

IN THE CIRCUIT COURT OF THE
SECOND JUDICIAL CIRCUIT,
IN AND FOR LEON COUNTY, FLORIDA

IN RE: THE RECEIVERSHIP OF
CADUCEUS SELF INSURANCE
FUND, INC.,
_____ /

CASE NO.: 00-0004

DEPARTMENT OF FINANCIAL SERVICES
CLERK OF CIRCUIT COURT
LEON COUNTY, FLORIDA

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RECEIVER'S REPORT AND PETITION FOR ORDER
APPROVING AND DIRECTING THE RETURN OF ASSESSMENT FUNDS TO
CADUCEUS MEMBERS

THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES, as Receiver of Caduceus Self Insurance Fund, Inc. ("Receiver"), hereby makes and files its report and petition for order approving and directing the return of assessment funds to Caduceus members. In support of its Motion, the Receiver says:

1. Caduceus Self Insurance Fund, Inc., ("Caduceus"), was a Florida corporation previously authorized to transact the business of a physician's medical malpractice self insurance fund in the State of Florida. On January 3, 2000, the Second Judicial Circuit Court in and for Leon County, Florida ("Court"), entered its Order Appointing the Florida Department of Insurance as Receiver for Purposes of Liquidation, Injunction and Notice of Automatic Stay (hereinafter "Consent Order"). On January 7, 2003, the Florida Department of Insurance became a part of the Florida Department of Financial Services.

2. This Court has jurisdiction over the Caduceus Receivership and is "authorized to make all necessary or proper orders to carry out the purposes of" the Florida Insurers Rehabilitation and Liquidation Act. Section 631.021(1), Florida Statutes.

3. Caduceus was organized pursuant to § 627.357, Fla. Stat., and Chapter 4-187, F.A.C. According to the terms of the Caduceus Professional Medical Liability Insurance

Assessable Claims Made Policy (“Policy”) and the Caduceus Self Insurance Fund, Inc. Mutual Covenants (“Mutual Covenants”), the members of Caduceus pooled their medical malpractice liabilities under the direction of a board of trustees. Among other things, the members of Caduceus agreed to pay into a fund premiums and assessments necessarily determined by the trustees, out of which actual losses and expenses were to be paid. Moreover, the members of Caduceus agreed to make prompt payment of said premiums and assessments.

4. Pursuant to the terms of the Policy and Mutual Covenants of Caduceus, and in accordance with § 627.357(7)(c), Fla. Stat., the trustees, and the Receiver in the event of liquidation of the fund, could assess the members of Caduceus to cover liabilities of the fund.

5. Further, the Consent Order authorized and directed the Receiver to calculate, in the manner set forth in § 624.474, Fla. Stat., any necessary assessments and to use the collection procedure set forth in §§ 631.311, 631.321, and 631.331, Fla. Stat., or such other procedure as may be subsequently ordered by this Court.

6. After a thorough investigation, the Receiver determined that the assets of Caduceus were insufficient to satisfy its liabilities so the Receiver, pursuant to § 631.311, Fla. Stat. (2002), made and filed its report and petition to this Court setting forth the reasonable value of the assets of Caduceus, the liabilities of Caduceus to the extent thus far ascertained by the Receiver, the aggregate amount of the assessment which the Receiver deemed reasonably necessary to pay all claims, the costs and expenses of the collection of the assessments, and the costs and expenses of the delinquency proceeding in full. The assessment levied by the Receiver took into account a 1999 assessment levied against Caduceus members by Caduceus management.

7. On January 3, 2003, the Court entered its Order Approving and Directing the

Assessment of Fund Members (hereinafter "Assessment Order"). The Assessment Order authorized and directed the Receiver to assess the fund members of Caduceus in the aggregate amount of \$15,581,798.00 in accordance with the classification and formula created by the Receiver and approved by the Court.

8. To date, the total assessment related payments collected for all insureds is \$14,998,140.18.

9. The assessment was only one of the Receiver's asset recovery efforts. The Receiver also successfully prosecuted a breach of contract action against The Doctors Company, a large California insurance company. The action against The Doctors Company netted the Caduceus estate an additional approximately \$16.4 million plus another approximately \$1.4 million in fees and costs. The Receiver is also currently litigating a case against the former accountants for Caduceus.

10. The Receiver made the assessment in 2003 to comply with the 3 year time limit mandated by Section 631.311, Florida Statutes. The assessment calculations were actuarially determined and were based upon the best information available to the Receiver at the time of the assessment. The Doctors Company recovery occurred after the assessment was made and was not contemplated in the assessment due to the inherent unpredictability of litigation.

11. All but two of the claims against the Caduceus estate have been adjudicated and approved by this court (A paper copy of the summary totals from the Final Claims Report is attached as Exhibit A). The two remaining claimants (Alfred C. Bender and Susan Bender, ID# 78-2; and Zelda Williams, ID# 97-2) are pursuing appeals in the First District Court of Appeal. Because the appeals are still pending, the Receiver did not include the Bender or Williams claims in the Final Claims Report. As a precaution, the Receiver has reserved an amount equal to the

amount of the judgment upon which each claim is based (\$2 million per claim) to be held by the Receiver until such time as the claims are finally resolved.

12. The Receiver has completed a distribution to classes 1-3 (other than the Bender or Williams claim).

13. Due to the Receiver's successful asset recovery efforts, the assets available in the Caduceus estate clearly exceed the estate's liabilities (see the Receiver's Distribution Accounting, attached as Exhibit B). Obviously, if the Receiver had been able to incorporate the information regarding The Doctors Company recovery into the assessment calculations, the results of those calculations would have been very different. Based upon this situation, the Receiver asked the actuaries who prepared the original assessment report to reexamine the assessment calculations with the goal of determining a fair, equitable, actuarially sound formula and process for returning some portion of the assessment funds. The actuaries reported the results of their examination in their "Determination of Process and Calculations to Return Assessments by Insured" attached to this motion as Exhibit C.

14. After reserving for the Bender and Williams claims, the remaining claims in classes 4-10 and the estimated administrative costs over the remaining life of the estate, the Receiver determined that up to \$11,000,000 was available to return to the Caduceus fund members who had paid either a portion or the entirety of the levied assessments (see Exhibit B). An \$11,000,000 return would represent 73.3424% of the \$14,998,140.18 in assessment principal and interest collected from Caduceus fund members. The Receiver anticipates further reinsurance and tax recoveries that may necessitate an additional return to Caduceus fund members at some point in the future.

15. Each payment amount to individual fund members will be determined using the formula developed by the actuaries that is included in Exhibit C.

16. Despite the Receiver's best efforts, some approved returned assessment amounts intended for former Caduceus fund members may have inadequate current address information. The Receiver asks for authority to remit the funds due these claimants to the Unclaimed Property Bureau of the Department of Financial Services.

WHEREFORE, the Receiver respectfully requests this Court grant its Motion and enter an Order approving the Receiver's plan to return a portion of the assessment funds to Caduceus fund members.

DATED this 14th day of December, 2007.



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FLORIDA DEPARTMENT OF FINANCIAL SERVICES -DIVISION OF REHABILITATION AND LIQUIDATION
 CADUCEUS SELF INSURANCE FUND, INC
 FINAL CLAIMS REPORT
 PART A - FOR NON GUARANTY ASSOCIATION CLAIMANTS

SUMMARY TOTALS

TOTAL AMOUNT CLAIMED BY NON GUARANTY ASSOCIATION CLAIMANTS \$61,566,764.29
 TOTAL AMOUNT RECOMMENDED TO NON GUARANTY ASSOCIATION CLAIMANTS \$10,040,718.18
 TOTAL NUMBER 407

Secured Claims

COUNT OF SECURED CLAIMS : 0
 AMOUNT CLAIMED FOR SECURED CLAIMS BY NON GUARANTY ASSOCIATION \$0.00
 AMOUNT RECMD FOR SECURED CLAIMS TO NON GUARANTY ASSOCIATION

Unsecured Claims

COUNT OF CLASS 1 CLAIMS : 0 COUNT OF CLASS 6 CLAIMS : 233
 AMOUNT CLAIMED FOR CLASS 1 CLAIMS BY NON GUARANTY ASSOCIATION \$0.00 AMOUNT CLAIMED FOR CLASS 6 CLAIMS BY NON GUARANTY ASSOCIATION \$1,308,574.28
 AMOUNT RECMD FOR CLASS 1 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : AMOUNT RECMD FOR CLASS 6 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : \$1,106,700.88

COUNT OF CLASS 2 CLAIMS : 118 COUNT OF CLASS 7 CLAIMS : 1
 AMOUNT CLAIMED FOR CLASS 2 CLAIMS BY NON GUARANTY ASSOCIATION CLAIMANTS \$59,538,811.15 AMOUNT CLAIMED FOR CLASS 7 CLAIMS BY NON GUARANTY ASSOCIATION \$6,280.38
 AMOUNT RECMD FOR CLASS 2 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : \$8,821,975.87 AMOUNT RECMD FOR CLASS 7 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : \$2,804.49

COUNT OF CLASS 3 CLAIMS : 0 COUNT OF CLASS 8 CLAIMS : 0
 AMOUNT CLAIMED FOR CLASS 3 CLAIMS BY NON GUARANTY ASSOCIATION \$0.00 AMOUNT CLAIMED FOR CLASS 8 CLAIMS BY NON GUARANTY ASSOCIATION \$0.00
 AMOUNT RECMD FOR CLASS 3 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : AMOUNT RECMD FOR CLASS 8 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS :

COUNT OF CLASS 4 CLAIMS : 0 COUNT OF CLASS 9 CLAIMS : 55
 AMOUNT CLAIMED FOR CLASS 4 CLAIMS BY NON GUARANTY ASSOCIATION \$0.00 AMOUNT CLAIMED FOR CLASS 9 CLAIMS BY NON GUARANTY ASSOCIATION \$713,288.49
 AMOUNT RECMD FOR CLASS 4 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : AMOUNT RECMD FOR CLASS 9 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : \$109,236.92

COUNT OF CLASS 5 CLAIMS : 0 COUNT OF CLASS 10 CLAIMS : 0
 AMOUNT CLAIMED FOR CLASS 5 CLAIMS BY NON GUARANTY ASSOCIATION \$0.00 AMOUNT CLAIMED FOR CLASS 10 CLAIMS BY NON GUARANTY ASSOCIATION CLAIMANTS : \$0.00
 AMOUNT RECMD FOR CLASS 5 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS : AMOUNT RECMD FOR CLASS 10 CLAIMS TO NON GUARANTY ASSOCIATION CLAIMANTS :

Note: If status is unevaluated, then dollar amounts have been suppressed

Caduceus Self-Insurance Fund of Florida
Distribution Accounting
Projected for a December 2007 Distribution

ESTIMATED ASSETS

	<u>Value</u>	<u>Reference</u>
Cash	\$ 11,261,412.80	Schedule A
Accrued Interest to be paid 01/01/08	52,600.00	Schedule D
Total Assets	\$ 11,314,012.80	

ESTIMATED FUNDS RETAINAGE

	<u>Value</u>	<u>Reference</u>
Class I - Administrative Claims Retainage for Receiver Expenses Estimate (October 2007 - April 2008)	1,715,900.00	Schedule B
Discharge Expenses Retainage for records storage and destruction, final tax returns (post April 2008)	50,000.00	Schedule E
Total Proposed Retainage	1,765,900.00	

TOTAL AVAILABLE TO DISTRIBUTE

\$ 9,548,112.80

DISTRIBUTION RECOMMENDATION

	<u>Claims Value</u>	<u>Less Previous Claims Distributions</u>	<u>Value of Claims Outstanding</u>	<u>Apply Adv. Pmts. to Guaranty Assoc.</u>	<u>Recommended Distribution</u>	<u>% of O/S Claims Value</u>
Class I - Administrative Claims-Guaranty Funds	\$ -	\$ -	\$ -	-	\$ -	100.0000%
Class II - Loss Claims-Guaranty Funds	-	-	-	-	-	100.0000%
Class II - Loss Claims-Other	8,821,975.87	-	8,821,975.87	8,821,975.87	8,821,975.87	100.0000%
Class III - Return Premium Claims-Guaranty Funds	-	-	-	-	-	100.0000%
Class III - Return Premium Claims-Other	-	-	-	-	-	100.0000%
Class IV - Federal Government Claims	-	-	-	-	-	100.0000%
Class V - Employee Claims	-	-	-	-	-	63.6013%
Class VI - General Creditors Claims	1,141,700.88	-	1,141,700.88	1,141,700.88	-	0.0000%
Class VII - State & Local Government Claims	2,804.49	-	2,804.49	2,804.49	-	0.0000%
Class VIII - Late Filed Claims	6,365.00	-	6,365.00	6,365.00	-	0.0000%
Class IX - Surplus/Other - GA	-	-	-	-	-	0.0000%
Class IX - Surplus/Other Claims	107,228.87	-	107,228.87	107,228.87	-	0.0000%
Totals	\$ 10,080,075.11	\$ -	\$ 10,080,075.11	\$ -	\$ 8,821,975.87	

Index to Attached Schedules:

- Schedule A - Available Cash Projection
- Schedule B - Estimated Retainage for Receiver Pre-Discharge Expenses
- Schedule C - Allocated State Funds Expensed
- Schedule D - Interest Earnings Projection
- Schedule E - Receiver Discharge Expenses

Caduceus Self-Insurance Fund of Florida
Available Cash Projection
Projected for an October 2007 Distribution

	Cash Balance as of September 30, 2007	Oct.07	Nov.07	Dec.07
Beginning Cash Balance		\$ 25,161,320.06	\$ 25,255,312.80	\$ 25,258,312.80
Direct Receiver Recoveries (Estimated)				
Litigation Recoveries				
Reinsurance		-	-	-
Sub-total		-	-	-
Direct Receiver Expenses (Actual or Estimated)				
Professional Fees, Travel, Records		26,000.00	26,000.00	26,000.00
Sub-total		26,000.00	26,000.00	26,000.00
Allocated Receiver Expenses (Estimated)				
Labor & Benefits		20,000.00 ¹	20,000.00 ¹	20,000.00 ¹
Indirect Expenses		3,500.00 ²	3,500.00 ²	3,500.00 ²
Sub-total		23,500.00	23,500.00	23,500.00
Less Assessment Refund				(10,000,000.00)
Less Claim Reserve				(4,000,000.00)
Cash Balance Before Interest Earnings		25,111,820.06	25,205,812.80	11,208,812.80
Interest Earnings				
Actual SPIA Earnings for August to be received on 9/01/2007		143,492.74	52,500.00	52,600.00
Ending Cash Balance	\$ 25,161,320.06	\$ 25,255,312.80	\$ 25,258,312.80	\$ 11,261,412.80

Assumptions for Allocated Receiver Expenses:

¹ Labor & Benefits: This estimate is based on a four month actual average.

² Indirect Expenses: This estimate is Caduceus's estimated pro rata share of the Receiver's estimated total indirect expenses. The pro rata share calculation is based on Caduceus's estimated total assets divided by the Receiver's estimated total assets for all receiverships.

Caduceus Self-Insurance Fund of Florida
Estimated Funds to be Retained by the Receiver
 Estimated from 10/1/07 through the Projected Discharge Date of April 2008

	Projected as of					Retainage Calculation
	December	2008	2009	2010	2011	
Beginning Cash Balance		\$ 11,261,412.80	\$ 2,010,136.93	\$ 1,591,936.93	\$ 1,163,136.93	\$ 1,163,136.93
Direct Receiver Recoveries (Estimated)		-	-	-	-	-
Litigation Recoveries		-	-	-	-	-
Reinsurance		-	-	-	-	-
Sub-total		-	-	-	-	-
Direct Receiver Expenses						
Professional Fees, Travel, Records		315,000.00	183,000.00	183,000.00	183,000.00	183,000.00
Sub-total		315,000.00	183,000.00	183,000.00	183,000.00	183,000.00
Allocated Receiver Expenses						
Labor & Benefits		240,000.00 ¹	240,000.00 ¹	240,000.00 ¹	240,000.00 ¹	240,000.00 ¹
Indirect Expenses		40,200.00 ²	40,200.00 ²	40,200.00 ²	40,200.00 ²	40,200.00 ²
Sub-total		280,200.00	280,200.00	280,200.00	280,200.00	280,200.00
Claims Distribution (Approx.)			8,821,975.87			
Cash Balance Before Interest Earnings		1,844,236.93	1,546,936.93	1,128,736.93	699,936.93	
Interest Earnings						
Estimate based on assumed SPIA APR on the previous month's average Pooled Cash balance (See Schedule D).		185,900.00	45,000.00	34,400.00	23,600.00	
Projected Ending Cash Balance		\$ 11,261,412.80	\$ 2,010,136.93	\$ 1,591,936.93	\$ 1,163,136.93	\$ 723,536.93
						\$ 288,900.00
						\$ 1,715,900.00 ³

Assumptions for Allocated Receiver Expenses:

- ¹ Labor & Benefits: This estimate is based on a four month actual average doubled for increased labor activity during the distribution period.
- ² Indirect Expenses: This estimate is Caduceus's estimated pro rata share of the Receiver's estimated total indirect expenses. The pro rata share calculation is based on Caduceus's estimated total assets divided by the Receiver's estimated total assets for all receiverships.
- ³ The December 2007 interest is not included in the 'Estimated Retainage' since it is included as Accrued Interest in the Estimated Assets section of the Distribution Accounting dated December 31, 2007.

Caduceus Self-Insurance Fund of Florida
 Allocated State Funds Expensed
 Estimated from 10/01/07 through the Projected Discharge Date of April 2008
THIS STATEMENT INCLUDED FOR INFORMATION PURPOSES ONLY - AMOUNTS NOT PART OF DISTRIBUTION CALCULATION

	Oct. 07	Nov. 07	Dec. 07	2008	2009	2010	2011	Totals
Accrued Allocated State of Florida Expenses								
(Estimated)								
Labor & Benefits	\$ 200.00 ¹	\$ 200.00 ¹	\$ 200.00 ¹	\$ 2,400.00 ¹	\$ 2,400.00 ¹	\$ 2,400.00 ¹	\$ 2,400.00	\$ 10,200.00
Indirect Expenses	280.00 ²	280.00 ²	280.00 ²	3,360.00 ²	3,360.00 ²	3,360.00 ²	3,360.00	10,920.00
Total	\$ 480.00	\$ 480.00	\$ 480.00	\$ 5,760.00	\$ 5,760.00	\$ 5,760.00	\$ 5,760.00	\$ 24,480.00 ³

Assumptions for Allocated State of Florida Expenses:

¹ Labor & Benefits: This estimate is based on a four month actual average doubled for increased labor activity during the distribution period.

November Actual	\$ 82.06
December Actual	114.26
January Actual	105.06
February Actual	78.69
Sub-total	380.07
4 mth. actual avg (rounded)	100.00
Doubled for incr dist activity	<u>\$ 200.00</u>

² Indirect Expenses: This estimate is USEC's estimated pro rata share of the Receiver's estimated total indirect expenses. The pro rata share calculation is based on USEC's estimated total assets divided by the Receiver's estimated total assets for all receiverships.

Estimated Total Asset %	1.10%
Estimated Total for the State	\$ 25,000.00
Estimated Expense (rounded)	<u>\$ 280.00</u>

³ Per current Receiver policies and procedures, these accumulated amounts are recorded directly against estate equity as opposed to a liability ac

Caduceus Self-Insurance Fund of Florida
Interest Earnings Projection
Estimated from September 2007 through the Projected Discharge Date of April 2008

Interest accrued October

Beginning cash balance at 10/01/2007	\$ 25,161,320.06
Ending cash balance at 10/30/2007	\$ 25,255,312.80
 Average cash balance for October	 25,208,316.43
Assumed SPIA interest rate (Annualized)	2.50%
 Subtotal (Annualized)	 630,207.91
 Accrual for October (Rounded)	 <u>\$ 52,500.00</u>

Interest accrued for November

Beginning cash balance at 11/01/2007	\$ 25,255,312.80
Ending cash balance at 11/30/2007	\$ 25,258,312.80
 Average cash balance for November	 25,256,812.80
Assumed SPIA interest rate (Annualized)	2.50%
 Subtotal (Annualized)	 631,420.32
 Accrual for November (Rounded)	 <u>\$ 52,600.00</u>

Interest accrued for December

Beginning cash balance at 12/01/2007	\$ 25,258,312.80
Ending cash balance at 12/31/2007	\$ 11,261,412.80
 Average cash balance for December	 18,259,862.80
Assumed SPIA interest rate (Annualized)	2.50%
 Subtotal (Annualized)	 456,496.57
 Accrual for December (Rounded)	 <u>\$ 38,000.00</u>

Interest accrued for 2008

Beginning cash balance at 1/1/08	11,261,412.80
Ending cash balance at 12/31/08	2,010,136.93
 Average cash balance for 2008	 6,635,774.87
Assumed SPIA interest rate (Annualized)	2.50%
 Subtotal (Annualized)	 165,894.37
 Accrual for 2008 (Rounded)	 <u>\$ 165,900.00</u>

Interest accrued for 2009

Beginning cash balance at 2/1/09	2,010,136.93
Ending cash balance at 12/31/09	1,591,936.93
Average cash balance for 2009	1,801,036.93
Assumed SPIA interest rate (Annualized)	2.50%
Subtotal (Annualized)	45,025.92
Accrual for 2009 (Rounded)	<u>\$ 45,000.00</u>

Interest accrued for 2010

Beginning cash balance at 1/1/2010	1,591,936.93
Ending cash balance at 12/31/2010	1,163,136.93
Average cash balance for 2010	1,377,536.93
Assumed SPIA interest rate (Annualized)	2.50%
Subtotal (Annualized)	34,438.42
Accrual for 2010 (Rounded)	<u>\$ 34,400.00</u>

Interest accrued for 2011

Beginning cash balance at 1/01/2011	1,163,136.93
Ending cash balance at 12/31/2011	723,536.93
Average cash balance for 2011	943,336.93
Assumed SPIA interest rate (Annualized)	2.50%
Subtotal (Annualized)	23,583.42
Accrual for 2011 (Rounded)	<u>\$ 23,600.00</u>

Caduceus Self-Insurance Fund of Florida
Receiver Discharge Expenses
Post December 2011

Discharge Expenses (Projected)

Records Storage, Records Destruction, Labor &
2007-08 Final Tax Returns

Total

\$ 50,000.00

\$ 50,000.00

REPORT TO

FLORIDA
DEPARTMENT OF FINANCIAL SERVICES,
DIVISION OF REHABILITATION
AND LIQUIDATION

CADUCEUS SELF-INSURANCE FUND
IN LIQUIDATION

**DETERMINATION OF PROCESS AND
CALCULATIONS TO RETURN
ASSESSMENTS BY INSURED**

Preferred Insurance Capital Consultants, LLC
55 NE Fifth Avenue - Suite 502
Boca Raton, FL 33432

November 19, 2007

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I. INTRODUCTION

The Florida Department of Financial Services, Division of Rehabilitation and Liquidation (DFS) has engaged Preferred Insurance Capital Consultants, LLC, (PICC) to assist in the matter of the Caduceus Self-Insured Fund, In Liquidation (Caduceus). Caduceus provided coverage for the medical malpractice exposure of a group of owner-healthcare providers. Formerly headquartered in Fort Lauderdale, Florida, Caduceus is currently in run-off mode. Caduceus was placed in liquidation by Court order on January 3, 2000. The DFS was appointed as Receiver for purposes of liquidation.

In 2003, the DFS assessed each Caduceus member (insured) in order to settle Caduceus' outstanding liabilities. PICC provided actuarial and other consulting services in connection with the assessment process. Subsequent to the assessment being levied, DFS has succeeded in obtaining for Caduceus a substantial recovery of funds. As a result, DFS has determined that a substantial amount of assessment dollars will not be required in order to settle the affairs of the Caduceus estate. DFS has asked that PICC determine a fair, equitable, and actuarially-sound formula and process for allocating to individual insureds an aggregate refund as determined by DFS (hereafter referred to as the "allocation process").

II. DETERMINATION OF BASIS FOR RETURNING ASSESSMENT DOLLARS TO INSUREDS

A. History of Assessments

There have been two instances of assessments being levied against insureds. The first assessment was in July 1999. The second assessment was in January 2003.

B. Determination of Assessment Amounts

The 1999 assessment by insured was determined by Caduceus management, and did not include any provisions to recognize failure of some insureds to pay assessments, time value of money, etc.

The 2003 assessment by insured was determined by DFS and reflected:

1. The underwriting experience of individual policy years,
2. Unpaid 1999 assessments and credit for paid 1999 assessments,
3. The cost of expected future uncollectible assessments,
4. The cost of a discount for prompt payment, and
5. Interest on assessment balances due.

C. Refund by Insured of Aggregate Amount Determined by DFS

DFS has successfully pursued through negotiations and litigation amounts owed to Caduceus by outside parties. As a result of DFS' successful recovery of monies to Caduceus, DFS is in the process of determining an amount of assessment that will be returned to insureds. PICC's responsibility is to provide DFS with an appropriate allocation process.

D. Data Available for Assignment

DFS provided PICC with an electronic file (see Exhibit A, attached) that lists by policy:

1. The policy number,
2. The amount of 1999 assessment paid,
3. The amount of 2003 assessment paid, and
4. The amount of interest paid.

DFS was able to provide, by insured, the amount of credit for prompt payment, the amounts written-off, and amounts of judgments. However, PICC has determined that this additional information does not provide any value in determining the allocation process. PICC concludes that the

allocation process should be based on actual 1999 and 2003 assessment payments made, net of credit for prompt payment, and inclusive of interest charges paid.

DFS has advised PICC that PICC should assume that there will be no unexpected liabilities arising and that responsibility for determination of the total aggregate amount of assessment refund rests with DFS, not PICC.

E. Recommended Allocation Process

Exhibit A (attached) is a printed copy of an electronic Excel format spreadsheet that has been provided to DFS as a part of this report.

Columns (a) through (f) display data provided to PICC by DFS. Column (a) identifies insureds by policy number. Column (b) displays the surname or corporation name for each insured. Column (c) displays the first name for each insured. Column (d) displays the amount of 1999 assessment actually paid by insured. Column (e) displays the amount of 2003 assessment actually paid by insured. Data in columns (d) and (e) includes interest payments made by insured, and is net of credits for prompt payment. Column (f) displays the date of last payment by insured.

Column (g) displays the sum, by insured, of the data in columns (d) and (e). That is, column (g) displays total assessment related payments by insured. The total assessment related payments for all insureds is the total for column (g), or \$14,998,140.18

Column (h) displays each insured's total payment as a percentage of the total amount of assessments and interest paid by all insureds, rounded to fourteen decimal places.

The first numeric value displayed in column (i), \$5,000,000, is a sample value to illustrate how much refund would be provided to each insured if DFS determined that the total refund should be \$5,000,000. In the electronic version of Exhibit A provided to DFS, if DFS substitutes an alternative amount in lieu of \$5,000,000, the spreadsheet will automatically recalculate the values by insured in column (i) using the percentages by insured displayed in column (h).

The allocation process described above is only valid if the aggregate amount of refund as determined by DFS is less than the total amount of assessment collected (including interest collected) as a result of the 1999 and 2003 assessments (e.g., \$14,998,140.18). If the aggregate amount of refund is larger than the total amount of assessment collected, the

process for determining refunds by insured should be substantially revised.

III. CAVEATS AND LIMITATIONS

- A. **Entire Document** – The conclusions within this study are developed in the accompanying text and exhibits, which together comprise the report.
- B. **Distribution** – The report was prepared for the sole use of the Florida Department of Financial Services, Division of Rehabilitation and Liquidation (DFS). Distribution to others without our prior written consent is unauthorized. With our consent, the report may be distributed only in its entirety.
- C. **Data Reliance** – The data for this study was provided by the DFS. In the study, we relied on the accuracy and completeness of this data without independent audit. If the data is inaccurate or incomplete, our findings and conclusions may need to be revised.
- D. **Valuation Date** – The valuation date for the study is August 28, 2007 (the date for the most recent payment as displayed in Exhibit A, column (d)).
- E. **Management Reliance** – Information concerning the Caduceus program structure and risk exposure was provided by DFS. In the study, we relied on the accuracy and completeness of this information without independent verification. If the information is inaccurate or incomplete, our findings and conclusions may need to be revised.
- F. **Underlying Assumptions** – In addition to the assumptions stated in the report, numerous other assumptions underlie the calculations and results presented herein.
- G. **Best Estimate** – These caveats and limitations notwithstanding, the conclusions represent our best estimate of the requirements of the program as of the date of this report.

IV. LIST OF EXHIBITS

- Exhibit A – Assessment Refund by Insured

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Policy #	Insured Last Name / Corp. Name	First Name	Payments Made on 1999 Assessment	Total Received From 2003 Assessment (incl. interest payments)	Includes Payments Through	Total Assessment and Interest Payments by Policy =(d)+(e)	Percent of Total Assessment by Policy =(g)/total(e) 14 decimals	Assessment Refund Total, and By Insured = (h) xAggregate Refund
						Aggregate Refund Determined by DFS =		5,000,000.00
100005			5,727.32	7,412.00	4/14/2003	13,139.32	0.087606328800%	4,380.32
100014			285.08	13,036.00	9/9/2003	13,321.08	0.088818212393%	4,440.91
100016			6,713.14	11,139.00	3/28/2003	17,852.14	0.119029024837%	5,951.45
100019			0.00	17,775.00	4/14/2003	17,775.00	0.118514694400%	5,925.73
100022			11,895.92	23,398.00	4/8/2003	35,293.92	0.235321977101%	11,766.10
100023			6,214.75	5,761.00	4/3/2003	11,975.75	0.079848233556%	3,992.41
100027			6,813.12	13,277.00	3/11/2003	20,090.12	0.133950741618%	6,697.54
100029			8,493.75	9,536.96	2/6/2004	18,030.71	0.120219639126%	6,010.98
100045			0.00	19,276.93	6/4/2004	19,276.93	0.128528802696%	6,426.44
100046			2,405.22	5,042.00	11/12/2004	7,447.22	0.049654289869%	2,482.71
100050			30,451.33	32,383.42	4/15/2004	62,834.75	0.418950278140%	20,947.51
100056			4,432.51	2,416.00	5/14/2003	6,848.51	0.045662394922%	2,283.12
100058			258.69	4,073.00	4/4/2003	4,331.69	0.028881514295%	1,444.08
100065			6,619.50	10,750.00	8/12/2005	17,369.50	0.115811025844%	5,790.55
100066			0.00	0.00	- -	0.00	0.000000000000%	0.00
100073			6,576.24	5,659.00	4/4/2003	12,235.24	0.081578381407%	4,078.92
100083			16,431.33	19,371.00	4/8/2003	35,802.33	0.238711797398%	11,935.59
100084			3,791.22	4,872.00	3/17/2003	8,663.22	0.057761961790%	2,888.10
100086			4,973.55	5,542.00	4/14/2003	10,515.55	0.070112359758%	3,505.62
100087			8,914.04	9,429.00	4/15/2003	18,343.04	0.122302097326%	6,115.10
100088			13,209.00	14,075.00	3/26/2003	27,284.00	0.181915888721%	9,095.79
100096			185.16	0.00	- -	185.16	0.001234553070%	61.73
100106			4,633.19	7,352.52	9/13/2004	11,985.71	0.079914641790%	3,995.73
100109			0.00	5,532.00	4/16/2003	5,532.00	0.036884573244%	1,844.23
100116			11,290.28	15,894.00	10/15/2003	27,184.28	0.181251006283%	9,062.55
100117			12,237.71	11,758.00	3/27/2003	23,995.71	0.159991236993%	7,999.56
100121			1,924.27	11,873.00	4/7/2003	13,797.27	0.091993206054%	4,599.66
100126			265.75	2,894.00	4/14/2003	3,159.75	0.021067612131%	1,053.38
100138			3,590.73	10,133.00	4/14/2003	13,723.73	0.091502878592%	4,575.14
100144			12,082.49	18,899.00	4/14/2003	30,981.49	0.206568878729%	10,328.44
100147			3,878.25	3,800.00	3/20/2003	7,678.25	0.051194680859%	2,559.73
100152			555.46	17,774.72	2/9/2004	18,330.18	0.122216353361%	6,110.82
100155			3,825.74	7,723.00	2/28/2003	11,548.74	0.077001147218%	3,850.06
100157			9,903.60	8,559.00	3/31/2003	18,462.60	0.123099262831%	6,154.96
100159			6,566.07	6,787.00	4/26/2005	13,353.07	0.089031505505%	4,451.58
100161			4,488.81	2,720.00	3/11/2003	7,208.81	0.048064692778%	2,403.23
100172			8,935.72	12,252.00	4/18/2003	21,187.72	0.141268982325%	7,063.45
100173			28,158.00	43,690.92	11/23/2005	71,848.92	0.479052196724%	23,952.61
100189			3,764.46	6,602.00	4/14/2003	10,366.46	0.069118303174%	3,455.92
100209			0.00	5,000.00	6/24/2005	5,000.00	0.033337466779%	1,666.87
100213			717.87	22,154.00	4/16/2003	22,871.87	0.152498041260%	7,624.90
100214			11,570.41	11,913.00	4/3/2003	23,483.41	0.156575480147%	7,828.77
100232			9,675.83	21,502.00	3/17/2003	31,177.83	0.207877974374%	10,393.90
100244			11,651.13	10,836.00	4/8/2003	22,487.13	0.149932789867%	7,496.64
100255			1,557.58	0.00	- -	1,557.58	0.010385154301%	519.26

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

100256	11,036.17	11,099.00	3/17/2003	22,135.17	0.147586098905%	7,379.30
100258	6,116.50	33,026.00	3/26/2004	39,142.50	0.260982358681%	13,049.12
100264	13,343.22	12,739.00	4/14/2003	26,082.22	0.173903028555%	8,695.15
100267	4,296.23	5,391.00	3/14/2003	9,687.23	0.064589541661%	3,229.48
100272	331.53	17,513.34	8/9/2005	17,844.87	0.118980552161%	5,949.03
100282	7,448.50	7,765.00	4/17/2003	15,213.50	0.101435910169%	5,071.80
100283	192.76	2,097.00	4/16/2003	2,289.76	0.015266959586%	763.35
100286	5,036.79	5,656.00	4/16/2003	10,692.79	0.071294106280%	3,564.71
100294	16,197.17	21,701.00	6/30/2003	37,898.17	0.252685796673%	12,634.29
100318	11,277.12	11,349.00	4/10/2003	22,626.12	0.150859504768%	7,542.98
100320	3,000.00	26,578.00	12/19/2003	29,578.00	0.197211118479%	9,860.56
100323	5,140.32	33,355.56	7/6/2005	38,495.88	0.256671024127%	12,833.55
100326	0.00	37,090.26	3/7/2005	37,090.26	0.247299062116%	12,364.95
100349	0.00	788.00	4/11/2003	788.00	0.005253984764%	262.70
100353	6,085.45	7,640.00	3/31/2003	13,725.45	0.091514346681%	4,575.72
100354	0.00	28,855.00	12/23/2003	28,855.00	0.192390520783%	9,619.53
100357	239.04	560.00	3/20/2003	799.04	0.005327593891%	266.38
100360	3,678.45	3,471.00	4/3/2003	7,149.45	0.047668910373%	2,383.45
100365	25.23	167.00	3/11/2003	192.23	0.001281692248%	64.08
100370	5,746.60	7,532.84	3/15/2004	13,279.44	0.088540577969%	4,427.03
100375	19,669.48	82,812.89	3/21/2005	102,482.37	0.683300521065%	34,165.03
100383	117.05	3,946.00	2/18/2004	4,063.05	0.027090358879%	1,354.52
100386	4,974.36	7,059.00	4/9/2003	12,033.36	0.080232347848%	4,011.62
100387	20.00	992.00	10/18/2004	1,012.00	0.006747503276%	337.38
100391	0.00	0.00	- -	0.00	0.000000000000%	0.00
100401	8,004.07	15,314.61	3/1/2004	23,318.68	0.155477143967%	7,773.86
100407	4,816.51	0.00	- -	4,816.51	0.032114048423%	1,605.70
100412	6,948.45	17,136.00	7/7/2003	24,084.45	0.160582910354%	8,029.15
100414	9,429.66	21,390.00	4/14/2003	30,819.66	0.205489878279%	10,274.49
100418	226.47	7,124.70	5/3/2004	7,351.17	0.049013877133%	2,450.69
100423	1,180.38	37,192.48	4/14/2005	38,372.86	0.255850789094%	12,792.54
100434	0.00	40,571.37	3/7/2005	40,571.37	0.270509339912%	13,525.47
100440	19,971.07	35,470.89	8/24/2004	55,441.96	0.369658899934%	18,482.94
100454	732.08	9,250.00	1/12/2004	9,982.08	0.066555452077%	3,327.77
100455	114.85	3,020.00	12/15/2004	3,134.85	0.020901591547%	1,045.08
100462	6,914.01	4,182.00	6/17/2004	11,096.01	0.073982572951%	3,699.13
100463	6,568.57	6,499.00	9/17/2003	13,067.57	0.087127936152%	4,356.40
100470	2,129.25	0.00	- -	2,129.25	0.014196760228%	709.84
100482	73.15	929.00	12/12/2003	1,002.15	0.006681828467%	334.09
100485	3,990.00	3,915.00	2/21/2003	7,905.00	0.052706534978%	2,635.33
100497	0.00	19,217.35	4/20/2004	19,217.35	0.128131553442%	6,406.58
100502	6,454.98	0.00	- -	6,454.98	0.043038536262%	2,151.93
100509	7,168.56	14,100.00	3/17/2003	21,268.56	0.141807982488%	7,090.40
100519	299.80	9,145.54	3/3/2004	9,445.34	0.062976741694%	3,148.84
100524	10,803.72	12,597.45	3/15/2004	23,401.17	0.156027145494%	7,801.36
100525	5,512.76	7,268.00	5/14/2003	12,780.76	0.085215632382%	4,260.78
100536	5,011.43	8,588.47	3/15/2004	13,599.90	0.090677242890%	4,533.86
100542	9,412.28	9,574.00	3/11/2003	18,986.28	0.126590895752%	6,329.54
100544	6,271.73	7,793.00	4/3/2003	14,064.73	0.093776493827%	4,688.82
100550	619.31	10,751.23	12/27/2004	11,370.54	0.075812999902%	3,790.65
100551	619.31	10,751.23	12/27/2004	11,370.54	0.075812999902%	3,790.65
100553	4,574.43	9,495.00	4/10/2003	14,069.43	0.093807831045%	4,690.39
100554	0.00	22,000.00	1/20/2004	22,000.00	0.146684853828%	7,334.24
100568	387.50	21,229.00	6/16/2005	21,616.50	0.144127870126%	7,206.39
100575	0.00	10,614.92	5/2/2005	10,614.92	0.070774908573%	3,538.75

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

100576	5,400.00	16,054.00	4/9/2003	21,454.00	0.143044402456%	7,152.22
100601	13,642.49	13,735.76	3/15/2004	27,378.25	0.182544299969%	9,127.21
100602	20,700.55	657.15	9/30/2005	21,357.70	0.142402322846%	7,120.12
100604	4,896.35	26,197.00	4/20/2005	31,093.35	0.207314704536%	10,365.74
100606	3,024.72	11,673.24	4/14/2004	14,697.96	0.097998550644%	4,899.93
100608	6,008.00	12,165.00	4/3/2003	18,173.00	0.121168356756%	6,058.42
100610	5,959.45	5,378.70	9/21/2004	11,338.15	0.075597039792%	3,779.85
100621	398.43	12,125.00	4/10/2003	12,523.43	0.083499886317%	4,174.99
100641	5,428.62	15,833.25	5/21/2004	21,261.87	0.141763376958%	7,088.17
100646	4,881.76	9,141.97	2/28/2005	14,023.73	0.093503126599%	4,675.16
100652	3,366.05	15,976.54	8/30/2004	19,342.59	0.128966590310%	6,448.33
100653	6,581.16	10,299.18	9/27/2004	16,880.34	0.112549554794%	5,627.48
100657	6,364.77	0.00	-	6,364.77	0.042437061686%	2,121.85
100662	0.00	150,201.00	7/7/2004	150,201.00	1.001464169539%	50,073.21
100668	0.00	26,688.00	4/14/2003	26,688.00	0.177942062680%	8,897.10
100670	311.82	3,388.00	2/28/2003	3,699.82	0.024668525268%	1,233.43
100671	251.77	0.00	-	251.77	0.001678674802%	83.93
100674	4,062.43	5,562.00	4/10/2003	9,624.43	0.064170823079%	3,208.54
100677	0.00	0.00	-	0.00	0.000000000000%	0.00
100683	12,098.22	17,707.00	3/26/2003	29,805.22	0.198726106319%	9,936.31
100685	25,805.51	27,947.12	12/6/2004	53,752.63	0.358395303384%	17,919.77
100686	4,270.26	8,314.40	5/12/2004	12,584.66	0.083908136935%	4,195.41
100697	139.93	5,940.61	9/16/2004	6,080.54	0.040541960050%	2,027.10
100701	0.00	21,251.00	3/3/2005	21,251.00	0.141690901305%	7,084.55
100714	3,682.95	3,592.00	4/16/2003	7,274.95	0.048505680789%	2,425.28
100716	4,671.06	14,044.00	6/14/2004	18,715.06	0.124782538204%	6,239.13
100724	6,258.61	15,598.44	9/30/2005	21,857.05	0.145731735653%	7,286.59
100725	95.70	1,019.00	4/16/2003	1,114.70	0.007432254844%	371.61
100729	8,765.88	10,263.00	4/8/2003	19,028.88	0.126874930969%	6,343.75
100737	0.00	20,814.00	7/17/2003	20,814.00	0.138777206708%	6,938.86
100741	24,159.72	0.00	-	24,159.72	0.161084772579%	8,054.24
100744	191.44	0.00	-	191.44	0.001276424928%	63.82
100747	0.00	22,296.24	4/14/2003	22,296.24	0.148660032060%	7,433.00
100760	9,458.31	16,711.31	3/8/2006	26,169.62	0.174485767475%	8,724.29
100762	651.91	19,006.30	3/18/2004	19,658.21	0.131070984563%	6,553.55
100764	13,384.17	13,554.00	4/1/2003	26,938.17	0.179610069493%	8,980.50
100765	226.49	2,807.00	4/8/2003	3,033.49	0.020225774420%	1,011.29
100769	151.39	1,642.00	4/14/2003	1,793.39	0.011957415909%	597.87
100770	6,556.02	6,319.00	2/17/2003	12,875.02	0.085844110306%	4,292.21
100771	1,100.00	16,878.00	11/12/2003	17,978.00	0.119868195551%	5,993.41
100776	686.37	20,935.00	4/10/2003	21,621.37	0.144160340819%	7,208.02
100779	0.00	18,116.00	3/12/2004	18,116.00	0.120788309634%	6,039.42
100784	0.00	11,541.00	3/17/2003	11,541.00	0.076949540820%	3,847.48
100796	376.10	16,655.00	2/13/2004	17,031.10	0.113554746093%	5,677.74
100813	239.04	2,429.00	4/1/2003	2,668.04	0.017789138973%	889.46
100820	3,690.60	3,781.00	4/16/2003	7,471.60	0.049816843357%	2,490.84
100821	468.76	7,657.00	9/9/2003	8,125.76	0.054178450811%	2,708.92
100826	227.11	1,898.00	3/27/2003	2,125.11	0.014169156805%	708.46
100830	2,839.70	0.00	-	2,839.70	0.018933680883%	946.68
100833	15,421.20	16,365.00	4/14/2003	31,786.20	0.211934277307%	10,596.71
100841	0.00	19,156.90	9/13/2004	19,156.90	0.127728503468%	6,386.43
100846	24,959.85	26,932.01	4/4/2003	51,891.86	0.345988631772%	17,299.43
100849	5,401.42	6,785.91	4/23/2004	12,187.33	0.081258941800%	4,062.95
100853	0.00	15,906.00	12/13/2004	15,906.00	0.106053149318%	5,302.66
100856	12,471.98	10,068.00	4/14/2003	22,539.98	0.150285166891%	7,514.26

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

100860	0.00	65,287.76	6/1/2004	65,287.76	0.435305706017%	21,765.29
100864	7,720.77	11,433.48	3/8/2004	19,154.25	0.127710834611%	6,385.54
100880	0.00	19,826.19	8/6/2004	19,826.19	0.132190990096%	6,609.55
100883	15,919.50	17,103.61	5/24/2004	33,023.11	0.220181366514%	11,009.07
100888	0.00	41,453.00	7/19/2005	41,453.00	0.276387602079%	13,819.38
100891	11,494.33	11,486.00	3/11/2003	22,980.33	0.153221197590%	7,661.06
100897	2,647.37	2,600.00	4/1/2003	5,247.37	0.034986804611%	1,749.34
100901	11,869.91	0.00	-	11,869.91	0.079142546059%	3,957.13
100919	0.00	17,077.00	3/17/2003	17,077.00	0.113860784038%	5,693.04
100920	209.70	0.00	-	209.70	0.001398173357%	69.91
100921	6,336.70	12,270.00	4/9/2003	18,606.70	0.124060048624%	6,203.00
100922	209.70	4,593.00	3/28/2003	4,802.70	0.032021970340%	1,601.10
100924	4,081.17	8,265.00	3/31/2003	12,346.17	0.082318006445%	4,115.90
100925	0.00	6,126.00	3/28/2003	6,126.00	0.040845064298%	2,042.25
100932	17,418.90	18,555.00	3/27/2003	35,973.90	0.239855739233%	11,992.79
100939	4,310.73	8,815.00	5/13/2003	13,125.73	0.087515717565%	4,375.79
100941	239.05	0.00	-	239.05	0.001593864287%	79.69
100954	13,842.67	12,132.00	3/17/2003	25,974.67	0.173185939645%	8,659.30
100960	5,383.06	8,585.00	3/31/2003	13,968.06	0.093131947244%	4,656.60
100966	5,646.78	10,130.00	5/14/2003	15,776.78	0.105191575826%	5,259.58
100971	0.00	30,170.78	6/23/2004	30,170.78	0.201163475190%	10,058.17
100972	2,951.48	6,249.00	3/11/2003	9,200.48	0.061344139270%	3,067.21
100979	1,867.98	6,906.00	4/7/2003	8,773.98	0.058500453354%	2,925.02
100999	792.93	11,338.00	4/15/2003	12,130.93	0.080882895175%	4,044.14
101003	0.00	77,921.00	4/8/2003	77,921.00	0.519537749780%	25,976.89
101006	651.91	12,123.55	3/16/2006	12,775.46	0.085180294668%	4,259.01
101010	5,738.67	10,993.00	3/26/2003	16,731.67	0.111558298557%	5,577.91
101017	16,179.24	16,525.00	5/14/2003	32,704.24	0.218055302908%	10,902.77
101019	417.42	6,058.00	2/20/2003	6,475.42	0.043174819826%	2,158.74
101023	8,463.72	8,367.00	4/9/2003	16,830.72	0.112218713774%	5,610.94
101024	3,536.40	3,461.00	4/10/2003	6,997.40	0.046655118008%	2,332.76
101025	2,791.34	18,038.05	10/7/2005	20,829.39	0.138879819431%	6,943.99
101027	5,935.38	12,989.65	11/4/2004	18,925.03	0.126182511784%	6,309.13
101029	4,982.05	12,495.52	10/25/2004	17,477.57	0.116531581851%	5,826.58
101031	9,104.22	25,340.40	9/1/2004	34,444.62	0.229659274994%	11,482.96
101041	2,644.79	6,267.00	4/7/2003	8,911.79	0.059419300614%	2,970.97
101048	707.09	21,534.00	3/11/2003	22,241.09	0.148292319801%	7,414.62
101052	226.49	7,045.00	5/13/2003	7,271.49	0.048482611262%	2,424.13
101054	2,827.85	0.00	-	2,827.85	0.018854671086%	942.73
101057	240.59	4,853.00	4/14/2003	5,093.59	0.033961477482%	1,698.07
101065	0.00	22,423.05	3/7/2005	22,423.05	0.149505536893%	7,475.28
101066	7,457.79	6,764.00	2/21/2003	14,221.79	0.094823690333%	4,741.18
101075	1,716.16	0.00	-	1,716.16	0.011442485398%	572.12
101078	12,888.58	0.00	-	12,888.58	0.085934521516%	4,296.73
101079	8,717.99	9,672.00	3/11/2003	18,389.99	0.122615136139%	6,130.76
101083	6,174.71	11,513.67	3/10/2004	17,688.38	0.117937156125%	5,896.86
101088	6,155.63	11,731.00	3/20/2003	17,886.63	0.119258986683%	5,962.95
101095	2,675.16	5,884.09	3/17/2004	8,559.25	0.057068742506%	2,853.44
101096	6,022.61	7,604.67	3/17/2004	13,627.28	0.090859798858%	4,542.99
101098	10.00	18,763.79	5/24/2004	18,773.79	0.125174120089%	6,258.71
101100	11,033.50	10,497.00	4/14/2003	21,530.50	0.143554465698%	7,177.72
101101	6,924.00	17,256.00	4/4/2003	24,180.00	0.161219989344%	8,061.00
101102	0.00	22,310.62	4/9/2004	22,310.62	0.148755910615%	7,437.80
101107	10,705.81	0.00	-	10,705.81	0.071380917044%	3,569.05
101109	10,111.40	18,073.00	3/31/2003	28,184.40	0.187919299738%	9,395.96

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101117	6,755.61	14,249.00	5/12/2003	21,004.61	0.140048097617%	7,002.40
101124	8,854.90	10,425.00	4/17/2003	19,279.90	0.128548605151%	6,427.43
101125	0.00	0.00	-	0.00	0.000000000000%	0.00
101133	4,896.72	9,622.00	12/8/2003	14,518.72	0.096803469135%	4,840.17
101137	3,370.57	5,801.00	4/3/2003	9,171.57	0.061151382038%	3,057.57
101141	6,231.57	9,206.00	7/29/2004	15,437.57	0.102929895405%	5,146.49
101142	7,157.72	7,519.00	9/3/2003	14,676.72	0.097856933085%	4,892.85
101153	125.84	1,279.00	2/27/2003	1,404.84	0.009366761366%	468.34
101156	0.00	3,721.00	1/30/2004	3,721.00	0.024809742777%	1,240.49
101158	3,417.77	2,760.00	2/4/2003	6,177.77	0.041190240429%	2,059.51
101159	6,110.98	13,100.00	3/17/2003	19,210.98	0.128089081509%	6,404.45
101163	6,748.56	6,558.00	3/24/2003	13,306.56	0.088721400389%	4,436.07
101167	0.00	0.00	-	0.00	0.000000000000%	0.00
101172	586.73	17,608.70	12/17/2003	18,195.43	0.121317908632%	6,065.90
101178	2,928.36	2,660.00	4/18/2003	5,588.36	0.037260353170%	1,863.02
101182	7,102.56	13,911.00	4/8/2003	21,013.56	0.140107771682%	7,005.39
101197	6,636.16	7,520.00	4/11/2003	14,156.16	0.094386102744%	4,719.31
101201	6,805.80	14,274.00	4/14/2003	21,079.80	0.140549426442%	7,027.47
101205	62.75	414.00	4/14/2003	476.75	0.003178727457%	158.94
101208	417.41	9,596.00	3/11/2003	10,013.41	0.066764344644%	3,338.22
101211	0.00	34,841.75	5/17/2005	34,841.75	0.232307136631%	11,615.36
101217	619.31	10,751.23	12/27/2004	11,370.54	0.07581299902%	3,790.65
101219	0.00	8,538.00	5/28/2003	8,538.00	0.056927058272%	2,846.35
101221	2,054.99	10,079.18	5/3/2004	12,134.17	0.080904497854%	4,045.22
101222	5,456.70	11,363.00	4/11/2003	16,819.70	0.112145237997%	5,607.26
101224	480.60	5,588.00	3/25/2003	6,068.60	0.040462350179%	2,023.12
101235	13,578.22	10,557.00	4/14/2003	24,135.22	0.160921418992%	8,046.07
101242	15,137.50	17,133.32	6/10/2004	32,270.82	0.215165477937%	10,758.27
101243	419.51	11,331.00	4/3/2003	11,750.51	0.078346447353%	3,917.32
101245	0.00	35,390.78	4/22/2005	35,390.78	0.235967790508%	11,798.39
101250	16,118.11	16,567.00	4/10/2003	32,685.11	0.217927753760%	10,896.39
101253	11,166.76	20,953.62	3/30/2006	32,120.38	0.214162420237%	10,708.12
101254	178.23	95.00	12/28/2004	273.23	0.001821759210%	91.09
101258	2,882.04	5,808.00	4/16/2003	8,690.04	0.057940783962%	2,897.04
101262	22,443.82	45,438.00	4/11/2003	67,881.82	0.452601583832%	22,630.08
101264	41,273.62	54,984.62	3/28/2005	96,258.24	0.641801175644%	32,090.06
101265	12,786.44	1,007.00	10/28/2003	13,793.44	0.091967669554%	4,598.38
101268	11,745.58	20,059.94	3/30/2006	31,805.52	0.212063093279%	10,603.15
101271	11,549.68	12,992.00	4/7/2003	24,541.68	0.163631488341%	8,181.57
101272	1,564.06	11,845.00	4/9/2003	13,409.06	0.089404818458%	4,470.24
101276	6,552.75	6,111.00	4/4/2003	12,663.75	0.084435468985%	4,221.77
101287	5,598.33	7,561.16	3/8/2004	13,159.49	0.087740812141%	4,387.04
101293	2,027.01	3,966.00	3/11/2003	5,993.01	0.039958354356%	1,997.92
101295	8,349.31	24,234.99	6/28/2005	32,584.30	0.217255603754%	10,862.78
101300	0.00	20,426.00	11/8/2004	20,426.00	0.136190219286%	6,809.51
101301	4,574.42	9,728.56	4/12/2004	14,302.98	0.095365024119%	4,768.25
101303	8,775.30	15,200.98	4/23/2004	23,976.28	0.159861687598%	7,993.08
101306	0.00	9,711.14	4/14/2004	9,711.14	0.064748961428%	3,237.45
101315	1,391.21	0.00	-	1,391.21	0.009275883432%	463.79
101317	0.00	10,948.00	9/17/2004	10,948.00	0.072995717260%	3,649.79
101322	0.00	21,247.31	10/14/2005	21,247.31	0.141666298254%	7,083.31
101324	403.34	18,429.00	4/21/2004	18,832.34	0.125564501825%	6,278.23
101327	6,378.13	6,485.00	4/9/2003	12,863.13	0.085764833810%	4,288.24
101328	7,991.68	55,555.12	2/14/2005	63,546.80	0.423697866784%	21,184.89
101332	165.27	1,334.00	4/14/2003	1,499.27	0.009996372764%	499.82

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101338	0.00	21,000.00	6/9/2005	21,000.00	0.140017360472%	7,000.87
101340	2,004.55	11,304.00	4/8/2003	13,308.55	0.088734668701%	4,436.73
101342	12,434.84	16,803.00	3/8/2004	29,237.84	0.194943103939%	9,747.16
101346	0.00	0.00	-	0.00	0.000000000000%	0.00
101348	12,101.01	13,851.00	3/11/2003	25,952.01	0.173034854246%	8,651.74
101350	12,446.15	19,970.16	4/14/2004	32,416.31	0.216135531546%	10,806.78
101351	12,526.11	25,687.00	4/9/2003	38,213.11	0.254785657031%	12,739.28
101353	0.00	16,082.99	7/15/2005	16,082.99	0.107233228967%	5,361.66
101359	6,717.54	6,139.00	3/21/2003	12,856.54	0.085720895029%	4,286.04
101362	3,831.20	14,883.00	4/14/2003	18,714.20	0.124776804160%	6,238.84
101363	482.72	5,099.00	4/16/2003	5,581.72	0.037216081014%	1,860.80
101368	7,044.16	9,799.28	9/7/2004	16,843.44	0.112303524289%	5,615.18
101370	393.47	0.00	-	393.47	0.002623458611%	131.17
101374	13,094.61	8,546.80	3/8/2004	21,641.41	0.144293957386%	7,214.70
101376	8,607.33	9,743.00	3/19/2003	18,350.33	0.122350703352%	6,117.54
101377	14,880.22	0.00	-	14,880.22	0.099213767983%	4,960.69
101382	612.32	20,000.00	1/7/2005	20,612.32	0.137432506648%	6,871.63
101386	6,111.59	5,954.00	2/17/2003	12,065.59	0.080447241159%	4,022.36
101387	0.00	0.00	-	0.00	0.000000000000%	0.00
101389	7,912.98	11,133.00	4/14/2003	19,045.98	0.126988945105%	6,349.45
101391	8,240.47	10,189.00	4/14/2003	18,429.47	0.122878368777%	6,143.92
101392	0.00	22,883.39	10/21/2004	22,883.39	0.152574850784%	7,628.74
101395	15,712.48	13,018.00	4/7/2003	28,730.48	0.191560284510%	9,578.01
101401	2,133.79	5,170.00	3/11/2003	7,303.79	0.048697971297%	2,434.90
101402	35.81	84.00	6/27/2003	119.81	0.000798832379%	39.94
101403	7,467.40	0.00	-	7,467.40	0.049788839885%	2,489.44
101404	0.00	4,466.00	1/12/2004	4,466.00	0.029777025327%	1,488.85
101405	5,809.88	8,502.83	11/2/2004	14,312.71	0.095429898829%	4,771.49
101410	438.62	1,243.00	3/31/2003	1,681.62	0.011212190177%	560.61
101416	0.00	8,282.68	6/7/2004	8,282.68	0.055224713868%	2,761.24
101417	135.48	1,228.00	6/25/2003	1,363.48	0.009090993841%	454.55
101420	0.00	38,900.00	4/14/2005	38,900.00	0.259365491542%	12,968.27
101423	13,119.09	10,762.00	9/18/2003	23,881.09	0.159227008905%	7,961.35
101424	13,442.58	1,066.72	6/12/2003	14,509.30	0.096740661348%	4,837.03
101427	8,217.30	18,077.37	9/21/2004	26,294.67	0.175319537519%	8,765.98
101428	1,124.29	0.00	-	1,124.29	0.007496196105%	374.81
101429	8,294.37	11,452.00	12/3/2004	19,746.37	0.131658790777%	6,582.94
101431	15,694.67	16,182.00	4/10/2003	31,876.67	0.212537485431%	10,626.87
101432	16,118.12	16,567.00	4/10/2003	32,685.12	0.217927820435%	10,896.39
101433	16,118.11	17,222.00	4/10/2003	33,340.11	0.222294961908%	11,114.75
101435	4,290.75	3,715.00	5/14/2003	8,005.75	0.053378284933%	2,668.91
101436	1,807.61	17,732.00	8/4/2003	19,539.61	0.130280219851%	6,514.01
101437	18,384.37	37,962.00	4/18/2003	56,346.37	0.375689047600%	18,784.45
101438	401.42	5,550.00	4/4/2003	5,951.42	0.039681053308%	1,984.05
101439	417.42	3,958.00	4/7/2003	4,375.42	0.029173083779%	1,458.65
101440	805.48	24,401.22	4/7/2003	25,206.70	0.168065504772%	8,403.28
101441	805.48	36,379.58	6/23/2004	37,185.06	0.247931140486%	12,396.56
101442	0.00	39,922.94	7/27/2004	39,922.94	0.266185937195%	13,309.30
101444	5,675.64	16,913.00	12/23/2003	22,588.64	0.150609607117%	7,530.48
101445	5,982.45	10,402.00	5/13/2003	16,384.45	0.109243211514%	5,462.16
101446	5,983.50	10,402.00	5/13/2003	16,385.50	0.109250212382%	5,462.51
101447	5,675.58	16,913.00	12/23/2003	22,588.58	0.150609207068%	7,530.46
101448	5,400.30	16,819.00	12/23/2003	22,219.30	0.148147035121%	7,407.35
101449	5,257.32	13,145.00	12/23/2003	18,402.32	0.122697346332%	6,134.87
101450	349.34	818.00	4/7/2003	1,167.34	0.007783231694%	389.16

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101451		349.34	818.00	4/10/2003	1,167.34	0.007783231694%	389.16
101452		349.34	818.00	3/19/2003	1,167.34	0.007783231694%	389.16
101453		296.26	9,033.00	5/14/2003	9,329.26	0.062202779065%	3,110.14
101454		995.33	36,318.10	4/14/2005	37,313.43	0.248787046608%	12,439.35
101455		201.31	6,207.00	5/14/2003	6,408.31	0.042727364347%	2,136.37
101458		0.00	0.00	-	0.00	0.000000000000%	0.00
101459		3,067.80	15,786.84	8/16/2004	18,854.64	0.125713186927%	6,285.66
101460		2,408.56	10,037.00	9/8/2003	12,445.56	0.082980688610%	4,149.03
101461		335.54	10,038.00	5/29/2003	10,373.54	0.069165509026%	3,458.28
101462		379.50	10,588.00	5/29/2003	10,967.50	0.073125733380%	3,656.29
101463		621.66	28,200.67	1/5/2004	28,822.33	0.192172693775%	9,608.63
101465		5,858.52	4,895.00	4/16/2003	10,753.52	0.071699023152%	3,584.95
101466		5,383.06	8,243.00	3/31/2003	13,626.06	0.090851664516%	4,542.58
101467		5,383.37	8,588.00	3/31/2003	13,971.37	0.093154016647%	4,657.70
101468		269.86	2,805.00	5/14/2003	3,074.86	0.020501608620%	1,025.08
101470		375.28	4,034.00	8/13/2003	4,409.28	0.029398845104%	1,469.94
101471		19,498.36	40,000.00	2/2/2005	59,498.36	0.396704919983%	19,835.25
101472		7,676.58	45,421.74	3/14/2005	53,098.32	0.354032695806%	17,701.63
101473		9,367.41	52,887.92	4/5/2005	62,255.33	0.415086999140%	20,754.35
101474		7,544.10	40,145.00	4/9/2003	47,689.10	0.317966757396%	15,898.34
101475		0.00	19,612.00	5/14/2003	19,612.00	0.130762879695%	6,538.14
101476		7,156.82	17,395.34	7/29/2004	24,552.16	0.163701363671%	8,185.07
101477		385.37	0.00	-	385.37	0.002569451915%	128.47
101478		6,818.24	11,198.00	4/14/2003	18,016.24	0.120123160497%	6,006.16
101479		18,814.99	15,917.00	4/10/2003	34,731.99	0.231575312560%	11,578.77
101496		6,566.36	14,016.00	4/18/2003	20,582.36	0.137232748547%	6,861.64
101498		18,814.97	15,917.00	4/11/2003	34,731.97	0.231575179210%	11,578.76
101500		395.44	5,424.26	12/18/2003	5,819.70	0.038802811083%	1,940.14
101501		395.44	5,319.00	4/14/2003	5,714.44	0.038100990732%	1,905.05
101502		395.44	5,319.00	4/14/2003	5,714.44	0.038100990732%	1,905.05
101503		372.49	7,763.04	7/21/2004	8,135.53	0.054243592221%	2,712.18
101504		3,427.87	9,892.00	8/22/2003	13,319.87	0.088810144726%	4,440.51
101505		3,934.91	7,054.00	4/4/2003	10,988.91	0.073268484413%	3,663.42
101506		0.00	40,000.00	10/19/2005	40,000.00	0.266699734233%	13,334.99
101509		8,068.68	77,024.60	9/21/2005	85,093.28	0.567358879026%	28,367.94
101510		0.00	0.00	-	0.00	0.000000000000%	0.00
101511		0.00	2,124.00	4/14/2003	2,124.00	0.014161755888%	708.09
101512		6.49	0.00	-	6.49	0.000043272032%	2.16
101514		0.00	12,771.00	4/7/2003	12,771.00	0.085150557647%	4,257.53
101515		164.15	0.00	-	164.15	0.001094469034%	54.72
101517		17,288.48	37,540.00	11/24/2004	54,828.48	0.365568526110%	18,278.43
101518		4,716.24	11,438.00	4/14/2003	16,154.24	0.107708287869%	5,385.41
101519		935.22	0.00	-	935.22	0.006235573136%	311.78
101520		443.26	5,572.00	9/15/2003	6,015.26	0.040106706084%	2,005.34
101521		299.80	2,512.00	4/8/2003	2,811.80	0.018747657818%	937.38
101522		4,565.29	8,634.00	7/25/2003	13,199.29	0.088006178377%	4,400.31
101523		586.73	7,105.00	7/25/2003	7,691.73	0.051284558670%	2,564.23
101524		299.80	2,512.00	4/17/2003	2,811.80	0.018747657818%	937.38
101525		0.00	0.00	-	0.00	0.000000000000%	0.00
101526		443.26	3,715.00	4/4/2003	4,158.26	0.027725170922%	1,386.26
101527		1,256.22	10,385.04	3/15/2004	11,641.26	0.077618023704%	3,880.90
101528		299.80	2,512.00	4/10/2003	2,811.80	0.018747657818%	937.38
101529		179.88	1,427.00	4/10/2003	1,606.88	0.010713861724%	535.69
101530		262.50	2,320.00	4/8/2003	2,582.50	0.017218801591%	860.94
101531		299.80	2,590.00	3/17/2003	2,889.80	0.019267722300%	963.39

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101532	0.00	4,201.00	12/5/2003	4,201.00	0.028010139588%	1,400.51
101533	0.00	2,145.00	4/9/2003	2,145.00	0.014301773248%	715.09
101535	299.80	2,512.00	4/10/2003	2,811.80	0.018747657818%	937.38
101537	6,568.57	10,831.00	4/11/2003	17,399.57	0.116011517369%	5,800.58
101538	246.19	2,675.00	3/26/2003	2,921.19	0.019477014916%	973.85
101539	6,681.15	11,735.00	3/26/2003	18,416.15	0.122789557765%	6,139.48
101540	524.60	10,898.00	4/11/2003	11,422.60	0.076160109606%	3,808.01
101541	17,053.97	36,833.01	6/3/2005	53,886.98	0.359291081116%	17,964.55
101542	476.49	20,299.09	3/19/2004	20,775.58	0.138521041614%	6,926.05
101543	0.00	21,931.00	12/16/2003	21,931.00	0.146224796787%	7,311.24
101546	0.00	13,615.00	5/15/2003	13,615.00	0.090777922040%	4,538.90
101547	0.00	13,615.00	5/15/2003	13,615.00	0.090777922040%	4,538.90
101548	0.00	28,774.15	4/7/2005	28,774.15	0.191851453945%	9,592.57
101549	0.00	17,003.20	4/9/2004	17,003.20	0.113368723028%	5,668.44
101550	12,913.95	2,499.28	2/1/2005	15,413.23	0.102767608617%	5,138.38
101551	0.00	15,261.81	2/1/2005	15,261.81	0.101758016773%	5,087.90
101552	0.00	14,959.00	12/15/2003	14,959.00	0.099739033110%	4,986.95
101554	1,085.14	17,729.20	1/20/2005	18,814.34	0.125444486944%	6,272.22
101555	0.00	3,052.00	3/12/2004	3,052.00	0.020349189722%	1,017.46
101556	233.16	819.00	9/11/2003	1,052.16	0.007015269809%	350.76
101557	6,076.49	0.00	-	6,076.49	0.040514956702%	2,025.75
101558	6,249.14	7,120.00	2/25/2003	13,369.14	0.089138652123%	4,456.93
101559	4,584.14	6,932.60	6/23/2003	11,516.74	0.076787787431%	3,839.39
101560	3,484.89	4,086.00	4/3/2003	7,570.89	0.050478858773%	2,523.94
101561	2,860.42	6,939.00	4/10/2003	9,799.42	0.065337567741%	3,266.88
101562	9,467.20	19,112.83	4/12/2004	28,580.03	0.190557160135%	9,527.86
101563	9,810.94	18,885.32	4/12/2004	28,696.26	0.191332122887%	9,566.61
101565	10,482.04	17,203.51	5/9/2005	27,685.55	0.184593220678%	9,229.66
101566	2,899.68	0.00	-	2,899.68	0.019333597134%	966.68
101567	2,075.77	6,451.00	3/17/2003	8,526.77	0.056852182322%	2,842.61
101569	398.42	5,807.00	4/16/2003	6,205.42	0.041374596620%	2,068.73
101571	555.46	6,049.00	4/10/2003	6,604.46	0.044035193169%	2,201.76
101572	343.93	3,732.00	2/21/2003	4,075.93	0.027176236194%	1,358.81
101573	209.70	2,284.00	4/14/2003	2,493.70	0.016626728181%	831.34
101575	0.00	21,521.00	4/15/2005	21,521.00	0.143491124511%	7,174.56
101576	2,037.68	6,568.71	3/22/2004	8,606.39	0.057383048143%	2,869.15
101578	9,785.44	20,312.00	4/14/2003	30,097.44	0.200674481228%	10,033.72
101582	103.35	0.00	-	103.35	0.000689085438%	34.45
101585	0.00	67,315.00	4/14/2003	67,315.00	0.448822315248%	22,441.12
101586	2,116.43	12,234.00	12/15/2003	14,350.43	0.095681396678%	4,784.07
101587	182.13	0.00	-	182.13	0.001214350565%	60.72
101588	4,528.20	13,470.00	4/14/2003	17,998.20	0.120002878917%	6,000.14
101589	97.16	3,160.00	4/17/2003	3,257.16	0.021717092659%	1,085.85
101591	398.42	6,064.00	4/4/2003	6,462.42	0.043088142413%	2,154.41
101592	7,557.72	15,433.00	4/18/2003	22,990.72	0.153290472846%	7,664.52
101593	31,508.56	89,298.00	3/6/2006	120,806.56	0.805476936141%	40,273.85
101594	615.19	20,196.94	8/22/2003	20,812.13	0.138764738496%	6,938.24
101595	0.00	11,869.00	4/7/2003	11,869.00	0.079136478640%	3,956.82
101596	0.00	18,296.55	5/5/2004	18,296.55	0.121992125560%	6,099.61
101597	0.00	0.00	-	0.00	0.000000000000%	0.00
101600	20,620.46	52,963.42	4/19/2005	73,583.88	0.490620030996%	24,531.00
101601	240.59	3,518.00	4/14/2003	3,758.59	0.025060373852%	1,253.02
101602	42.59	670.00	4/11/2003	712.59	0.004751189090%	237.56
101604	0.00	0.00	-	0.00	0.000000000000%	0.00
101605	0.00	0.00	-	0.00	0.000000000000%	0.00

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101606	65.39	244.00	3/20/2003	309.39	0.002062855769%	103.14
101607	217.13	967.00	2/21/2003	1,184.13	0.007895178907%	394.76
101608	112.05	650.00	8/22/2003	762.05	0.005080963312%	254.05
101610	430.85	1,920.00	2/21/2003	2,350.85	0.015674276756%	783.71
101611	5,118.56	9,469.00	4/18/2003	14,587.56	0.097262459378%	4,863.12
101612	3,984.11	4,983.00	4/10/2003	8,967.11	0.059788146346%	2,989.41
101613	85.91	201.00	2/17/2003	286.91	0.001912970519%	95.65
101614	0.00	0.00	- -	0.00	0.000000000000%	0.00
101616	0.00	0.00	- -	0.00	0.000000000000%	0.00
101617	0.00	0.00	- -	0.00	0.000000000000%	0.00
101618	56.03	2,484.00	4/7/2003	2,540.03	0.016935633149%	846.78
101619	1,194.32	9,706.00	5/2/2003	10,900.32	0.072677811176%	3,633.89
101620	0.00	0.00	- -	0.00	0.000000000000%	0.00
101621	87.62	2,087.00	4/10/2003	2,174.62	0.014499264401%	724.96
101622	220.79	4,370.00	4/14/2003	4,590.79	0.030609061823%	1,530.45
101623	33.05	717.00	3/18/2003	750.05	0.005000953392%	250.05
101624	36.32	85.00	4/7/2003	121.32	0.000808900294%	40.45
101625	6,184.56	4,710.00	3/24/2003	10,894.56	0.072639406415%	3,631.97
101626	74.41	1,291.30	12/27/2004	1,365.71	0.009105862351%	455.29
101628	0.00	2,846.00	4/3/2003	2,846.00	0.018975686091%	948.78
101629	305.43	715.00	4/14/2003	1,020.43	0.006803710245%	340.19
101630	12,712.41	14,155.00	3/24/2003	26,867.41	0.179138277663%	8,956.91
101631	11,011.14	16,153.81	4/4/2005	27,164.95	0.181122123637%	9,056.11
101632	11,011.14	16,153.81	4/4/2005	27,164.95	0.181122123637%	9,056.11
101633	11,011.14	16,153.81	4/4/2005	27,164.95	0.181122123637%	9,056.11
101634	11,011.14	16,153.81	4/4/2005	27,164.95	0.181122123637%	9,056.11
101635	11,011.14	16,153.81	4/4/2005	27,164.95	0.181122123637%	9,056.11
101636	11,011.14	16,153.81	4/4/2005	27,164.95	0.181122123637%	9,056.11
101637	11,011.14	16,153.78	4/4/2005	27,164.92	0.181121923612%	9,056.10
101638	0.00	3,263.67	5/24/2004	3,263.67	0.021760498041%	1,088.02
101639	0.00	0.00	- -	0.00	0.000000000000%	0.00
101640	61.59	1,901.00	4/3/2003	1,962.59	0.013085555785%	654.28
101641	4,547.09	20,704.00	4/10/2003	25,251.09	0.168361474803%	8,418.07
101643	41.14	360.00	3/11/2003	401.14	0.002674598285%	133.73
101644	56.82	518.00	3/11/2003	574.82	0.003832608531%	191.63
101646	2,721.97	3,756.00	3/17/2003	6,477.97	0.043191821934%	2,159.59
101647	54.44	0.00	- -	54.44	0.000362978338%	18.15
101648	0.00	0.00	- -	0.00	0.000000000000%	0.00
101649	0.00	113,722.02	9/17/2004	113,722.02	0.758240812762%	37,912.04
101650	359.98	4,580.96	10/14/2004	4,940.94	0.032943684622%	1,647.18
101651	37.16	87.00	3/31/2003	124.16	0.000827835975%	41.39
101653	0.00	0.00	- -	0.00	0.000000000000%	0.00
101655	0.00	0.00	- -	0.00	0.000000000000%	0.00
101656	0.00	3,453.00	10/25/2004	3,453.00	0.023022854558%	1,151.14
101658	0.00	55,266.00	4/14/2003	55,266.00	0.368485687803%	18,424.28
101659	0.00	7,653.15	9/6/2006	7,653.15	0.051027326776%	2,551.37
101661	5,335.55	5,428.00	4/11/2003	10,763.55	0.071765898110%	3,588.29
101662	0.00	22,568.48	3/7/2005	22,568.48	0.150475190451%	7,523.76
101663	17,971.17	10,966.00	4/8/2003	28,937.17	0.192938388712%	9,646.92
101664	0.00	8,041.50	1/7/2005	8,041.50	0.053616647821%	2,680.83
101667	115.28	760.00	3/17/2003	875.28	0.005835923584%	291.80
101668	319.55	0.00	- -	319.55	0.002130597502%	106.53
101669	0.00	36,537.00	1/10/2006	36,537.00	0.243610204742%	12,180.51
101672	0.00	0.00	- -	0.00	0.000000000000%	0.00
101673	1,212.09	26,438.18	12/27/2004	27,650.27	0.184357991512%	9,217.90

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101674	1,212.09	38,160.05	3/28/2006	39,372.14	0.262513481855%	13,125.67
101675	727.24	21,931.50	10/10/2005	22,658.74	0.151076998402%	7,553.85
101676	0.00	15,649.00	3/25/2005	15,649.00	0.104339603525%	5,216.98
101677	727.24	15,762.00	4/18/2003	16,489.24	0.109941898143%	5,497.09
101678	0.00	0.00	-	0.00	0.000000000000%	0.00
101679	0.00	38,641.01	6/24/2005	38,641.01	0.257638677438%	12,881.93
101680	0.00	26,000.00	1/8/2004	26,000.00	0.173354827252%	8,667.74
101681	0.00	30,507.29	12/26/2003	30,507.29	0.203407153379%	10,170.36
101682	0.00	53,506.45	4/30/2004	53,506.45	0.356753899869%	17,837.69
101684	0.00	0.00	-	0.00	0.000000000000%	0.00
101685	24,329.96	27,595.00	4/10/2003	51,924.96	0.346209325802%	17,310.47
101686	3,000.00	126,169.00	11/10/2004	129,169.00	0.861233449280%	43,061.67
101690	0.00	25,870.00	4/21/2003	25,870.00	0.172488053115%	8,624.40
101691	131.63	729.00	4/1/2003	860.63	0.005738244807%	286.91
101694	0.00	6,891.16	1/21/2005	6,891.16	0.045946763514%	2,297.34
101695	0.00	0.00	-	0.00	0.000000000000%	0.00
101696	369.12	2,971.00	4/14/2003	3,340.12	0.022270227908%	1,113.51
101697	23.90	240.00	4/15/2003	263.90	0.001759551497%	87.98
101698	61.95	218.00	8/28/2003	279.95	0.001866564765%	93.33
101699	60.98	0.00	-	60.98	0.000406583745%	20.33
101700	367.84	8,632.00	4/16/2003	8,999.84	0.060006373404%	3,000.32
101701	6,852.60	16,296.00	4/21/2004	23,148.60	0.154343136697%	7,717.16
101702	68.88	0.00	-	68.88	0.000459256942%	22.96
101703	16,283.48	30,551.42	5/5/2005	46,834.90	0.312271384571%	15,613.57
101704	14,354.12	30,174.00	4/14/2003	44,528.12	0.296890944248%	14,844.55
101705	5,921.23	56,495.00	7/29/2005	62,416.23	0.416159798821%	20,807.99
101706	0.00	0.00	-	0.00	0.000000000000%	0.00
101707	7,053.62	15,625.42	3/4/2005	22,679.04	0.151212348517%	7,560.62
101708	252.61	12,360.76	4/7/2004	12,613.37	0.084099560670%	4,204.98
101709	10,845.26	1,027.47	9/25/2003	11,872.73	0.079161348391%	3,958.07
101711	6,337.36	5,687.00	12/12/2003	12,024.36	0.080172340408%	4,008.62
101712	58.84	138.00	2/20/2003	196.84	0.001312429392%	65.62
101713	10.75	0.00	-	10.75	0.000071675554%	3.58
101714	15,221.65	22,367.00	4/10/2003	37,588.65	0.250622074130%	12,531.10
101715	5,584.50	32,298.88	9/29/2005	37,883.38	0.252587184446%	12,629.36
101716	29.69	70.00	4/4/2003	99.69	0.000664682413%	33.23
101717	29.69	104.00	5/19/2003	133.69	0.000891377187%	44.57
101718	18,768.14	23,115.70	4/11/2005	41,883.84	0.279260224917%	13,963.01
101719	0.00	0.00	-	0.00	0.000000000000%	0.00
101721	0.00	6,270.53	8/24/2004	6,270.53	0.041808717113%	2,090.44
101722	257.02	8,072.00	12/14/2006	8,329.02	0.055533685511%	2,776.68
101723	2,000.00	39,741.72	12/29/2004	41,741.72	0.278312640761%	13,915.63
101725	11.27	26.00	9/30/2003	37.27	0.000248497477%	12.42
101726	0.00	5,442.00	11/23/2004	5,442.00	0.036284498842%	1,814.22
101727	76.06	4,112.00	6/27/2003	4,188.06	0.027923862224%	1,396.19
101728	0.00	0.00	-	0.00	0.000000000000%	0.00
101729	4,186.92	8,047.18	4/5/2004	12,234.10	0.081570780465%	4,078.54
101731	0.00	0.00	-	0.00	0.000000000000%	0.00
101732	0.00	0.00	-	0.00	0.000000000000%	0.00
101734	6,015.95	2,665.00	4/14/2003	8,680.95	0.057880176447%	2,894.01
101735	51.06	778.00	10/6/2004	829.06	0.005527752042%	276.39
101736	62.99	147.00	2/24/2003	209.99	0.001400106930%	70.01
101737	0.00	0.00	-	0.00	0.000000000000%	0.00
101738	615.21	9,630.20	9/14/2004	10,245.41	0.068311203103%	3,415.56
101739	0.00	16,456.00	4/18/2003	16,456.00	0.109720270664%	5,486.01

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101740	0.00	16,517.71	5/30/2003	16,517.71	0.110131721679%	5,506.59
101741	0.00	16,115.57	5/30/2003	16,115.57	0.107450455900%	5,372.52
101743	8,369.75	15,027.77	4/2/2004	23,397.52	0.156002809143%	7,800.14
101744	0.00	0.00	- -	0.00	0.000000000000%	0.00
101746	1,113.59	12,127.00	4/1/2003	13,240.59	0.088281545852%	4,414.08
101747	1,113.59	12,127.00	4/14/2003	13,240.59	0.088281545852%	4,414.08
101748	692.53	7,542.00	4/4/2003	8,234.53	0.054903674063%	2,745.18
101749	26,005.50	26,548.00	4/4/2003	52,553.50	0.350400112076%	17,520.01
101750	0.00	23,121.74	9/1/2005	23,121.74	0.154164047825%	7,708.20
101751	7,008.23	0.00	- -	7,008.23	0.046727326961%	2,336.37
101756	7,983.05	51,642.00	3/12/2003	59,625.05	0.397549624716%	19,877.48
101757	0.00	0.00	- -	0.00	0.000000000000%	0.00
101758	31,089.64	33,218.80	3/22/2004	64,308.44	0.428776096424%	21,438.80
101764	191.72	3,242.69	7/7/2004	3,434.41	0.022898905856%	1,144.95
101765	0.00	0.00	- -	0.00	0.000000000000%	0.00
101768	1,918.00	4,528.00	4/14/2003	6,446.00	0.042978662172%	2,148.93
101769	1,918.00	6,959.07	4/30/2004	8,877.07	0.059187805244%	2,959.39
101770	1,918.00	4,528.00	4/17/2003	6,446.00	0.042978662172%	2,148.93
101771	1,918.00	4,421.00	4/17/2003	6,339.00	0.042265240383%	2,113.26
101772	173.34	1,885.00	3/24/2003	2,058.34	0.013723968274%	686.20
101775	0.00	6,188.00	4/8/2003	6,188.00	0.041258448886%	2,062.92
101776	1,918.00	4,528.00	4/11/2003	6,446.00	0.042978662172%	2,148.93
101777	1,630.47	7,153.00	2/19/2004	8,783.47	0.058563727866%	2,928.19
101779	1,918.00	4,528.00	4/17/2003	6,446.00	0.042978662172%	2,148.93
101780	1,918.00	4,528.00	12/22/2003	6,446.00	0.042978662172%	2,148.93
101781	0.00	6,296.00	4/29/2003	6,296.00	0.041978538168%	2,098.93
101782	1,918.00	4,528.00	4/3/2003	6,446.00	0.042978662172%	2,148.93
101783	3,182.93	7,914.01	4/13/2004	11,096.94	0.073988773720%	3,699.44
101786	31,570.78	66,751.06	9/24/2004	98,321.84	0.655560214933%	32,778.01
101787	15,755.00	0.00	- -	15,755.00	0.105046357821%	5,252.32
101788	11,646.75	18,941.21	2/20/2004	30,587.96	0.203945020068%	10,197.25
101790	0.00	0.00	- -	0.00	0.000000000000%	0.00
101793	4,615.46	9,144.50	3/15/2004	13,759.96	0.091744441877%	4,587.22
101794	907.58	14,825.00	12/18/2003	15,732.58	0.104896872620%	5,244.84
101799	2,824.38	4,846.00	4/18/2003	7,670.38	0.051142207687%	2,557.11
101804	4,108.80	12,488.00	4/14/2003	16,596.80	0.110659053728%	5,532.95
101806	0.00	33,994.00	11/12/2003	33,994.00	0.226654769138%	11,332.74
101807	0.00	31,305.33	7/13/2004	31,305.33	0.208728079777%	10,436.40
101810	2,959.10	4,951.00	4/8/2003	7,910.10	0.052740539194%	2,637.03
101811	17,449.21	24,485.00	5/14/2003	41,934.21	0.279596066557%	13,979.80
101812	20,701.89	37,595.00	4/16/2003	58,296.89	0.388694126741%	19,434.71
101820	0.00	26,678.44	5/17/2005	26,678.44	0.177878321444%	8,893.92
101821	40.53	618.00	11/19/2003	658.53	0.004390744400%	219.54
101822	6,148.50	3,936.00	4/14/2003	10,084.50	0.067238336747%	3,361.92
101826	11,071.66	5,570.00	7/14/2003	16,641.66	0.110958157480%	5,547.91
101827	4,637.31	3,887.00	4/17/2003	8,524.31	0.056835780288%	2,841.79
101829	4,602.03	0.00	- -	4,602.03	0.030684004448%	1,534.20
101830	682.25	2,427.00	4/21/2003	3,109.25	0.020730903717%	1,036.55
101831	0.00	4,096.69	11/5/2004	4,096.69	0.027314653356%	1,365.73
101832	6,574.10	5,209.00	4/18/2003	11,783.10	0.078563740961%	3,928.19
101838	20,333.24	896.00	6/11/2003	21,229.24	0.141545816649%	7,077.29
101840	0.00	2,873.00	12/23/2003	2,873.00	0.019155708411%	957.79
101841	58.44	0.00	- -	58.44	0.000389648312%	19.48
101843	0.00	0.00	- -	0.00	0.000000000000%	0.00
101848	3,440.95	1,900.00	3/31/2003	5,340.95	0.035610748639%	1,780.54

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

101853	1,851.78	2,200.00	1/22/2004	4,051.78	0.027015216229%	1,350.76
101855	3,575.86	4,322.00	5/14/2003	7,897.86	0.052658929075%	2,632.95
101858	100.00	9,168.78	9/16/2004	9,268.78	0.061799529067%	3,089.98
101859	3,910.86	6,133.00	4/4/2003	10,043.86	0.066967369817%	3,348.37
101860	4,144.00	279.97	1/6/2005	4,423.97	0.029496790581%	1,474.84
101861	0.00	6,593.22	6/6/2005	6,593.22	0.043960250544%	2,198.01
101866	1,078.25	0.00	- -	1,078.25	0.007189224711%	359.46
101867	0.00	0.00	- -	0.00	0.000000000000%	0.00
101868	0.00	4,994.16	10/27/2004	4,994.16	0.033298528618%	1,664.93
101873	46.52	6,742.00	9/19/2003	6,788.52	0.045262411996%	2,263.12
101874	41,748.85	33,327.00	4/14/2003	75,075.85	0.500567731059%	25,028.39
101875	2,791.87	1,027.00	4/9/2003	3,818.87	0.025462290352%	1,273.11
101876	10,454.82	16,150.00	4/4/2003	26,604.82	0.177387460583%	8,869.37
101882	15,214.15	11,149.00	4/18/2003	26,363.15	0.175776127464%	8,788.81
101884	11,654.40	5,250.00	4/10/2003	16,904.40	0.112709974684%	5,635.50
101885	1,547.06	0.00	- -	1,547.06	0.010315012271%	515.75
101888	7,358.57	10,948.00	2/21/2003	18,306.57	0.122058933843%	6,102.95
101891	6,283.44	9,583.00	4/16/2003	15,866.44	0.105789383281%	5,289.47
101892	1,139.58	10,884.00	4/14/2003	12,023.58	0.080167139763%	4,008.36
101896	0.00	0.00	- -	0.00	0.000000000000%	0.00
101897	3,262.95	15,000.00	10/11/2005	18,262.95	0.121768097783%	6,088.40
101898	6,109.29	2,222.00	3/14/2003	8,331.29	0.055548820721%	2,777.44
101901	0.00	66,818.00	3/25/2005	66,818.00	0.445508571050%	22,275.43
101902	0.00	39,518.73	8/24/2004	39,518.73	0.263490869706%	13,174.54
101905	2,571.39	16,675.09	6/6/2005	19,246.48	0.128325777523%	6,416.29
101906	990.32	78.00	4/21/2003	1,068.32	0.007123016502%	356.15
101908	4,208.28	1,635.00	9/9/2003	5,843.28	0.038960030576%	1,948.00
101909	3,756.04	5,296.00	4/16/2003	9,052.04	0.060354416557%	3,017.72
101912	45.10	1,171.00	4/14/2003	1,216.10	0.008108338670%	405.42
101913	0.00	106,118.00	1/5/2005	106,118.00	0.707541059934%	35,377.05
101917	557.47	786.00	5/14/2003	1,343.47	0.008957577299%	447.88
101918	3,754.41	5,294.00	4/16/2003	9,048.41	0.060330213556%	3,016.51
101919	0.00	2,222.00	1/24/2004	2,222.00	0.014815170237%	740.76
101920	0.00	11,513.00	4/15/2003	11,513.00	0.076762851006%	3,838.14
101928	0.00	6,438.88	10/18/2004	6,438.88	0.042931189619%	2,146.56
101930	11,500.98	3,313.00	3/24/2003	14,813.98	0.098772113223%	4,938.61
101932	0.00	25,040.00	9/2/2003	25,040.00	0.166954033630%	8,347.70
101933	0.00	12,663.50	1/5/2004	12,663.50	0.084433802112%	4,221.69
101934	5,774.39	7,121.00	11/6/2003	12,895.39	0.085979927146%	4,299.00
101935	6,733.68	7,345.00	3/11/2003	14,078.68	0.093869505359%	4,693.48
101938	11,647.84	8,627.56	10/1/2004	20,275.40	0.135186094787%	6,759.30
101939	733.90	13,670.18	12/7/2004	14,404.08	0.096039107697%	4,801.96
101941	4,162.80	13,271.09	3/25/2005	17,433.89	0.116240345741%	5,812.02
101942	1,655.90	2,120.16	3/25/2005	3,776.06	0.025176854961%	1,258.84
101943	4,095.60	12,075.61	3/25/2005	16,171.21	0.107821435231%	5,391.07
101944	3,923.75	7,356.00	4/7/2003	11,279.75	0.075207658180%	3,760.38
101948	20,927.97	17,353.00	4/14/2003	38,280.97	0.255238113130%	12,761.91
101949	3,005.94	14,756.58	4/18/2005	17,762.52	0.118431484083%	5,921.57
101953	7,696.16	22,060.61	9/13/2004	29,756.77	0.198403066266%	9,920.15
101954	10,289.92	5,033.00	4/17/2003	15,322.92	0.102165467292%	5,108.27
101955	16,303.08	0.00	- -	16,303.08	0.108700677580%	5,435.03
101956	15,458.15	21,971.00	3/26/2003	37,429.15	0.249558608939%	12,477.93
101957	12,292.55	7,155.00	4/14/2003	19,447.55	0.129666410412%	6,483.32
101958	3,401.74	4,557.00	4/18/2003	7,958.74	0.053064846071%	2,653.24
101959	17,277.28	9,513.00	3/11/2003	26,790.28	0.178624013901%	8,931.20

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101961	18,906.30	3,053.50	7/21/2004	21,959.80	0.146416820595%	7,320.84
101962	18,906.30	30,535.00	10/25/2004	49,441.30	0.329649539254%	16,482.48
101963	11,728.50	22,567.00	9/15/2003	34,295.50	0.228665018385%	11,433.25
101964	20,711.82	35,248.65	8/9/2005	55,960.47	0.373116061914%	18,655.80
101965	18,906.30	1,006.26	4/15/2004	19,912.56	0.132766861498%	6,638.34
101966	18,906.30	1,526.75	4/15/2004	20,433.05	0.136237225114%	6,811.86
101967	0.00	53,238.00	5/26/2004	53,238.00	0.354964011278%	17,748.20
101970	10,000.00	22,407.00	4/14/2003	32,407.00	0.216073457182%	10,803.67
101971	0.00	16,468.00	4/21/2003	16,468.00	0.109800280584%	5,490.01
101972	7,820.72	9,733.18	4/28/2005	17,553.90	0.117040511619%	5,852.03
101973	7,820.72	6,175.00	4/15/2003	13,995.72	0.093316370110%	4,665.82
101976	0.00	3,320.61	4/2/2004	3,320.61	0.022140145112%	1,107.01
101977	995.21	1,403.00	4/14/2003	2,398.21	0.015990049241%	799.50
101978	278.41	589.00	9/19/2003	867.41	0.005783450412%	289.17
101979	278.41	589.00	10/10/2003	867.41	0.005783450412%	289.17
101980	1,140.77	1,609.00	4/14/2003	2,749.77	0.018334073205%	916.70
101981	1,140.78	1,609.00	4/14/2003	2,749.78	0.018334139880%	916.71
101982	11,933.42	17,236.40	3/26/2004	29,169.82	0.194489581041%	9,724.48
101983	0.00	721.61	9/6/2006	721.61	0.004811329881%	240.57
101986	9,748.39	6,433.00	4/10/2003	16,181.39	0.107889310313%	5,394.47
101987	0.00	16,468.00	4/21/2003	16,468.00	0.109800280584%	5,490.01
101988	0.00	9,845.00	4/21/2003	9,845.00	0.065641472088%	3,282.07
101995	3,675.56	1,438.00	2/18/2004	5,113.56	0.034094627325%	1,704.73
101996	6,230.43	8,785.00	6/20/2003	15,015.43	0.100115279760%	5,005.76
101997	1,140.78	1,609.00	4/14/2003	2,749.78	0.018334139880%	916.71
101998	1,140.78	1,609.00	4/14/2003	2,749.78	0.018334139880%	916.71
101999	670.42	945.00	4/14/2003	1,615.42	0.010770802117%	538.54
102001	7,500.00	2,979.00	1/5/2004	10,479.00	0.069868662876%	3,493.43
102002	0.00	25,853.00	12/18/2003	25,853.00	0.172374705728%	8,618.74
102003	7,723.88	30,131.56	3/30/2005	37,855.44	0.252400894682%	12,620.04
102004	3,242.58	2,755.00	4/14/2003	5,997.58	0.039988824801%	1,999.44
102006	0.00	12,903.00	12/9/2003	12,903.00	0.086030666770%	4,301.53
102007	0.00	26,672.00	2/25/2005	26,672.00	0.177835382787%	8,891.77
102008	5,178.76	2,505.00	4/3/2003	7,683.76	0.051231418748%	2,561.57
102010	1,785.43	2,517.00	4/14/2003	4,302.43	0.028686423439%	1,434.32
102011	2,481.85	1,043.00	4/14/2003	3,524.85	0.023501913955%	1,175.10
102012	0.00	4,345.00	8/31/2004	4,345.00	0.028970258631%	1,448.51
102013	2,855.87	4,011.00	3/31/2003	6,866.87	0.045784810100%	2,289.24
102014	16,368.61	23,182.00	8/28/2003	39,550.61	0.263703429394%	13,185.17
102016	24,600.55	0.00	-	24,600.55	0.164024003675%	8,201.20
102017	0.00	0.00	-	0.00	0.000000000000%	0.00
102018	0.00	6,491.00	12/17/2003	6,491.00	0.043278699373%	2,163.93
102019	13,883.75	31,851.48	6/21/2005	45,735.23	0.304939342152%	15,246.97
102020	0.00	25,000.00	12/12/2005	25,000.00	0.166687333896%	8,334.37
102021	11,438.46	7,977.00	4/18/2003	19,415.46	0.129452450550%	6,472.62
102022	1,248.08	938.00	5/7/2003	2,186.08	0.014575673875%	728.78
102023	0.00	0.00	-	0.00	0.000000000000%	0.00
102024	779.80	3,701.00	3/16/2004	4,480.80	0.029875704229%	1,493.79
102025	0.00	0.00	-	0.00	0.000000000000%	0.00
102027	0.00	1,713.68	1/4/2005	1,713.68	0.011425950014%	571.30
102028	3,112.10	13,220.84	4/18/2005	16,332.94	0.108899768931%	5,444.99
102030	1,910.48	2,294.00	9/18/2003	4,204.48	0.028033342465%	1,401.67
102032	9,619.74	5,771.00	3/31/2003	15,390.74	0.102617656691%	5,130.88
102033	0.00	0.00	-	0.00	0.000000000000%	0.00
102034	480.05	593.00	4/14/2003	1,073.05	0.007154553745%	357.73

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102035	9,570.60	14,653.18	2/25/2005	24,223.78	0.161511892203%	8,075.59
102036	1,429.81	3,024.00	12/22/2003	4,453.81	0.029695748583%	1,484.79
102037	3,015.81	0.00	- -	3,015.81	0.020107893137%	1,005.39
102038	2,352.72	1,184.00	3/18/2003	3,536.72	0.023581057101%	1,179.05
102039	0.00	0.00	- -	0.00	0.000000000000%	0.00
102041	500.00	38,714.90	9/2/2004	39,214.90	0.261465085200%	13,073.25
102042	13,431.63	21,756.00	3/2/2004	35,187.63	0.234613289233%	11,730.66
102043	3,156.33	1,626.00	4/15/2003	4,782.33	0.031886153500%	1,594.31
102044	600.00	0.00	- -	600.00	0.004000496013%	200.02
102046	0.00	27,539.00	4/1/2004	27,539.00	0.183616099526%	9,180.80
102047	390.55	0.00	- -	390.55	0.002603989530%	130.20
102048	0.00	0.00	- -	0.00	0.000000000000%	0.00
102049	0.00	23,079.51	3/17/2004	23,079.51	0.153882479581%	7,694.12
102050	10,090.53	7,918.00	6/25/2003	18,008.53	0.120071754123%	6,003.59
102051	0.00	585.00	2/21/2003	585.00	0.003900483613%	195.02
102056	3,745.71	5,083.24	8/2/2004	8,828.95	0.058866965464%	2,943.35
102057	2,187.75	0.00	- -	2,187.75	0.014586808589%	729.34
102058	5,673.77	2,117.00	3/19/2003	7,790.77	0.051944907212%	2,597.25
102059	0.00	6,221.00	8/28/2003	6,221.00	0.041478476167%	2,073.92
102061	482.02	493.00	2/17/2003	975.02	0.006500939372%	325.05
102062	2,911.27	1,230.00	4/8/2003	4,141.27	0.027611890210%	1,380.59
102063	5,637.17	3,005.00	4/4/2003	8,642.17	0.057621611055%	2,881.08
102064	0.00	0.00	- -	0.00	0.000000000000%	0.00
102066	142.66	161.00	3/11/2003	303.66	0.002024651032%	101.23
102067	6,283.41	3,148.00	2/21/2003	9,431.41	0.062883863511%	3,144.19
102069	0.00	0.00	- -	0.00	0.000000000000%	0.00
102070	0.00	0.00	- -	0.00	0.000000000000%	0.00
102071	13,900.00	10,485.00	4/14/2003	24,385.00	0.162586825482%	8,129.34
102072	0.00	0.00	- -	0.00	0.000000000000%	0.00
102073	0.00	0.00	- -	0.00	0.000000000000%	0.00
102074	1,643.27	3,475.00	12/16/2003	5,118.27	0.034126031218%	1,706.30
102075	0.00	0.00	- -	0.00	0.000000000000%	0.00
102076	427.44	603.00	7/2/2003	1,030.44	0.006870451854%	343.52
102080	0.00	0.00	- -	0.00	0.000000000000%	0.00
102081	13,941.36	500.00	12/12/2003	14,441.36	0.096287671849%	4,814.38
102082	1,440.32	1,228.00	9/4/2003	2,668.32	0.017791005871%	889.55
102083	1,484.43	2,093.00	4/8/2003	3,577.43	0.023852490756%	1,192.62
102084	415.42	421.00	3/13/2003	836.42	0.005576824793%	278.84
102085	0.00	3,350.00	4/15/2003	3,350.00	0.022336102742%	1,116.81
102086	0.00	0.00	- -	0.00	0.000000000000%	0.00
102087	0.00	1,958.00	3/11/2003	1,958.00	0.013054951991%	652.75
102088	18,962.08	8,436.00	4/7/2003	27,398.08	0.182676516363%	9,133.83
102090	1,436.71	3,039.00	3/19/2004	4,475.71	0.029841766688%	1,492.09
102091	0.00	0.00	- -	0.00	0.000000000000%	0.00
102092	0.00	0.00	- -	0.00	0.000000000000%	0.00
102093	0.00	1,154.00	10/17/2003	1,154.00	0.007694287333%	384.71
102094	0.00	0.00	- -	0.00	0.000000000000%	0.00
102095	0.00	1,375.38	3/18/2004	1,375.38	0.009170337012%	458.52
102096	2,055.90	0.00	- -	2,055.90	0.013707699590%	685.38
102097	455.94	643.00	4/11/2003	1,098.94	0.007327175148%	366.36
102098	0.00	7,438.67	2/10/2005	7,438.67	0.049597282801%	2,479.86
102101	0.00	0.00	- -	0.00	0.000000000000%	0.00
102102	12,249.96	2,768.00	3/17/2003	15,017.96	0.100132148518%	5,006.61
102103	3,688.68	5,201.00	7/18/2003	8,889.68	0.059271882335%	2,963.59
102104	2,185.51	4,708.62	3/15/2004	6,894.13	0.045966565969%	2,298.33

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102105	11,392.65	5,618.00	5/14/2003	17,010.65	0.113418395853%	5,670.92
102106	0.00	0.00	-	0.00	0.000000000000%	0.00
102108	4,794.52	2,782.00	9/24/2003	7,576.52	0.050516396760%	2,525.82
102111	0.00	5,847.00	3/14/2003	5,847.00	0.038984833652%	1,949.24
102112	11,531.23	4,062.00	2/26/2003	15,593.23	0.103967757421%	5,198.39
102113	12,180.57	4,300.00	2/26/2003	16,480.57	0.109884090975%	5,494.20
102114	1,047.46	1,477.00	5/14/2003	2,524.46	0.016831820277%	841.59
102116	5,702.72	9.00	2/21/2003	5,711.72	0.038082855150%	1,904.14
102117	6,670.58	1,760.00	4/7/2003	8,430.58	0.056210836136%	2,810.54
102118	10,733.86	7,886.00	12/17/2003	18,619.86	0.124147792837%	6,207.39
102119	2,349.31	0.00	-	2,349.31	0.015664008816%	783.20
102120	0.00	33,540.57	6/13/2005	33,540.57	0.223631527626%	11,181.58
102121	0.00	20,000.00	2/1/2005	20,000.00	0.133349867117%	6,667.49
102122	1,359.36	375.00	4/2/2003	1,734.36	0.011563833777%	578.19
102124	0.00	1,632.00	1/20/2005	1,632.00	0.010881349157%	544.07
102125	754.62	155.00	4/14/2003	909.62	0.006064885306%	303.24
102126	0.00	12,137.92	3/7/2005	12,137.92	0.080929500954%	4,046.48
102127	0.00	6,922.00	4/4/2003	6,922.00	0.046152389009%	2,307.62
102129	248.10	201.00	8/25/2003	449.10	0.002994371266%	149.72
102130	0.00	32,558.80	6/13/2005	32,558.80	0.217085582674%	10,854.28
102131	0.00	800.00	12/22/2003	800.00	0.005333994685%	266.70
102132	0.00	10,007.00	10/11/2004	10,007.00	0.066721606012%	3,336.08
102133	2,485.25	510.00	4/14/2003	2,995.25	0.019970809474%	998.54
102135	759.98	34.00	8/21/2003	793.98	0.005293856375%	264.69
102136	0.00	22,059.32	7/27/2004	22,059.32	0.147080369534%	7,354.02
102137	0.00	0.00	-	0.00	0.000000000000%	0.00
102138	500.00	7,648.00	12/23/2003	8,148.00	0.054326735863%	2,716.34
102139	3,906.71	442.00	2/25/2003	4,348.71	0.028994995031%	1,449.75
102140	148.20	57.00	4/14/2003	205.20	0.001368169637%	68.41
102152	0.00	0.00	-	0.00	0.000000000000%	0.00
102153	9,236.37	1,897.00	4/14/2003	11,133.37	0.074231670503%	3,711.58
102154	1,033.89	319.00	10/9/2003	1,352.89	0.009020385086%	451.02
102155	0.00	5,600.00	3/6/2007	5,600.00	0.037337962793%	1,866.90
102157	19,550.78	12,518.38	12/27/2004	32,069.16	0.213820911227%	10,691.05
102159	0.00	3,860.01	1/27/2004	3,860.01	0.025736591028%	1,286.83
102160	0.00	2,061.00	12/23/2003	2,061.00	0.013741703806%	687.09
102161	1,998.48	2,039.00	11/12/2003	4,037.48	0.026919871074%	1,345.99
102163	0.00	15,550.00	7/23/2003	15,550.00	0.103679521683%	5,183.98
102168	5,072.36	552.00	2/26/2003	5,624.36	0.037500382931%	1,875.02
102170	0.00	245.00	1/11/2005	245.00	0.001633535872%	81.68
102171	578.15	338.00	3/13/2003	916.15	0.006108424038%	305.42
102172	10,527.94	6,276.00	9/16/2003	16,803.94	0.112040158302%	5,602.01
102173	1,190.07	1,678.00	4/3/2003	2,868.07	0.019122837669%	956.14
102174	0.00	3,914.63	6/30/2004	3,914.63	0.026100769516%	1,305.04
102175	0.00	0.00	-	0.00	0.000000000000%	0.00
102176	1,246.20	996.00	12/23/2003	2,242.20	0.014949853602%	747.49
102178	4,504.74	1,211.00	3/11/2003	5,715.74	0.038109658474%	1,905.48
102179	206.49	84.00	3/20/2003	290.49	0.001936840145%	96.84
102180	2,179.98	0.00	-	2,179.98	0.014535002166%	726.75
102182	0.00	0.00	-	0.00	0.000000000000%	0.00
102183	0.00	1,014.03	1/6/2005	1,014.03	0.006761038288%	338.05
102184	0.00	831.00	4/15/2003	831.00	0.005540686979%	277.03
102185	3,817.50	1,542.00	4/14/2003	5,359.50	0.035734430641%	1,786.72
102186	0.00	0.00	-	0.00	0.000000000000%	0.00
102187	6,764.39	141.00	2/24/2003	6,905.39	0.046041641944%	2,302.08

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102188	0.00	2,886.00	12/22/2003	2,886.00	0.019242385825%	962.12
102190	2,312.79	1,457.00	4/16/2003	3,769.79	0.025135049778%	1,256.75
102191	0.00	490.00	4/7/2003	490.00	0.003267071744%	163.35
102193	628.85	0.00	- -	628.85	0.004192853197%	209.64
102194	3,870.07	359.00	4/14/2003	4,229.07	0.028197296126%	1,409.86
102195	189.86	0.00	- -	189.86	0.001265890289%	63.29
102196	0.00	5,385.92	7/15/2005	5,385.92	0.035910585815%	1,795.53
102197	4,355.85	0.00	- -	4,355.85	0.029042600934%	1,452.13
102198	10,571.92	0.00	- -	10,571.92	0.070488206358%	3,524.41
102200	0.00	0.00	- -	0.00	0.000000000000%	0.00
102201	269.39	0.00	- -	269.39	0.001796156035%	89.81
102203	1,248.11	0.00	- -	1,248.11	0.008321765132%	416.09
102204	1,200.00	0.00	- -	1,200.00	0.008000992027%	400.05
102205	228.30	0.00	- -	228.30	0.001522188733%	76.11
102207	4,717.43	387.00	2/26/2003	5,104.43	0.034033753110%	1,701.69
102208	1,962.59	2,521.12	11/1/2004	4,483.71	0.029895106634%	1,494.76
102209	0.00	0.00	- -	0.00	0.000000000000%	0.00
102210	1,280.75	0.00	- -	1,280.75	0.008539392115%	426.97
102211	0.00	213.00	12/29/2003	213.00	0.001420176085%	71.01
102212	2,259.52	2,460.00	12/12/2003	4,719.52	0.031467368243%	1,573.37
102213	916.83	0.00	- -	916.83	0.006112957933%	305.65
102214	3,013.68	0.00	- -	3,013.68	0.020093691377%	1,004.68
102215	0.00	168.00	3/15/2004	168.00	0.001120138884%	56.01
102217	5,913.96	1,951.81	7/28/2004	7,865.77	0.052444969214%	2,622.25
102218	6,787.06	0.00	- -	6,787.06	0.045252677456%	2,262.63
102219	1,916.14	0.00	- -	1,916.14	0.012775850719%	638.79
102220	3,451.64	0.00	- -	3,451.64	0.023013786767%	1,150.69
102223	6,757.28	6,366.00	2/3/2004	13,123.28	0.087499382207%	4,374.97
102224	3,451.64	0.00	- -	3,451.64	0.023013786767%	1,150.69
102225	5,379.84	0.00	- -	5,379.84	0.035870047455%	1,793.50
102226	7,416.87	2,782.00	10/25/2004	10,198.87	0.068000897962%	3,400.04
102227	0.00	22,088.00	8/2/2004	22,088.00	0.147271593244%	7,363.58
102228	1,973.24	0.00	- -	1,973.24	0.013156564589%	657.83
102229	1,257.68	0.00	- -	1,257.68	0.008385573044%	419.28
102230	1,483.62	337.00	2/20/2003	1,820.62	0.012138971753%	606.95
102231	0.00	6,641.00	7/15/2004	6,641.00	0.044278823376%	2,213.94
102232	1,885.67	0.00	- -	1,885.67	0.012572692196%	628.63
102233	16,425.97	0.00	- -	16,425.97	0.109520045838%	5,476.00
102234	12,769.50	0.00	- -	12,769.50	0.085140556407%	4,257.03
102235	469.29	0.00	- -	469.29	0.003128987957%	156.45
102238	0.00	6,802.20	12/26/2003	6,802.20	0.045353623305%	2,267.68
102239	179.67	0.00	- -	179.67	0.001197948531%	59.90
102240	0.00	0.00	- -	0.00	0.000000000000%	0.00
102241	501.20	0.00	- -	501.20	0.003341747670%	167.09
102242	0.00	0.00	- -	0.00	0.000000000000%	0.00
102244	0.00	0.00	- -	0.00	0.000000000000%	0.00
102245	0.00	22,003.50	3/24/2006	22,003.50	0.146708190055%	7,335.41
102246	0.00	15,996.50	3/24/2006	15,996.50	0.106656557467%	5,332.83
102247	0.00	35,841.90	10/1/2004	35,841.90	0.238975630110%	11,948.78
102249	1,763.33	0.00	- -	1,763.33	0.011756991059%	587.85
102252	1,007.38	0.00	- -	1,007.38	0.006716699457%	335.83
102253	3,542.01	3,146.41	7/7/2004	6,688.42	0.044594995911%	2,229.75
102254	1,217.53	1,273.00	11/15/2004	2,490.53	0.016605592228%	830.28
102255	0.00	0.00	- -	0.00	0.000000000000%	0.00
102256	2,367.33	12,598.59	7/12/2005	14,965.92	0.099785172164%	4,989.26

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102257	1,344.50	0.00	- -	1,344.50	0.008964444817%	448.22
102258	3,830.47	0.00	- -	3,830.47	0.025539633275%	1,276.98
102259	0.00	549.00	2/21/2003	549.00	0.003660453852%	183.02
102266	0.00	495.00	4/10/2003	495.00	0.003300409211%	165.02
102267	23,766.84	2,954.00	3/17/2003	26,720.84	0.178161023162%	8,908.05
102268	23,766.84	2,954.00	3/17/2003	26,720.84	0.178161023162%	8,908.05
102269	23,766.84	2,954.00	3/17/2003	26,720.84	0.178161023162%	8,908.05
102271	22,924.38	1,099.00	3/17/2003	24,023.38	0.160175726535%	8,008.79
102272	14,282.66	0.00	- -	14,282.66	0.095229540654%	4,761.48
102274	1,172.55	7,542.78	8/6/2004	8,715.33	0.058109404869%	2,905.47
102276	2,405.75	0.00	- -	2,405.75	0.016040322141%	802.02
102277	172.84	0.00	- -	172.84	0.001152409552%	57.62
102278	3,949.54	1,060.00	4/4/2003	5,009.54	0.033401074666%	1,670.05
102281	4,381.74	0.00	- -	4,381.74	0.029215222337%	1,460.76
102282	3,579.44	1,071.00	3/11/2003	4,650.44	0.031006777802%	1,550.34
102283	4,746.21	1,241.00	4/1/2003	5,987.21	0.039919682895%	1,995.98
102284	3,551.62	1,026.00	4/8/2003	4,577.62	0.030521250936%	1,526.06
102285	0.00	15,000.00	3/2/2005	15,000.00	0.100012400337%	5,000.62
102286	917.19	0.00	- -	917.19	0.006115358231%	305.77
102287	460.81	0.00	- -	460.81	0.003072447613%	153.62
102288	83.24	0.00	- -	83.24	0.000555002147%	27.75
102289	8,307.42	502.00	4/8/2003	8,809.42	0.058736749319%	2,936.84
102290	22,382.63	0.00	- -	22,382.63	0.149236036811%	7,461.80
102291	1,827.59	684.00	9/10/2003	2,511.59	0.016746009638%	837.30
102292	0.00	0.00	- -	0.00	0.000000000000%	0.00
102293	28.02	0.00	- -	28.02	0.000186823164%	9.34
102294	267.43	0.00	- -	267.43	0.001783087748%	89.15
102295	0.00	1,841.00	2/17/2004	1,841.00	0.012274855268%	613.74
102296	0.00	1,402.00	12/12/2003	1,402.00	0.009347825685%	467.39
102297	8,564.55	0.00	- -	8,564.55	0.057104080221%	2,855.20
102299	1,554.72	0.00	- -	1,554.72	0.010366085270%	518.30
102301	9,868.34	960.00	4/11/2003	10,828.34	0.072197885005%	3,609.89
102303	469.29	0.00	- -	469.29	0.003128987957%	156.45
102304	1,133.99	0.00	- -	1,133.99	0.007560870791%	378.04
102306	0.00	2,882.00	12/12/2003	2,882.00	0.019215715852%	960.79
102307	0.00	0.00	- -	0.00	0.000000000000%	0.00
102308	1,607.08	0.00	- -	1,607.08	0.010715195222%	535.76
102309	345.80	0.00	- -	345.80	0.002305619202%	115.28
102310	2,002.58	710.00	3/20/2003	2,712.58	0.018086109127%	904.31
102311	41.24	0.00	- -	41.24	0.000274967426%	13.75
102312	576.33	0.00	- -	576.33	0.003842676446%	192.13
102313	351.42	0.00	- -	351.42	0.002343090515%	117.15
102314	591.11	0.00	- -	591.11	0.003941221998%	197.06
102315	444.59	0.00	- -	444.59	0.002964300871%	148.22
102316	624.38	0.00	- -	624.38	0.004163049502%	208.15
102317	0.00	0.00	- -	0.00	0.000000000000%	0.00
102320	469.29	0.00	- -	469.29	0.003128987957%	156.45
102321	469.29	0.00	- -	469.29	0.003128987957%	156.45
102322	3,009.59	848.00	3/14/2003	3,857.59	0.025720455695%	1,286.02
102323	594.46	109.00	8/27/2003	703.46	0.004690314876%	234.52
102325	0.00	0.00	- -	0.00	0.000000000000%	0.00
102326	493.99	0.00	- -	493.99	0.003293675043%	164.68
102327	0.00	1,354.00	3/14/2003	1,354.00	0.009027786004%	451.39
102328	139.29	0.00	- -	139.29	0.000928715150%	46.44
102329	1,325.90	0.00	- -	1,325.90	0.008840429440%	442.02

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102330	1,399.14	1,976.00	12/28/2004	3,375.14	0.022503723525%	1,125.19
102333	345.00	0.00	-	345.00	0.002300285208%	115.01
102334	4,341.48	936.00	2/19/2003	5,277.48	0.035187562836%	1,759.38
102336	80.04	19.00	4/3/2003	99.04	0.000660348542%	33.02
102337	1,028.37	38.00	4/11/2003	1,066.37	0.007110014890%	355.50
102338	954.94	53.00	4/25/2003	1,007.94	0.006720433253%	336.02
102339	2,591.60	1,738.00	12/9/2003	4,329.60	0.028867579233%	1,443.38
102340	1,947.81	335.00	2/20/2003	2,282.81	0.015220620508%	761.03
102341	0.00	5,000.00	5/6/2004	5,000.00	0.033337466779%	1,666.87
102343	309.77	0.00	-	309.77	0.002065389417%	103.27
102344	5,456.14	1,139.00	3/26/2003	6,595.14	0.043973052131%	2,198.65
102345	835.39	0.00	-	835.39	0.005569957275%	278.50
102346	0.00	1,322.00	9/22/2003	1,322.00	0.008814426216%	440.72
102347	132.28	285.00	3/20/2003	417.28	0.002782211628%	139.11
102348	0.00	0.00	-	0.00	0.000000000000%	0.00
102349	1,602.13	1,088.00	4/18/2003	2,690.13	0.017936423901%	896.82
102350	1,599.46	1,173.00	4/11/2003	2,772.46	0.018485358629%	924.27
102351	297.54	0.00	-	297.54	0.001983845973%	99.19
102352	487.74	0.00	-	487.74	0.003252003209%	162.60
102353	0.00	0.00	-	0.00	0.000000000000%	0.00
102355	716.79	797.00	12/18/2003	1,513.79	0.010093184767%	504.66
102356	3,196.14	6,661.00	4/14/2003	9,857.14	0.065722415458%	3,286.12
102357	1,049.31	1,029.00	4/14/2003	2,078.31	0.013857118116%	692.86
102359	548.40	224.00	2/20/2003	772.40	0.005149971868%	257.50
102360	0.00	0.00	-	0.00	0.000000000000%	0.00
102362	730.73	495.00	12/23/2003	1,225.73	0.008172546631%	408.63
102363	329.04	297.00	9/9/2003	626.04	0.004174117540%	208.71
102365	401.66	3,600.00	10/19/2005	4,001.66	0.026681041462%	1,334.05
102366	2,323.23	1,722.00	-	4,045.23	0.026971544148%	1,348.58
102367	843.18	958.00	12/23/2003	1,801.18	0.012009355683%	600.47
102368	8,528.89	0.00	-	8,528.89	0.056866317408%	2,843.32
102369	1,458.84	0.00	-	1,458.84	0.009726806007%	486.34
102370	1,689.92	834.00	3/17/2003	2,523.92	0.016828219831%	841.41
102371	3,672.61	0.00	-	3,672.61	0.024487102774%	1,224.36
102372	0.00	68.00	3/11/2003	68.00	0.000453389548%	22.67
102373	788.40	584.00	4/3/2003	1,372.40	0.009150467882%	457.52
102374	331.44	246.00	4/1/2003	577.44	0.003850077363%	192.50
102377	553.57	815.00	9/23/2003	1,368.57	0.009124931382%	456.25
102378	3,337.70	0.00	-	3,337.70	0.022254092574%	1,112.70
102379	548.28	540.00	3/11/2003	1,088.28	0.007256099669%	362.80
102381	0.00	0.00	-	0.00	0.000000000000%	0.00
102382	0.00	825.00	3/25/2003	825.00	0.005500682019%	275.03
102383	1,978.96	84.00	2/27/2003	2,062.96	0.013754772093%	687.74
102384	0.00	242.00	2/27/2003	242.00	0.001613533392%	80.68
102385	287.63	351.00	2/21/2003	638.63	0.004258061282%	212.90
102386	1,054.40	0.00	-	1,054.40	0.007030204994%	351.51
102387	1,750.36	1,717.00	3/24/2003	3,467.36	0.023118599762%	1,155.93
102388	0.00	1,489.80	1/30/2004	1,489.80	0.009933231602%	496.66
102389	1,381.94	91.00	3/17/2003	1,472.94	0.009820817664%	491.04
102391	0.00	0.00	-	0.00	0.000000000000%	0.00
102392	861.15	1,267.00	4/21/2004	2,128.15	0.014189425985%	709.47
102394	63.81	0.00	-	63.81	0.000425452751%	21.27
102395	1,710.95	2,407.00	3/28/2003	4,117.95	0.027456404265%	1,372.82
102396	473.53	719.00	11/14/2003	1,192.53	0.007951185852%	397.56
102397	3,444.25	0.00	-	3,444.25	0.022964513991%	1,148.23

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102399	0.00	656.52	6/7/2005	656.52	0.004377342738%	218.87
102401	443.20	504.00	4/9/2003	947.20	0.006315449707%	315.77
102402	0.00	0.00	- -	0.00	0.000000000000%	0.00
102403	3,843.27	821.00	5/9/2003	4,664.27	0.031098989235%	1,554.95
102404	739.68	0.00	- -	739.68	0.004931811485%	246.59
102405	8,858.40	1,829.00	7/14/2003	10,687.40	0.071258168491%	3,562.91
102406	1,522.89	73.00	3/11/2003	1,595.89	0.010640585972%	532.03
102407	394.20	1,276.00	10/25/2004	1,670.20	0.011136047403%	556.80
102408	3,794.00	79.00	4/14/2003	3,873.00	0.025823201767%	1,291.16
102409	1,538.81	864.05	1/31/2005	2,402.86	0.016021053085%	801.05
102411	675.48	551.00	3/12/2003	1,226.48	0.008177547251%	408.88
102412	3,655.10	0.00	- -	3,655.10	0.024370354965%	1,218.52
102413	0.00	0.00	- -	0.00	0.000000000000%	0.00
102414	8,190.15	851.00	7/18/2003	9,041.15	0.060281807554%	3,014.09
102415	2,064.49	0.00	- -	2,064.49	0.013764973358%	688.25
102418	4,094.37	1,528.00	3/11/2003	5,622.37	0.037487114619%	1,874.36
102419	2,011.54	0.00	- -	2,011.54	0.013411929585%	670.60
102420	1,244.04	1,634.00	12/17/2003	2,878.04	0.019189312578%	959.47
102421	0.00	2,868.00	12/17/2003	2,868.00	0.019122370945%	956.12
102422	0.00	3,389.71	4/26/2004	3,389.71	0.022600868903%	1,130.04
102423	0.00	1,082.00	2/27/2003	1,082.00	0.007214227811%	360.71
102424	361.80	1,171.00	10/25/2004	1,532.80	0.010219933816%	511.00
102425	1,354.27	0.00	- -	1,354.27	0.009029586227%	451.48
102426	490.57	1,069.00	12/24/2003	1,559.57	0.010398422613%	519.92
102427	0.00	3,421.44	2/3/2005	3,421.44	0.022812428467%	1,140.62
102428	4,985.91	0.00	- -	4,985.91	0.033243521798%	1,662.18
102429	4,725.63	0.00	- -	4,725.63	0.031508106627%	1,575.41
102430	806.69	1,291.00	5/14/2003	2,097.69	0.013986334138%	699.32
102432	261.43	0.00	- -	261.43	0.001743082788%	87.15
102433	6,619.99	0.00	- -	6,619.99	0.044138739341%	2,206.94
102435	972.16	254.00	4/17/2003	1,226.16	0.008175413653%	408.77
102436	0.00	3,981.80	1/9/2006	3,981.80	0.026548625044%	1,327.43
102437	2,646.05	0.00	- -	2,646.05	0.017642520794%	882.13
102438	1,995.74	0.00	- -	1,995.74	0.013306583190%	665.33
102442	3,874.30	354.00	2/17/2003	4,228.30	0.028192162156%	1,409.61
102443	0.00	1,094.85	12/27/2004	1,094.85	0.007299905101%	365.00
102444	0.00	3,949.77	2/26/2007	3,949.77	0.026335065232%	1,316.75
102445	1,962.50	0.00	- -	1,962.50	0.013084955711%	654.25
102446	2,022.79	1,788.60	11/18/2004	3,811.39	0.025412417501%	1,270.62
102447	3,399.07	2,846.00	3/22/2004	6,245.07	0.041638962732%	2,081.95
102448	0.00	6,669.00	4/28/2003	6,669.00	0.044465513190%	2,223.28
102449	0.00	0.00	- -	0.00	0.000000000000%	0.00
102450	6,307.68	1,354.00	7/10/2003	7,661.68	0.051084200495%	2,554.21
102451	1,750.36	3,777.00	4/14/2003	5,527.36	0.036853636075%	1,842.68
102452	1,188.06	2,563.00	2/27/2003	3,751.06	0.025010167627%	1,250.51
102453	5,368.97	3,056.00	4/3/2003	8,424.97	0.056173431498%	2,808.67
102454	189.08	161.00	8/28/2003	350.08	0.002334156074%	116.71
102455	5,529.39	3,147.00	2/25/2003	8,676.39	0.057849772678%	2,892.49
102456	1,982.80	0.00	- -	1,982.80	0.013220305826%	661.02
102457	477.00	217.00	4/9/2003	694.00	0.004627240389%	231.36
102458	0.00	0.00	- -	0.00	0.000000000000%	0.00
102459	1,988.67	4,291.00	2/20/2003	6,279.67	0.041869658002%	2,093.48
102460	308.91	635.00	2/27/2003	943.91	0.006293513654%	314.68
102461	334.92	378.00	3/24/2003	712.92	0.004753389363%	237.67
102462	0.00	0.00	- -	0.00	0.000000000000%	0.00

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102464	1,984.44	4,282.00	4/9/2003	6,266.44	0.041781447065%	2,089.07
102465	1,066.19	0.00	-	1,066.19	0.007108814741%	355.44
102466	1,988.67	4,291.00	4/17/2003	6,279.67	0.041869658002%	2,093.48
102468	0.00	2,648.00	9/11/2003	2,648.00	0.017655522406%	882.78
102469	386.49	220.00	3/11/2003	606.49	0.004043768045%	202.19
102470	3,561.27	2,027.00	4/16/2003	5,588.27	0.037259753096%	1,862.99
102471	3,862.13	5,369.00	12/18/2003	9,231.13	0.061548497942%	3,077.42
102472	2,250.58	0.00	-	2,250.58	0.015005727197%	750.29
102473	4,500.00	3,588.00	9/23/2003	8,088.00	0.053926686262%	2,696.33
102474	62.43	0.00	-	62.43	0.000416251610%	20.81
102475	0.00	0.00	-	0.00	0.000000000000%	0.00
102476	3,463.42	0.00	-	3,463.42	0.023092329838%	1,154.62
102477	3,589.76	0.00	-	3,589.76	0.023934700949%	1,196.74
102478	2,397.96	1,365.00	2/24/2003	3,762.96	0.025089510798%	1,254.48
102479	1,956.28	4,221.00	4/15/2003	6,177.28	0.041186973357%	2,059.35
102481	177.47	101.00	4/3/2003	278.47	0.001856696875%	92.83
102482	2,040.17	1,161.00	4/10/2003	3,201.17	0.021343779706%	1,067.19
102483	3,377.56	1,923.00	4/21/2003	5,300.56	0.035341448582%	1,767.07
102484	0.00	9,240.31	7/6/2005	9,240.31	0.061609705531%	3,080.49
102487	1,233.70	681.00	3/17/2003	1,914.70	0.012766249528%	638.31
102489	0.00	0.00	-	0.00	0.000000000000%	0.00
102490	0.00	0.00	-	0.00	0.000000000000%	0.00
102491	4,271.85	0.00	-	4,271.85	0.028482531492%	1,424.13
102492	363.79	0.00	-	363.79	0.002425567408%	121.28
102493	1,197.33	682.00	4/9/2003	1,879.33	0.012530420288%	626.52
102495	1,650.65	1,481.73	10/25/2004	3,132.38	0.020885122838%	1,044.26
102496	1,650.65	1,481.73	10/25/2004	3,132.38	0.020885122838%	1,044.26
102497	0.00	0.00	-	0.00	0.000000000000%	0.00
102500	654.25	342.00	4/14/2003	996.25	0.006642490256%	332.12
102501	0.00	318.00	12/15/2003	318.00	0.002120262887%	106.01
102502	1,177.62	931.25	2/3/2004	2,108.87	0.014060876713%	703.04
102504	990.78	756.00	9/8/2003	1,746.78	0.011646644044%	582.33
102505	158.61	90.00	4/14/2003	248.61	0.001657605523%	82.88
102506	0.00	0.00	-	0.00	0.000000000000%	0.00
102507	1,177.65	0.00	-	1,177.65	0.007851973550%	392.60
102508	615.17	0.00	-	615.17	0.004101641888%	205.08
102509	855.88	398.00	3/17/2003	1,253.88	0.008360236569%	418.01
102510	0.00	202.00	4/15/2003	202.00	0.001346833658%	67.34
102512	1,243.08	842.00	1/5/2004	2,085.08	0.013902257046%	695.11
102513	6,904.33	0.00	-	6,904.33	0.046034574401%	2,301.73
102514	790.16	365.00	2/17/2003	1,155.16	0.007702021625%	385.10
102516	96.61	55.00	4/14/2003	151.61	0.001010858668%	50.54
102517	1,744.67	696.00	12/12/2003	2,440.67	0.016273151009%	813.66
102518	1,168.83	543.00	3/26/2003	1,711.83	0.011413615151%	570.68
102519	778.93	543.00	12/9/2003	1,321.93	0.008813959492%	440.70
102520	1,112.23	618.00	8/19/2003	1,730.23	0.011536297029%	576.81
102521	359.64	630.00	4/10/2003	989.64	0.006598418125%	329.92
102522	2,689.51	1,373.00	8/25/2003	4,062.51	0.027086758433%	1,354.34
102523	0.00	3,002.73	11/18/2004	3,002.73	0.020020682324%	1,001.03
102524	4,496.73	2,348.00	3/11/2003	6,844.73	0.045637191797%	2,281.86
102525	0.00	1,843.00	10/14/2003	1,843.00	0.012288190255%	614.41
102526	838.19	466.00	9/9/2003	1,304.19	0.008695678160%	434.78
102528	3,024.52	0.00	-	3,024.52	0.020165967005%	1,008.30
102529	0.00	0.00	-	0.00	0.000000000000%	0.00
102531	0.00	2,102.51	12/1/2004	2,102.51	0.014018471456%	700.92

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102532	0.00	2,105.00	4/14/2003	2,105.00	0.014035073514%	701.75
102533	319.59	182.00	4/2/2003	501.59	0.003344347992%	167.22
102534	2,864.30	2,255.17	3/25/2005	5,119.47	0.034134032210%	1,706.70
102535	168.12	1,421.00	4/21/2004	1,589.12	0.010595447042%	529.77
102536	1,104.42	274.00	9/19/2003	1,378.42	0.009190606192%	459.53
102537	2,454.36	0.00	-	2,454.36	0.016364428993%	818.22
102538	3,262.03	868.00	4/14/2003	4,130.03	0.027536947584%	1,376.85
102539	346.40	0.00	-	346.40	0.002309619698%	115.48
102540	509.44	0.00	-	509.44	0.003396687815%	169.83
102541	367.53	0.00	-	367.53	0.002450503833%	122.53
102542	881.73	348.00	9/18/2003	1,229.73	0.008199216604%	409.96
102543	1,479.96	546.00	11/7/2003	2,025.96	0.013508074839%	675.40
102544	346.40	77.00	3/11/2003	423.40	0.002823016687%	141.15
102545	271.37	140.00	4/2/2003	411.37	0.002742806742%	137.14
102546	623.52	183.00	12/15/2003	806.52	0.005377466741%	268.87
102547	0.00	648.00	3/12/2004	648.00	0.004320535695%	216.03
102548	658.16	109.00	4/14/2003	767.16	0.005115034203%	255.75
102549	3,056.51	402.00	3/11/2003	3,458.51	0.023059592446%	1,152.98
102551	0.00	1,308.00	2/3/2004	1,308.00	0.008721081309%	436.05
102552	4,352.32	0.00	-	4,352.32	0.029019064682%	1,450.95
102554	2,029.89	185.00	1/5/2004	2,214.89	0.014767764359%	738.39
102555	794.08	145.00	9/8/2003	939.08	0.006261309661%	313.07
102556	100.00	197.00	8/31/2004	297.00	0.001980245527%	99.01
102558	479.78	36.00	8/14/2003	515.78	0.003438959723%	171.95
102559	1,059.92	75.00	8/25/2003	1,134.92	0.007567071559%	378.35
102560	2,583.46	0.00	-	2,583.46	0.017225202385%	861.26
102562	2,844.68	0.00	-	2,844.68	0.018966884999%	948.34
102563	577.49	0.00	-	577.49	0.003850410738%	192.52
102566	4,508.39	0.00	-	4,508.39	0.030059660371%	1,502.98
102567	4,976.46	0.00	-	4,976.46	0.033180513986%	1,659.03
102568	612.13	0.00	-	612.13	0.004081372708%	204.07
102569	1,177.65	0.00	-	1,177.65	0.007851973550%	392.60
102570	0.00	805.60	3/31/2005	805.60	0.005371332647%	268.57
102571	0.00	500.00	4/17/2003	500.00	0.003333746678%	166.69
102572	1,978.48	0.00	-	1,978.48	0.013191502255%	659.58
102573	1,243.08	0.00	-	1,243.08	0.008288227641%	414.41
102574	299.10	0.00	-	299.10	0.001994247263%	99.71
102575	414.88	236.00	2/25/2003	650.88	0.004339738075%	216.99
102576	1,415.72	0.00	-	1,415.72	0.009439303694%	471.97
102577	0.00	0.00	-	0.00	0.000000000000%	0.00
102578	589.00	160.00	3/25/2004	749.00	0.004993952524%	249.70
102579	654.25	0.00	-	654.25	0.004362207528%	218.11
102581	2,243.17	0.00	-	2,243.17	0.014956321071%	747.82
102582	1,177.65	381.00	12/3/2003	1,558.65	0.010392288519%	519.61
102583	1,036.81	0.00	-	1,036.81	0.006912923786%	345.65
102584	623.52	0.00	-	623.52	0.004157315457%	207.87
102585	148.85	0.00	-	148.85	0.000992456386%	49.62
102587	623.52	0.00	-	623.52	0.004157315457%	207.87
102588	3,051.98	0.00	-	3,051.98	0.020349056372%	1,017.45
102589	2,637.03	0.00	-	2,637.03	0.017582380004%	879.12
102590	1,243.08	0.00	-	1,243.08	0.008288227641%	414.41
102591	295.42	0.00	-	295.42	0.001969710887%	98.49
102593	0.00	0.00	-	0.00	0.000000000000%	0.00
102594	0.00	402.00	9/30/2003	402.00	0.002680332329%	134.02
102595	794.08	0.00	-	794.08	0.005294523124%	264.73

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

102596	1,150.72	703.00	4/21/2003	1,853.72	0.012359665784%	617.98
102597	2,186.79	0.00	-	2,186.79	0.014580407796%	729.02
102598	0.00	1,907.00	4/18/2003	1,907.00	0.012714909830%	635.75
102599	0.00	399.65	9/21/2005	399.65	0.002664663720%	133.23
102601	1,059.92	0.00	-	1,059.92	0.007067009558%	353.35
102603	350.95	0.00	-	350.95	0.002339956793%	117.00
102604	1,305.69	349.00	3/4/2003	1,654.69	0.011032634581%	551.63
102605	851.82	0.00	-	851.82	0.005679504190%	283.98
102606	828.72	0.00	-	828.72	0.005525485094%	276.27
102607	828.72	0.00	-	828.72	0.005525485094%	276.27
102608	903.43	0.00	-	903.43	0.006023613522%	301.18
102609	4,964.79	0.00	-	4,964.79	0.033102704338%	1,655.14
102612	312.11	0.00	-	312.11	0.002080991351%	104.05
102613	0.00	1.00	3/11/2003	1.00	0.000006667493%	0.33
102614	1,118.81	0.00	-	1,118.81	0.007459658241%	372.98
102615	828.72	0.00	-	828.72	0.005525485094%	276.27
102616	0.00	0.00	-	0.00	0.000000000000%	0.00
102617	2,546.61	0.00	-	2,546.61	0.016979505255%	848.98
102618	785.18	0.00	-	785.18	0.005235182433%	261.76
102619	3,561.41	0.00	-	3,561.41	0.023745677512%	1,187.28
102621	0.00	0.00	-	0.00	0.000000000000%	0.00
102622	635.07	0.00	-	635.07	0.004234325005%	211.72
102624	381.04	0.00	-	381.04	0.002540581668%	127.03
102625	1,275.89	0.00	-	1,275.89	0.008506988098%	425.35
102626	0.00	4.00	4/24/2003	4.00	0.000026669973%	1.33
2101720	0.00	0.00	-	0.00	0.000000000000%	0.00
2101752	0.00	0.00	-	0.00	0.000000000000%	0.00
2101753	0.00	0.00	-	0.00	0.000000000000%	0.00
2101862	0.00	0.00	-	0.00	0.000000000000%	0.00
3100056	3,434.07	0.00	-	3,434.07	0.022896638908%	1,144.83
3100066	0.00	0.00	-	0.00	0.000000000000%	0.00
3100258	0.00	4,429.00	2/5/2004	4,429.00	0.029530328073%	1,476.52
3100621	0.00	4,197.00	4/10/2003	4,197.00	0.027983469614%	1,399.17
3100968	0.00	0.00	-	0.00	0.000000000000%	0.00
3101071	434.60	5,101.81	1/12/2004	5,536.41	0.036913976890%	1,845.70
3101072	434.60	3,420.00	4/21/2003	3,854.60	0.025700519889%	1,285.03
3101398	0.00	0.00	-	0.00	0.000000000000%	0.00
3101404	182.59	0.00	-	182.59	0.001217417612%	60.87
3101540	0.00	8,299.00	4/11/2003	8,299.00	0.055333527360%	2,766.68
3101566	5,262.79	0.00	-	5,262.79	0.035089617358%	1,754.48
3101567	1,936.91	0.00	-	1,936.91	0.012914334556%	645.72
3101669	0.00	3,463.00	1/10/2006	3,463.00	0.023089529491%	1,154.48
3101677	0.00	18,561.00	4/18/2003	18,561.00	0.123755344178%	6,187.77
3101702	3,747.20	0.00	-	3,747.20	0.024984431103%	1,249.22
3101830	2,279.59	0.00	-	2,279.59	0.015199151179%	759.96
3101855	0.00	4,115.00	4/16/2003	4,115.00	0.027436735159%	1,371.84
3101872	0.00	3,716.00	4/14/2003	3,716.00	0.024776405310%	1,238.82
3102059	0.00	4,576.00	8/28/2003	4,576.00	0.030510449596%	1,525.52
3102065	438.07	0.00	-	438.07	0.002920828814%	146.04
3102070	0.00	0.00	-	0.00	0.000000000000%	0.00
3102133	0.00	2,242.00	4/14/2003	2,242.00	0.014948520104%	747.43
3102141	5,151.92	0.00	-	5,151.92	0.034350392370%	1,717.52
3102142	4,548.57	0.00	-	4,548.57	0.030327560254%	1,516.38
3102143	25,518.70	0.00	-	25,518.70	0.170145762699%	8,507.29
3102144	5,151.92	0.00	-	5,151.92	0.034350392370%	1,717.52

Note: Cols. (a) through (d) provided by DFS. Cols. (b) and (c) redacted.

PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

3102145	4,548.57	0.00	- -	4,548.57	0.030327560254%	1,516.38
3102146	4,548.57	0.00	- -	4,548.57	0.030327560254%	1,516.38
3102147	2,792.02	0.00	- -	2,792.02	0.018615774799%	930.79
3102148	2,792.02	0.00	- -	2,792.02	0.018615774799%	930.79
3102149	2,792.02	0.00	- -	2,792.02	0.018615774799%	930.79
3102150	454.64	0.00	- -	454.64	0.003031309179%	151.57
3102151	454.64	0.00	- -	454.64	0.003031309179%	151.57
3102205	0.00	840.00	12/23/2003	840.00	0.005600694419%	280.03
3102206	155.09	0.00	- -	155.09	0.001034061545%	51.70
3102291	0.00	3,691.00	9/10/2003	3,691.00	0.024609717976%	1,230.49
3102313	1,302.61	0.00	- -	1,302.61	0.008685143520%	434.26
3102331	214.45	0.00	- -	214.45	0.001429843950%	71.49
3102357	0.00	875.00	4/14/2003	875.00	0.005834056686%	291.70
3102399	0.00	333.18	6/7/2005	333.18	0.002221475436%	111.07
3102400	416.05	0.00	- -	416.05	0.002774010611%	138.70
3102402	0.00	0.00	- -	0.00	0.000000000000%	0.00
3102561	0.00	514.00	4/4/2003	514.00	0.003427091585%	171.35
7101802	2,052.52	1,944.00	4/15/2003	3,996.52	0.026646770546%	1,332.34
7101883	851.87	895.00	12/12/2003	1,746.87	0.011647244119%	582.36
7102015	0.00	4,000.00	8/28/2007	4,000.00	0.026669973423%	1,333.50
7102354	188.44	83.33	3/24/2003	271.77	0.001812024669%	90.60
7102361	70.00	0.00	- -	70.00	0.000466724535%	23.34
7102375	0.00	0.00	- -	0.00	0.000000000000%	0.00
7102376	79.91	0.00	- -	79.91	0.000532799394%	26.64
7102398	15.31	15.00	4/14/2003	30.31	0.000202091724%	10.10
8100169	0.00	0.00	- -	0.00	0.000000000000%	0.00
8100197	0.00	2,453.17	2/1/2005	2,453.17	0.016356494676%	817.82
8100226	0.00	6,114.57	10/11/2004	6,114.57	0.040768854849%	2,038.44
8100259	4,907.52	11,963.00	12/23/2003	16,870.52	0.112484080009%	5,624.20
8100265	263.08	0.00	- -	263.08	0.001754084152%	87.70
8100291	2,349.98	4,722.00	4/11/2003	7,071.98	0.047152379663%	2,357.62
8100368	508.45	0.00	- -	508.45	0.003390086997%	169.50
8100664	151.20	1,500.00	3/22/2004	1,651.20	0.011009365029%	550.47
8100754	625.06	1,341.00	4/4/2003	1,966.06	0.013108691987%	655.43
8100892	18,848.68	3,226.00	5/15/2003	22,074.68	0.147182782232%	7,359.14
8100937	1,736.48	2,258.17	12/3/2004	3,994.65	0.026634302334%	1,331.72
8100950	7,070.23	5,729.00	4/11/2003	12,799.23	0.085338780985%	4,266.94
8100959	125.97	0.00	- -	125.97	0.000839904138%	42.00
8101050	49.75	1,791.00	4/14/2003	1,840.75	0.012273188395%	613.66
8101108	71.71	2,510.00	5/29/2003	2,581.71	0.017213534272%	860.68
8101115	0.00	1,877.00	4/16/2003	1,877.00	0.012514885029%	625.74
8101161	2,980.88	4,436.00	4/18/2003	7,416.88	0.049451998121%	2,472.60
8101176	161.50	2,305.00	4/14/2003	2,466.50	0.016445372362%	822.27
8101249	2,789.70	4,133.00	4/14/2003	6,922.70	0.046157056254%	2,307.85
8101335	64.78	613.00	4/10/2003	677.78	0.004519093647%	225.95
8101344	4,570.27	28,119.74	4/5/2005	32,690.01	0.217960424477%	10,898.02
8101371	127.39	0.00	- -	127.39	0.000849371979%	42.47
8101413	371.27	7,729.86	4/4/2005	8,101.13	0.054014230450%	2,700.71
8101430	11,521.12	10,907.00	4/10/2003	22,428.12	0.149539341084%	7,476.97
8101580	1,694.39	3,062.00	3/31/2003	4,756.39	0.031713198723%	1,585.66
8101581	13.04	308.00	10/18/2004	321.04	0.002140532067%	107.03
8101584	29.82	409.40	6/4/2004	439.22	0.002928496432%	146.42
8101654	41.71	0.00	- -	41.71	0.000278101148%	13.91
8101657	127.34	3,849.00	4/23/2003	3,976.34	0.026512220531%	1,325.61
8101660	14,646.75	16,005.00	4/14/2003	30,651.75	0.204370339470%	10,218.52

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PROCESS AND CALCULATIONS TO RETURN ASSESSMENTS BY INSURED

8101665	4,954.57	115,267.38	6/25/2003	120,221.95	0.801579052850%	40,078.95
8101742	0.00	6,168.55	5/30/2003	6,168.55	0.041128766140%	2,056.44
8101760	2,753.18	7,622.00	5/27/2005	10,375.18	0.069176443716%	3,458.82
8101785	2,859.75	0.00	- -	2,859.75	0.019067364124%	953.37
8101789	5,371.10	6,703.11	4/11/2005	12,074.21	0.080504714952%	4,025.24
8101801	32,481.25	34,449.00	4/14/2003	66,930.25	0.446256997179%	22,312.85
8101809	0.00	0.00	- -	0.00	0.000000000000%	0.00
8101857	0.00	0.00	- -	0.00	0.000000000000%	0.00
8101870	22,735.00	119,466.67	4/15/2003	142,201.67	0.948128689913%	47,406.43
8101880	25,260.00	122,492.67	4/15/2003	147,752.67	0.985139945532%	49,257.00
8101881	1,034.15	1,274.00	3/17/2003	2,308.15	0.015389574789%	769.48
8101900	0.00	641.29	8/24/2004	641.29	0.004275796814%	213.79
8101916	1,915.56	2,238.00	3/26/2003	4,153.56	0.027693833703%	1,384.69
8101940	21,475.00	81,758.00	4/15/2003	103,233.00	0.688305341603%	34,415.27
8101950	30,300.00	131,558.00	4/15/2003	161,858.00	1.079187139588%	53,959.36
8101951	661.42	2,934.55	4/18/2005	3,595.97	0.023976106083%	1,198.81
8101952	1,158.39	1,633.00	4/14/2003	2,791.39	0.018611574279%	930.58
8101960	25,260.00	100,632.00	4/15/2003	125,892.00	0.839384073553%	41,969.20
8102000	5,000.00	14,902.76	4/7/2004	19,902.76	0.132701520063%	6,635.08
8102031	4,681.17	4,474.20	9/17/2004	9,155.37	0.061043368645%	3,052.17
8102100	240.00	801.33	4/15/2003	1,041.33	0.006943060856%	347.15
8102115	3,396.04	1,175.00	2/26/2003	4,571.04	0.030477378829%	1,523.87
8102134	2,030.91	417.00	7/18/2003	2,447.91	0.016321423661%	816.07
8102158	0.00	0.00	- -	0.00	0.000000000000%	0.00
8102162	1,592.75	2,011.00	8/25/2003	3,603.75	0.024027979181%	1,201.40
8102250	8,062.36	0.00	- -	8,062.36	0.053755731732%	2,687.79
8102251	0.00	11,361.78	3/15/2004	11,361.78	0.075754592660%	3,787.73
8102260	795.00	364.67	4/15/2003	1,159.67	0.007732092020%	386.60
8102270	2,343.97	0.00	- -	2,343.97	0.015628404401%	781.42
8102275	110.00	18.67	4/15/2003	128.67	0.000857906370%	42.90
8102279	1,587.01	0.00	- -	1,587.01	0.010581378631%	529.07
8102318	210.95	0.00	- -	210.95	0.001406507723%	70.33
8102319	224.59	0.00	- -	224.59	0.001497452333%	74.87
8102324	568.63	0.00	- -	568.63	0.003791336747%	189.57
8102342	0.00	0.00	- -	0.00	0.000000000000%	0.00
8102364	0.00	9,031.71	3/15/2004	9,031.71	0.060218866417%	3,010.94
8102410	838.76	1,591.00	10/25/2004	2,429.76	0.016200408656%	810.02
8102416	1,186.18	328.00	4/14/2003	1,514.18	0.010095785090%	504.79
8102440	4,412.48	4,012.00	7/18/2003	8,424.48	0.056170164426%	2,808.51
8102580	172.72	0.00	- -	172.72	0.001151609452%	57.58
8102592	1,051.58	0.00	- -	1,051.58	0.007011402663%	350.57
9101754	57.71	909.15	11/8/2004	966.86	0.006446532626%	322.33
9101836	3,658.17	3,100.00	4/18/2003	6,758.17	0.045060053573%	2,253.00
37102361	459.34	0.00	- -	459.34	0.003062646398%	153.13
38101857	0.00	0.00	- -	0.00	0.000000000000%	0.00
38102440	0.00	417.00	7/18/2003	417.00	0.002780344729%	139.02
Total	4,565,910.44	10,432,229.74		14,998,140.18	100.0000000000%	4,999,999.99

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