

Chapter 14 - Recoveries: Salvage and Subrogation and Reinsurance
Impact of Excess of Loss Reinsurance

Exhibit II
Sheet 2

Accident Year	Gross Reported Claims (\$000) as of (months)			
	12	24	36	48
2005	12,199	15,615	18,425	20,268
2006	12,992	16,890	20,267	
2007	13,901	17,655		
2008	14,735			

Accident Year	Net Reported Claims (\$000) as of (months)			
	12	24	36	48
2005	11,752	14,076	16,502	18,056
2006	12,992	16,890	20,267	
2007	13,644	17,303		
2008	14,735			

Accident Year	Ceded Reported Claims (\$000) as of (months)			
	12	24	36	48
2005	447	1,539	1,924	2,212
2006	-	-	-	
2007	257	352		
2008	-			