Peculiarities	██████4441	09/01/11	(179.00)		0.00		(5.00)	
265	Class Peculiarities	██████1411	09/13/08	(131.00)		0.00		(4.00)	
266	Class Peculiarities	██████0551	05/19/09	(209.00)		0.00		(6.00)	
267	Class Peculiarities	██████0551	05/19/11	(120.00)		0.00		(4.00)	
268	Class Peculiarities	██████0241	08/01/10	(868.00)		0.00		(25.00)	
269	Class Peculiarities	██████0241	08/01/11	(844.00)		0.00		(24.00)	
270	Class Peculiarities	██████8686	02/07/08	(257.00)		0.00		(7.00)	
271	Class Peculiarities	██████8686	02/07/09	(267.00)		0.00		(8.00)	
272	Class Peculiarities	██████7579	08/30/08	(1,856.00)		0.00		(54.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
273	Class Peculiarities	██████7579	08/30/09	(1,993.00)		0.00		(58.00)	
274	Class Peculiarities	██████7579	08/30/10	(2,889.00)		0.00		(84.00)	
275	Class Peculiarities	██████7730	04/01/10		550.66	118.66	550.66		13.00
276	Class Peculiarities	██████8221	08/01/07	(187.00)		0.00		(5.00)	
277	Class Peculiarities	██████8221	08/01/08	(172.00)		0.00		(5.00)	
278	Class Peculiarities	██████0407	07/01/07		109.41	38.41	109.41		2.00
279	Class Peculiarities	██████0407	07/01/08		64.44	20.44	64.44		1.00
280	Class Peculiarities	██████0407	07/01/09		46.90	11.90	46.90		1.00
281	Class Peculiarities	██████0407	07/01/10		113.30	22.30	113.30		2.00
282	Class Peculiarities	██████0407	07/01/11		41.34	5.34	41.34		1.00
283	Class Peculiarities	██████2785	04/26/06		409.87	161.87	409.87		7.00
284	Class Peculiarities	██████8424	12/01/07	(14.00)		0.00		(1.00)	
285	Class Peculiarities	██████3518	11/16/07	(80.00)		0.00		(3.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
286	Class Peculiarities	██████5138	10/10/07	(557.00)		0.00		(16.00)	
287	Class Peculiarities	██████5138	10/10/08	(391.00)		0.00		(12.00)	
288	Class Peculiarities	██████5138	10/10/09	(530.00)		0.00		(15.00)	
289	Class Peculiarities	██████5138	10/10/11		69.59	10.59	69.59		2.00
290	Class Peculiarities	██████7262	04/12/06		369.36	147.36	369.36		6.00
291	Class Peculiarities	██████7262	04/12/07		139.43	50.43	139.43		3.00
292	Class Peculiarities	██████7262	04/12/08		149.51	48.51	149.51		3.00
293	Class Peculiarities	██████7262	04/12/09	(3.00)		0.00			0.00
294	Class Peculiarities	██████7262	04/12/10		174.31	36.31	174.31		4.00
295	Class Peculiarities	██████8728	09/20/06	(249.00)		0.00		(7.00)	
296	Class Peculiarities	██████8728	09/20/07	(241.00)		0.00		(7.00)	
297	Class Peculiarities	██████8728	09/20/08	(192.00)		0.00		(5.00)	
298	Class Peculiarities	██████8720	02/01/09	(44.00)		0.00		(2.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
299	Class Peculiarities	██████720	02/01/10	(153.00)		0.00		(4.00)	
300	Class Peculiarities	██████720	02/01/11	(218.00)		0.00		(6.00)	
301	Class Peculiarities	██████835	01/01/10	(293.00)		0.00		(9.00)	
302	Class Peculiarities	██████2343	02/01/06		2146.56	873.56	2,146.56		37.00
303	Class Peculiarities	██████350	06/16/08	(1,037.00)		0.00		(30.00)	
304	Class Peculiarities	██████2351	07/01/07	(724.00)		0.00		(21.00)	
305	Class Peculiarities	██████2351	07/01/08	(527.00)		0.00		(15.00)	
306	Class Peculiarities	██████2436	08/01/06	(238.00)		0.00		(7.00)	
307	Class Peculiarities	██████2436	08/01/08	(184.00)		0.00		(6.00)	
308	Class Peculiarities	██████2436	08/01/09	(208.00)		0.00		(6.00)	
309	Class Peculiarities	██████2436	08/01/10	(155.00)		0.00		(4.00)	
310	Class Peculiarities	██████303	08/24/08	(3.00)		0.00			0.00
311	Class Peculiarities	██████303	08/24/11	(10.00)		0.00			0.00

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
312	Class Peculiarities	██████6001	06/23/06	(89.00)		0.00		(2.00)	
313	Class Peculiarities	██████709	08/18/06	(813.00)		0.00		(23.00)	
314	Class Peculiarities	██████709	08/18/07	(781.00)		0.00		(23.00)	
315	Class Peculiarities	██████709	08/18/08	(369.00)		0.00		(11.00)	
316	Class Peculiarities	██████709	08/18/09	(290.00)		0.00		(8.00)	
317	Class Peculiarities	██████709	08/18/10	(310.00)		0.00		(9.00)	
318	Class Peculiarities	██████709	08/18/11	(302.00)		0.00		(9.00)	
319	Class Peculiarities	██████418	11/26/06	(101.00)		0.00		(3.00)	
320	Class Peculiarities	██████418	11/26/08	(23.00)		0.00		(1.00)	
321	Class Peculiarities	██████343	11/20/08	(156.00)		0.00		(4.00)	
322	Class Peculiarities	██████733	06/24/11	(52.00)		0.00		(2.00)	
323	Class Peculiarities	██████5167	10/27/06	(128.00)		0.00		(4.00)	
324	Class Peculiarities	██████2755	10/15/09	(213.00)		0.00		(6.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
325	Class Peculiarities	██████2755	10/15/10	(234.00)		0.00		(7.00)	
326	Class Peculiarities	██████4208	06/04/11		177.11	28.11	177.11		4.00
327	Class Peculiarities	██████906	09/17/06	(296.00)		0.00		(8.00)	
328	Class Peculiarities	██████7572	07/01/06		337.66	131.66	337.66		6.00
329	Class Peculiarities	██████730	04/01/11		587.27	98.27	587.27		14.00
330	Class Peculiarities	██████3652	12/04/06	(141.00)		0.00		(4.00)	
331	Class Peculiarities	██████7322	05/22/06	(948.00)		0.00		(27.00)	
332	Class Peculiarities	██████7322	05/22/08	(180.00)		0.00		(6.00)	
333	Class Peculiarities	██████0513	09/09/11	(341.00)		0.00		(10.00)	
334	Class Peculiarities	██████845	01/23/09	(423.00)		0.00		(13.00)	
335	Class Peculiarities	██████845	01/23/10	(405.00)		0.00		(11.00)	
336	Class Peculiarities	██████7269	06/06/08	(846.00)		0.00		(25.00)	
337	Class Peculiarities	██████3907	04/20/06	(390.00)		0.00		(11.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
338	Class Peculiarities	██████909	12/17/06	(327.00)		0.00		(10.00)	
339	Class Peculiarities	██████909	12/17/07	(241.00)		0.00		(7.00)	
340	Class Peculiarities	██████909	12/17/08	(207.00)		0.00		(6.00)	
341	Class Peculiarities	██████0182	04/25/09	(110.00)		0.00		(3.00)	
342	Class Peculiarities	██████3169	10/24/07	(8.00)		0.00			0.00
343	Class Peculiarities	██████4542	01/15/07	(386.00)		0.00		(11.00)	
344	Class Peculiarities	██████4542	01/15/08	(355.00)		0.00		(10.00)	
345	Class Peculiarities	██████4542	01/15/09	(253.00)		0.00		(8.00)	
346	Class Peculiarities	██████4542	01/15/10	(110.00)		0.00		(3.00)	
347	Class Peculiarities	██████4542	01/15/11	(10.00)		0.00			0.00
348	Class Peculiarities	██████4833	07/12/08	(172.00)		0.00		(5.00)	
349	Class Peculiarities	██████4833	07/12/09	(180.00)		0.00		(6.00)	
350	Class Peculiarities	██████4967	06/23/09	(414.00)		0.00		(12.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
351	Class Peculiarities	██████5622	10/25/07	(310.00)		0.00		(9.00)	
352	Class Peculiarities	██████5622	10/25/08	(258.00)		0.00		(7.00)	
353	Class Peculiarities	██████5622	10/25/09	(207.00)		0.00		(6.00)	
354	Class Peculiarities	██████5622	10/25/10	(153.00)		0.00		(5.00)	
355	Class Peculiarities	██████5635	02/21/08	(230.00)		0.00		(7.00)	
356	Class Peculiarities	██████7077	08/13/10	(286.00)		0.00		(9.00)	
357	Class Peculiarities	██████7077	08/13/11	(243.00)		0.00		(7.00)	
358	Class Peculiarities	██████7426	01/30/10	(181.00)		0.00		(5.00)	
359	Class Peculiarities	██████7426	01/30/11	(64.00)		0.00		(2.00)	
360	Class Peculiarities	██████7430	04/01/06	(2,008.00)		0.00		(58.00)	
361	Class Peculiarities	██████7437	09/30/07	(693.00)		0.00		(20.00)	
362	Class Peculiarities	██████9055	03/09/08	(181.00)		0.00		(6.00)	
363	Class Peculiarities	██████9111	05/10/09	(322.00)		0.00		(9.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
364	Class Peculiarities	██████9111	05/10/11	(212.00)		0.00		(7.00)	
365	Class Peculiarities	██████9329	07/10/06	(549.00)		0.00		(16.00)	
366	Class Peculiarities	██████9514	03/15/06	(420.00)		0.00		(12.00)	
367	Class Peculiarities	██████9514	03/15/08	(373.00)		0.00		(11.00)	
368	Class Peculiarities	██████9514	03/15/10	(117.00)		0.00		(4.00)	
369	Class Peculiarities	██████3188	02/14/06		761.95	309.95	761.95		13.00
370	Class Peculiarities	██████3335	10/07/08		1205.90	361.90	1,205.90		25.00
371	Class Peculiarities	██████0475	07/01/09		61.34	15.34	61.34		1.00
372	Class Peculiarities	██████4906	09/17/07	(208.00)		0.00		(6.00)	
373	Class Peculiarities	██████4906	09/17/08	(66.00)		0.00		(2.00)	
374	Class Peculiarities	██████4906	09/17/09	(108.00)		0.00		(3.00)	
375	Class Peculiarities	██████4906	09/17/10	(15.00)		0.00			0.00
376	Class Peculiarities	██████7322	05/22/07	(899.00)		0.00		(26.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
377	Class Peculiarities	██████0513	09/09/10		2435.72	483.72	2,435.72		56.00
378	Class Peculiarities	██████8907	04/20/08		110.86	35.86	110.86		2.00
379	Class Peculiarities	██████8907	04/20/09		115.36	31.36	115.36		3.00
380	Class Peculiarities	██████0182	04/25/10	(13.00)		0.00		(1.00)	
381	Class Peculiarities	██████8917	03/15/07	(255.00)		0.00		(7.00)	
382	Class Peculiarities	██████8917	03/15/08	(301.00)		0.00		(8.00)	
383	Class Peculiarities	██████81917	03/15/09	(321.00)		0.00		(10.00)	
384	Class Peculiarities	██████8917	03/15/10	(314.00)		0.00		(9.00)	
385	Class Peculiarities	██████8917	03/15/11	(230.00)		0.00		(6.00)	
386	Class Peculiarities	██████82316	05/28/07	(560.00)		0.00		(16.00)	
387	Class Peculiarities	██████82316	05/28/08	(610.00)		0.00		(17.00)	
388	Class Peculiarities	██████8432	03/01/08		513.73	150.73	513.73		10.00
389	Class Peculiarities	██████8967	06/23/06	(517.00)		0.00		(15.00)	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
390	Class Peculiarities	██████4967	06/23/07	(445.00)		0.00		(13.00)	
391	Class Peculiarities	██████4967	06/23/08	(426.00)		0.00		(12.00)	
392	Class Peculiarities	██████4967	06/23/10	(337.00)		0.00		(10.00)	
393	Class Peculiarities	██████4967	06/23/11	(366.00)		0.00		(10.00)	
394	Class Peculiarities	██████5171	03/11/08	(219.00)		0.00		(6.00)	
395	Class Peculiarities	██████7426	01/30/08	(200.00)		0.00		(6.00)	
396	Class Peculiarities	██████7426	01/30/09	(162.00)		0.00		(5.00)	
397	CCPAP Not Applied	██████0010	08/24/10	215.00				7.00	
398	CCPAP Applied	██████0008	04/25/08	743.00				22.00	
399	CCPAP Applied	██████0007	11/01/07		349.00	147.60	496.60		
400	CCPAP Applied	██████0009	11/01/09		290.00	69.65	359.65		9.00
401	CCPAP Applied	██████0009	06/26/09	261.00				8.00	
402	CCPAP Applied	██████0006	09/25/06	201.00				6.00	
403	CCPAP Applied	██████0009	03/14/09	151.00				5.00	
404	CCPAP Applied	██████0000	04/20/07	394.00				11.00	
405	CCPAP Applied	██████0008	01/23/08	266.00				8.00	

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
406	CCPAP Applied	██████████0011	01/23/11	385.00				11.00	
407	Cx Short Rate	██████████0000	12/02/09	56.00				2.00	
408	Cx Short Rate	██████████0000	10/01/07	153.00				5.00	
409	CX by Company	██████████0006	07/01/06	2883.00				84.00	
410	CCPAP Not Applied	██████████0008	06/16/08	212.00				6.00	
411	CCPAP Not Applied	██████████0000	03/14/08	398.00				12.00	
412	CCPAP Not Applied	██████████0009	11/16/09	59.00				2.00	
413	CCPAP Not Applied	██████████0007	08/01/07	235.00				7.00	
414	Late Audits	██████████0007	10/06/07						
415	Late Audits	██████████0006	01/01/06						
416	Late Audits	██████████0010	05/23/10	514.00				15.00	
417	Expense Constant	██████████0000	08/01/07		73.00	33.21	106.21		
418	Expense Constant	██████████0008	07/01/08	248.00					
419	Sched Mod	██████████0007	05/15/07	242.00				7.00	
420	Sched Mod	██████████0006	10/10/06	768.00				22.00	
421	Sched Mod	██████████0010	10/10/10		127.00	21.95	148.95		4.00
422	Sched Mod	██████████0009	05/28/09	824.00					
423	Sched Mod	██████████0006	01/15/06		152.00	95.28	247.28		
424	Late Audits	██████████0010	05/18/10	230.00					
425	Late Audits	██████████0008	09/01/08	460.00					
426	Late Audits	██████████0000	02/01/08	60.00					
427	Sched Mod	██████████0010	05/10/10	324.00					
428	Expense Constant	██████████0010	05/19/10	103.00					
429	Late Audits	██████████0008	10/23/08	1235.00					
430	Expense Constant	██████████0007	11/26/07	62.00					
431	Terrorism Survey	██████████0008	11/16/08	86.00					

#	Sample Name	Policy #	Eff. Date	Prem U/C	Prem O/C	Est Int On Crit Date	Total Due Insd On Crit Date	Sif U/pay	SIF O/pay
432	Terrorism Survey	██████████0008	09/13/08	1197.00					
433	Terrorism Survey	██████████0008	10/13/08	183.00					

Reference: § 287.950.2 & Bulletins 97-03 & 02-02

Terrorism Factor Company Self Audit

- In 82 instances the Company failed to use the filed terrorism rate of .02. The Company used an incorrect terrorism rate of .03 resulting in the following overcharges. The Company has agreed with this issue. As of the date of this report the Company has not acknowledged any refunds for the below indicated overcharges.

No.	Policy	DTEFF	Incorrect Premium	Correct Premium	Amount of Overcharge
1	██████████7548	10/25/2008	100	66	34
2	██████████9683	9/22/2008	9	6	3
3	██████████4191	10/7/2008	33	22	11
4	██████████6582	9/1/2008	35	23	12
5	██████████7429	11/10/2008	28	19	9
6	██████████8435	12/14/2008	24	16	8
7	██████████8600	10/24/2008	5	3	2
8	██████████8607	9/8/2008	33	22	11
9	██████████0884	9/12/2008	38	26	12
10	██████████1012	12/16/2008	171	114	57
11	██████████2415	11/1/2008	35	23	12
12	██████████4302	9/1/2008	11	7	4
13	██████████6079	9/1/2008	41	28	13
14	██████████6516	11/19/2008	166	110	56
15	██████████2783	11/13/2008	18	12	6
16	██████████2784	11/1/2008	39	26	13
17	██████████8458	12/31/2008	3	2	1
18	██████████8753	9/1/2008	490	327	163

No.	Policy	DTEFF	Incorrect Premium	Correct Premium	Amount of Overcharge
19	██████8765	11/30/2008	224	149	75
20	██████9310	12/6/2008	45	30	15
21	██████4779	12/29/2008	31	21	10
22	██████1024	10/1/2008	59	40	19
23	██████8882	10/29/2008	12	8	4
24	██████8883	10/31/2008	51	34	17
25	██████8922	10/24/2008	85	57	28
26	██████4863	12/18/2008	35	23	12
27	██████9527	11/1/2008	6	4	2
28	██████4535	9/23/2008	117	78	39
29	██████4584	10/23/2008	114	76	38
30	██████4604	11/6/2008	14	9	5
31	██████4633	11/26/2008	135	90	45
32	██████7290	11/8/2008	177	118	59
33	██████7526	9/27/2008	20	13	7
34	██████9136	11/3/2008	147	98	49
35	██████1043	9/14/2008	39	26	13
36	██████1747	9/20/2008	39	26	13
37	██████1927	9/1/2008	46	31	15
38	██████7062	10/13/2008	80	53	27
39	██████7968	9/28/2008	281	187	94
40	██████0330	9/1/2008	35	24	11
41	██████1074	9/22/2008	7	5	2
42	██████1835	12/4/2008	66	44	22
43	██████1847	11/8/2008	28	18	10
44	██████2731	9/15/2008	5	4	1
45	██████8727	11/7/2008	10	7	3
46	██████4694	9/8/2008	30	20	10
47	██████7635	9/1/2008	111	74	37
48	██████2406	11/22/2008	52	35	17
49	██████8191	9/20/2008	25	17	8
50	██████4622	11/10/2008	19	12	7
51	██████5155	10/25/2008	16	10	6
52	██████5916	10/15/2008	22	14	8
53	██████7138	10/11/2008	41	27	14
54	██████7196	11/26/2008	16	11	5
55	██████5829	11/23/2008	31	21	10

No.	Policy	DTEFF	Incorrect Premium	Correct Premium	Amount of Overcharge
56	████████8751	10/23/2008	46	30	16
57	████████9309	9/1/2008	100	66	34
58	████████1411	9/13/2008	14	9	5
59	████████6728	11/21/2008	102	68	34
60	████████8146	10/14/2008	19	13	6
61	████████4522	9/10/2008	52	35	17
62	████████6877	9/26/2008	38	25	13
63	████████6579	11/23/2008	57	38	19
64	████████7581	11/26/2008	5	3	2
65	████████6518	11/16/2008	83	56	27
66	████████6778	12/19/2008	22	14	8
67	████████8728	9/20/2008	105	70	35
68	████████9119	12/21/2008	37	25	12
69	████████9479	9/7/2008	117	78	39
70	████████4314	10/11/2008	8	5	3
71	████████7655	9/26/2008	39	26	13
72	████████0442	10/26/2008	55	37	18
73	████████4541	10/22/2008	257	171	86
74	████████4906	9/17/2008	46	31	15
75	████████8749	10/29/2008	72	48	24
76	████████2301	12/28/2008	39	26	13
77	████████2305	11/13/2008	41	27	14
78	████████4105	9/13/2008	392	261	131
79	████████6622	10/25/2008	50	34	16
80	████████6015	12/1/2008	14	9	5
81	████████6230	12/1/2008	91	61	30
82	████████8338	11/10/2008	45	30	15

Reference: §287.955.1 RSMo, NCCI Basic Manual (2001 MO) – Missouri Rule 2.E.

CCPAP Applied

3. In one instance the Company attached a waiver of subrogation form to a policy containing construction code classifications.

#	Sample Name	Policy #	Eff. Date	Prem O/C	Est of Int on Date of Review	Total Due Insd On Date of Review
1	CCPAP Applied	██████████0009	11/1/2009	\$250.00	\$70.71	\$320.71

Reference: §287.150.6 RSMo & 20 CSR 500-6.500(2)(A).

4. In two instances the Company failed to apply officers' payroll to the correct NCCI class codes on the final audit.

#	Sample Name	Policy #	Eff. Date
1	CCPAP Applied	██████████0010	10/7/2010
2	CCPAP Applied	██████████0007	10/13/2007

Reference: §287.955.3 RSMo

5. In 23 instances the Company failed to verify at audit that information that was reported by insureds to the NCCI regarding the Missouri Contracting Premium Adjustment Credit was accurate.

#	Survey	Policy #	Eff. Date
1	CCPAP applied	██████████0006	04/25/06
2	CCPAP applied	██████████0007	04/25/07
3	CCPAP applied	██████████0008	04/25/08
4	CCPAP applied	██████████0007	11/01/07
5	CCPAP applied	██████████0009	11/01/09
6	CCPAP applied	██████████0009	02/13/09
7	CCPAP applied	██████████0009	06/26/09
8	CCPAP applied	██████████0006	09/25/06

#	Survey	Policy #	Eff. Date
9	CCPAP applied	██████████0009	03/14/09
10	CCPAP applied	██████████0000	04/20/07
11	CCPAP applied	██████████0000	08/24/06
12	CCPAP applied	██████████0007	08/24/07
13	CCPAP applied	██████████0010	08/24/10
14	CCPAP applied	██████████0006	10/11/06
15	CCPAP applied	██████████0007	11/20/07
16	CCPAP applied	██████████0008	01/23/08
17	CCPAP applied	██████████0011	01/23/11
18	CCPAP applied	██████████0007	07/12/07
19	CCPAP applied	██████████0007	02/14/07
20	CCPAP applied	██████████50000	10/07/07
21	CCPAP applied	██████████50009	10/07/09
22	CCPAP applied	██████████50010	10/07/10
23	CCPAP applied	██████████50011	10/07/11

Reference: §287.955.3 RSMo

6. In four instances the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit resulting in premium over charges. The Company agreed with this issue. As of the date of this report the Company has not acknowledged any refunds for the below indicated overcharges.

#	Survey	Policy #	Eff. Date	Prem O/C	Est Int On Crit Date	Total Due Insd on Crit Date	SIF O/pay
1	CCPAP Applied	██████████0007	11/1/2007	\$58.00	\$25.70	\$83.70	\$2.00
2	CCPAP Applied	██████████0009	11/1/2009	\$87.00	\$22.83	\$109.83	\$3.00
3	CCPAP Applied	██████████0008	1/23/2008	\$99.00	\$41.80	\$140.80	\$3.00
4	CCPAP Applied	██████████0011	5/1/2011	\$112.00	\$17.65	\$129.65	\$3.00

Reference: §287.955.5 RSMo

7. The examiners found one instance where the Company applied MCCPAP Credit to the premium on the final audit, without a Contracting Class code present on the audit.

#	Sample Name	Policy #	Eff. Date	Prem U/C	SIF U/Pay
1	CCPAP Applied	██████████0007	10/13/2007	\$283.00	\$8.00

Reference: §287.955.5 RSMo

8. In one instance the Company failed to apply the correct Class Code rate on the final audit.

#	Sample Name	Policy #	Eff. Date
1	CCPAP Applied	██████████0007	10/13/2007

Reference: §287.955.1 RSMo

CCPAP Not Applied

9. In one instance the Company failed to file an estimated payroll premium factor. The Company used 135% (1.35) for an estimated payroll premium factor that was not filed. The Company has disagreed.

#	Sample Name	Policy #	Eff Date
1	CCPAP Not Applied	██████████0010	11/19/2010

Reference: §287.947.1 RSMo

10. In one instance the Company failed to apply the correct Class Code rate on the final audit. The Company agreed. Payment has not been acknowledged to date.

#	Sample Name	Policy #	Eff Date	Prem O/C	Est Int on Review Date	Total Due Insd On Review Date
1	CCPAP Not Applied	██████████0000	5/6/11	\$317.00	\$47.76	\$364.76

Reference: §287.955.1 RSMo

11. In two instances the Company failed to apply the correct premium discount rates resulting in Premium undercharges.

#	Sample Name	Policy #	Eff Date	Prem U/C
1	CCPAP Not Applied	██████████0006	4/22/2006	\$132.00
2	CCPAP Not Applied	██████████0011	4/23/2011	\$132.00

Reference: §287.955.3 RSMo, NCCI Basic Manual- 2001 Edition, Appendix A, Table 10, Type B Carriers Premium Discount Tables, & Missouri Workers Compensation Premium Algorithm.

12. In the three instances the Company failed to allocate a flat 10% of the officers payroll on code 8810-Clerical Office Employees NOC resulting in policy premium overcharges. The Company agreed with this issue. No payment has been acknowledged to date.

#	Sample Name	Policy #	Eff Date	Prem O/C	Est Int On Review Date	Total Due Insd on Review Date	SIF O/pay
1	CCPAP Not Applied	██████████0008	6/16/2008	\$158.00	\$61.09	\$219.09	\$4.00
2	CCPAP Not Applied	██████████0000	3/14/2008	\$102.00	\$41.80	\$143.80	\$3.00
3	CCPAP Not Applied	██████████0009	11/16/2009	\$113.00	\$29.26	\$142.26	\$3.00

Reference: §287.955.1 RSMo, NCCI Basic Manual- 2001 Edition, Missouri Rule 2.E.

Cancelled Pro-Rata

The examiners reviewed a random sample of 25 policy files from a total population of 271 policies that were cancelled for reasons such as nonpayment of premium, non-renewals and rewrites where pro-rata refunds were generated.

The examiners found no issues with the pro-rata refund calculations and subsequent refunds.

Cancelled Short Rate

The examiners reviewed a random sample of 25 policy files from a total population of 100 policies that were cancelled at the insured's request where short rated refunds were generated.

The examiners found the following instance.

13. In one instance the Company failed to apply the correct Minimum Premium to the policy on the final audit.

#	Sample Name	Policy #	Eff Date	Prem O/C	Est Int on Review date	Total Due Insd on Review Date	SIF O/pay
1	Cx Short Rate	██████████5808	12/31/2008	\$478.00	\$188.95	\$666.95	\$14.00

Reference: §287.955.5 RSMo

Cancelled By Insurer

The examiners reviewed a random sample of 25 policy files from a total population of 133 policies that were cancelled at the Company's request where pro-rata refunds were generated.

The examiners found no issues with the pro-rata refund calculations and subsequent refunds.

Increased Limits Factor Self Audit

14. In 1,895 instances the Company failed to apply Increased Limits factors on audits for those policies identified with limits greater than 100,000/100,000/500,000. This resulted in policy premium undercharges specific to this issue.

#	POLICY NUMBER	DTEFF
1	██████████0000	10/01/10
2	██████████0006	04/17/06
3	██████████0007	04/17/07
4	██████████0008	04/17/08
5	██████████0009	04/17/09
6	██████████0000	05/01/07
7	██████████0008	05/01/08
8	██████████0009	05/01/09
9	██████████0010	05/01/10
10	██████████0011	05/01/11
11	██████████0006	10/20/06
12	██████████0007	10/20/07
13	██████████0008	04/01/08
14	██████████0009	04/01/09
15	██████████0010	04/01/10
16	██████████0011	04/01/11
17	██████████0007	06/01/07
18	██████████0008	06/01/08
19	██████████0009	06/01/09
20	██████████0010	06/01/10
21	██████████0011	06/01/11
22	██████████0000	11/22/06
23	██████████0007	11/22/07
24	██████████0000	12/22/06
25	██████████0007	12/22/07
26	██████████0008	12/22/08
27	██████████0009	12/22/09
28	██████████0000	10/25/06
29	██████████0007	10/25/07
30	██████████0008	10/25/08
31	██████████0009	10/25/09
32	██████████0010	10/25/10
33	██████████0011	10/25/11
34	██████████0000	12/04/07
35	██████████0008	12/04/08
36	██████████0009	12/04/09
37	██████████0010	12/04/10
38	██████████0006	02/01/06
39	██████████0007	02/01/07

#	POLICY NUMBER	DTEFF
40	██████████0000	03/01/12
41	██████████0000	12/01/11
42	██████████0000	03/08/11
43	██████████0007	07/01/07
44	██████████0008	07/01/08
45	██████████0009	07/01/09
46	██████████0010	07/01/10
47	██████████0011	07/01/11
48	██████████0007	01/01/07
49	██████████0008	01/01/08
50	██████████0009	01/01/09
51	██████████0010	01/01/10
52	██████████0011	01/01/11
53	██████████0007	02/07/07
54	██████████0000	03/22/08
55	██████████0009	03/22/09
56	██████████0000	08/12/06
57	██████████0007	08/12/07
58	██████████0008	08/12/08
59	██████████0009	08/12/09
60	██████████0010	08/12/10
61	██████████0011	08/12/11
62	██████████0006	10/23/06
63	██████████0007	10/23/07
64	██████████0008	10/23/08
65	██████████0009	10/23/09
66	██████████0010	10/23/10
67	██████████0011	10/23/11
68	██████████0000	11/06/07
69	██████████0008	11/06/08
70	██████████0009	11/06/09
71	██████████0010	11/06/10
72	██████████0011	11/06/11
73	██████████0006	11/26/06
74	██████████0007	11/26/07
75	██████████0008	11/26/08
76	██████████0009	11/26/09
77	██████████0010	11/26/10
78	██████████0007	02/26/07

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
79	██████████0008	02/01/08	119	██████████0008	02/26/08
80	██████████0009	02/01/09	120	██████████0000	03/31/07
81	██████████0000	06/15/07	121	██████████0008	03/31/08
82	██████████0008	06/15/08	122	██████████0009	03/31/09
83	██████████0009	06/15/09	123	██████████0010	03/31/10
84	██████████0010	06/15/10	124	██████████0011	03/31/11
85	██████████0011	06/15/11	125	██████████0012	03/31/12
86	██████████0000	08/01/11	126	██████████0008	03/26/08
87	██████████0008	10/02/08	127	██████████0009	03/26/09
88	██████████0000	3/12/2007	128	██████████0010	3/26/2010
89	██████████0008	3/12/2008	129	██████████0006	4/12/2006
90	██████████0009	3/12/2009	130	██████████0007	4/12/2007
91	██████████0000	12/7/2008	131	██████████0008	4/12/2008
92	██████████0006	2/21/2006	132	██████████0009	4/12/2009
93	██████████0006	6/16/2006	133	██████████0010	4/12/2010
94	██████████0007	6/16/2007	134	██████████0011	4/12/2011
95	██████████0008	6/16/2008	135	██████████0010	4/1/2010
96	██████████0009	6/16/2009	136	██████████0011	4/1/2011
97	██████████0010	6/16/2010	137	██████████0000	8/20/2006
98	██████████0011	6/16/2011	138	██████████0007	8/20/2007
99	██████████0000	10/12/2006	139	██████████0008	8/20/2008
100	██████████0007	10/12/2007	140	██████████0009	8/20/2009
101	██████████0008	10/12/2008	141	██████████0010	8/20/2010
102	██████████0009	10/12/2009	142	██████████0011	8/20/2011
103	██████████0010	10/12/2010	143	██████████0000	5/23/2008
104	██████████0011	10/12/2011	144	██████████0009	5/23/2009
105	██████████0000	7/1/2007	145	██████████0010	5/23/2010
106	██████████0000	11/17/2006	146	██████████0011	5/23/2011
107	██████████0007	11/17/2007	147	██████████0000	12/22/2010
108	██████████0006	8/4/2006	148	██████████0000	11/8/2006
109	██████████0007	8/4/2007	149	██████████0007	11/8/2007
110	██████████0008	8/4/2008	150	██████████0008	11/8/2008
111	██████████0009	8/4/2009	151	██████████0009	11/8/2009
112	██████████0010	8/4/2010	152	██████████0010	11/8/2010
113	██████████0011	8/4/2011	153	██████████0011	11/8/2011
114	██████████0000	11/1/2006	154	██████████0007	9/27/2007
115	██████████0007	9/1/2007	155	██████████0008	9/27/2008
116	██████████0008	9/1/2008	156	██████████0009	9/27/2009
117	██████████0000	1/23/2007	157	██████████0010	9/27/2010
118	██████████0006	9/28/2006	158	██████████0011	9/27/2011

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
159	██████████0007	208	199	██████████0000	4/6/2007
160	██████████0006	209	200	██████████0006	11/4/2006
161	██████████0007	210	201	██████████0006	11/3/2006
162	██████████0000	211	202	██████████0008	11/3/2008
163	██████████0008	212	203	██████████0009	11/3/2009
164	██████████0009	213	204	██████████0010	11/3/2010
165	██████████0007	214	205	██████████0011	11/3/2011
166	██████████0008	215	206	██████████0006	10/17/2006
167	██████████0009	216	207	██████████0007	10/17/2007
168	██████████0010	217	208	██████████0008	10/17/2008
169	██████████0011	218	209	██████████0009	10/17/2009
170	██████████0006	219	210	██████████0010	10/17/2010
171	██████████0007	220	211	██████████0011	10/17/2011
172	██████████0008	221	212	██████████0000	12/2/2009
173	██████████0009	222	213	██████████0006	4/1/2006
174	██████████0010	223	214	██████████0007	4/1/2007
175	██████████0011	224	215	██████████0000	8/8/2007
176	██████████0007	225	216	██████████0008	8/8/2008
177	██████████0008	226	217	██████████0009	8/8/2009
178	██████████0000	227	218	██████████0010	8/8/2010
179	██████████0007	228	219	██████████0006	1/11/2006
180	██████████0008	229	220	██████████0007	1/11/2007
181	██████████0009	230	221	██████████0006	6/18/2006
182	██████████0010	231	222	██████████0007	6/18/2007
183	██████████0011	232	223	██████████0008	6/18/2008
184	██████████0000	233	224	██████████0009	6/18/2009
185	██████████0008	234	225	██████████0010	6/18/2010
186	██████████0009	235	226	██████████0011	6/18/2011
187	██████████0010	236	227	██████████0000	8/1/2007
188	██████████0011	237	228	██████████0006	10/1/2006
189	██████████0007	238	229	██████████0006	2/23/2006
190	██████████0008	239	230	██████████0007	7/1/2007
191	██████████0000	240	231	██████████0008	7/1/2008
192	██████████0000	241	232	██████████0009	7/1/2009
193	██████████0007	242	233	██████████0010	7/1/2010
194	██████████0008	243	234	██████████0011	7/1/2011
195	██████████0000	244	235	██████████0006	2/1/2006
196	██████████0007	245	236	██████████0007	2/1/2007
197	██████████0008	246	237	██████████0008	2/1/2008
198	██████████0009	247	238	██████████0000	8/12/2007

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
239	██████████0010	2/9/2010	279	██████████0006	10/13/2006
240	██████████0011	2/9/2011	280	██████████0007	10/13/2007
241	██████████0006	5/5/2006	281	██████████0008	10/13/2008
242	██████████0007	5/5/2007	282	██████████0009	10/13/2009
243	██████████0008	5/5/2008	283	██████████0010	10/13/2010
244	██████████0009	5/5/2009	284	██████████0011	10/13/2011
245	██████████0010	5/5/2010	285	██████████0007	1/1/2007
246	██████████0011	5/5/2011	286	██████████0008	1/1/2008
247	██████████0006	11/22/2006	287	██████████0009	1/1/2009
248	██████████0007	11/22/2007	288	██████████0010	1/1/2010
249	██████████0010	11/22/2010	289	██████████0011	1/1/2011
250	██████████0007	7/2/2007	290	██████████0000	11/1/2007
251	██████████0008	7/2/2008	291	██████████0008	11/1/2008
252	██████████0009	7/2/2009	292	██████████0009	11/1/2009
253	██████████0010	7/2/2010	293	██████████0010	11/1/2010
254	██████████0011	7/2/2011	294	██████████0000	9/1/2006
255	██████████0000	1/10/2008	295	██████████0007	9/1/2007
256	██████████0009	1/10/2009	296	██████████0000	9/28/2006
257	██████████0010	1/10/2010	297	██████████0008	9/28/2008
258	██████████0007	4/1/2007	298	██████████0009	9/28/2009
259	██████████0007	4/1/2007	299	██████████0010	9/28/2010
260	██████████0006	2/1/2006	300	██████████0011	9/28/2011
261	██████████0006	5/26/2006	301	██████████0000	2/16/2007
262	██████████0007	05/26/07	302	██████████0008	02/16/08
263	██████████0008	05/26/08	303	██████████0009	02/16/09
264	██████████0006	07/27/06	304	██████████0010	02/16/10
265	██████████0007	07/27/07	305	██████████0011	02/16/11
266	██████████0008	07/27/08	306	██████████0006	07/01/06
267	██████████0009	07/27/09	307	██████████0007	07/01/07
268	██████████0010	07/27/10	308	██████████0000	05/05/07
269	██████████0011	07/27/11	309	██████████0008	05/05/08
270	██████████0006	12/23/06	310	██████████0006	12/20/06
271	██████████0006	07/03/06	311	██████████0007	12/20/07
272	██████████0007	07/03/07	312	██████████0008	12/20/08
273	██████████0006	04/25/06	313	██████████0009	12/20/09
274	██████████0007	04/25/07	314	██████████0010	12/20/10
275	██████████0008	04/25/08	315	██████████0006	04/01/06
276	██████████0009	04/25/09	316	██████████0006	09/30/06
277	██████████0006	01/11/06	317	██████████0007	09/30/07
278	██████████0007	01/11/07	318	██████████0000	02/22/08

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
319	██████████0006	05/23/06	359	██████████0009	02/22/09
320	██████████0007	05/23/07	360	██████████0010	02/22/10
321	██████████0008	05/23/08	361	██████████0000	10/01/09
322	██████████0006	04/25/06	362	██████████0010	10/01/10
323	██████████0007	04/25/07	363	██████████0011	10/01/11
324	██████████0008	04/25/08	364	██████████0000	01/04/07
325	██████████0009	04/25/09	365	██████████0000	07/16/07
326	██████████0006	06/01/06	366	██████████0008	07/16/08
327	██████████0007	06/01/07	367	██████████0009	07/16/09
328	██████████0008	06/01/08	368	██████████0010	07/16/10
329	██████████0009	06/01/09	369	██████████0007	03/01/07
330	██████████0010	06/01/10	370	██████████0008	03/01/08
331	██████████0000	02/01/07	371	██████████0009	03/01/09
332	██████████0008	02/01/08	372	██████████0006	12/04/06
333	██████████0009	02/01/09	373	██████████0007	12/04/07
334	██████████0006	07/17/06	374	██████████0008	12/04/08
335	██████████0006	11/01/06	375	██████████0009	12/04/09
336	██████████0007	11/01/07	376	██████████0006	05/06/06
337	██████████0008	11/01/08	377	██████████0007	05/06/07
338	██████████0009	11/01/09	378	██████████0008	05/06/08
339	██████████0010	11/01/10	379	██████████0009	05/06/09
340	██████████0000	03/09/07	380	██████████0010	05/06/10
341	██████████0008	03/09/08	381	██████████0011	05/06/11
342	██████████0009	03/09/09	382	██████████0000	11/08/06
343	██████████0010	03/09/10	383	██████████0007	11/08/07
344	██████████0011	03/09/11	384	██████████0008	11/08/08
345	██████████0000	03/05/07	385	██████████0009	11/08/09
346	██████████0008	03/05/08	386	██████████0000	02/07/09
347	██████████0009	03/05/09	387	██████████0006	01/30/06
348	██████████0007	05/02/07	388	██████████0007	01/30/07
349	██████████0008	05/02/08	389	██████████0008	01/30/08
350	██████████0006	07/01/06	390	██████████0006	10/07/06
351	██████████0007	07/01/07	391	██████████0006	12/12/06
352	██████████0008	07/01/08	392	██████████0007	12/12/07
353	██████████0006	03/01/06	393	██████████0008	12/12/08
354	██████████0007	03/01/07	394	██████████0009	12/12/09
355	██████████0008	03/01/08	395	██████████0010	12/12/10
356	██████████0006	02/13/06	396	██████████0011	12/12/11
357	██████████0007	02/13/07	397	██████████0000	07/30/07
358	██████████0008	02/13/08	398	██████████0008	07/30/08

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
399	██████████0009	02/13/09	439	██████████0009	07/30/09
400	██████████0010	02/13/10	440	██████████0010	07/30/10
401	██████████0011	02/13/11	441	██████████0007	01/02/07
402	██████████0006	08/10/06	442	██████████0008	01/02/08
403	██████████0007	08/10/07	443	██████████0009	01/02/09
404	██████████0008	08/10/08	444	██████████0010	01/02/10
405	██████████0006	05/06/06	445	██████████0011	01/02/11
406	██████████0007	05/06/07	446	██████████0008	09/15/08
407	██████████0008	05/06/08	447	██████████0000	11/21/06
408	██████████0009	05/06/09	448	██████████0007	11/21/07
409	██████████0006	06/26/06	449	██████████0008	11/21/08
410	██████████0007	06/26/07	450	██████████0009	11/21/09
411	██████████0008	06/26/08	451	██████████0010	11/21/10
412	██████████0009	06/26/09	452	██████████0006	06/01/06
413	██████████0010	06/26/10	453	██████████0007	06/01/07
414	██████████0011	06/26/11	454	██████████0008	06/01/08
415	██████████0000	12/14/07	455	██████████0007	03/12/07
416	██████████0008	12/14/08	456	██████████0008	03/12/08
417	██████████0000	08/18/07	457	██████████0009	03/12/09
418	██████████0008	08/18/08	458	██████████0010	03/12/10
419	██████████0000	10/24/06	459	██████████0011	03/12/11
420	██████████0007	10/24/07	460	██████████0000	03/05/09
421	██████████0008	10/24/08	461	██████████0010	03/05/10
422	██████████0000	01/24/07	462	██████████0011	03/05/11
423	██████████0008	01/24/08	463	██████████0007	03/14/07
424	██████████0000	06/07/07	464	██████████0008	03/14/08
425	██████████0000	08/19/07	465	██████████0009	03/14/09
426	██████████0008	08/19/08	466	██████████0000	06/29/08
427	██████████0010	08/19/10	467	██████████0009	06/29/09
428	██████████0011	08/19/11	468	██████████0010	06/29/10
429	██████████0000	09/13/07	469	██████████0011	06/29/11
430	██████████0006	07/15/06	470	██████████0006	04/18/06
431	██████████0006	07/09/06	471	██████████0007	04/18/07
432	██████████0007	07/09/07	472	██████████0008	04/18/08
433	██████████0008	07/09/08	473	██████████0009	04/18/09
434	██████████0009	07/09/09	474	██████████0010	04/18/10
435	██████████0010	07/09/10	475	██████████0011	04/18/11
436	██████████0006	08/05/06	476	██████████0000	09/08/07
437	██████████0007	08/05/07	477	██████████0008	09/08/08
438	██████████0008	08/05/08	478	██████████0007	05/06/07

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
479	██████████0009	08/05/09	519	██████████0000	06/12/08
480	██████████0007	07/01/07	520	██████████0006	12/18/06
481	██████████0008	07/01/08	521	██████████0007	12/18/07
482	██████████0009	07/01/09	522	██████████0000	09/01/07
483	██████████0010	07/01/10	523	██████████0008	09/01/08
484	██████████0011	07/01/11	524	██████████0009	09/01/09
485	██████████0007	05/15/07	525	██████████0010	09/01/10
486	██████████0008	05/15/08	526	██████████0000	04/01/09
487	██████████0000	11/01/07	527	██████████0006	11/13/06
488	██████████0000	11/10/07	528	██████████0007	11/13/07
489	██████████0008	11/10/08	529	██████████0000	01/09/09
490	██████████0006	09/01/06	530	██████████0010	01/09/10
491	██████████0000	07/29/07	531	██████████0011	01/09/11
492	██████████0008	07/29/08	532	██████████0006	07/01/06
493	██████████0009	07/29/09	533	██████████0007	07/01/07
494	██████████0010	07/29/10	534	██████████0000	06/11/06
495	██████████0011	07/29/11	535	██████████0007	06/11/07
496	██████████0000	08/25/07	536	██████████0000	02/24/08
497	██████████0008	08/25/08	537	██████████0009	02/24/09
498	██████████0006	11/11/06	538	██████████0010	02/24/10
499	██████████0006	04/20/06	539	██████████0011	02/24/11
500	██████████0006	09/25/06	540	██████████0007	07/10/07
501	██████████0000	10/01/07	541	██████████0008	07/10/08
502	██████████0008	10/01/08	542	██████████0009	07/10/09
503	██████████0009	10/01/09	543	██████████0010	07/10/10
504	██████████0010	10/01/10	544	██████████0011	07/10/11
505	██████████0011	10/01/11	545	██████████0000	10/13/06
506	██████████0000	10/24/07	546	██████████0007	10/13/07
507	██████████0008	10/24/08	547	██████████0008	10/13/08
508	██████████0009	10/24/09	548	██████████0009	10/13/09
509	██████████0010	10/24/10	549	██████████0010	10/13/10
510	██████████0011	10/24/11	550	██████████0011	10/13/11
511	██████████0006	04/01/06	551	██████████0000	06/15/07
512	██████████0007	04/01/07	552	██████████0008	06/15/08
513	██████████0008	04/01/08	553	██████████0000	04/01/07
514	██████████0006	04/26/06	554	██████████0000	11/26/09
515	██████████0000	04/09/08	555	██████████0000	05/04/07
516	██████████0009	04/09/09	556	██████████0008	05/04/08
517	██████████0010	04/09/10	557	██████████0000	12/31/06
518	██████████0000	03/14/08	558	██████████0000	07/14/06

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
559	██████████0009	03/14/09	599	██████████0007	07/14/07
560	██████████0000	07/02/07	600	██████████0008	07/14/08
561	██████████0008	07/02/08	601	██████████0009	07/14/09
562	██████████0000	09/08/07	602	██████████0006	11/16/06
563	██████████0008	09/08/08	603	██████████0007	11/16/07
564	██████████0006	03/15/06	604	██████████0006	11/22/06
565	██████████0006	09/03/06	605	██████████0007	11/22/07
566	██████████0007	09/03/07	606	██████████0008	11/22/08
567	██████████0008	09/03/08	607	██████████0009	11/22/09
568	██████████0009	09/03/09	608	██████████0010	11/22/10
569	██████████0010	09/03/10	609	██████████0011	11/22/11
570	██████████0011	09/03/11	610	██████████0006	01/01/06
571	██████████0007	06/14/07	611	██████████0000	04/30/07
572	██████████0008	06/14/08	612	██████████0000	03/18/08
573	██████████0009	06/14/09	613	██████████0000	08/20/06
574	██████████0006	12/16/06	614	██████████0007	08/20/07
575	██████████0007	12/16/07	615	██████████0008	08/20/08
576	██████████0008	12/16/08	616	██████████0009	08/20/09
577	██████████0009	12/16/09	617	██████████0010	08/20/10
578	██████████0010	12/16/10	618	██████████0011	08/20/11
579	██████████0000	11/01/07	619	██████████0000	10/25/06
580	██████████0008	11/01/08	620	██████████0007	10/25/07
581	██████████0009	11/01/09	621	██████████0008	10/25/08
582	██████████0010	11/01/10	622	██████████0009	10/25/09
583	██████████0011	11/01/11	623	██████████0010	10/25/10
584	██████████0006	04/18/06	624	██████████0011	12/01/11
585	██████████0006	07/27/06	625	██████████0000	10/15/07
586	██████████0007	07/27/07	626	██████████0008	10/15/08
587	██████████0008	07/27/08	627	██████████0009	10/15/09
588	██████████0006	03/01/06	628	██████████0010	10/15/10
589	██████████0006	11/01/06	629	██████████0011	10/15/11
590	██████████0006	10/03/06	630	██████████0000	12/12/06
591	██████████0007	10/03/07	631	██████████0007	12/12/07
592	██████████0008	10/03/08	632	██████████0008	12/12/08
593	██████████0009	10/03/09	633	██████████0009	12/12/09
594	██████████0010	10/03/10	634	██████████0010	12/12/10
595	██████████0011	10/03/11	635	██████████0011	12/12/11
596	██████████0006	01/20/06	636	██████████0000	11/26/06
597	██████████0008	01/20/08	637	██████████0007	11/26/07
598	██████████0009	01/20/09	638	██████████0008	11/26/08

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
639	██████████0010	01/20/10	679	██████████0009	11/26/09
640	██████████0011	01/20/11	680	██████████0010	11/26/10
641	██████████0000	11/01/06	681	██████████0000	10/27/08
642	██████████0007	11/01/07	682	██████████0009	10/27/09
643	██████████0000	04/20/07	683	██████████0010	10/27/10
644	██████████0007	05/10/07	684	██████████0000	06/20/07
645	██████████0000	10/17/06	685	██████████0008	06/20/08
646	██████████0007	10/17/07	686	██████████0009	06/20/09
647	██████████0009	10/17/09	687	██████████0010	06/20/10
648	██████████0010	10/17/10	688	██████████0011	06/20/11
649	██████████0011	10/17/11	689	██████████0000	11/20/06
650	██████████0000	11/01/06	690	██████████0007	11/20/07
651	██████████0007	11/01/07	691	██████████0000	10/20/07
652	██████████0008	11/01/08	692	██████████0000	01/01/10
653	██████████0009	11/01/09	693	██████████0011	01/01/11
654	██████████0006	11/02/06	694	██████████0000	02/12/09
655	██████████0007	11/02/07	695	██████████0010	02/12/10
656	██████████0008	11/02/08	696	██████████0011	02/12/11
657	██████████0009	11/02/09	697	██████████0000	04/11/07
658	██████████0010	11/02/10	698	██████████0008	04/11/08
659	██████████0011	11/02/11	699	██████████0010	04/11/10
660	██████████0006	02/01/06	700	██████████0000	04/06/08
661	██████████0007	02/01/07	701	██████████0009	04/06/09
662	██████████0008	02/01/08	702	██████████0000	08/12/07
663	██████████0009	02/01/09	703	██████████0008	08/12/08
664	██████████0010	02/01/10	704	██████████0000	01/11/07
665	██████████0011	02/01/11	705	██████████0008	01/11/08
666	██████████0000	01/06/08	706	██████████0009	01/11/09
667	██████████0009	01/06/09	707	██████████0000	12/05/06
668	██████████0006	03/11/06	708	██████████0000	06/10/09
669	██████████0000	10/04/06	709	██████████0010	06/10/10
670	██████████0000	11/28/07	710	██████████0011	06/10/11
671	██████████0006	11/01/06	711	██████████0000	01/09/09
672	██████████0000	06/20/07	712	██████████0010	01/09/10
673	██████████0000	03/28/07	713	██████████0011	01/09/11
674	██████████0008	03/28/08	714	██████████0000	05/16/07
675	██████████0000	04/09/07	715	██████████0008	05/16/08
676	██████████0008	04/09/08	716	██████████0009	05/16/09
677	██████████0009	04/09/09	717	██████████0010	05/16/10
678	██████████0010	04/09/10	718	██████████0006	11/23/06

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
719	██████████0011	04/09/11	759	██████████0007	11/23/07
720	██████████0007	10/06/07	760	██████████0008	11/23/08
721	██████████0000	12/18/07	761	██████████0009	11/23/09
722	██████████0000	01/25/07	762	██████████0010	11/23/10
723	██████████0008	01/25/08	763	██████████0000	06/27/07
724	██████████0009	01/25/09	764	██████████0008	06/27/08
725	██████████0010	01/25/10	765	██████████0009	06/27/09
726	██████████0011	01/25/11	766	██████████0010	06/27/10
727	██████████0000	06/02/08	767	██████████0011	06/27/11
728	██████████0009	06/02/09	768	██████████0000	11/06/07
729	██████████0010	06/02/10	769	██████████0008	11/06/08
730	██████████0011	06/02/11	770	██████████0000	09/29/09
731	██████████0000	01/01/08	771	██████████0010	09/29/10
732	██████████0000	03/31/08	772	██████████0011	09/29/11
733	██████████0009	03/31/09	773	██████████0007	04/18/07
734	██████████0010	03/31/10	774	██████████0000	10/23/06
735	██████████0011	03/31/11	775	██████████0007	10/23/07
736	██████████0000	02/12/07	776	██████████0008	10/23/08
737	██████████0008	02/12/08	777	██████████0000	12/01/06
738	██████████0009	02/12/09	778	██████████0000	03/14/07
739	██████████0010	02/12/10	779	██████████0008	03/14/08
740	██████████0011	02/12/11	780	██████████0000	09/01/07
741	██████████0000	01/01/07	781	██████████0008	09/01/08
742	██████████0008	01/01/08	782	██████████0009	09/01/09
743	██████████0006	07/26/06	783	██████████0010	09/01/10
744	██████████0007	07/26/07	784	██████████0011	09/01/11
745	██████████0008	07/26/08	785	██████████0009	06/27/09
746	██████████0009	07/26/09	786	██████████0010	06/27/10
747	██████████0010	07/26/10	787	██████████0011	06/27/11
748	██████████0011	07/26/11	788	██████████0000	11/01/09
749	██████████0006	08/01/06	789	██████████0010	11/01/10
750	██████████0006	08/01/06	790	██████████0011	11/01/11
751	██████████0006	08/01/06	791	██████████0000	09/30/07
752	██████████0000	06/28/07	792	██████████0000	07/16/08
753	██████████0008	06/28/08	793	██████████0009	07/16/09
754	██████████0000	08/01/07	794	██████████0010	07/16/10
755	██████████0008	08/01/08	795	██████████0011	07/16/11
756	██████████0009	08/01/09	796	██████████0000	08/08/08
757	██████████0010	08/01/10	797	██████████0000	04/01/09
758	██████████0011	08/01/11	798	██████████0010	04/01/10

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
799	██████████0000	12/01/07	839	██████████0000	01/01/09
800	██████████0008	12/01/08	840	██████████0010	01/01/10
801	██████████0000	01/10/08	841	██████████0000	06/01/07
802	██████████0009	01/10/09	842	██████████0008	06/01/08
803	██████████0010	01/10/10	843	██████████0009	06/01/09
804	██████████0011	01/10/11	844	██████████0010	06/01/10
805	██████████0000	12/23/07	845	██████████0011	06/01/11
806	██████████0008	12/23/08	846	██████████0010	02/13/10
807	██████████0000	11/13/07	847	██████████0011	02/13/11
808	██████████0008	11/13/08	848	██████████0000	01/01/10
809	██████████0009	11/13/09	849	██████████0011	01/01/11
810	██████████0000	11/01/07	850	██████████0000	03/23/10
811	██████████0008	11/01/08	851	██████████0011	03/23/11
812	██████████0006	08/28/06	852	██████████0000	01/04/11
813	██████████0007	08/28/07	853	██████████0000	02/01/11
814	██████████0008	08/28/08	854	██████████0000	04/01/07
815	██████████0000	11/01/07	855	██████████0008	04/01/08
816	██████████0000	11/01/08	856	██████████0009	04/01/09
817	██████████0009	11/01/09	857	██████████0010	04/01/10
818	██████████0010	11/01/10	858	██████████0011	04/01/11
819	██████████0011	11/01/11	859	██████████0006	09/30/06
820	██████████0006	01/07/06	860	██████████0000	01/03/09
821	██████████0007	01/07/07	861	██████████0010	01/03/10
822	██████████0000	04/01/07	862	██████████0011	01/03/11
823	██████████0008	04/01/08	863	██████████0006	09/23/06
824	██████████0009	04/01/09	864	██████████0007	09/23/07
825	██████████0010	04/01/10	865	██████████0011	04/07/11
826	██████████0000	04/03/07	866	██████████0000	09/01/07
827	██████████0008	04/03/08	867	██████████0008	09/01/08
828	██████████0009	04/03/09	868	██████████0009	09/01/09
829	██████████0010	04/03/10	869	██████████0010	09/01/10
830	██████████0011	04/03/11	870	██████████0011	09/01/11
831	██████████0000	07/12/07	871	██████████0006	09/07/06
832	██████████0008	07/12/08	872	██████████0007	07/01/07
833	██████████0009	07/12/09	873	██████████0008	07/01/08
834	██████████0000	01/17/08	874	██████████0000	09/13/07
835	██████████0000	07/01/07	875	██████████0008	09/13/08
836	██████████0008	07/01/08	876	██████████0000	05/19/09
837	██████████0009	07/01/09	877	██████████0010	05/19/10
838	██████████0010	07/01/10	878	██████████0011	05/19/11

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
879	██████████0011	07/01/11	919	██████████0007	09/01/07
880	██████████0000	07/01/07	920	██████████0008	09/01/08
881	██████████0008	07/01/08	921	██████████0009	12/05/09
882	██████████0009	07/01/09	922	██████████0009	12/01/09
883	██████████0010	07/01/10	923	██████████0010	12/01/10
884	██████████0000	06/06/07	924	██████████0007	04/01/07
885	██████████0006	07/14/06	925	██████████0007	05/01/07
886	██████████0007	07/14/07	926	██████████0000	10/01/10
887	██████████0000	02/19/08	927	██████████0011	10/01/11
888	██████████0008	12/31/08	928	██████████0000	05/29/08
889	██████████0000	03/01/07	929	██████████0006	11/01/06
890	██████████0000	11/16/07	930	██████████0007	03/01/07
891	██████████0000	05/01/07	931	██████████0008	03/01/08
892	██████████0000	09/01/06	932	██████████0000	05/22/07
893	██████████0007	09/01/07	933	██████████0000	11/01/06
894	██████████0008	09/01/08	934	██████████0000	05/06/07
895	██████████0009	09/01/09	935	██████████0008	05/06/08
896	██████████0010	09/01/10	936	██████████0009	05/06/09
897	██████████0011	09/01/11	937	██████████0000	08/01/10
898	██████████0000	01/30/07	938	██████████0011	08/01/11
899	██████████0008	01/30/08	939	██████████0000	11/05/11
900	██████████0009	01/30/09	940	██████████0000	05/15/11
901	██████████0010	01/30/10	941	██████████0006	07/20/06
902	██████████0011	01/30/11	942	██████████0007	07/20/07
903	██████████0000	11/30/07	943	██████████0008	07/20/08
904	██████████0008	11/30/08	944	██████████0000	02/07/08
905	██████████0009	11/30/09	945	██████████0009	02/07/09
906	██████████0010	11/30/10	946	██████████0007	07/01/07
907	██████████0006	07/01/06	947	██████████0008	07/01/08
908	██████████0007	07/01/07	948	██████████0009	07/01/09
909	██████████0008	07/01/08	949	██████████0000	09/10/07
910	██████████0000	08/22/06	950	██████████0008	09/10/08
911	██████████0000	05/12/09	951	██████████0009	09/10/09
912	██████████0010	05/12/10	952	██████████0010	09/10/10
913	██████████0000	01/02/08	953	██████████0000	03/26/11
914	██████████0009	01/02/09	954	██████████0000	07/30/06
915	██████████0010	01/02/10	955	██████████0007	07/30/07
916	██████████0011	01/02/11	956	██████████0008	07/30/08
917	██████████0000	01/30/07	957	██████████0009	07/30/09
918	██████████0008	01/30/08	958	██████████0011	07/30/11

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
959	██████████0007	07/01/07	999	██████████0007	07/01/07
960	██████████0008	07/01/08	1000	██████████0008	07/01/08
961	██████████0009	07/01/09	1001	██████████0009	07/01/09
962	██████████0000	06/01/08	1002	██████████0010	07/01/10
963	██████████0009	06/01/09	1003	██████████0011	07/01/11
964	██████████0010	06/01/10	1004	██████████0000	03/16/07
965	██████████0011	06/01/11	1005	██████████0008	03/16/08
966	██████████0000	06/20/08	1006	██████████0009	03/16/09
967	██████████0009	06/20/09	1007	██████████0010	03/16/10
968	██████████0010	06/20/10	1008	██████████0011	03/16/11
969	██████████0011	06/20/11	1009	██████████0000	09/26/07
970	██████████0000	08/24/06	1010	██████████0008	09/26/08
971	██████████0000	02/02/07	1011	██████████0009	09/26/09
972	██████████0008	02/02/08	1012	██████████0010	09/26/10
973	██████████0007	06/24/07	1013	██████████0011	09/26/11
974	██████████0008	06/24/08	1014	██████████0000	11/23/06
975	██████████0000	04/26/09	1015	██████████0007	11/23/07
976	██████████0010	04/26/10	1016	██████████0008	11/23/08
977	██████████0011	04/26/11	1017	██████████0009	11/23/09
978	██████████0000	10/15/07	1018	██████████0010	11/23/10
979	██████████0000	04/09/08	1019	██████████0011	11/23/11
980	██████████0000	12/01/08	1020	██████████0009	08/30/09
981	██████████0009	12/01/09	1021	██████████0010	08/30/10
982	██████████0010	12/01/10	1022	██████████0011	08/30/11
983	██████████0000	06/25/09	1023	██████████0000	04/01/10
984	██████████0000	09/01/06	1024	██████████0000	08/01/07
985	██████████0000	04/29/07	1025	██████████0008	08/01/08
986	██████████0000	08/21/06	1026	██████████0009	08/01/09
987	██████████0000	10/09/07	1027	██████████0010	08/01/10
988	██████████0008	10/09/08	1028	██████████0011	08/01/11
989	██████████0009	10/09/09	1029	██████████0006	02/02/06
990	██████████0010	10/09/10	1030	██████████0007	02/02/07
991	██████████0011	10/09/11	1031	██████████0000	07/01/07
992	██████████0000	12/10/07	1032	██████████0008	07/01/08
993	██████████0000	12/29/07	1033	██████████0009	07/01/09
994	██████████0008	12/29/08	1034	██████████0010	07/01/10
995	██████████0009	12/29/09	1035	██████████0011	07/01/11
996	██████████0010	12/29/10	1036	██████████0006	09/10/06
997	██████████0000	07/15/08	1037	██████████0007	09/10/07
998	██████████0009	07/15/09	1038	██████████0008	09/10/08

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1039	██████████0010	07/15/10	1079	██████████0006	04/26/06
1040	██████████0000	06/20/08	1080	██████████0007	04/26/07
1041	██████████0009	06/20/09	1081	██████████0008	04/26/08
1042	██████████0010	06/20/10	1082	██████████0009	04/26/09
1043	██████████0011	06/20/11	1083	██████████0010	04/26/10
1044	██████████0000	12/20/08	1084	██████████0011	04/26/11
1045	██████████0000	09/16/08	1085	██████████0000	01/12/11
1046	██████████0000	03/08/09	1086	██████████0006	10/10/06
1047	██████████0010	03/08/10	1087	██████████0007	10/10/07
1048	██████████0011	03/08/11	1088	██████████0008	10/10/08
1049	██████████0000	07/05/07	1089	██████████0009	10/10/09
1050	██████████0000	04/17/08	1090	██████████0010	10/10/10
1051	██████████0000	08/13/07	1091	██████████0011	10/10/11
1052	██████████0008	08/13/08	1092	██████████0000	11/18/06
1053	██████████0009	08/13/09	1093	██████████0007	11/18/07
1054	██████████0010	08/13/10	1094	██████████0006	04/12/06
1055	██████████0011	08/13/11	1095	██████████0007	04/12/07
1056	██████████0000	04/07/08	1096	██████████0008	04/12/08
1057	██████████0009	04/07/09	1097	██████████0009	04/12/09
1058	██████████0010	04/07/10	1098	██████████0010	04/12/10
1059	██████████0000	05/28/07	1099	██████████0006	03/17/06
1060	██████████0008	05/28/08	1100	██████████0007	03/17/07
1061	██████████0009	05/28/09	1101	██████████0008	03/17/08
1062	██████████0010	05/28/10	1102	██████████0009	03/17/09
1063	██████████0011	05/28/11	1103	██████████0010	03/17/10
1064	██████████0012	05/28/12	1104	██████████0000	12/21/07
1065	██████████0000	03/01/08	1105	██████████0008	12/21/08
1066	██████████0000	07/08/09	1106	██████████0009	12/21/09
1067	██████████0000	05/07/07	1107	██████████0010	02/01/10
1068	██████████0008	05/07/08	1108	██████████0011	02/01/11
1069	██████████0009	05/07/09	1109	██████████0000	01/01/10
1070	██████████0010	05/07/10	1110	██████████0006	02/01/06
1071	██████████0011	05/07/11	1111	██████████0007	02/01/07
1072	██████████0012	05/07/12	1112	██████████0008	02/01/08
1073	██████████0000	04/05/08	1113	██████████0009	02/01/09
1074	██████████0009	04/05/09	1114	██████████0010	02/01/10
1075	██████████0000	04/16/08	1115	██████████0011	02/01/11
1076	██████████0000	10/04/07	1116	██████████0007	06/16/07
1077	██████████0008	10/04/08	1117	██████████0008	06/16/08
1078	██████████0000	05/20/07	1118	██████████0009	06/16/09

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1119	██████████0008	05/20/08	1159	██████████0010	06/16/10
1120	██████████0009	05/20/09	1160	██████████0006	07/01/06
1121	██████████0010	05/20/10	1161	██████████0007	07/01/07
1122	██████████0011	05/20/11	1162	██████████0008	07/01/08
1123	██████████0000	08/01/08	1163	██████████0000	08/01/06
1124	██████████0000	03/20/07	1164	██████████0007	08/01/07
1125	██████████0008	03/20/08	1165	██████████0008	08/01/08
1126	██████████0009	03/20/09	1166	██████████0009	08/01/09
1127	██████████0000	10/30/07	1167	██████████0010	08/01/10
1128	██████████0000	03/24/09	1168	██████████0006	01/08/06
1129	██████████0010	03/24/10	1169	██████████0007	01/08/07
1130	██████████0011	03/24/11	1170	██████████0006	04/25/06
1131	██████████0000	10/29/07	1171	██████████0007	04/25/07
1132	██████████0008	10/29/08	1172	██████████0008	04/25/08
1133	██████████0000	10/31/07	1173	██████████0009	04/25/09
1134	██████████0008	10/31/08	1174	██████████0010	04/25/10
1135	██████████0009	10/31/09	1175	██████████0011	04/25/11
1136	██████████0010	10/31/10	1176	██████████0000	08/24/06
1137	██████████0011	10/31/11	1177	██████████0007	08/24/07
1138	██████████0000	05/19/08	1178	██████████0008	08/24/08
1139	██████████0009	05/19/09	1179	██████████0010	08/24/10
1140	██████████0010	05/19/10	1180	██████████0011	08/24/11
1141	██████████0011	05/19/11	1181	██████████0006	10/11/06
1142	██████████0000	05/16/08	1182	██████████0007	10/11/07
1143	██████████0009	05/16/09	1183	██████████0008	10/11/08
1144	██████████0010	05/16/10	1184	██████████0009	10/11/09
1145	██████████0000	01/25/08	1185	██████████0010	10/11/10
1146	██████████0000	10/24/07	1186	██████████0011	10/11/11
1147	██████████0008	10/24/08	1187	██████████0000	07/15/09
1148	██████████0009	10/24/09	1188	██████████0009	08/24/09
1149	██████████0000	05/01/08	1189	██████████0006	06/23/06
1150	██████████0009	05/01/09	1190	██████████0008	08/01/08
1151	██████████0010	05/01/10	1191	██████████0009	08/01/09
1152	██████████0011	05/01/11	1192	██████████0010	08/01/10
1153	██████████0000	05/01/08	1193	██████████0011	08/01/11
1154	██████████0009	05/01/09	1194	██████████0006	08/18/06
1155	██████████0010	05/01/10	1195	██████████0007	08/18/07
1156	██████████0011	05/01/11	1196	██████████0008	08/18/08
1157	██████████0000	05/01/08	1197	██████████0009	08/18/09
1158	██████████0009	05/01/09	1198	██████████0010	08/18/10

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1199	██████████0010	05/01/10	1239	██████████0011	08/18/11
1200	██████████0011	05/01/11	1240	██████████0000	04/01/10
1201	██████████0000	08/23/08	1241	██████████0006	11/15/06
1202	██████████0009	08/23/09	1242	██████████0000	10/26/06
1203	██████████0010	08/23/10	1243	██████████0007	10/26/07
1204	██████████0000	06/26/08	1244	██████████0008	10/26/08
1205	██████████0009	06/26/09	1245	██████████0000	06/24/08
1206	██████████0010	06/26/10	1246	██████████0009	06/24/09
1207	██████████0000	06/01/08	1247	██████████0010	06/24/10
1208	██████████0009	06/01/09	1248	██████████0011	06/24/11
1209	██████████0010	06/01/10	1249	██████████0000	03/09/11
1210	██████████0011	06/01/11	1250	██████████0006	10/27/06
1211	██████████0000	05/30/08	1251	██████████0007	10/27/07
1212	██████████0000	01/21/09	1252	██████████0000	09/05/06
1213	██████████0010	01/21/10	1253	██████████0007	09/05/07
1214	██████████0000	05/15/09	1254	██████████0008	09/05/08
1215	██████████0010	05/15/10	1255	██████████0009	09/05/09
1216	██████████0000	01/23/09	1256	██████████0010	09/05/10
1217	██████████0011	01/23/11	1257	██████████0011	09/05/11
1218	██████████0000	12/15/08	1258	██████████0006	08/01/06
1219	██████████0009	12/15/09	1259	██████████0000	10/15/09
1220	██████████0000	11/07/08	1260	██████████0010	10/15/10
1221	██████████0009	11/07/09	1261	██████████0000	07/22/10
1222	██████████0010	11/07/10	1262	██████████0000	05/24/07
1223	██████████0011	11/07/11	1263	██████████0008	05/24/08
1224	██████████0000	02/09/09	1264	██████████0009	05/24/09
1225	██████████0010	02/09/10	1265	██████████0010	05/24/10
1226	██████████0011	02/09/11	1266	██████████0011	05/24/11
1227	██████████0000	07/09/09	1267	██████████0000	04/01/08
1228	██████████0010	07/09/10	1268	██████████0000	07/01/08
1229	██████████0011	07/09/11	1269	██████████0009	07/01/09
1230	██████████0000	07/28/09	1270	██████████0010	07/01/10
1231	██████████0010	07/28/10	1271	██████████0011	07/01/11
1232	██████████0000	08/12/09	1272	██████████0000	07/08/08
1233	██████████0011	08/17/11	1273	██████████0009	07/08/09
1234	██████████0000	09/05/09	1274	██████████0000	12/05/10
1235	██████████0000	08/25/09	1275	██████████0011	01/01/11
1236	██████████0010	08/25/10	1276	██████████0000	07/17/08
1237	██████████0011	08/25/11	1277	██████████0009	07/17/09
1238	██████████0000	09/03/09	1278	██████████0006	10/22/06

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1279	██████████0010	09/03/10	1319	██████████0007	10/22/07
1280	██████████0011	09/03/11	1320	██████████0008	10/22/08
1281	██████████0000	10/01/09	1321	██████████0009	10/22/09
1282	██████████0010	10/01/10	1322	██████████0000	04/01/11
1283	██████████0000	09/30/09	1323	██████████0000	10/01/07
1284	██████████0010	09/30/10	1324	██████████0000	12/04/06
1285	██████████0011	09/30/11	1325	██████████0006	07/01/06
1286	██████████0000	10/20/09	1326	██████████0007	07/01/07
1287	██████████0010	10/21/10	1327	██████████0008	07/01/08
1288	██████████0011	10/21/11	1328	██████████0009	07/01/09
1289	██████████0000	10/23/09	1329	██████████0010	07/01/10
1290	██████████0010	10/23/10	1330	██████████0011	07/01/11
1291	██████████0011	11/01/11	1331	██████████0006	07/01/06
1292	██████████0000	10/26/09	1332	██████████0006	05/22/06
1293	██████████0010	10/26/10	1333	██████████0007	05/22/07
1294	██████████0011	10/26/11	1334	██████████0008	05/22/08
1295	██████████0000	12/17/09	1335	██████████0006	07/13/06
1296	██████████0010	12/17/10	1336	██████████0007	07/13/07
1297	██████████0000	12/01/09	1337	██████████0000	10/29/06
1298	██████████0010	12/01/10	1338	██████████0007	10/29/07
1299	██████████0000	12/05/09	1339	██████████0008	10/29/08
1300	██████████0010	12/05/10	1340	██████████0009	10/29/09
1301	██████████0000	12/04/09	1341	██████████0010	10/29/10
1302	██████████0010	12/04/10	1342	██████████0011	10/29/11
1303	██████████0010	12/14/10	1343	██████████0007	02/03/07
1304	██████████0000	01/01/10	1344	██████████0000	09/09/06
1305	██████████0000	12/23/09	1345	██████████0007	09/09/07
1306	██████████0010	12/23/10	1346	██████████0008	09/09/08
1307	██████████0000	01/01/10	1347	██████████0009	09/09/09
1308	██████████0000	01/26/10	1348	██████████0006	02/01/06
1309	██████████0011	01/26/11	1349	██████████0007	02/01/07
1310	██████████0000	02/10/10	1350	██████████0008	02/01/08
1311	██████████0000	02/15/10	1351	██████████0000	07/18/06
1312	██████████0000	02/12/10	1352	██████████0007	07/18/07
1313	██████████0000	03/04/10	1353	██████████0008	07/18/08
1314	██████████0000	03/13/10	1354	██████████0009	07/18/09
1315	██████████0011	03/13/11	1355	██████████0000	01/01/09
1316	██████████0000	03/09/10	1356	██████████0010	01/01/10
1317	██████████0011	03/09/11	1357	██████████0011	01/01/11
1318	██████████0000	03/20/10	1358	██████████0012	01/01/12

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1359	██████████0011	03/20/11	1399	██████████0000	07/01/07
1360	██████████0000	04/04/10	1400	██████████0008	07/01/08
1361	██████████0011	04/04/11	1401	██████████0009	07/01/09
1362	██████████0000	04/01/10	1402	██████████0000	09/09/10
1363	██████████0011	04/01/11	1403	██████████0011	09/09/11
1364	██████████0000	04/12/10	1404	██████████0006	10/01/06
1365	██████████0011	04/12/11	1405	██████████0007	10/01/07
1366	██████████0000	04/13/10	1406	██████████0008	10/01/08
1367	██████████0011	04/13/11	1407	██████████0009	10/01/09
1368	██████████0000	04/21/10	1408	██████████0010	10/01/10
1369	██████████0011	04/21/11	1409	██████████0011	10/01/11
1370	██████████0000	04/21/10	1410	██████████0007	01/23/07
1371	██████████0011	04/21/11	1411	██████████0008	01/23/08
1372	██████████0000	04/22/10	1412	██████████0009	01/23/09
1373	██████████0011	04/22/11	1413	██████████0010	01/23/10
1374	██████████0000	04/07/10	1414	██████████0011	01/23/11
1375	██████████0000	04/28/10	1415	██████████0000	06/06/08
1376	██████████0000	05/10/10	1416	██████████0010	06/06/10
1377	██████████0011	05/10/11	1417	██████████0000	01/01/11
1378	██████████0000	05/07/10	1418	██████████0007	05/01/07
1379	██████████0000	05/12/10	1419	██████████0006	04/20/06
1380	██████████0011	05/12/11	1420	██████████0008	04/20/08
1381	██████████0000	05/11/10	1421	██████████0009	04/20/09
1382	██████████0011	05/11/11	1422	██████████0006	12/17/06
1383	██████████0000	04/23/10	1423	██████████0007	12/17/07
1384	██████████0011	04/23/11	1424	██████████0008	12/17/08
1385	██████████0000	05/19/10	1425	██████████0010	12/17/10
1386	██████████0011	05/19/11	1426	██████████0000	04/01/08
1387	██████████0000	06/21/10	1427	██████████0007	04/01/07
1388	██████████0011	06/21/11	1428	██████████0008	04/01/08
1389	██████████0000	06/23/10	1429	██████████0009	04/01/09
1390	██████████0011	06/23/11	1430	██████████0010	04/01/10
1391	██████████0000	06/18/10	1431	██████████0011	04/01/11
1392	██████████0000	07/03/10	1432	██████████0000	05/18/07
1393	██████████0011	07/03/11	1433	██████████0008	05/18/08
1394	██████████0000	07/01/10	1434	██████████0009	05/18/09
1395	██████████0011	07/01/11	1435	██████████0006	10/26/06
1396	██████████0000	07/01/10	1436	██████████0006	10/14/06
1397	██████████0000	07/12/10	1437	██████████0007	10/14/07
1398	██████████0011	07/12/11	1438	██████████0008	10/14/08

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1439	██████████0000	07/13/10	1479	██████████0006	03/25/06
1440	██████████0000	07/15/10	1480	██████████0007	03/25/07
1441	██████████0011	07/15/11	1481	██████████0008	03/25/08
1442	██████████0000	07/21/10	1482	██████████0009	03/25/09
1443	██████████0000	08/01/10	1483	██████████0010	03/25/10
1444	██████████0011	08/01/11	1484	██████████0011	03/25/11
1445	██████████0011	08/17/11	1485	██████████0006	05/01/06
1446	██████████0000	09/01/10	1486	██████████0007	05/01/07
1447	██████████0011	09/01/11	1487	██████████0008	05/01/08
1448	██████████0000	09/10/10	1488	██████████0009	05/01/09
1449	██████████0011	09/10/11	1489	██████████0010	05/01/10
1450	██████████0000	09/14/10	1490	██████████0011	05/01/11
1451	██████████0000	10/01/10	1491	██████████0006	11/12/06
1452	██████████0011	10/01/11	1492	██████████0007	11/12/07
1453	██████████0000	10/05/10	1493	██████████0007	04/15/07
1454	██████████0011	10/05/11	1494	██████████0008	04/15/08
1455	██████████0000	12/01/10	1495	██████████0009	04/15/09
1456	██████████0000	11/15/10	1496	██████████0010	04/15/10
1457	██████████0011	11/15/11	1497	██████████0011	04/15/11
1458	██████████0000	12/01/10	1498	██████████0006	04/22/06
1459	██████████0011	12/01/11	1499	██████████0000	09/01/06
1460	██████████0000	11/22/10	1500	██████████0007	09/01/07
1461	██████████0000	12/14/10	1501	██████████0000	08/01/06
1462	██████████0000	01/09/11	1502	██████████0007	06/16/07
1463	██████████0000	01/17/11	1503	██████████0008	06/16/08
1464	██████████0012	01/17/12	1504	██████████0009	06/16/09
1465	██████████0000	01/20/11	1505	██████████0010	06/16/10
1466	██████████0000	01/28/11	1506	██████████0011	06/16/11
1467	██████████0000	03/04/11	1507	██████████0007	04/12/07
1468	██████████0000	04/01/11	1508	██████████0008	04/12/08
1469	██████████0000	04/12/11	1509	██████████0000	02/17/07
1470	██████████0012	04/12/12	1510	██████████0008	02/17/08
1471	██████████0000	03/24/11	1511	██████████0009	02/17/09
1472	██████████0000	05/01/11	1512	██████████0010	02/17/10
1473	██████████0000	04/23/11	1513	██████████0011	02/17/11
1474	██████████0000	04/19/11	1514	██████████0000	04/19/07
1475	██████████0000	04/11/11	1515	██████████0008	04/19/08
1476	██████████0000	05/01/11	1516	██████████0009	04/19/09
1477	██████████0000	06/06/11	1517	██████████0010	04/19/10
1478	██████████0000	05/05/11	1518	██████████0000	02/13/07

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1519	██████████0000	05/06/11	1559	██████████0000	11/14/08
1520	██████████0000	05/15/11	1560	██████████0009	11/14/09
1521	██████████0000	05/24/11	1561	██████████0000	04/23/09
1522	██████████0000	05/24/11	1562	██████████0010	04/23/10
1523	██████████0000	05/29/11	1563	██████████0011	04/23/11
1524	██████████0000	05/17/11	1564	██████████0007	05/17/07
1525	██████████0000	06/21/11	1565	██████████0008	05/17/08
1526	██████████0000	06/16/11	1566	██████████0009	05/17/09
1527	██████████0000	06/22/11	1567	██████████0006	03/15/06
1528	██████████0000	07/01/11	1568	██████████0007	03/15/07
1529	██████████0000	07/01/11	1569	██████████0008	03/15/08
1530	██████████0000	07/01/11	1570	██████████0009	03/15/09
1531	██████████0000	07/01/11	1571	██████████0010	03/15/10
1532	██████████0000	07/06/11	1572	██████████0011	03/15/11
1533	██████████0000	07/01/11	1573	██████████0006	01/01/06
1534	██████████0000	07/19/11	1574	██████████0008	01/01/08
1535	██████████0000	07/19/11	1575	██████████0009	01/01/09
1536	██████████0000	07/20/11	1576	██████████0010	01/01/10
1537	██████████0000	08/25/11	1577	██████████0008	04/01/08
1538	██████████0000	08/13/11	1578	██████████0009	04/01/09
1539	██████████0000	08/19/11	1579	██████████0010	04/01/10
1540	██████████0000	08/20/11	1580	██████████0000	04/23/09
1541	██████████0000	09/12/11	1581	██████████0000	12/28/06
1542	██████████0000	08/29/11	1582	██████████0007	12/28/07
1543	██████████0000	09/06/11	1583	██████████0008	12/28/08
1544	██████████0000	09/10/11	1584	██████████0009	12/28/09
1545	██████████0000	09/14/11	1585	██████████0010	12/28/10
1546	██████████0000	09/28/11	1586	██████████0000	11/13/06
1547	██████████0000	09/22/11	1587	██████████0007	11/13/07
1548	██████████0000	10/08/11	1588	██████████0008	11/13/08
1549	██████████0000	10/13/11	1589	██████████0000	01/18/07
1550	██████████0000	10/17/11	1590	██████████0000	02/01/07
1551	██████████0000	10/17/11	1591	██████████0000	01/30/07
1552	██████████0000	11/07/11	1592	██████████0000	05/28/07
1553	██████████0000	11/11/11	1593	██████████0008	05/28/08
1554	██████████0000	12/08/11	1594	██████████0009	05/28/09
1555	██████████0000	12/17/11	1595	██████████0010	05/28/10
1556	██████████0000	02/02/12	1596	██████████0011	05/28/11
1557	██████████0000	01/25/12	1597	██████████0006	08/01/06
1558	██████████0000	02/09/12	1598	██████████0007	08/01/07

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1599	██████████0007	07/01/07	1639	██████████0000	10/24/07
1600	██████████0006	10/01/06	1640	██████████0000	07/23/07
1601	██████████0007	10/01/07	1641	██████████0000	05/01/07
1602	██████████0007	07/10/07	1642	██████████0008	05/01/08
1603	██████████0006	10/03/06	1643	██████████0009	05/01/09
1604	██████████0007	10/03/07	1644	██████████0010	05/01/10
1605	██████████0008	10/03/08	1645	██████████0011	05/01/11
1606	██████████0009	10/03/09	1646	██████████0006	11/23/06
1607	██████████0007	01/01/07	1647	██████████0007	01/01/07
1608	██████████0008	01/01/08	1648	██████████0008	01/01/08
1609	██████████0009	01/01/09	1649	██████████0009	01/01/09
1610	██████████0000	10/22/08	1650	██████████0010	01/01/10
1611	██████████0009	10/22/09	1651	██████████0011	01/01/11
1612	██████████0009	01/26/09	1652	██████████0000	04/21/09
1613	██████████0010	01/26/10	1653	██████████0010	04/21/10
1614	██████████0000	02/27/07	1654	██████████0008	09/13/08
1615	██████████0011	11/21/11	1655	██████████0000	02/22/09
1616	██████████0000	01/03/08	1656	██████████0000	10/04/06
1617	██████████0008	09/12/08	1657	██████████0000	03/01/08
1618	██████████0009	09/12/09	1658	██████████0000	04/15/08
1619	██████████0010	09/12/10	1659	██████████0006	07/27/06
1620	██████████0011	09/12/11	1660	██████████0007	07/27/07
1621	██████████0009	11/01/09	1661	██████████0006	07/12/06
1622	██████████0000	11/30/09	1662	██████████0007	07/12/07
1623	██████████0000	05/25/10	1663	██████████0008	07/12/08
1624	██████████0011	05/25/11	1664	██████████0009	07/12/09
1625	██████████0000	10/07/07	1665	██████████0010	07/12/10
1626	██████████0000	04/01/07	1666	██████████0011	07/12/11
1627	██████████0008	04/01/08	1667	██████████0006	08/30/06
1628	██████████0009	04/01/09	1668	██████████0006	06/23/06
1629	██████████0010	04/01/10	1669	██████████0007	06/23/07
1630	██████████0011	04/01/11	1670	██████████0008	06/23/08
1631	██████████0007	06/01/07	1671	██████████0009	06/23/09
1632	██████████0008	06/01/08	1672	██████████0010	06/23/10
1633	██████████0009	06/01/09	1673	██████████0011	06/23/11
1634	██████████0010	06/01/10	1674	██████████0000	04/23/07
1635	██████████0011	06/01/11	1675	██████████0008	04/23/08
1636	██████████0000	04/01/09	1676	██████████0000	03/11/08
1637	██████████0010	04/01/10	1677	██████████0000	04/08/08
1638	██████████0006	08/10/06	1678	██████████0000	04/08/08

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
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1680	██████████0007	10/01/07	1720	██████████0006	03/18/06
1681	██████████0006	10/25/06	1721	██████████0007	03/18/07
1682	██████████0000	12/08/08	1722	██████████0008	03/18/08
1683	██████████0000	08/10/08	1723	██████████0009	03/18/09
1684	██████████0009	08/10/09	1724	██████████0010	03/18/10
1685	██████████0000	11/01/10	1725	██████████0011	03/18/11
1686	██████████0006	08/07/06	1726	██████████0008	06/19/08
1687	██████████0006	01/08/06	1727	██████████0000	10/25/07
1688	██████████0000	08/06/07	1728	██████████0008	10/25/08
1689	██████████0008	08/06/08	1729	██████████0009	10/25/09
1690	██████████0009	08/06/09	1730	██████████0010	10/25/10
1691	██████████0010	08/06/10	1731	██████████0000	02/21/08
1692	██████████0000	10/21/07	1732	██████████0009	02/21/09
1693	██████████0008	10/21/08	1733	██████████0000	10/04/06
1694	██████████0009	10/21/09	1734	██████████0006	12/01/06
1695	██████████0009	05/18/09	1735	██████████0007	12/01/07
1696	██████████0010	05/18/10	1736	██████████0008	12/01/08
1697	██████████0011	05/18/11	1737	██████████0006	07/01/06
1698	██████████0000	02/09/08	1738	██████████0007	07/01/07
1699	██████████0000	02/23/08	1739	██████████0008	07/01/08
1700	██████████0007	01/15/07	1740	██████████0007	07/11/07
1701	██████████0008	01/15/08	1741	██████████0008	07/11/08
1702	██████████0000	09/06/06	1742	██████████0009	07/11/09
1703	██████████0007	09/06/07	1743	██████████0000	07/26/06
1704	██████████0008	09/06/08	1744	██████████0007	07/26/07
1705	██████████0000	12/18/06	1745	██████████0006	11/15/06
1706	██████████0007	12/18/07	1746	██████████0007	11/15/07
1707	██████████0000	09/07/07	1747	██████████0000	11/24/06
1708	██████████0008	09/07/08	1748	██████████0006	08/13/06
1709	██████████0009	09/07/09	1749	██████████0007	08/13/07
1710	██████████0010	09/07/10	1750	██████████0008	08/13/08
1711	██████████0011	09/07/11	1751	██████████0009	08/13/09
1712	██████████0000	02/05/07	1752	██████████0010	08/13/10
1713	██████████0007	06/16/07	1753	██████████0011	08/13/11
1714	██████████0008	06/16/08	1754	██████████0006	08/13/06
1715	██████████0009	06/16/09	1755	██████████0007	08/13/07
1716	██████████0010	06/16/10	1756	██████████0008	08/13/08
1717	██████████0011	06/16/11	1757	██████████0009	08/13/09
1718	██████████0009	03/30/09	1758	██████████0010	08/13/10

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
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1760	██████████0011	03/30/11	1800	██████████0006	01/01/06
1761	██████████0008	04/13/08	1801	██████████0006	04/01/06
1762	██████████0009	04/13/09	1802	██████████0000	12/01/06
1763	██████████0010	04/13/10	1803	██████████0007	12/01/07
1764	██████████0011	04/13/11	1804	██████████0008	12/01/08
1765	██████████0000	12/23/06	1805	██████████0009	12/01/09
1766	██████████0006	07/26/06	1806	██████████0010	12/01/10
1767	██████████0007	02/15/07	1807	██████████0000	04/27/07
1768	██████████0010	01/20/10	1808	██████████0008	04/27/08
1769	██████████0011	01/20/11	1809	██████████0009	04/27/09
1770	██████████0008	07/01/08	1810	██████████0000	09/30/07
1771	██████████0009	07/01/09	1811	██████████0008	05/19/08
1772	██████████0007	07/01/07	1812	██████████0006	06/13/06
1773	██████████0008	07/01/08	1813	██████████0007	06/13/07
1774	██████████0009	07/01/09	1814	██████████0000	02/01/07
1775	██████████0009	03/02/09	1815	██████████0008	02/01/08
1776	██████████0010	03/02/10	1816	██████████0006	03/09/06
1777	██████████0011	03/02/11	1817	██████████0007	03/09/07
1778	██████████0010	04/17/10	1818	██████████0008	03/09/08
1779	██████████0007	04/01/07	1819	██████████0006	05/10/06
1780	██████████0008	04/01/08	1820	██████████0007	05/10/07
1781	██████████0006	08/20/06	1821	██████████0008	05/10/08
1782	██████████0007	08/20/07	1822	██████████0009	05/10/09
1783	██████████0000	07/26/10	1823	██████████0010	05/10/10
1784	██████████0007	07/16/07	1824	██████████0011	05/10/11
1785	██████████0008	07/16/08	1825	██████████0006	07/10/06
1786	██████████0009	07/16/09	1826	██████████0006	10/04/06
1787	██████████0006	11/01/06	1827	██████████0007	10/04/07
1788	██████████0007	11/01/07	1828	██████████0008	10/04/08
1789	██████████0008	11/01/08	1829	██████████0009	10/04/09
1790	██████████0009	11/01/09	1830	██████████0006	03/15/06
1791	██████████0007	03/31/07	1831	██████████0007	03/15/07
1792	██████████0008	03/31/08	1832	██████████0008	03/15/08
1793	██████████0000	07/26/06	1833	██████████0009	03/15/09
1794	██████████0007	07/26/07	1834	██████████0010	03/15/10
1795	██████████0006	12/31/06	1835	██████████0006	09/28/06
1796	██████████0007	12/31/07	1836	██████████0007	09/28/07
1797	██████████0007	03/24/07	1837	██████████0008	09/28/08
1798	██████████0007	04/01/07	1838	██████████0000	11/21/06

#	POLICY NUMBER	DTEFF	#	POLICY NUMBER	DTEFF
1839	██████████0000	10/19/07	1868	██████████0007	11/21/07
1840	██████████0000	09/20/08	1869	██████████0008	11/21/08
1841	██████████0009	09/20/09	1870	██████████0009	11/21/09
1842	██████████0010	09/20/10	1871	██████████0010	11/21/10
1843	██████████0011	09/20/11	1872	██████████0011	11/21/11
1844	██████████0000	11/01/09	1873	██████████0006	01/15/06
1845	██████████0000	06/01/07	1874	██████████0007	01/15/07
1846	██████████0000	02/15/09	1875	██████████0006	02/14/06
1847	██████████0000	02/01/09	1876	██████████0007	02/14/07
1848	██████████0010	02/01/10	1877	██████████0008	02/14/08
1849	██████████0000	09/14/08	1878	██████████0009	02/14/09
1850	██████████0009	09/14/09	1879	██████████0000	10/07/07
1851	██████████0010	09/14/10	1880	██████████0008	10/07/08
1852	██████████0011	09/14/11	1881	██████████0009	10/07/09
1853	██████████0000	08/07/08	1882	██████████0010	10/07/10
1854	██████████0009	08/07/09	1883	██████████0011	10/07/11
1855	██████████0010	08/07/10	1884	██████████0000	11/10/07
1856	██████████0000	01/14/09	1885	██████████0008	11/10/08
1857	██████████0000	02/24/09	1886	██████████0009	11/10/09
1858	██████████0010	02/24/10	1887	██████████0010	11/10/10
1859	██████████0011	02/24/11	1888	██████████0000	04/01/08
1860	██████████0000	03/01/10	1889	██████████0007	02/19/07
1861	██████████0011	03/01/11	1890	██████████0008	02/19/08
1862	██████████0000	04/25/10	1891	██████████0009	02/19/09
1863	██████████0000	02/05/11	1892	██████████0010	02/19/10
1864	██████████0000	07/01/09	1893	██████████0007	01/29/07
1865	██████████0010	07/01/10	1894	██████████0008	01/29/08
1866	██████████0000	06/06/11	1895	██████████0009	01/29/09
1867	██████████0000	07/20/11			

Reference: §287.955.3 RSMo

Expense Constant

The examiners reviewed a random sample of 25 cancelled policy files from a total population of 247 policies that had an expense constant of zero.

The examiners found no issues with the refund calculations and subsequent refunds.

Late Audits

15. In 976 instances the Company failed to complete, bill, and return premiums concerning the final audit within 120 days of policy expiration or cancellation. The Company agreed with this issue. For items 18-976, the Company performed a self-audit.

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
1	██████████0008	4/18/2008	N/A	undetermined	Yes
2	██████████0011	1/9/2011	N/A	undetermined	Yes
3	██████████0010	4/25/2010	N/A	undetermined	Yes
4	██████████0006	1/1/2006	N/A	undetermined	Yes
5	██████████0010	1/25/2010	N/A	undetermined	Yes
6	██████████0000	4/23/2007	N/A	undetermined	Yes
7	██████████0010	10/17/2010	N/A	(\$735)	Yes
8	██████████0008	12/19/2008	N/A	(\$316)	Yes
9	██████████0010	10/12/2010	N/A	undetermined	Yes
10	██████████0011	10/12/2011	N/A	undetermined	Yes
11	██████████0007	8/4/2007	N/A	undetermined	Yes
12	██████████0011	2/20/2011	N/A	undetermined	Yes
13	██████████0000	3/21/2007	N/A	undetermined	Yes
14	██████████0010	5/18/2010	N/A	undetermined	Yes
15	██████████0010	5/23/2010	N/A	undetermined	Yes
16	██████████0009	7/30/2009	N/A	Undetermined	Yes
17	██████████0008	9/1/2008	N/A	Undetermined	Yes
18	██████████0000	10/1/2010	N/A	(\$13,452.00)	Yes
19	██████████0009	4/1/2009	N/A	\$ 1,306.00	Yes
20	██████████0011	4/1/2011	N/A	\$ 3,344.00	Yes
21	██████████0000	5/1/2007	N/A	\$ 5,524.00	Yes
22	██████████0009	5/1/2009	N/A	\$ 6,508.00	Yes
23	██████████0010	5/1/2010	N/A	\$ 1,301.00	Yes
24	██████████0007	4/1/2007	N/A	\$ 882.00	Yes
25	██████████0008	4/1/2008	N/A	(\$ 537.00)	Yes
26	██████████0009	4/1/2009	N/A	\$ 1,264.00	Yes
27	██████████0007	7/1/2007	N/A	\$ 269.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
28	██████████0008	7/1/2008	N/A	\$ 2,482.00	Yes
29	██████████0009	7/21/2009	N/A	\$ 165.00	Yes
30	██████████0000	1/10/2007	N/A	(\$ 1,735.00)	Yes
31	██████████0009	6/1/2009	N/A	\$ 6,626.00	Yes
32	██████████0010	6/1/2010	N/A	\$ 8,954.00	Yes
33	██████████0011	6/1/2011	N/A	\$ 2,159.00	Yes
34	██████████0008	5/24/2008	N/A	\$ 947.00	Yes
35	██████████0000	10/25/2006	N/A	\$ 734.00	Yes
36	██████████0007	10/25/2007	N/A	\$ 849.00	Yes
37	██████████0008	10/25/2008	N/A	\$ 3,834.00	Yes
38	██████████0009	10/25/2009	N/A	\$ 825.00	Yes
39	██████████0010	10/25/2010	N/A	\$ 150.00	Yes
40	██████████0011	10/25/2011	N/A	\$ 159.00	Yes
41	██████████0007	8/5/2007	N/A	\$ 849.00	Yes
42	██████████0010	8/5/2010	N/A	\$ 154.00	Yes
43	██████████0000	12/4/2007	N/A	\$ 935.00	Yes
44	██████████0009	12/4/2009	N/A	(\$ 794.00)	Yes
45	██████████0010	12/4/2010	N/A	\$ 5,717.00	Yes
46	██████████0006	2/1/2006	N/A	\$ 1,479.00	Yes
47	██████████0000	9/22/2007	N/A	(\$ 38)	Yes
48	██████████0007	7/1/2007	N/A	(\$ 1,622.70)	Yes
49	██████████0000	6/15/2007	N/A	(\$ 695.00)	Yes
50	██████████0010	6/15/2010	N/A	(\$ 148.00)	Yes
51	██████████0000	8/1/2011	N/A	\$ 7,383.00	Yes
52	██████████0000	3/1/2007	N/A	\$ 155.00	Yes
53	██████████0009	3/1/2009	N/A	\$ 878.00	Yes
54	██████████0010	3/1/2010	N/A	(\$ 576.00)	Yes
55	██████████0011	3/1/2011	N/A	(\$ 112.00)	Yes
56	██████████0006	5/10/2006	N/A	\$ 1,217.00	Yes
57	██████████0000	10/2/2007	N/A	(\$ 274.00)	Yes
58	██████████0008	3/12/2008	N/A	(\$ 1,674.00)	Yes
59	██████████0010	6/16/2010	N/A	(\$ 175.00)	Yes
60	██████████0000	10/12/2006	N/A	\$ 232.00	Yes
61	██████████0007	10/12/2007	N/A	\$ 764.00	Yes
62	██████████0008	10/12/2008	N/A	\$ 68.00	Yes
63	██████████0000	8/1/2007	N/A	\$ 102.00	Yes
64	██████████0010	8/1/2010	N/A	(\$ 45)	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
65	██████████0000	10/7/2007	N/A	\$ 62.00	Yes
66	██████████0010	10/7/2010	N/A	(\$ 265.00)	Yes
67	██████████0011	10/7/2011	N/A	(\$ 1,475.00)	Yes
68	██████████0010	8/4/2010	N/A	\$ 118.00	Yes
69	██████████0007	9/1/2007	N/A	\$ 1,915.00	Yes
70	██████████0000	5/18/2008	N/A	\$ 561.00	Yes
71	██████████0009	5/18/2009	N/A	\$ 520.00	Yes
72	██████████0010	5/18/2010	N/A	\$ 348.00	Yes
73	██████████0009	1/13/2009	N/A	(\$ 842.00)	Yes
74	██████████0007	5/15/2007	N/A	(\$ 1,620.00)	Yes
75	██████████0009	5/15/2009	N/A	\$ 1,678.00	Yes
76	██████████0007	5/1/2007	N/A	(\$ 302.00)	Yes
77	██████████0010	5/1/2010	N/A	\$ 23.00	Yes
78	██████████0007	9/1/2007	N/A	\$ 356.00	Yes
79	██████████0011	9/1/2011	N/A	\$ 600.00	Yes
80	██████████0008	2/20/2008	N/A	\$ 1,269.00	Yes
81	██████████0010	2/20/2010	(\$228.00)	N/A	Yes
82	██████████0010	11/10/2010	N/A	\$ 287.00	Yes
83	██████████0008	2/9/2008	(\$250.00)	N/A	Yes
84	██████████0000	12/1/2006	N/A	\$ 910.00	Yes
85	██████████0006	5/5/2006	N/A	(\$ 1,034.00)	Yes
86	██████████0009	5/5/2009	N/A	(\$ 151.00)	Yes
87	██████████0010	5/5/2010	N/A	(\$ 992.00)	Yes
88	██████████0011	2/7/2011	N/A	(\$ 77)	Yes
89	██████████0009	12/10/2009	N/A	\$ 365.00	Yes
90	██████████0010	12/10/2010	(\$262.00)	N/A	Yes
91	██████████0007	11/22/2007	N/A	\$ 2,891.00	Yes
92	██████████0010	11/22/2010	N/A	\$ 5,383.00	Yes
93	██████████0007	7/2/2007	N/A	\$ 416.00	Yes
94	██████████0008	7/2/2008	N/A	\$ 635.00	Yes
95	██████████0009	7/2/2009	N/A	\$ 1,689.00	Yes
96	██████████0010	7/2/2010	N/A	(\$ 1,302.00)	Yes
97	██████████0006	5/26/2006	N/A	(\$ 1,784.00)	Yes
98	██████████0007	5/26/2007	N/A	\$ 372.00	Yes
99	██████████0008	5/26/2008	N/A	\$ 602.00	Yes
100	██████████0007	11/28/2007	N/A	\$ 2,605.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
101	A021094780008	11/28/2008	N/A	\$ 2,826.00	Yes
102	██████████0009	11/28/2009	N/A	\$ 1.00	Yes
103	██████████0000	8/25/2007	N/A	\$ 585.00	Yes
104	██████████0010	7/27/2010	N/A	(\$ 2,287.00)	Yes
105	██████████0007	6/1/2007	N/A	(\$ 1,051.00)	Yes
106	██████████0009	6/1/2009	N/A	(\$ 527.00)	Yes
107	██████████0000	2/1/2007	N/A	(\$ 500.00)	Yes
108	██████████0009	2/1/2009	N/A	(\$ 1,515.00)	Yes
109	██████████0009	11/1/2009	N/A	(\$ 3,068.00)	Yes
110	██████████0010	11/1/2010	N/A	(\$ 1,162.00)	Yes
111	██████████0009	3/9/2009	N/A	\$ 1,990.00	Yes
112	██████████0010	3/9/2010	N/A	\$ 417.00	Yes
113	██████████0011	3/9/2011	N/A	\$ 55.00	Yes
114	██████████0000	12/2/2006	N/A	\$ 1,110.00	Yes
115	██████████0007	12/2/2007	N/A	\$ 2,448.14	Yes
116	██████████0007	7/1/2007	N/A	\$ 2,968.00	Yes
117	██████████0010	3/28/2010	N/A	N/A	Yes
118	██████████0011	2/13/2011	N/A	(\$ 142.00)	Yes
119	██████████0010	3/1/2010	N/A	(\$ 7,384.00)	Yes
120	██████████0007	8/10/2007	N/A	\$ 1,428.00	Yes
121	██████████0009	5/6/2009	N/A	\$ 265.00	Yes
122	██████████0009	6/26/2009	N/A	\$ 4,865.00	Yes
123	██████████0010	6/26/2010	N/A	\$ 2,558.00	Yes
124	██████████0009	1/1/2009	N/A	(\$ 495.00)	Yes
125	██████████0011	1/1/2011	N/A	(\$ 54)	Yes
126	██████████0000	12/14/2007	N/A	\$ 568.00	Yes
127	██████████0000	8/18/2007	N/A	(\$ 427.00)	Yes
128	██████████0007	10/24/2007	N/A	(\$ 1,298.00)	Yes
129	██████████0000	1/24/2007	N/A	\$ 464.00	Yes
130	██████████0000	6/7/2007	N/A	\$ 1,322.00	Yes
131	██████████0010	8/19/2010	N/A	\$ 131.00	Yes
132	██████████0000	9/13/2007	N/A	(\$ 1,008.00)	Yes
133	██████████0009	7/9/2009	N/A	(\$ 1,337.00)	Yes
134	██████████0006	8/5/2006	N/A	(\$ 2,496.00)	Yes
135	██████████0007	7/1/2007	N/A	\$ 603.00	Yes
136	██████████0009	7/1/2009	N/A	(\$ 765.00)	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
137	██████████0006	10/26/2006	N/A	(\$ 477.00)	Yes
138	██████████0000	3/12/2009	N/A	(\$ 1,327.00)	Yes
139	██████████0000	7/29/2007	N/A	\$ 200.00	Yes
140	██████████0008	7/29/2008	N/A	\$ 227.00	Yes
141	██████████0009	7/29/2009	N/A	\$ 205.00	Yes
142	██████████0000	8/25/2007	N/A	(\$ 762.00)	Yes
143	██████████0006	9/25/2006	N/A	(\$ 2,791.00)	Yes
144	██████████0006	3/18/2006	N/A	\$ 253.00	Yes
145	██████████0009	3/18/2009	N/A	\$ 1,379.00	Yes
146	██████████0011	3/18/2011	N/A	\$ 1,332.00	Yes
147	██████████0000	10/1/2007	N/A	\$ 1,724.00	Yes
148	██████████0010	10/1/2010	N/A	\$ 1,017.00	Yes
149	██████████0009	10/24/2009	N/A	(\$ 575.00)	Yes
150	██████████0010	10/24/2010	N/A	\$ 2,475.00	Yes
151	██████████0009	4/9/2009	N/A	\$ 1,484.00	Yes
152	██████████0000	7/2/2007	N/A	\$ 2,477.00	Yes
153	██████████0000	9/8/2007	N/A	\$ 794.00	Yes
154	██████████0006	3/15/2006	N/A	(\$ 1,394.00)	Yes
155	██████████0000	7/19/2007	N/A	\$ 97.00	Yes
156	██████████0007	9/3/2007	N/A	\$ 700.00	Yes
157	██████████0009	9/3/2009	N/A	(\$ 2,738.00)	Yes
158	██████████0010	9/3/2010	N/A	\$ 240.00	Yes
159	██████████0009	9/1/2009	N/A	\$ 1,059.00	Yes
160	██████████0000	9/12/2008	N/A	\$ 1,057.00	Yes
161	██████████0008	11/4/2008	N/A	\$ 3,316.00	Yes
162	██████████0009	12/16/2009	N/A	(\$ 1,279.00)	Yes
163	██████████0010	12/16/2010	N/A	\$ 607.00	Yes
164	██████████0000	11/1/2007	N/A	(\$ 1,596.00)	Yes
165	██████████0008	11/1/2008	N/A	\$ 1,543.00	Yes
166	██████████0010	11/1/2010	N/A	\$ 135.00	Yes
167	██████████0011	11/1/2011	N/A	(\$ 2,269.00)	Yes
168	██████████0007	7/27/2007	N/A	\$ 1,263.00	Yes
169	██████████0007	10/3/2007	N/A	\$ 356.00	Yes
170	██████████0009	10/3/2009	N/A	(\$ 118.00)	Yes
171	██████████0006	1/20/2006	N/A	(\$ 120.00)	Yes
172	██████████0009	1/20/2009	N/A	\$ 196.00	Yes
173	██████████0007	10/17/2007	N/A	\$ 599.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
174	██████████0011	10/17/2011	N/A	\$ 436.00	Yes
175	██████████0000	11/1/2006	N/A	\$ 260.00	Yes
176	██████████0007	11/1/2007	N/A	\$ 415.00	Yes
177	██████████0006	9/16/2006	N/A	\$ 1,622.00	Yes
178	██████████0008	9/16/2008	N/A	\$ 1,288.00	Yes
179	██████████0007	11/2/2007	N/A	(\$ 1,454.00)	Yes
180	██████████0010	11/2/2010	N/A	\$ 321.00	Yes
181	██████████0011	11/2/2011	N/A	\$ 333.00	Yes
182	██████████0006	12/21/2006	N/A	\$ 1,053.00	Yes
183	██████████0000	11/1/2006	N/A	\$ 538.00	Yes
184	██████████0010	11/1/2010	N/A	(\$ 812.00)	Yes
185	██████████0011	11/1/2011	N/A	(\$ 339.00)	Yes
186	██████████0011	2/1/2011	N/A	\$ 1,052.00	Yes
187	██████████0000	5/19/2008	N/A	\$ 1,462.00	Yes
188	██████████0006	2/14/2006	N/A	\$ 215.00	Yes
189	██████████0008	2/14/2008	N/A	\$ 403.00	Yes
190	██████████0009	2/14/2009	N/A	\$ 350.00	Yes
191	██████████0007	9/5/2007	N/A	\$ 1,210.00	Yes
192	██████████0007	9/1/2007	N/A	\$ 351.00	Yes
193	██████████0009	9/1/2009	N/A	\$ 322.00	Yes
194	██████████0000	11/28/2007	N/A	(\$ 423.14)	Yes
195	██████████0006	3/5/2006	N/A	\$ 11,087.00	Yes
196	██████████0000	11/19/2006	N/A	\$ 608.00	Yes
197	██████████0007	10/6/2007	N/A	(\$ 1,468.95)	Yes
198	██████████0000	11/5/2007	N/A	(\$ 338.00)	Yes
199	██████████0010	8/23/2010	N/A	\$ 192.00	Yes
200	██████████0010	8/22/2010	N/A	\$ 511.38	Yes
201	██████████0010	1/25/2010	N/A	\$ 700.00	Yes
202	██████████0011	1/25/2011	N/A	\$ 135.00	Yes
203	██████████0000	6/2/2008	N/A	\$ 1,535.00	Yes
204	██████████0009	6/2/2009	N/A	\$ 8,498.00	Yes
205	██████████0000	1/1/2008	N/A	\$ 1,139.00	Yes
206	██████████0009	4/18/2009	N/A	\$ 381.00	Yes
207	██████████0009	3/31/2009	N/A	\$ 1,014.00	Yes
208	██████████0011	3/31/2011	N/A	\$ 746.00	Yes
209	██████████0000	4/29/2007	N/A	\$ 506.00	Yes
210	██████████0011	2/12/2011	N/A	\$ 101.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
211	████████0000	1/1/2007	N/A	\$ 394.00	Yes
212	████████0008	1/1/2008	N/A	\$ 924.00	Yes
213	████████0010	7/26/2010	N/A	(\$ 1,633.00)	Yes
214	████████0000	6/28/2007	N/A	(\$ 587.00)	Yes
215	████████0008	8/1/2008	N/A	\$ 956.00	Yes
216	████████0009	8/1/2009	N/A	\$ 508.00	Yes
217	████████0010	8/1/2010	N/A	\$ 978.00	Yes
218	████████0000	12/1/2007	N/A	\$ 13.00	Yes
219	████████0008	12/1/2008	N/A	\$ 2,004.00	Yes
220	████████0011	1/10/2011	N/A	\$ 342.00	Yes
221	████████0000	11/13/2007	N/A	\$ 131.00	Yes
222	████████0008	11/13/2008	N/A	\$ 50.00	Yes
223	████████0000	11/1/2007	N/A	\$ 514.00	Yes
224	████████0000	5/7/2007	N/A	\$ 1,130.00	Yes
225	████████0009	5/7/2009	N/A	(\$ 3,318.00)	Yes
226	████████0007	8/28/2007	N/A	\$ 1,362.00	Yes
227	████████0007	5/21/2007	N/A	\$ 213.00	Yes
228	████████0009	5/21/2009	N/A	\$ 574.00	Yes
229	████████0008	4/28/2008	N/A	\$ 2,677.00	Yes
230	████████0009	4/28/2009	N/A	(\$ 842.00)	Yes
231	████████0008	10/4/2008	N/A	(\$ 1,085.00)	Yes
232	████████0009	10/4/2009	N/A	\$ 1,123.00	Yes
233	████████0010	11/1/2010	N/A	\$ 51.00	Yes
234	████████0009	4/1/2009	N/A	(\$ 644.00)	Yes
235	████████0008	4/3/2008	N/A	\$ 851.00	Yes
236	████████0010	4/3/2010	N/A	(\$ 167.00)	Yes
237	████████0011	4/3/2011	N/A	\$ 220.00	Yes
238	████████0000	7/12/2007	N/A	\$ 1,077.00	Yes
239	████████0000	7/1/2007	N/A	\$ 632.00	Yes
240	████████0010	7/1/2010	N/A	\$ 38.00	Yes
241	████████0011	7/1/2011	N/A	(\$ 398.00)	Yes
242	████████0000	7/1/2007	N/A	\$ 333.00	Yes
243	████████0010	7/1/2010	N/A	\$ 36.00	Yes
244	████████0008	4/2/2008	N/A	\$ 492.00	Yes
245	████████0009	4/2/2009	N/A	\$ 511.00	Yes
246	████████0010	4/2/2010	N/A	\$ 632.00	Yes

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247	██████████0007	9/1/2007	N/A	(\$ 567.00)	Yes
248	██████████0010	9/1/2010	N/A	(\$ 151.00)	Yes
249	██████████0009	1/30/2009	N/A	\$ 69.00	Yes
250	██████████0010	1/30/2010	N/A	(\$ 1,625.00)	Yes
251	██████████0000	11/30/2007	N/A	(\$ 47)	Yes
252	██████████0010	11/30/2010	(\$198.00)	N/A	Yes
253	██████████0006	7/1/2006	N/A	\$ 829.00	Yes
254	██████████0007	7/1/2007	N/A	\$ 756.00	Yes
255	██████████0000	12/6/2006	N/A	\$ 373.00	Yes
256	██████████0007	12/6/2007	N/A	\$ 499.00	Yes
257	██████████0009	12/6/2009	N/A	\$ 876.00	Yes
258	██████████0000	7/24/2007	N/A	\$ 366.77	Yes
259	██████████0000	5/12/2009	N/A	\$ 338.00	Yes
260	██████████0010	1/2/2010	N/A	\$ 2	Yes
261	██████████0011	1/2/2011	(\$ 70.00)	N/A	Yes
262	██████████0000	12/29/2006	N/A	\$ 5,337.00	Yes
263	██████████0009	6/1/2009	N/A	(\$ 1,140.00)	Yes
264	██████████0010	6/1/2010	N/A	(\$ 253.00)	Yes
265	██████████0011	6/1/2011	N/A	\$ 1,273.00	Yes
266	██████████0009	6/20/2009	N/A	(\$ 1,753.00)	Yes
267	██████████0010	6/20/2010	N/A	\$ 2,184.00	Yes
268	██████████0011	6/20/2011	N/A	\$ 9,369.00	Yes
269	██████████0000	4/26/2009	N/A	\$ 2,460.00	Yes
270	██████████0010	4/26/2010	N/A	(\$ 5,600.00)	Yes
271	██████████0000	4/9/2008	N/A	\$ 1,541.00	Yes
272	██████████0000	12/1/2008	N/A	\$ 2,076.00	Yes
273	██████████0009	12/1/2009	N/A	N/A	Yes
274	██████████0010	12/1/2010	N/A	\$ 685.00	Yes
275	██████████0000	9/1/2006	N/A	\$ 221.00	Yes
276	██████████0000	4/29/2007	N/A	\$ 67.27	Yes
277	██████████0007	1/1/2007	N/A	(\$ 1,389.00)	Yes
278	██████████0008	1/1/2008	N/A	(\$ 1,244.00)	Yes
279	██████████0009	1/1/2009	N/A	(\$ 2,291.00)	Yes
280	██████████0007	9/24/2007	N/A	(\$ 1,561.00)	Yes
281	██████████0000	12/10/2006	N/A	(\$ 383.54)	Yes
282	██████████0009	3/1/2009	N/A	\$ 103.00	Yes
283	██████████0010	3/1/2010	N/A	(\$ 20)	Yes

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284	██████████0011	3/1/2011	N/A	\$ 148.00	Yes
285	██████████0008	5/1/2008	N/A	\$ 632.00	Yes
286	██████████0009	5/1/2009	N/A	(\$ 630.00)	Yes
287	██████████0010	5/1/2010	N/A	\$ 1,080.00	Yes
288	██████████0009	5/14/2009	N/A	(\$ 3,154.00)	Yes
289	██████████0010	5/14/2010	N/A	(\$ 504.00)	Yes
290	██████████0011	5/14/2011	N/A	\$ 1,038.00	Yes
291	██████████0000	10/9/2007	N/A	\$ 532.00	Yes
292	██████████0008	10/9/2008	N/A	\$ 413.00	Yes
293	██████████0008	12/8/2008	N/A	\$ 632.00	Yes
294	██████████0010	12/29/2010	N/A	(\$ 900.00)	Yes
295	██████████0000	5/1/2009	N/A	\$ 387.00	Yes
296	██████████0009	7/15/2009	N/A	\$ 180.00	Yes
297	██████████0000	6/20/2008	N/A	\$ 1,601.00	Yes
298	██████████0009	4/1/2009	N/A	(\$ 2,026.00)	Yes
299	██████████0010	5/1/2010	N/A	\$ 264.00	Yes
300	██████████0011	5/1/2011	(\$420.00)	N/A	Yes
301	██████████0000	3/8/2009	N/A	\$ 620.00	Yes
302	██████████0011	3/8/2011	(\$704.00)	N/A	Yes
303	██████████0000	9/1/2008	N/A	\$ 249.00	Yes
304	██████████0000	8/13/2007	(\$ 87.00)	N/A	Yes
305	██████████0009	8/13/2009	N/A	\$ 4,130.00	Yes
306	██████████0010	8/13/2010	N/A	\$ 5,582.00	Yes
307	██████████0011	8/13/2011	N/A	\$ 8,306.00	Yes
308	██████████0000	5/28/2007	N/A	(\$ 1,664.00)	Yes
309	██████████0009	5/28/2009	N/A	\$ 413.00	Yes
310	██████████0000	3/1/2008	N/A	\$ 2,803.00	Yes
311	██████████0000	5/7/2007	N/A	\$ 614.00	Yes
312	██████████0009	5/7/2009	N/A	\$ 189.00	Yes
313	██████████0010	5/7/2010	N/A	\$ 891.00	Yes
314	██████████0000	4/9/2009	N/A	\$ 1,497.00	Yes
315	██████████0000	4/5/2008	N/A	\$ 704.00	Yes
316	██████████0000	8/29/2008	N/A	(\$ 330.00)	Yes
317	██████████0010	8/29/2010	N/A	\$ 960.00	Yes
318	██████████0000	10/4/2007	N/A	(\$ 941.00)	Yes
319	██████████0000	6/1/2007	N/A	\$ 184.00	Yes

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320	██████████0008	6/1/2008	N/A	\$ 370.00	Yes
321	██████████0000	10/1/2008	N/A	\$ 576.00	Yes
322	██████████0000	3/24/2009	N/A	\$ 757.00	Yes
323	██████████0010	3/24/2010	N/A	N/A	Yes
324	██████████0011	3/24/2011	N/A	(\$ 412.00)	Yes
325	██████████0000	10/29/2007	N/A	\$ 331.00	Yes
326	██████████0000	10/31/2007	N/A	\$ 875.00	Yes
327	██████████0009	10/31/2009	N/A	(\$ 191.00)	Yes
328	██████████0010	10/31/2010	N/A	\$ 31.00	Yes
329	██████████0009	5/19/2009	N/A	(\$ 146.00)	Yes
330	██████████0000	5/16/2008	N/A	\$ 1,079.00	Yes
331	██████████0000	1/25/2008	N/A	\$ 563.11	Yes
332	██████████0000	10/24/2007	N/A	\$ 660.00	Yes
333	██████████0009	4/26/2009	N/A	(\$ 1,283.00)	Yes
334	██████████0000	4/14/2008	N/A	\$ 3,456.00	Yes
335	██████████0000	5/1/2008	N/A	(\$ 3,640.00)	Yes
336	██████████0009	5/1/2009	N/A	\$ 2,342.00	Yes
337	██████████0010	5/1/2010	N/A	(\$ 429.00)	Yes
338	██████████0009	5/1/2009	N/A	\$ 1,775.00	Yes
339	██████████0010	5/1/2010	N/A	(\$ 1,254.00)	Yes
340	██████████0009	5/1/2009	N/A	\$ 2,021.00	Yes
341	██████████0010	5/1/2010	N/A	\$ 2,119.00	Yes
342	██████████0009	7/29/2009	N/A	(\$ 911.00)	Yes
343	██████████0010	7/29/2010	N/A	(\$ 50)	Yes
344	██████████0000	6/26/2008	N/A	\$ 338.00	Yes
345	██████████0009	6/26/2009	N/A	\$ 404.00	Yes
346	██████████0009	6/1/2009	N/A	\$ 1,051.00	Yes
347	██████████0010	6/1/2010	N/A	(\$ 950.00)	Yes
348	██████████0000	6/11/2008	N/A	\$ 422.00	Yes
349	██████████0000	1/21/2009	N/A	\$ 3,382.00	Yes
350	██████████0000	4/1/2009	N/A	\$ 352.00	Yes
351	██████████0010	4/1/2010	N/A	N/A	Yes
352	██████████0000	5/15/2009	N/A	\$ 2,079.00	Yes
353	██████████0000	1/23/2009	N/A	\$ 1,606.00	Yes
354	██████████0011	1/23/2011	N/A	(\$ 222.00)	Yes
355	██████████0000	12/15/2008	N/A	\$ 3	Yes

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356	██████████0009	12/15/2009	N/A	\$ 1,867.00	Yes
357	██████████0009	11/7/2009	N/A	N/A	Yes
358	██████████0010	11/7/2010	N/A	(\$ 571.00)	Yes
359	██████████0000	2/9/2009	N/A	(\$ 191.00)	Yes
360	██████████0010	2/9/2010	N/A	(\$ 573.00)	Yes
361	██████████0011	2/9/2011	N/A	\$ 1,097.00	Yes
362	██████████0000	7/9/2009	N/A	\$ 618.00	Yes
363	██████████0010	7/9/2010	N/A	\$ 1,495.00	Yes
364	██████████0000	7/28/2009	N/A	\$ 750.00	Yes
365	██████████0000	8/17/2009	N/A	(\$ 503.00)	Yes
366	██████████0000	9/3/2009	N/A	\$ 488.00	Yes
367	██████████0010	9/3/2010	N/A	N/A	Yes
368	██████████0000	10/1/2009	N/A	N/A	Yes
369	██████████0000	11/3/2009	N/A	N/A	Yes
370	██████████0010	11/3/2010	N/A	\$ 1,731.00	Yes
371	██████████0011	11/3/2011	N/A	\$ 1,123.00	Yes
372	██████████0000	11/2/2009	N/A	N/A	Yes
373	██████████0010	11/2/2010	N/A	N/A	Yes
374	██████████0000	10/9/2009	N/A	N/A	Yes
375	██████████0010	10/9/2010	N/A	(\$ 214.00)	Yes
376	██████████0000	10/20/2009	N/A	N/A	Yes
377	██████████0000	10/21/2009	N/A	(\$ 289.00)	Yes
378	██████████0010	10/21/2010	N/A	(\$ 297.00)	Yes
379	██████████0011	10/21/2011	N/A	\$ 116.00	Yes
380	██████████0000	10/30/2009	N/A	\$ 2,185.00	Yes
381	██████████0010	10/30/2010	N/A	\$ 130.00	Yes
382	██████████0000	11/1/2009	N/A	N/A	Yes
383	██████████0010	11/1/2010	N/A	\$ 5,313.00	Yes
384	██████████0000	11/9/2009	N/A	\$ 1,188.00	Yes
385	██████████0000	10/26/2009	N/A	N/A	Yes
386	██████████0010	10/26/2010	N/A	\$ 259.00	Yes
387	██████████0000	12/17/2009	N/A	\$ 160.00	Yes
388	██████████0010	12/17/2010	N/A	\$ 81.00	Yes
389	██████████0000	12/4/2009	N/A	N/A	Yes
390	██████████0010	12/4/2010	N/A	N/A	Yes
391	██████████0010	12/14/2010	N/A	(\$ 587.00)	Yes
392	██████████0000	1/1/2010	N/A	N/A	Yes

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393	██████████0010	12/23/2010	N/A	(\$ 7.13)	Yes
394	██████████0000	1/1/2010	N/A	\$ 422.00	Yes
395	██████████0000	2/14/2010	N/A	N/A	Yes
396	██████████0000	3/4/2010	N/A	\$ 1,689.00	Yes
397	██████████0000	3/13/2010	N/A	N/A	Yes
398	██████████0011	3/13/2011	N/A	\$ 1,851.00	Yes
399	██████████0000	3/9/2010	N/A	(\$ 481.00)	Yes
400	██████████0011	3/9/2011	N/A	\$ 96.00	Yes
401	██████████0000	4/1/2010	N/A	(\$ 699.00)	Yes
402	██████████0000	4/13/2010	N/A	(\$ 1,410.00)	Yes
403	██████████0000	4/21/2010	N/A	\$ 19.00	Yes
404	██████████0000	4/21/2010	N/A	\$ 327.00	Yes
405	██████████0000	4/22/2010	N/A	(\$ 1,803.00)	Yes
406	██████████0000	5/10/2010	N/A	\$ 332.00	Yes
407	██████████0000	5/7/2010	N/A	\$ 24.00	Yes
408	██████████0000	5/12/2010	N/A	(\$ 216.00)	Yes
409	██████████0011	5/12/2011	N/A	\$ 1,512.00	Yes
410	██████████0000	5/11/2010	N/A	\$ 3,475.00	Yes
411	██████████0011	5/11/2011	N/A	\$ 4,761.00	Yes
412	██████████0000	6/11/2010	N/A	(\$ 507.00)	Yes
413	██████████0000	6/8/2010	N/A	N/A	Yes
414	██████████0011	6/8/2011	(\$141.00)	N/A	Yes
415	██████████0000	6/13/2010	N/A	(\$ 304.00)	Yes
416	██████████0000	6/21/2010	N/A	\$ 133.00	Yes
417	██████████0000	6/23/2010	N/A	N/A	Yes
418	██████████0000	6/15/2010	N/A	(\$ 1,547.00)	Yes
419	██████████0000	7/3/2010	N/A	(\$ 6,622.00)	Yes
420	██████████0000	6/23/2010	N/A	(\$ 716.00)	Yes
421	██████████0011	6/23/2011	N/A	\$ 914.00	Yes
422	██████████0000	6/21/2010	N/A	N/A	Yes
423	██████████0000	7/12/2010	N/A	N/A	Yes
424	██████████0011	7/12/2011	N/A	\$ 1,223.00	Yes
425	██████████0000	7/14/2010	N/A	\$ 2,018.00	Yes
426	██████████0000	7/15/2010	N/A	(\$ 1.00)	Yes
427	██████████0000	7/29/2010	N/A	N/A	Yes
428	██████████0000	9/1/2010	N/A	N/A	Yes

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429	██████████0000	9/10/2010	N/A	N/A	Yes
430	██████████0000	10/1/2010	N/A	N/A	Yes
431	██████████0011	10/1/2011	N/A	\$ 254.00	Yes
432	██████████0000	10/1/2010	N/A	N/A	Yes
433	██████████0000	9/29/2010	N/A	\$ 619.00	Yes
434	██████████0000	10/3/2010	N/A	(\$ 323.00)	Yes
435	██████████0000	10/1/2010	N/A	(\$ 176.00)	Yes
436	██████████0000	10/5/2010	N/A	N/A	Yes
437	██████████0011	9/22/2011	N/A	\$ 605.00	Yes
438	██████████0000	10/1/2010	N/A	\$ 26.00	Yes
439	██████████0000	12/1/2010	N/A	\$ 206.95	Yes
440	██████████0011	11/15/2011	N/A	\$ 1,161.00	Yes
441	██████████0000	12/1/2010	N/A	N/A	Yes
442	██████████0000	1/9/2011	N/A	\$ 3,331.00	Yes
443	██████████0000	2/1/2011	N/A	\$ 1,728.00	Yes
444	██████████0000	1/17/2011	N/A	\$ 385.00	Yes
445	██████████0000	1/27/2011	N/A	\$ 610.00	Yes
446	██████████0000	4/1/2011	(\$712.00)	N/A	Yes
447	██████████0000	5/1/2011	N/A	N/A	Yes
448	██████████0000	4/11/2011	N/A	\$ 103.00	Yes
449	██████████0000	4/21/2011	N/A	\$ 695.00	Yes
450	██████████0000	6/6/2011	N/A	\$ 1,581.00	Yes
451	██████████0000	6/6/2011	N/A	\$ 898.00	Yes
452	██████████0000	6/21/2011	N/A	N/A	Yes
453	██████████0000	7/1/2011	N/A	N/A	Yes
454	██████████0000	7/1/2011	N/A	\$ 2,007.00	Yes
455	██████████0000	8/25/2011	N/A	\$ 158.00	Yes
456	██████████0000	8/13/2011	N/A	\$ 7,945.00	Yes
457	██████████0000	9/1/2011	N/A	\$ 496.00	Yes
458	██████████0000	9/6/2011	(\$247.00)	N/A	Yes
459	██████████0000	9/27/2011	N/A	\$ 80.00	Yes
460	██████████0000	10/13/2011	N/A	\$ 151.00	Yes
461	██████████0000	11/5/2011	N/A	\$ 832.00	Yes
462	██████████0000	11/7/2011	N/A	\$ 886.00	Yes
463	██████████0000	11/28/2011	N/A	(\$ 658.00)	Yes

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464	██████████0007	10/1/2007	N/A	(\$ 1,905.00)	Yes
465	██████████0007	7/10/2007	N/A	\$ 2,232.00	Yes
466	██████████0008	10/3/2008	N/A	\$ 55,700.00	Yes
467	██████████0009	10/3/2009	N/A	\$ 28,277.00	Yes
468	██████████0009	10/22/2009	N/A	\$ -	Yes
469	██████████0009	1/26/2009	N/A	(\$ 1,115.00)	Yes
470	██████████0008	9/12/2008	(\$12,875)	N/A	Yes
471	██████████0010	9/12/2010	(\$15,862)	N/A	Yes
472	██████████0011	9/12/2011	(\$21,041)	N/A	Yes
473	██████████0009	4/1/2009	N/A	\$ 381.00	Yes
474	██████████0009	6/1/2009	(\$112.00)	N/A	Yes
475	██████████0010	6/1/2010	N/A	\$ 146.00	Yes
476	██████████0000	4/1/2009	N/A	\$ 6,868.00	Yes
477	██████████0000	1/1/2011	N/A	(\$43,838.00)	Yes
478	██████████0006	10/25/2006	N/A	(\$ 2,009.00)	Yes
479	██████████0000	11/1/2010	N/A	\$ 2,149.00	Yes
480	██████████0006	1/8/2006	N/A	\$ 114.00	Yes
481	██████████0000	10/21/2007	N/A	(\$ 654.00)	Yes
482	██████████0000	12/18/2007	N/A	\$ 773.00	Yes
483	██████████0008	12/18/2008	N/A	\$ 802.00	Yes
484	██████████0009	5/18/2009	N/A	\$ 8,147.00	Yes
485	██████████0007	9/6/2007	N/A	(\$ 253.00)	Yes
486	██████████0000	9/7/2007	N/A	\$ 516.00	Yes
487	██████████0008	9/7/2008	N/A	\$ 102.00	Yes
488	██████████0009	9/7/2009	N/A	\$ 1,132.00	Yes
489	██████████0010	9/7/2010	N/A	\$ 829.00	Yes
490	██████████0011	9/7/2011	N/A	\$ 837.00	Yes
491	██████████0008	6/16/2008	N/A	(\$ 203.00)	Yes
492	██████████0010	6/16/2010	N/A	(\$ 493.00)	Yes
493	██████████0010	3/30/2010	(\$ 75.00)	N/A	Yes
494	██████████0000	4/13/2007	N/A	\$ 1,974.00	Yes
495	██████████0007	7/1/2007	N/A	\$ 860.00	Yes
496	██████████0011	1/20/2011	N/A	\$ 3,351.00	Yes
497	██████████0008	7/1/2008	N/A	\$ 5,072.00	Yes

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498	██████████0009	7/1/2009	N/A	\$ 3,049.00	Yes
499	██████████0007	7/1/2007	N/A	(\$ 5,462.00)	Yes
500	██████████0009	7/1/2009	N/A	\$ 2,395.00	Yes
501	██████████0009	3/2/2009	N/A	\$ 1,582.00	Yes
502	██████████0007	4/1/2007	N/A	\$ 9,295.00	Yes
503	██████████0008	4/1/2008	N/A	\$ 10,278.00	Yes
504	██████████0006	8/20/2006	N/A	(\$ 1,600.00)	Yes
505	██████████0007	8/20/2007	N/A	\$ 1,657.00	Yes
506	██████████0007	7/16/2007	N/A	\$ 564.00	Yes
507	██████████0007	11/1/2007	N/A	\$ 4,722.00	Yes
508	██████████0009	11/1/2009	N/A	\$ 1,206.00	Yes
509	██████████0000	6/14/2008	N/A	(\$ 1,356.00)	Yes
510	██████████0010	6/14/2010	N/A	\$ 48.00	Yes
511	██████████0007	12/31/2007	(\$3,673)	N/A	Yes
512	██████████0006	12/1/2006	N/A	(\$ 1,645.00)	Yes
513	██████████0007	12/1/2007	N/A	\$ 664.00	Yes
514	██████████0010	12/1/2010	N/A	(\$ 51.00)	Yes
515	██████████0000	7/4/2007	N/A	\$ 2,793.00	Yes
516	██████████0000	10/19/2007	N/A	\$ 7,767.00	Yes
517	██████████0000	9/20/2008	N/A	\$ 4,641.00	Yes
518	██████████0009	9/14/2009	N/A	(\$ 681.00)	Yes
519	██████████0009	8/7/2009	N/A	(\$ 4,306.00)	Yes
520	██████████0010	2/24/2010	N/A	\$ 3,944.00	Yes
521	██████████0011	2/24/2011	N/A	\$ 1,578.00	Yes
522	██████████0000	3/24/2009	N/A	(\$ 372.00)	Yes
523	██████████0011	3/1/2011	N/A	\$ 7,503.00	Yes
524	██████████0000	2/5/2011	N/A	(\$ 451.00)	Yes
525	A██████████0000	7/1/2009	N/A	(\$ 1,702.00)	Yes
526	██████████0010	7/1/2010	N/A	\$ 1,942.00	Yes
527	██████████0000	6/1/2009	N/A	(\$ 437.00)	Yes
528	██████████0000	12/1/2011	N/A	(\$ 949.00)	Yes
529	██████████0000	6/17/2008	N/A	\$ 732.00	Yes
530	██████████0000	3/8/2011	N/A	(\$ 4,032.00)	Yes
531	██████████0008	1/1/2008	N/A	\$ 7,471.00	Yes
532	██████████0011	1/1/2011	N/A	\$ 5,390.00	Yes
533	██████████0010	6/8/2010	N/A	\$ 1,182.00	Yes

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534	██████████0009	3/22/2009	N/A	\$ 183.00	Yes
535	██████████0010	8/12/2010	N/A	(\$ 721.00)	Yes
536	██████████0011	8/12/2011	N/A	(\$ 20.00)	Yes
537	██████████0008	9/23/2008	N/A	\$ 103.00	Yes
538	██████████0010	9/23/2010	N/A	\$ 612.00	Yes
539	██████████0011	9/23/2011	N/A	\$ 352.00	Yes
540	██████████0007	10/23/2007	N/A	(\$ 204.00)	Yes
541	██████████0009	10/23/2009	N/A	(\$ 3,316.00)	Yes
542	██████████0010	10/23/2010	N/A	\$ 1,003.00	Yes
543	██████████0011	10/23/2011	N/A	\$ 694.00	Yes
544	██████████0000	11/6/2007	N/A	\$ 100.00	Yes
545	██████████0010	11/6/2010	N/A	(\$ 214.00)	Yes
546	██████████0011	11/6/2011	N/A	(\$ 255.00)	Yes
547	██████████0010	11/26/2010	N/A	(\$ 619.00)	Yes
548	██████████0010	1/16/2010	N/A	(\$ 18.00)	Yes
549	██████████0011	1/16/2011	N/A	\$ 451.00	Yes
550	██████████0009	3/31/2009	N/A	(\$ 192.00)	Yes
551	██████████0010	3/31/2010	N/A	\$ 1,333.00	Yes
552	██████████0011	2/25/2011	(\$484.00)	N/A	Yes
553	██████████0010	3/26/2010	(\$918.00)	N/A	Yes
554	██████████0010	4/12/2010	N/A	(\$ 995.00)	Yes
555	██████████0010	4/1/2010	N/A	(\$ 222.00)	Yes
556	██████████0011	4/1/2011	N/A	(\$ 34.00)	Yes
557	██████████0007	8/20/2007	N/A	\$ 959.00	Yes
558	██████████0008	8/20/2008	(\$321.00)	N/A	Yes
559	██████████0000	8/10/2007	N/A	\$ 607.00	Yes
560	██████████0010	8/10/2010	N/A	\$ 1,891.00	Yes
561	██████████0009	5/23/2009	N/A	\$ 1,784.00	Yes
562	██████████0007	11/8/2007	N/A	\$ 209.00	Yes
563	██████████0010	11/8/2010	N/A	\$ 346.00	Yes
564	██████████0011	11/8/2011	N/A	\$ 455.00	Yes
565	██████████0009	9/27/2009	N/A	\$ 364.00	Yes
566	██████████0010	9/27/2010	N/A	(\$ 453.00)	Yes
567	██████████0011	9/27/2011	N/A	(\$ 140.00)	Yes
568	██████████0010	11/3/2010	N/A	(\$ 1,334.00)	Yes
569	██████████0011	11/3/2011	N/A	\$ 967.00	Yes

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570	██████████0007	10/17/2007	N/A	\$ 691.00	Yes
571	██████████0009	10/17/2009	N/A	(\$ 239.00)	Yes
572	██████████0010	10/17/2010	N/A	(\$ 226.00)	Yes
573	██████████0011	10/17/2011	N/A	\$ 221.00	Yes
574	██████████0000	8/29/2007	N/A	\$ 3,053.00	Yes
575	██████████0000	8/8/2007	N/A	\$ 298.00	Yes
576	██████████0010	8/8/2010	N/A	\$ 270.00	Yes
577	██████████0007	1/11/2007	N/A	\$ 1,236.00	Yes
578	██████████0000	9/14/2007	N/A	\$ 846.00	Yes
579	██████████0010	9/14/2010	N/A	\$ 88.00	Yes
580	██████████0008	8/10/2008	N/A	(\$ 97.00)	Yes
581	██████████0009	8/10/2009	N/A	\$ 772.00	Yes
582	██████████0010	8/10/2010	(\$142.00)	N/A	Yes
583	██████████0009	1/7/2009	N/A	(\$ 285.00)	Yes
584	██████████0010	1/7/2010	N/A	(\$ 128.00)	Yes
585	██████████0011	1/7/2011	(\$ 33.00)	N/A	Yes
586	██████████0010	9/20/2010	N/A	(\$ 14.00)	Yes
587	██████████0011	9/20/2011	(\$ 6.00)	N/A	Yes
588	██████████0000	9/1/2006	N/A	\$ 1,399.00	Yes
589	██████████0007	9/1/2007	N/A	\$ 1,770.00	Yes
590	██████████0009	9/1/2009	N/A	\$ 14.00	Yes
591	██████████0010	9/1/2010	N/A	\$ 311.00	Yes
592	██████████0010	1/17/2010	N/A	\$ 47.00	Yes
593	██████████0011	1/17/2011	N/A	\$ 252.00	Yes
594	██████████0007	7/1/2007	N/A	\$ 994.00	Yes
595	██████████0009	7/1/2009	N/A	\$ 241.00	Yes
596	██████████0010	7/1/2010	N/A	\$ 31.00	Yes
597	██████████0006	2/1/2006	N/A	\$ 92.00	Yes
598	██████████0000	8/12/2007	N/A	(\$ 431.34)	Yes
599	██████████0010	10/13/2010	N/A	\$ 1,753.00	Yes
600	██████████0011	10/13/2011	N/A	\$ 1,338.00	Yes
601	██████████0011	1/1/2011	N/A	\$ 3,042.00	Yes
602	██████████0000	11/1/2007	N/A	(\$ 189.00)	Yes
603	██████████0009	11/1/2009	N/A	\$ 450.00	Yes
604	██████████0007	1/1/2007	N/A	(\$ 348.00)	Yes
605	██████████0009	1/1/2009	N/A	(\$ 384.00)	Yes
606	██████████0000	9/1/2006	N/A	(\$ 2,098.00)	Yes

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607	██████████0010	9/28/2010	N/A	\$ 235.00	Yes
608	██████████0011	9/28/2011	N/A	\$ 382.00	Yes
609	██████████0000	8/4/2006	N/A	(\$ 2,247.00)	Yes
610	██████████0007	8/4/2007	N/A	\$ 1,023.00	Yes
611	██████████0008	8/4/2008	N/A	\$ 1,547.00	Yes
612	██████████0009	8/4/2009	N/A	(\$ 1,819.00)	Yes
613	██████████0009	2/16/2009	N/A	(\$ 1,196.00)	Yes
614	██████████0010	2/16/2010	N/A	\$ 1,129.00	Yes
615	██████████0007	9/1/2007	N/A	\$ 825.00	Yes
616	██████████0009	9/1/2009	N/A	\$ 1,192.00	Yes
617	██████████0007	12/20/2007	N/A	(\$ 1,067.00)	Yes
618	██████████0009	12/20/2009	N/A	N/A	Yes
619	██████████0009	2/22/2009	N/A	\$ 2,889.00	Yes
620	██████████0000	8/27/2008	N/A	\$ 50.00	Yes
621	██████████0009	8/27/2009	N/A	(\$ 690.00)	Yes
622	██████████0011	10/1/2011	N/A	\$ 1,620.00	Yes
623	██████████0007	7/30/2007	N/A	\$ (97.00)	Yes
624	██████████0010	7/30/2010	N/A	\$ 564.00	Yes
625	██████████0000	7/16/2007	N/A	(\$ 713.00)	Yes
626	██████████0009	7/16/2009	N/A	(\$ 1,809.00)	Yes
627	██████████0000	9/1/2007	N/A	\$ 788.00	Yes
628	██████████0008	3/1/2008	N/A	(\$ 416.00)	Yes
629	██████████0007	12/4/2007	N/A	\$ 3,900.00	Yes
630	██████████0009	5/6/2009	N/A	\$ 2,451.00	Yes
631	██████████0010	5/6/2010	N/A	\$ 1,498.00	Yes
632	██████████0007	11/8/2007	N/A	\$ 326.00	Yes
633	██████████0006	10/7/2006	(\$2,247)	N/A	Yes
634	██████████0007	7/10/2007	N/A	\$ 400.00	Yes
635	██████████0010	1/1/2010	(\$ 81.00)	N/A	Yes
636	██████████0011	1/2/2011	N/A	\$ 970.00	Yes
637	██████████0010	6/16/2010	(\$150.00)	N/A	Yes
638	██████████0010	3/12/2010	(\$305.00)	N/A	Yes
639	██████████0000	3/5/2009	N/A	\$ 569.00	Yes
640	██████████0010	3/5/2010	N/A	(\$ 332.00)	Yes
641	██████████0011	3/5/2011	N/A	(\$ 112.00)	Yes
642	██████████0010	6/29/2010	N/A	\$ 152.00	Yes

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643	██████████0000	11/7/2007	N/A	\$ 398.00	Yes
644	██████████0009	4/18/2009	N/A	(\$ 3,158.00)	Yes
645	██████████0007	8/17/2007	N/A	\$ 3.00	Yes
646	██████████0000	6/1/2007	N/A	\$ 384.00	Yes
647	██████████0008	6/1/2008	N/A	\$ 631.00	Yes
648	██████████0010	6/1/2010	N/A	\$ 30.00	Yes
649	██████████0000	2/15/2009	N/A	(\$ 763.00)	Yes
650	██████████0007	7/1/2007	N/A	(\$ 207.00)	Yes
651	██████████0010	7/1/2010	N/A	(\$ 24.00)	Yes
652	██████████0006	11/30/2006	N/A	\$ 2,245.00	Yes
653	██████████0000	3/6/2009	N/A	\$ 470.00	Yes
654	██████████0010	3/6/2010	N/A	(\$ 67.00)	Yes
655	██████████0000	4/3/2009	N/A	\$ 1,893.93	Yes
656	██████████0011	4/3/2011	N/A	\$ 1,727.00	Yes
657	██████████0000	9/1/2007	N/A	(\$ 69.00)	Yes
658	██████████0009	9/1/2009	N/A	\$ 1,130.00	Yes
659	██████████0000	5/2/2009	N/A	(\$ 1,116.00)	Yes
660	██████████0010	5/2/2010	N/A	\$ 919.00	Yes
661	██████████0007	11/13/2007	N/A	\$ 321.00	Yes
662	██████████0010	1/9/2010	N/A	\$ 137.00	Yes
663	██████████0000	7/28/2007	N/A	\$ 508.60	Yes
664	██████████0000	6/11/2006	N/A	\$ 416.00	Yes
665	██████████0010	2/24/2010	N/A	\$ 1,182.00	Yes
666	██████████0007	7/10/2007	N/A	\$ 395.00	Yes
667	██████████0010	7/10/2010	N/A	\$ 739.00	Yes
668	██████████0000	10/13/2006	N/A	\$ 51.00	Yes
669	██████████0007	10/13/2007	N/A	\$ 88.00	Yes
670	██████████0010	10/13/2010	N/A	(\$ 676.00)	Yes
671	██████████0000	6/15/2007	N/A	\$ 419.00	Yes
672	██████████0000	1/1/2009	N/A	(\$ 294.00)	Yes
673	██████████0007	7/14/2007	N/A	(\$ 227.00)	Yes
674	██████████0007	11/22/2007	N/A	\$ 3,147.00	Yes
675	██████████0008	11/22/2008	N/A	\$ 657.00	Yes
676	██████████0010	11/22/2010	N/A	\$ 42.00	Yes
677	██████████0009	4/5/2009	N/A	(\$ 643.00)	Yes
678	██████████0010	4/5/2010	N/A	\$	Yes

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679	██████████0000	8/20/2006	N/A	\$ 21.00	Yes
680	██████████0007	8/20/2007	N/A	\$ 1,156.00	Yes
681	██████████0011	8/20/2011	N/A	\$ 63.00	Yes
682	██████████0000	11/10/2007	N/A	\$ 417.00	Yes
683	██████████0009	4/15/2009	N/A	\$ 910.00	Yes
684	██████████0010	10/15/2010	N/A	(\$ 215.00)	Yes
685	██████████0011	10/15/2011	N/A	\$ 359.00	Yes
686	██████████0000	10/11/2007	N/A	\$ 544.00	Yes
687	██████████0008	10/11/2008	N/A	\$ 715.00	Yes
688	██████████0009	12/12/2009	N/A	(\$ 43.00)	Yes
689	██████████0010	10/27/2010	(\$ 47.00)	N/A	Yes
690	██████████0000	11/20/2006	N/A	\$ 258.00	Yes
691	██████████0006	9/10/2006	N/A	\$ 889.16	Yes
692	██████████0010	2/10/2010	N/A	\$ 120.00	Yes
693	██████████0011	2/10/2011	N/A	\$ 269.00	Yes
694	██████████0000	2/12/2009	N/A	\$ 281.00	Yes
695	██████████0010	2/12/2010	N/A	\$ 122.00	Yes
696	██████████0011	2/12/2011	N/A	\$ 75.00	Yes
697	██████████0000	4/11/2007	N/A	\$ 208.00	Yes
698	██████████0008	4/11/2008	N/A	(\$ 36.00)	Yes
699	██████████0000	8/12/2007	(\$295.00)	N/A	Yes
700	██████████0000	6/10/2009	N/A	(\$ 525.00)	Yes
701	██████████0011	10/1/2011	N/A	\$ 1,220.00	Yes
702	██████████0000	1/9/2009	N/A	\$ 3,324.00	Yes
703	██████████0000	5/16/2007	N/A	(\$ 323.00)	Yes
704	██████████0000	1/8/2008	N/A	\$ 1,192.00	Yes
705	██████████0007	11/23/2007	N/A	\$ 84.00	Yes
706	██████████0010	11/23/2010	N/A	\$ 65.00	Yes
707	██████████0009	6/27/2009	N/A	\$ 1,419.00	Yes
708	██████████0000	11/6/2007	N/A	\$ 2,829.00	Yes
709	██████████0010	9/29/2010	N/A	\$ 163.00	Yes
710	██████████0011	9/29/2011	N/A	\$ 154.00	Yes
711	██████████0010	5/5/2010	N/A	\$ 16.00	Yes
712	██████████0000	10/23/2006	N/A	\$ 657.00	Yes
713	██████████0007	10/23/2007	N/A	(\$ 106.00)	Yes
714	██████████0000	9/1/2007	N/A	\$ 887.00	Yes

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715	██████████0000	8/23/2006	N/A	(\$ 1,920.00)	Yes
716	██████████0000	11/1/2009	N/A	\$ 24,320.00	Yes
717	██████████0000	5/22/2007	N/A	\$ 693.00	Yes
718	██████████0008	5/22/2008	N/A	\$ 1,115.00	Yes
719	██████████0009	5/22/2009	N/A	\$ 963.00	Yes
720	██████████0010	7/16/2010	N/A	\$ 1,018.00	Yes
721	██████████0010	4/1/2010	N/A	\$ 713.00	Yes
722	██████████0000	1/1/2009	N/A	\$ 1,372.00	Yes
723	██████████0009	5/9/2009	N/A	(\$ 760.00)	Yes
724	██████████0010	5/9/2010	N/A	\$ 225.67	Yes
725	██████████0009	6/1/2009	N/A	\$ 132.00	Yes
726	██████████0010	6/1/2010	N/A	(\$ 231.00)	Yes
727	██████████0011	6/1/2011	N/A	\$ 325.00	Yes
728	██████████0000	2/13/2009	N/A	(\$ 108.00)	Yes
729	██████████0010	2/13/2010	N/A	(\$ 123.00)	Yes
730	██████████0011	2/13/2011	N/A	(\$ 282.00)	Yes
731	██████████0000	4/29/2009	N/A	(\$ 214.00)	Yes
732	██████████0010	4/29/2010	N/A	\$ 1,670.00	Yes
733	██████████0011	1/1/2011	(\$679.00)	N/A	Yes
734	██████████0000	6/1/2010	N/A	\$ 992.00	Yes
735	██████████0000	1/4/2011	N/A	\$ 5,072.00	Yes
736	██████████0000	1/5/2011	N/A	(\$ 2,004.00)	Yes
737	██████████0000	2/1/2011	N/A	\$ 1,925.00	Yes
738	██████████0000	4/1/2007	N/A	\$ 527.00	Yes
739	██████████0010	4/1/2010	(\$687)	N/A	Yes
740	██████████0011	4/1/2011	N/A	\$ 516.00	Yes
741	██████████0009	6/6/2009	N/A	\$ 2,557.00	Yes
742	██████████0007	6/1/2007	N/A	\$ 556.00	Yes
743	██████████0007	9/23/2007	N/A	\$ 1,192.00	Yes
744	██████████0010	9/1/2010	N/A	(\$ 732.00)	Yes
745	██████████0000	8/3/2007	N/A	\$ 1,101.00	Yes
746	██████████0009	8/3/2009	N/A	\$ 1,949.00	Yes
747	██████████0007	7/1/2007	N/A	(\$ 4,089.00)	Yes
748	██████████0008	7/1/2008	N/A	(\$ 8,660.00)	Yes
749	██████████0000	9/13/2007	N/A	\$ 615.00	Yes

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750	██████████0000	5/26/2008	N/A	\$ 1,188.00	Yes
751	██████████0007	9/1/2007	N/A	\$ 2,470.00	Yes
752	██████████0010	12/1/2010	N/A	(\$ 93.00)	Yes
753	██████████0007	5/1/2007	N/A	\$ 1,482.00	Yes
754	██████████0000	10/1/2010	N/A	\$ 2,996.00	Yes
755	██████████0000	5/29/2008	(\$1,015)	N/A	Yes
756	██████████0000	10/24/2007	N/A	\$ 178.00	Yes
757	██████████0010	10/24/2010	N/A	\$ 406.00	Yes
758	██████████0011	10/24/2011	N/A	\$ 1,503.00	Yes
759	██████████0000	11/21/2007	N/A	(\$ 402.00)	Yes
760	██████████0009	11/21/2009	N/A	\$ 2,651.00	Yes
761	██████████0000	10/14/2007	N/A	(\$ 51.00)	Yes
762	██████████0010	7/4/2010	-\$791	N/A	Yes
763	██████████0008	5/6/2008	N/A	\$ 1,344.00	Yes
764	██████████0000	8/1/2010	N/A	\$ 1,985.00	Yes
765	██████████0011	8/1/2011	N/A	\$ 2,720.00	Yes
766	██████████0000	11/18/2010	N/A	N/A	Yes
767	██████████0006	7/20/2006	N/A	(\$ 124.00)	Yes
768	██████████0000	4/16/2007	N/A	\$ 311.00	Yes
769	██████████0000	9/10/2007	N/A	(\$ 114.00)	Yes
770	██████████0010	9/10/2010	N/A	\$ 631.00	Yes
771	██████████0009	2/9/2009	N/A	(\$ 1,528.00)	Yes
772	██████████0011	2/9/2011	N/A	\$ 204.00	Yes
773	██████████0000	3/26/2011	-\$110	N/A	Yes
774	██████████0008	4/10/2008	N/A	\$ 1,189.00	Yes
775	██████████0010	4/15/2010	N/A	(\$ 789.00)	Yes
776	██████████0009	4/26/2009	-\$1600	N/A	Yes
777	██████████0007	7/30/2007	N/A	\$ 467.00	Yes
778	██████████0009	7/1/2009	N/A	\$ 134.00	Yes
779	██████████0010	7/1/2010	N/A	\$ 1,141.00	Yes
780	██████████0011	7/1/2011	N/A	\$ 719.00	Yes
781	██████████0000	3/16/2007	N/A	\$ 520.00	Yes
782	██████████0009	3/16/2009	N/A	\$ 771.00	Yes
783	██████████0010	3/16/2010	-\$334	N/A	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
784	██████████0011	3/16/2011	N/A	\$ 99.00	Yes
785	██████████0000	9/26/2007	N/A	\$ 780.00	Yes
786	██████████0008	9/26/2008	N/A	\$ 73.00	Yes
787	██████████0010	9/26/2010	N/A	\$ 184.00	Yes
788	██████████0011	9/26/2011	N/A	\$ 272.00	Yes
789	██████████0007	11/23/2007	N/A	\$ 650.00	Yes
790	██████████0010	11/23/2010	N/A	\$ 501.00	Yes
791	██████████0007	4/19/2007	N/A	\$ 289.00	Yes
792	██████████0008	4/19/2008	N/A	\$ 508.00	Yes
793	██████████0009	4/19/2009	N/A	\$ 480.00	Yes
794	██████████0009	8/30/2009	N/A	(\$ 832.00)	Yes
795	██████████0000	8/1/2007	N/A	\$ 911.00	Yes
796	██████████0006	2/2/2006	N/A	\$ 1,912.00	Yes
797	██████████0009	7/1/2009	N/A	\$ 35.00	Yes
798	██████████0010	7/1/2010	N/A	\$ 284.00	Yes
799	██████████0011	7/1/2011	N/A	\$ 350.00	Yes
800	██████████0007	9/10/2007	N/A	(\$ 310.00)	Yes
801	██████████0010	4/26/2010	N/A	(\$ 948.00)	Yes
802	██████████0010	1/24/2010	N/A	(\$ 489.00)	Yes
803	██████████0000	11/5/2007	N/A	(\$ 386.00)	Yes
804	██████████0010	11/5/2010	N/A	\$ 1,451.00	Yes
805	██████████0007	10/10/2007	N/A	(\$ 3,403.00)	Yes
806	██████████0009	10/10/2009	N/A	(\$ 3,711.00)	Yes
807	██████████0007	11/18/2007	N/A	\$ 791.00	Yes
808	██████████0010	12/19/2010	N/A	(\$ 91.00)	Yes
809	██████████0009	4/12/2009	N/A	(\$ 3,976.00)	Yes
810	██████████0007	3/17/2007	N/A	(\$ 999.00)	Yes
811	██████████0009	3/17/2009	N/A	\$ 2,916.00	Yes
812	██████████0010	9/20/2010	N/A	(\$ 489.00)	Yes
813	██████████0009	3/13/2009	-\$301	N/A	Yes
814	██████████0011	3/13/2011	N/A	\$ 5.00	Yes
815	██████████0007	9/7/2007	N/A	(\$ 220.00)	Yes
816	██████████0008	9/7/2008	N/A	\$ 161.00	Yes
817	██████████0007	3/21/2007	N/A	\$ 727.00	Yes
818	██████████0000	2/1/2008	N/A	\$ 1,271.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
819	██████████0010	2/1/2010	N/A	\$ 1,719.00	Yes
820	██████████0011	2/1/2011	N/A	\$ 174.00	Yes
821	██████████0009	6/16/2009	N/A	(\$ 1,104.00)	Yes
822	██████████0010	6/16/2010	N/A	\$ 7,348.00	Yes
823	██████████0006	7/1/2006	N/A	\$ 578.00	Yes
824	██████████0007	7/1/2007	N/A	\$ 979.00	Yes
825	██████████0009	8/1/2009	N/A	(\$ 2,243.00)	Yes
826	██████████0000	1/1/2011	N/A	\$ 43.00	Yes
827	██████████0009	4/25/2009	N/A	(\$ 359.00)	Yes
828	██████████0008	8/24/2008	(\$608)	N/A	Yes
829	██████████0011	8/24/2011	(\$1,097)	N/A	Yes
830	██████████0007	10/11/2007	N/A	(\$ 368.00)	Yes
831	██████████0008	10/11/2008	N/A	(\$ 2,261.00)	Yes
832	██████████0009	10/11/2009	N/A	(\$ 2,316.00)	Yes
833	██████████0000	7/15/2009	N/A	\$ 1.00	Yes
834	██████████0007	9/26/2007	N/A	\$ 110.00	Yes
835	██████████0010	9/26/2010	N/A	\$ 107.00	Yes
836	██████████0011	9/26/2011	N/A	\$ 428.00	Yes
837	██████████0007	7/2/2007	N/A	(\$ 49.00)	Yes
838	██████████0009	8/1/2009	N/A	\$ 2,558.00	Yes
839	██████████0011	8/1/2011	N/A	\$ 2,443.00	Yes
840	██████████0009	8/18/2009	N/A	(\$ 1,835.00)	Yes
841	██████████0000	11/26/2006	N/A	\$ 1,650.00	Yes
842	██████████0000	10/26/2006	N/A	(\$ 1,987.00)	Yes
843	██████████0007	10/26/2007	N/A	\$ 244.00	Yes
844	██████████0010	6/24/2010	N/A	(\$ 1,136.00)	Yes
845	██████████0007	10/27/2007	N/A	(\$ 1,091.00)	Yes
846	██████████0000	6/20/2008	N/A	\$ 435.00	Yes
847	██████████0007	9/5/2007	N/A	\$ 836.00	Yes
848	██████████0008	9/5/2008	N/A	\$ 550.00	Yes
849	██████████0010	9/5/2010	N/A	(\$ 1,433.00)	Yes
850	██████████0009	1/29/2009	N/A	\$ 488.00	Yes
851	██████████0000	10/15/2009	N/A	N/A	Yes
852	██████████0000	3/17/2008	N/A	(\$ 579.00)	Yes
853	██████████0009	3/17/2009	N/A	\$ 659.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
854	██████████0000	6/6/2010	N/A	\$ 1,276.00	Yes
855	██████████0007	1/1/2007	N/A	\$ 49.00	Yes
856	██████████0009	1/1/2009	-5996.00	N/A	Yes
857	██████████0000	7/8/2008	N/A	\$ 585.00	Yes
858	██████████0007	6/30/2007	N/A	\$ 563.00	Yes
859	██████████0009	6/30/2009	N/A	(\$ 47.00)	Yes
860	██████████0010	6/30/2010	N/A	\$ 1,460.00	Yes
861	██████████0000	6/4/2007	N/A	\$ 522.00	Yes
862	██████████0010	6/4/2010	(\$ 14.00)	N/A	Yes
863	██████████0006	10/22/2006	N/A	\$ 3,302.00	Yes
864	██████████0007	10/22/2007	N/A	\$ 1,206.00	Yes
865	██████████0000	12/4/2006	N/A	\$ 456.60	Yes
866	██████████0010	7/1/2010	N/A	\$ 369.00	Yes
867	██████████0006	5/22/2006	N/A	\$ 882.00	Yes
868	██████████0007	7/13/2007	N/A	(\$ 1,954.00)	Yes
869	██████████0007	10/29/2007	(\$297.00)	N/A	Yes
870	██████████0010	10/29/2010	\$271.00	N/A	Yes
871	██████████0007	9/9/2007	N/A	(\$ 1,047.00)	Yes
872	██████████0007	7/18/2007	N/A	\$ 1,056.00	Yes
873	██████████0009	7/18/2009	N/A	(\$ 632.00)	Yes
874	██████████0011	1/1/2011	N/A	\$ 1,170.00	Yes
875	██████████0000	9/9/2010	N/A	\$ 154.00	Yes
876	██████████0011	9/9/2011	N/A	\$ 25.00	Yes
877	██████████0007	10/1/2007	N/A	\$ 67.00	Yes
878	██████████0009	10/1/2009	N/A	\$ 1,829.00	Yes
879	██████████0011	10/1/2011	N/A	\$ 602.00	Yes
880	██████████0007	5/1/2007	N/A	\$ 28,642.00	Yes
881	██████████0009	4/20/2009	N/A	(\$ 1,325.00)	Yes
882	██████████0006	12/17/2006	N/A	\$ 1,210.00	Yes
883	██████████0000	3/4/2007	\$208.00	N/A	Yes
884	██████████0000	6/1/2007	N/A	\$ 190.00	Yes
885	██████████0008	6/1/2008	N/A	\$ 316.00	Yes
886	██████████0007	10/14/2007	N/A	\$ 395.00	Yes
887	██████████0009	3/25/2009	N/A	\$ 247.00	Yes
888	██████████0007	5/1/2007	N/A	(\$ 102.00)	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
889	██████████0009	5/1/2009	N/A	(\$ 265.00)	Yes
890	██████████0010	5/1/2010	N/A	(\$ 181.00)	Yes
891	██████████0006	11/12/2006	N/A	\$ 1,038.00	Yes
892	██████████0007	4/15/2007	N/A	\$ 1,791.00	Yes
893	██████████0008	4/15/2008	N/A	(\$ 2,163.00)	Yes
894	██████████0009	4/15/2009	N/A	(\$ 1,296.00)	Yes
895	██████████0007	6/16/2007	N/A	(\$ 460.00)	Yes
896	██████████0008	6/16/2008	N/A	\$ 39.00	Yes
897	██████████0009	6/16/2009	N/A	\$ 476.00	Yes
898	██████████0010	6/16/2010	N/A	\$ 732.00	Yes
899	██████████0007	8/1/2007	N/A	(\$ 1,880.00)	Yes
900	██████████0009	8/1/2009	N/A	\$ 920.00	Yes
901	██████████0010	8/1/2010	N/A	\$ 266.00	Yes
902	██████████0000	11/14/2008	N/A	(\$ 873.00)	Yes
903	██████████0009	11/14/2009	N/A	(\$ 842.00)	Yes
904	██████████0000	4/23/2009	N/A	\$ 366.00	Yes
905	██████████0009	5/17/2009	N/A	(\$ 127.00)	Yes
906	██████████0006	3/15/2006	N/A	\$ 130.00	Yes
907	██████████0009	3/15/2009	N/A	\$ 262.00	Yes
908	██████████0010	3/15/2010	N/A	\$ 224.00	Yes
909	██████████0011	3/15/2011	N/A	\$ 103.00	Yes
910	██████████0009	1/1/2009	N/A	(\$ 3.00)	Yes
911	██████████0009	4/1/2009	N/A	\$ 988.00	Yes
912	██████████0010	4/1/2010	N/A	(\$ 145.00)	Yes
913	██████████0006	5/6/2006	N/A	\$ 275.00	Yes
914	██████████0010	12/28/2010	N/A	(\$ 133.00)	Yes
915	██████████0000	1/18/2007	N/A	(\$ 230.32)	Yes
916	██████████0000	1/30/2007	N/A	\$ 100.07	Yes
917	██████████0010	5/28/2010	N/A	\$ 1,264.00	Yes
918	██████████0000	2/6/2007	N/A	\$ 195.00	Yes
919	██████████0008	2/6/2008	N/A	\$ 636.67	Yes
920	██████████0010	5/1/2010	N/A	\$ 11,336.00	Yes
921	██████████0007	1/1/2007	N/A	\$ 2,587.00	Yes
922	██████████0011	1/1/2011	N/A	(\$ 1,986.00)	Yes
923	██████████0000	4/21/2009	N/A	(\$ 1,928.00)	Yes
924	██████████0000	1/25/2007	N/A	\$ 470.00	Yes
925	██████████0009	1/25/2009	N/A	\$ 1,477.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
926	████████0000	9/3/2007	N/A	\$ 690.00	Yes
927	████████0009	9/3/2009	(\$4,001)	N/A	Yes
928	████████0000	3/1/2008	N/A	\$ 365.00	Yes
929	████████0000	7/26/2009	N/A	\$ 344.00	Yes
930	████████0010	7/26/2010	N/A	\$ 644.00	Yes
931	████████0007	7/12/2007	N/A	(\$ 316.00)	Yes
932	████████0010	7/12/2010	N/A	\$ 1,103.00	Yes
933	████████0010	6/23/2010	N/A	\$ 1,427.00	Yes
934	████████0010	3/18/2010	N/A	\$ 828.00	Yes
935	████████0011	3/18/2011	N/A	\$ 181.00	Yes
936	████████0008	6/19/2008	N/A	(\$ 4,148.94)	Yes
937	████████0000	10/25/2007	N/A	\$ 168.00	Yes
938	████████0009	10/25/2009	N/A	(\$ 1.00)	Yes
939	████████0010	2/13/2010	N/A	\$ 42.00	Yes
940	████████0011	2/13/2011	N/A	\$ 50.00	Yes
941	████████0006	12/1/2006	N/A	\$ 1,127.00	Yes
942	████████0007	12/1/2007	N/A	\$ 1,522.00	Yes
943	████████0000	12/1/2008	N/A	(\$ 520.00)	Yes
944	████████0009	12/1/2009	N/A	N/A	Yes
945	████████00010	12/1/2010	N/A	(\$ 705.00)	Yes
946	████████0007	8/13/2007	(\$315.00)	N/A	Yes
947	████████0010	8/13/2010	(\$960.00)	N/A	Yes
948	████████0007	8/13/2007	N/A	(\$ 833.00)	Yes
949	████████0009	8/13/2009	N/A	\$ 41.00	Yes
950	████████0010	8/13/2010	N/A	\$ 964.00	Yes
951	████████0006	1/1/2006	N/A	N/A	Yes
952	████████0010	1/30/2010	N/A	\$ 310.00	Yes
953	████████0007	12/1/2007	N/A	(\$ 216.00)	Yes
954	████████0010	12/1/2010	N/A	\$ 548.00	Yes
955	████████0000	4/27/2007	N/A	(\$ 189.00)	Yes
956	████████0000	9/30/2007	N/A	\$ 2,791.00	Yes
957	████████0007	5/19/2007	N/A	\$ 966.00	Yes
958	████████0007	8/24/2007	N/A	\$ 355.00	Yes
959	████████0007	6/13/2007	N/A	\$ 1,330.70	Yes
960	████████0000	4/10/2007	N/A	\$ 1,099.00	Yes
961	████████0009	5/10/2009	N/A	\$ 1,003.00	Yes
962	████████0010	5/10/2010	N/A	\$ 150.00	Yes

No.	POL #	EFF DATE	Refund \$	Invoiced \$	Mutual Agreement & Uncooperative Insured Not Documented
963	██████████0006	3/15/2006	N/A	\$ 3,276.00	Yes
964	██████████0007	3/15/2007	N/A	\$ 4,679.00	Yes
965	██████████0008	3/15/2008	N/A	\$ 7,766.00	Yes
966	██████████0006	7/1/2006	N/A	\$ 1,549.00	Yes
967	██████████0009	6/4/2009	N/A	(\$ 7,275.00)	Yes
968	██████████0007	9/28/2007	N/A	(\$ 468.00)	Yes
969	██████████0008	9/28/2008	N/A	\$ 1,951.92	Yes
970	██████████0000	11/21/2006	N/A	\$ 3,059.00	Yes
971	██████████0009	11/21/2009	N/A	N/A	Yes
972	██████████0010	11/21/2010	N/A	(\$ 378.00)	Yes
973	██████████0006	1/15/2006	N/A	(\$ 333.00)	Yes
974	██████████0000	11/10/2007	N/A	\$ 825.00	Yes
975	██████████0009	2/19/2009	N/A	\$ 4,985.00	Yes
976	██████████0007	1/29/2007	N/A	\$ 7,403.00	Yes

Reference: §287.310.10 RSMo & 20 CSR 500-6.500(2)(A).

Schedule Modification Factor

The examiners reviewed a random sample of 25 policy files from a total population of 374 policies that were found to have an increase in the schedule rating from the prior policy period.

The examiners found no issues.

SIF Factor

The examiners reviewed a census of one policy to ensure that a 3% SIF rate was used in the premium calculation.

The examiners found no issue.

II. COMPLAINT HANDLING PRACTICES

This section of the report is designed to provide a review of the Company's complaint handling practices. The examiners reviewed how the Company handled complaints to ensure it was adhering to its own guidelines and Missouri statutes and regulations.

Section 375.936(3) RSMo, requires companies to maintain a registry of all written complaints received for the last three years. The registry must include all Missouri complaints, whether sent to the DIFP and or sent directly to the Company.

The examiners verified the Company's complaint registry, dated January 1, 2006 to October 15, 2012.

A. Complaints Sent Directly to the DIFP

The review consisted of an analysis of the nature of each complaint, the disposition of the complaint, and the time taken to process the complaint as required by §375.936(3) RSMo and 20 CSR 100-8.040(3)(D).

The examiners discovered no issues or concerns

B. Complaints Sent Directly to the Company

The examiners requested copies of the Company's complaint files regarding complaints that were sent directly to the Company.

The examiners discovered no issues or concerns.

III. CRITICISMS AND FORMAL REQUESTS TIME STUDY

This study is based upon the time required by the Company to provide the examiners with the requested material or to respond to criticisms. Missouri law requires companies to respond to criticisms and formal requests within 10 calendar days. Please note that in the event an extension was requested by the Company and granted by the examiners, the response was deemed timely if it was received within the time frame granted by the examiners. If the response was not received within that time period, the response was not considered timely.

A. Criticism Time Study

Calendar Days	Number of Criticisms	Percentage
Received within the time limit including any extensions	165	91.2%
Received outside time limit including any extensions	16	8.8%
No response	0	0.0%
Total	181	100.0%

1. The examiners found 16 instances where the Company failed to provide a Criticism response within ten calendar days of receipt of the Criticism.

#	Exh #	Crit #	Original Crit #	Response - Days Late	Policy #	Eff. Date
1	174	86	34	1	██████████0008	04/17/08
2		86	34	1	██████████0008	06/16/08
3		86	34	1	██████████0010	11/19/10
4		86	34	1	██████████0000	03/14/08
5		86	34	1	██████████0000	08/01/07
6		86	34	1	██████████0011	01/24/11
7		86	34	1	██████████0009	11/16/09
8		86	34	1	██████████0007	08/01/07
9		86	34	1	██████████0010	10/11/10
10		86	45	1	██████████0008	04/25/08
11		86	46	1	██████████0007	11/01/07
12		86	48	1	██████████0009	11/01/09
13		86	50	1	██████████4009	06/26/09
14		86	51	3	██████████0006	09/25/06
15		86	52	3	██████████0009	03/14/09
16		86	53	3	██████████0000	04/20/07

Reference: §374.205.2(2)

B. Formal Request Time Study

Calendar Days	Number of Criticisms	Percentage
Received within the time limit including any extensions	4	100.0%
Received outside time limit including any extensions	0	0.0%
No response	0	0.0%
Total	4	100.0%

The examiners discovered no issues or concerns.

Reference: §374.205.2(2) RSMo and 20 CSR 100-8.040

EXAMINATION REPORT SUBMISSION

Attached hereto is the Division of Insurance Market Regulation's Final Report of the examination of Truck Insurance Exchange (NAIC #21709), Examination Number 1301-02-TGT. This examination was conducted by Scott B. Pendleton, Dale Hobart, Dennis Foley, and Teresa Koerkenmeier. The findings in the Final Report were extracted from the Market Conduct Examiner's Draft Report, dated December 5, 2018. Any changes from the text of the Market Conduct Examiner's Draft Report reflected in this Final Report were made by the Chief Market Conduct Examiner or with the Chief Market Conduct Examiner's approval. This Final Report has been reviewed and approved by the undersigned.

5/1/2019
Date

Stewart Freilich
Stewart Freilich
Chief Market Conduct Examiner