

JAMES L. ADE, P.L.
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April 7, 2009

VIA FEDERAL EXPRESS

Ms. Ann Cole, Commission Clerk
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399-0850

RECEIVED-FPSC
09 APR - 8 PM 3: 25
COMMISSION
CLERK

Dear Ms. Cole:

In connection with the Application of Placid Lakes Utilities, Inc. ("Applicant") for Increased Water Rates in Highlands County ("Application"), Docket No. 080353-WU, the following information is submitted in response Staff's Second Data Request.

Request #1) Provide the actual number of customers for 2008.

Response: The answer is attached as Exhibit A.

Request #2) In regards to the MFR A-3 schedule Line 10, Remote Reader Installation costs, please provide the completion date for this project and all invoices, signed contracts and/or executive change orders.

Response: This project is a future ongoing commitment that proposes to install remote reading devices for all the utility's 2,000 metered connections. This filing requests rate base treatment for 200 devices, as phase 1 of the project, at a unit cost of \$313.50.

The Company does not currently have the cash flow necessary to implement this project, but anticipates the additional revenues provided by this rate proceeding would provide the funds for the installation of 200 remote reading devices.

See the response to Request 1 (Staff's First Data Request) for the basis of the proposed cost of the remote meter reading devices.

DOCUMENT NUMBER - DATE
03150 APR - 8 09
FPSC-COMMISSION CLERK

Request #3) In regards to the MFR A-3 schedule Line 13, provide all support documentation showing the original cost of the retired truck. If original cost is not known, provide all documentation, work papers, bases, and assumptions supporting the Utility's retirement adjustment of \$10,000.

Response: The original cost of the retirement unit is known.

The 1999 Ford F-150 pickup truck was sold to Placid Lakes Utilities in 2003. The prior owner was the parent company, Lake Placid Holding Company, who sold the truck to the utility for its trade-in value of \$10,000 as quoted by a local auto dealership.

The Utility's plant records reflect the original cost of the retired truck as \$10,000. The original cost was verified by the FPSC Staff Auditor when he was provided a copy of the 2003 Board Meeting minutes that authorized the Utility's purchase of the truck and audited the loan account between Placid Lakes Utilities and Lake Placid Holding Company. The loan was paid-off in February 2007.

Request #4) Please provide the employee bonus for the years 2005 through 2008.

Response: The answer is attached as Exhibit B.

Please note that Exhibit B shows the 2008 actual bonuses of \$3,713 as opposed to \$6,162 of pro forma 2008 bonuses based on historical information. The 2008 bonus levels were capped due to the current economics and future bonuses will be reviewed annually.

Request #5) In regards to the table on your Exhibit F, please supply the 2007 expenses for accounts 633-Contractual Services-Legal, 635-Contractual Services-Testing, and 675-Miscellaneous Expenses.

Response: The Base Year 2007 expenses were provided in the Company's response to request #2 of "Staff's First Data Request".

See excerpts from the response provided below:

Schedule B-3, Page 1 of 4:

Line 12, Normalized Legal Fees are calculated as follows:

Five Year Expense Total	\$ 10,541
Annual Average Amount	2,108

Base Year Amount	-
Adjustment to Normalize Expense	<u>\$ 2,108</u>

Line 13, Normalized Testing Fees are calculated as follows:

Five Year Expense Total	\$ 8,641
Annual Average Amount	1,728
Base Year Amount	<u>1,080</u>
Adjustment to Normalize Expense	<u>\$ 648</u>

Line 16, Normalized Miscellaneous Expenses are calculated as follows:

Five Year Expense Total	\$ 114,375
Annual Average Amount	22,875
Base Year Amount	<u>15,991</u>
Adjustment to Normalize Expense	<u>\$ 6,884</u>

Request #6) Please provide a copy of all invoices for 2007 and 2008 regarding the Auto Insurance Policy premiums, the General Liability Policy premiums and the Workers Compensation premiums.

Response: The answer is attached as Exhibit C.

Request #7) Please provide job detail reports, which should include a specific description of work performed for all consulting associated with Rate Case expense.

Response:

Guastella Associates:

	Hours to 1/30/2009	Description of Work
Principle	95.0	Project Oversight, Used and Useful Analysis, Engineering and Operations Issues, PSC Compliance, Deficiency Compliance, Audit and Data Request Responses, Review Interim Rate Recommendation, Field Visit and Inspection, Meetings with PCS Staff
Engineer	3.0	Used and Useful Analysis
Fin/Acct'g	308.5	Compile Source Data, Develop Rate Model, MFRs, Billing Analysis, Deficiency Compliance, Audit and Data Request Responses, Review Interim Rate Recommendation
Admin	16.5	Correspondence, Project Coordination, Copying, Printing, Mailings, Assemble and Bind Filing Package

423.0 Total Hours through 1/30/2009

James L. Ade, P.L.:

Principle 68.5 Address All Legal and PSC Compliance Issues, Research, Test Year Approval, Filing Application, Project Oversight and Document Review, Coordinate and Submit Filing Package, Address and Submit Responses to MFR Deficiency Issues, Interim Rate Issues, Escrow Agreement, Tariffs, Notices, Coordinate and Submit Data Request Responses

68.5 Total Hours through 2/11/2009

Larry King, CPA:

Principle 24.0 Provide Historical and Base Year Financial Information (P&L Statements, Balance Sheet, Asset Records and Depreciation Schedules)

24.0 Total Hours through 1/30/2009

Pam Brewer, Company Officer:

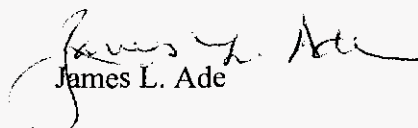
Principle 300.0 Provide Financial and Accounting Source Data, Provide Billing and Customer Information, Provide Operational Information, Provide Used and Useful Data, Review Correspondence and Submittals on Behalf of the Company, Field Audit Oversight and Provision of Auditor's Informational Requests, Audit and Data Request Responses

300.0 Total Hours through 1/30/2009

Further detail of Guastella Associates' and James L. Ade's hours was provided in the response to Request #3 of Staff's First Data Request (see Exhibit G and H).

I trust that the information contained in this letter will contain sufficient responses to the Staff's Second Request. If, however, you have any questions or need any additional information, please do not hesitate to contact me.

Sincerely yours,


James L. Ade

JLA/lefr

Exhibit A

DOCUMENT NUMBER-DATE
03150 APR-88
FPSC-COMMISSION CLERK

UTILITY NAME:

PLACID LAKES UTILITIES, INC.

YEAR OF REPORT

31-Dec-08

SYSTEM NAME / COUNTY :

Highlands

WATER OPERATING REVENUE

ACCT. NO. (a)	DESCRIPTION (b)	BEGINNING YEAR NO. CUSTOMERS * (c)	YEAR END NUMBER OF CUSTOMERS (d)	AMOUNT (e)
Water Sales:				
460	Unmetered Water Revenue			\$
Metered Water Revenue:				
461.1	Sales to Residential Customers	1,926	1,936	504,879
461.2	Sales to Commercial Customers	30	31	16,501
461.3	Sales to Industrial Customers			
461.4	Sales to Public Authorities	1	1	126
461.5	Sales Multiple Family Dwellings			
Total Metered Sales		1,957	1,968	\$ 521,506
Fire Protection Revenue:				
462.1	Public Fire Protection	2	2	241
462.2	Private Fire Protection			
Total Fire Protection Revenue				\$ 241
464	Other Sales To Public Authorities			
465	Sales To Irrigation Customers			
466	Sales For Resale			
467	Interdepartmental Sales			
Total Water Sales		1,959	1,970	\$ 521,747
Other Water Revenues:				
469	Guaranteed Revenues (Including Allowance for Funds Prudently Invested or AFPI)			\$ 4,166
470	Forfeited Discounts			
471	Miscellaneous Service Revenues			4,155
472	Rents From Water Property			
473	Interdepartmental Rents			
474	Other Water Revenues			
Total Other Water Revenues				\$ 8,321
Total Water Operating Revenues				\$ 530,068

* Customer is defined by Rule 25-30.210(1), Florida Administrative Code.

W-9
GROUP _____

DOCUMENT NUMBER-DATE
03150 APR-88
FPSC-COMMISSION CLERK

Exhibit B

PLACID LAKES UTILITIES

BONUSES PAID 2005 - 2008

NAME	GROSS TOTALS			
	2005	2006	2007	2008
Berrios, Donna	\$240.00	\$493.20	\$508.40	\$520.40
Brewer, Nathan	\$1,922.40	\$1,975.20	\$2,036.40	\$760.00
Buell, Lucille	\$1,160.64	\$1,192.44	\$1,843.92	\$629.33
Jones, Brandon	xxxxxxx	xxxxxx	\$180.00	\$368.80
King, Larry	xxxxxxx	xxxxxx	xxxxxx	\$375.00
Powers, William	\$1,052.80	\$1,081.60	\$1,115.20	\$590.80
Reed, James	\$432.00	\$444.00	\$457.60	\$468.40

Exhibit C

Automobile Insurance Policy Premiums

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$752.57	02-01-2007	\$254.19

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2006 Expiration: 06-01-2007	996.76					
Policy Payment 12-27-2006 Current Policy Balance			249.19	747.57	3	249.19
FEES Payment 12-27-2006 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,001.76	0.00	254.19	752.57		254.19

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-09-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$503.38	03-01-2007	\$254.19

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

064550

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 01-30-2007 Current Policy Balance	747.57		249.19	498.38	2	249.19
FEES Payment 01-30-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	752.57	0.00	254.19	503.38		254.19

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

03-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$252.19	04-01-2007	\$252.19

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

083421

Keep the top portion of this invoice for your records

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2006 Expiration: 06-01-2007	498.38					
Policy Payment Current Policy Balance			249.19	249.19	1	249.19
FEES Payment Service Fee --- Current Invoice	5.00		5.00	3.00		3.00
Total	503.38	0.00	254.19	252.19		252.19

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

05-14-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,811.88	06-01-2007	\$524.60

* The above Account Balance includes a discount for paying eligible policies in full. To receive the discount, payment must be received by the above due date. Late payments are not eligible for the discount.

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

121682

Keep the top portion of this invoice for your records.

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,603.09	07-01-2007	\$264.80

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

Keep the top portion of this invoice for your records.

090761

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment Current Policy Balance 05-30-2007	3,117.69		519.60	2,598.09	10	259.80
FEES Payment Service Fee --- Current Invoice 05-30-2007	5.00		5.00	5.00		5.00
Total	3,122.69	0.00	524.60	2,603.09		264.80

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,343.29	08-01-2007	\$264.81

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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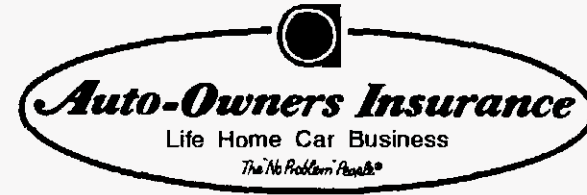
* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 06-27-2007 Current Policy Balance	2,598.09		259.80	2,338.29	9	259.81
FEES Payment 06-27-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,603.09	0.00	264.80	2,343.29		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-13-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,083.48	09-01-2007	\$264.81

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

094110

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 07-24-2007 Current Policy Balance	2,338.29		259.81	2,078.48	8	259.81
FEEES Payment 07-24-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,343.29	0.00	264.81	2,083.48		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

09-11-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,823.67	10-01-2007	\$264.81

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

088422

Keep the top portion of this invoice for your records.

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 08-28-2007 Current Policy Balance	2,078.48		259.81	1,818.67	7	259.81
FEES Payment 08-28-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,083.48	0.00	264.81	1,823.67		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,563.86	11-01-2007	\$264.81

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Account/Policy Information	Previous Balance	New Charges/Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 09-25-2007 Current Policy Balance	1,818.67		259.81	1,558.86	6	259.81
FEES Payment 09-25-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,823.67	0.00	264.81	1,563.86		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,304.05	12-01-2007	\$264.81

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Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008	1,558.86					
Policy Payment 10-31-2007 Current Policy Balance			259.81	1,299.05	5	259.81
FEEs Payment 10-31-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,563.86	0.00	264.81	1,304.05		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,044.24	01-01-2008	\$264.81

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 11-30-2007 Current Policy Balance	1,299.05		259.81	1,039.24	4	259.81
FEEs Payment 11-30-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,304.05	0.00	264.81	1,044.24		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-14-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$784.43	02-01-2008	\$264.81

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

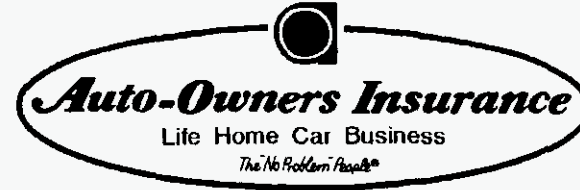
SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

Keep the top portion of this invoice for your records.

100820

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$524.62	03-01-2008	\$264.81

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

074482

Keep the top portion of this invoice for your records.

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 01-29-2008 Current Policy Balance	779.43		259.81	519.62	2	259.81
FEES Payment 01-29-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	784.43	0.00	264.81	524.62		264.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

03-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$262.81	04-01-2008	\$262.81

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 02-26-2008 Current Policy Balance	519.62		259.81	259.81	1	259.81
FEES Payment 02-26-2008 Service Fee --- Current Invoice	5.00		5.00	3.00		3.00
Total	524.62	0.00	264.81	262.81		262.81

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

05-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,652.69	06-01-2008	\$495.12

* The above Account Balance includes a discount for paying eligible policies in full. To receive the discount, payment must be received by the above due date. Late payments are not eligible for the discount.

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

071684

Keep the top portion of this invoice for your records.

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information		Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO	Policy: 41-396472-00	259.81					
	Effective: 06-01-2007						
	Expiration: 06-01-2008						
	Policy Payment			259.81			
	Current Policy Balance				0.00		0.00
COMMERCIAL AUTO	Policy: 41-396472-00						
	Effective: 06-01-2008						
	Expiration: 06-01-2009						
	Renewal		2,911.69				
	Premium Change		29.12				
	Eligible Paid In Full Discount		-288.12				
	Current Policy Balance				2,652.69		490.12
FEE'S		3.00					
	Payment			3.00			
	Service Fee --- Current Invoice		5.00		0.00		5.00
Total		262.81	2,657.69	262.81	2,652.69		495.12

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,455.69	07-01-2008	\$250.06

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

071458

Keep the top portion of this invoice for your records.

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009	2,940.81					
Policy Payment 05-28-2008 Current Policy Balance			490.12	2,450.69	10	245.06
FEES Payment 05-28-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,945.81	0.00	495.12	2,455.69		250.06

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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07-14-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$2,210.63	08-01-2008	\$250.07

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 06-24-2008 Current Policy Balance	2,450.69		245.06	2,205.63	9	245.07
FEES Payment 06-24-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,455.69	0.00	250.06	2,210.63		250.07

FIRST INSURANCE OF LAKE PLACID INC
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,965.56	09-01-2008	\$250.07

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

069536

Keep the top portion of this invoice for your records.

Account Number 004430055

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 07-29-2008 Current Policy Balance	2,205.63		245.07	1,960.56	8	245.07
FEES Payment 07-29-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,210.63	0.00	250.07	1,965.56		250.07

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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09-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,720.49	10-01-2008	\$250.07

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-13-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,548.19	11-01-2008	\$262.19

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 2X3 C25 G5C. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009	1,715.49					
Policy Payment 09-23-2008 Policy Change 10-09-2008 Premium Change 10-09-2008 Current Policy Balance		72.05 .72	245.07	1,543.19	6	257.19
FEES Payment 09-23-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,720.49	72.77	250.07	1,548.19		262.19

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,291.00	12-01-2008	\$262.20

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

061693

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 10-28-2008 Current Policy Balance	1,543.19		257.19	1,286.00	5	257.20
FEES Payment 10-28-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,548.19	0.00	262.19	1,291.00		262.20

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,033.80	01-01-2009	\$262.20

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 11-26-2008 Current Policy Balance	1,286.00		257.20	1,028.80	4	257.20
FEES Payment 11-26-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,291.00	0.00	262.20	1,033.80		262.20

Exhibit C

Liability Insurance Policy Premiums

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$1,569.42	02-01-2007	\$526.47

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code G3A 2G3 7T5. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information		Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION	Policy: 914682 72427725	2,085.89					
	Effective: 06-01-2006						
	Expiration: 06-01-2007						
	Policy Payment 12-27-2006			521.47			
	Current Policy Balance				1,564.42	3	521.47
FEES		5.00					
	Payment 12-27-2006			5.00			
	Service Fee --- Current Invoice				5.00		5.00
Total		2,090.89	0.00	526.47	1,569.42		526.47

AGENCY 12-0746-00

FIRST INSURANCE OF LAKE PLACID INC
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-09-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$1,047.95	03-01-2007	\$526.47

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in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

064549

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2006 Expiration: 06-01-2007	1,564.42					
Policy Payment Current Policy Balance			521.47	1,042.95	2	521.47
FEES Payment Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,569.42	0.00	526.47	1,047.95		526.47

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

03-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$526.48	04-01-2007	\$526.48

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2006 Expiration: 06-01-2007	1,042.95					
Policy Payment 02-27-2007 Current Policy Balance			521.47	521.48	1	521.48
FEES Payment 02-27-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,047.95	0.00	526.47	526.48		526.48

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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05-14-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$7,905.12	06-01-2007	\$1,322.52

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information		Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION	Policy: 914682 72427725 Effective: 06-01-2006 Expiration: 06-01-2007	521.48					
Policy Payment	03-27-2007			521.48			
Current Policy Balance					0.00		0.00
TAILORED PROTECTION	Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008						
Renewal	04-20-2007		7,773.46				
Premium Adjustment	04-20-2007		226.95				
Premium Change	05-14-2007		-92.55				
Premium Adjustment	05-14-2007		-2.74				
Current Policy Balance					7,905.12		1,317.52
FEES		5.00					
Payment	03-27-2007			5.00			
Service Fee --- Current Invoice			5.00		0.00		5.00
Total		526.48	7,910.12	526.48	7,905.12		1,322.52

AGENCY 12-066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

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06-11-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$7,568.45	07-01-2007	\$842.41

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code G3A 2G3 7T5. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

090760

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2006 Expiration: 06-01-2007 Premium Change 06-01-2007 90.00 Premium Adjustment 06-01-2007 .08 Current Policy Balance				90.08		90.08
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 05-30-2007 1,317.52 Premium Change 06-01-2007 938.68 Premium Adjustment 06-01-2007 26.89 Premium Change 06-11-2007 -78.31 Premium Adjustment 06-11-2007 -1.49 Current Policy Balance	7,905.12			7,473.37	10	747.33
FEES Payment 05-30-2007 5.00 Service Fee --- Current Invoice	5.00			5.00		5.00
Total	7,910.12	975.85	1,322.52	7,568.45		842.41

AGENCY 12-0066-60

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$6,731.04	08-01-2007	\$752.33

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account Number 004430054

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 06-27-2007 Current Policy Balance	90.08		90.08	0.00		0.00
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 06-27-2007 Current Policy Balance	7,473.37		747.33	6,726.04	9	747.33
FEES Payment 06-27-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	7,568.45	0.00	842.41	6,731.04		752.33

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-13-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$5,983.71	09-01-2007	\$752.33

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE

094109

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 07-24-2007 Current Policy Balance	6,726.04		747.33	5,978.71	8	747.33
FEES Payment 07-24-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	6,731.04	0.00	752.33	5,983.71		752.33

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

09-11-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$5,236.38	10-01-2007	\$752.34

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code G3A 2G3 7T5. Once enrolled paper invoices will be eliminated.

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

088421

Keep the top portion of this invoice for your records.

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$4,489.04	11-01-2007	\$752.34

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code G3A 2G3 7T5. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 09-25-2007 Current Policy Balance	5,231.38		747.34	4,484.04	6	747.34
FEES Payment 09-25-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	5,236.38	0.00	752.34	4,489.04		752.34

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$3,741.70	12-01-2007	\$752.34

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

085835

Keep the top portion of this invoice for your records.

Account Number 004430054

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 10-31-2007 Current Policy Balance	4,484.04		747.34	3,736.70	5	747.34
FEES Payment 10-31-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	4,489.04	0.00	752.34	3,741.70		752.34



FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$2,994.36	01-01-2008	\$752.34

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

075176

Keep the top portion of this invoice for your records.

Account Number 004430054

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 11-30-2007 Current Policy Balance	3,736.70		747.34	2,989.36	4	747.34
FEES Payment 11-30-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	3,741.70	0.00	752.34	2,994.36		752.34

AGENCY 12-006-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-14-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$2,247.02	02-01-2008	\$752.34

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

100819

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008	2,989.36					
Policy Payment 12-27-2007 Current Policy Balance			747.34	2,242.02	3	747.34
FEES Payment 12-27-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,994.36	0.00	752.34	2,247.02		752.34

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$415.62	03-01-2008	\$0.00

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

074481

Keep the top portion of this invoice for your records.

Account Number 004430054

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2006 Expiration: 06-01-2007 Audit 01-21-2008 -1,078.00 Premium Change 01-21-2008 -1.06 Policy Credit 01-21-2008 1,079.06 Current Policy Balance 0.00				0.00		0.00
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Credit 01-21-2008 -1,074.06 Policy Payment 01-29-2008 752.34 Current Policy Balance 415.62	2,242.02			415.62		0.00
FEES Credit 01-21-2008 5.00 Service Fee --- Current Invoice -5.00 0.00	5.00			0.00		0.00
Total	2,247.02	-1,079.06	752.34	415.62		0.00

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

05-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$8,657.80	06-01-2008	\$1,447.96

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

071682

Keep the top portion of this invoice for your records.

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$7,219.84	07-01-2008	\$726.48

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

071457

Keep the top portion of this invoice for your records.

Account Number 004430054

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009	8,657.80					
Policy Payment 05-28-2008 Current Policy Balance			1,442.96	7,214.84	10	721.48
FEES	5.00					
Payment 05-28-2008 Service fee --- Current Invoice			5.00	5.00		5.00
Total	8,662.80	0.00	1,447.96	7,219.84		726.48

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-14-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$6,498.36	08-01-2008	\$726.48

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 06-24-2008 Current Policy Balance	7,214.84		721.48	6,493.36	9	721.48
FEES Payment 06-24-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	7,219.84	0.00	726.48	6,498.36		726.48

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$5,776.88	09-01-2008	\$726.48

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009	6,493.36					
Policy Payment 07-29-2008 Current Policy Balance			721.48	5,771.88	8	721.48
FEES Payment 07-29-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	6,498.36	0.00	726.48	5,776.88		726.48

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

09-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$6,171.04	10-01-2008	\$1,842.12

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

* The minimum due includes premium for coverage provided up to the cancellation date of your recently policy(ies).

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-13-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$2,796.28	11-01-2008	\$0.00

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

085258

Keep the top portion of this invoice for your records.

Detach here and mail with your payment in the envelope provided. No staples please.



Premium Invoice
10-13-2008

Account Number	Account Balance	Due Date	Minimum Due
004430054	\$2,796.28	11-01-2008	\$0.00

12-0066-00
FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

PLEASE DO NOT SEND CASH.

**MAKE CHECK PAYABLE TO
AUTO-OWNERS INSURANCE**

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

AUTO-OWNERS INSURANCE
P.O. BOX 30315
LANSING, MI 48909-7815

004430054 10 7 0000279628 00000000 2



PLACID LAKES UTILITIES INC
 410 WASHINGTON BLVD NW
 LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$2,391.50	12-01-2008	\$0.00

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

061692

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Detach here and mail with your payment in the envelope provided. No staples please.



Premium Invoice
 11-11-2008

Account Number	Account Balance	Due Date	Minimum Due
004430054	\$2,391.50	12-01-2008	\$0.00

12-0066-00
 FIRST INSURANCE OF LAKE PLACID INC
 255 E INTERLAKE BLVD
 LAKE PLACID, FL 33852-9621

PLEASE DO NOT SEND CASH.

MAKE CHECK PAYABLE TO
 AUTO-OWNERS INSURANCE

PLACID LAKES UTILITIES INC
 410 WASHINGTON BLVD NW
 LAKE PLACID, FL 33852-6779

AUTO-OWNERS INSURANCE
 P.O. BOX 30315
 LANSING, MI 48909-7815



004430054 10 7 0000239150 00000000 2

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
<p>TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009</p> <p>Policy Change 10-28-2008 Premium Change 10-28-2008 Current Policy Balance</p>	2,796.28	-387.15 -17.63		2,391.50		0.00
Total	2,796.28	-404.78	0.00	2,391.50		0.00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$2,396.50	01-01-2009	\$602.87

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code G3A 2G3 7T5. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

062627

Keep the top portion of this invoice for your records.

Account Number 004430054

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009	2,391.50					
Current Policy Balance				2,391.50	4	597.87
FEEES Service Fee --- Current Invoice				5.00		5.00
Total	2,391.50	0.00	0.00	2,396.50		602.87

Exhibit C

Liability Umbrella
Insurance Policy
Premiums

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$615.56	02-01-2007	\$208.52

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T6A 3R7 A33. Once enrolled paper invoices will be eliminated.

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-09-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$412.04	03-01-2007	\$208.52

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

064551

Keep the top portion of this invoice for your records.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 01-30-2007 Current Policy Balance	610.56		203.52	407.04	2	203.52
FEES Payment 01-30-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	615.56	0.00	208.52	412.04		208.52

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

03-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$206.52	04-01-2007	\$206.52

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

083422

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AGENCY 12-0066-00

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

05-14-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$2,538.21	06-01-2007	\$428.02

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T6A 3R7 A33. Once enrolled paper invoices will be eliminated.

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$852.45	01-01-2009	\$216.86

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$2,120.19	07-01-2007	\$216.51

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

Keep the top portion of this invoice for your records.

090762

Account Number 004437562

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 05-30-2007 Current Policy Balance	2,538.21		423.02	2,115.19	10	211.51
FEES Payment 05-30-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,543.21	0.00	428.02	2,120.19		216.51

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,908.68	08-01-2007	\$216.52

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

087589

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AGENCY 12-0066-00

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(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-13-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,697.16	09-01-2007	\$216.52

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

094111

Keep the top portion of this invoice for your records.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008	1,903.68					
Policy Payment Current Policy Balance			211.52	1,692.16	8	211.52
FEES Payment Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,908.68	0.00	216.52	1,697.16		216.52

AGENCY 12-0066-00

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LAKE PLACID, FL 33852-9621

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09-11-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,485.64	10-01-2007	\$216.52

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,274.12	11-01-2007	\$216.52

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account Number 004437562

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 09-25-2007 Current Policy Balance	1,480.64		211.52	1,269.12	6	211.52
FEES Payment 09-25-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,485.64	0.00	216.52	1,274.12		216.52

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,062.60	12-01-2007	\$216.52

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Account Number 004437562

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 10-31-2007 Current Policy Balance	1,269.12		211.52	1,057.60	5	211.52
FEES Payment 10-31-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,274.12	0.00	216.52	1,062.60		216.52

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621

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12-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$851.08	01-01-2008	\$216.52

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-14-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$639.56	02-01-2008	\$216.52

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

100821

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Account Number 004437562

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008	846.08					
Policy Payment Current Policy Balance			211.52	634.56	3	211.52
FEES Payment Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	851.08	0.00	216.52	639.56		216.52

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$428.04	03-01-2008	\$216.52

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 01-29-2008 Current Policy Balance	634.56		211.52	423.04	2	211.52
FEES Payment 01-29-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	639.56	0.00	216.52	428.04		216.52

AGENCY 12-0066-00

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03-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$214.52	04-01-2008	\$214.52

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AGENCY 12-0066-00

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LAKE PLACID, FL 33852-9621

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05-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$2,542.31	06-01-2008	\$428.70

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

071687

Keep the top portion of this invoice for your records.

Account Number 004437562

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due	
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 03-28-2008 Current Policy Balance	211.52		211.52	0.00		0.00	
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Renewal 05-07-2008 Premium Change 05-07-2008 Current Policy Balance							2,471.36 70.95
FEES Payment 03-28-2008 Service Fee --- Current Invoice	3.00	3.00	0.00	5.00			
Total					214.52	2,547.31	

AGENCY 12-006-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$2,123.61	07-01-2008	\$216.86

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009	2,542.31					
Policy Payment Current Policy Balance			423.70	2,118.61	10	211.86
FEEES Payment Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	2,547.31	0.00	428.70	2,123.61		216.86

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
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LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-14-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,911.75	08-01-2008	\$216.86

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T6A 3R7 A33. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,699.89	09-01-2008	\$216.86

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

09-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,488.03	10-01-2008	\$216.86

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T6A 3R7 A33. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 08-26-2008 Current Policy Balance	1,694.89		211.86	1,483.03	7	211.86
FEES Payment 08-26-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,699.89	0.00	216.86	1,488.03		216.86

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-13-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,276.17	11-01-2008	\$216.86

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 09-23-2008 Current Policy Balance	1,483.03		211.86	1,271.17	6	211.86
FEES Payment 09-23-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,488.03	0.00	216.86	1,276.17		216.86

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004437562	\$1,064.31	12-01-2008	\$216.86

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

061694

Keep the top portion of this invoice for your records.

Account Number 004437562

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 10-28-2008 Current Policy Balance	1,271.17		211.86	1,059.31	5	211.86
FEES Payment 10-28-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,276.17	0.00	216.86	1,064.31		216.86

Exhibit C

Worker's Compensation Premiums

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$1,165.35	02-01-2007	\$391.78

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T4N 3P8 V93. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 12-27-2006 Current Policy Balance	1,547.13		386.78	1,160.35	3	386.78
FEES Payment 12-27-2006 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,552.13	0.00	391.78	1,165.35		391.78

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-09-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$778.57	03-01-2007	\$391.78

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

03-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$391.79	04-01-2007	\$391.79

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 02-27-2007 Current Policy Balance	773.57		386.78	386.79	1	386.79
FEES Payment 02-27-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	778.57	0.00	391.78	391.79		391.79

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

05-14-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$7,549.00	06-01-2007	\$1,263.16

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T4N 3P8 V93. Once enrolled paper invoices will be eliminated.

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 03-27-2007 Current Policy Balance	386.79		386.79	0.00		0.00
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Renewal 04-24-2007 Current Policy Balance		7,549.00		7,549.00		1,258.16
FEES Payment 03-27-2007 Service Fee --- Current Invoice	5.00	5.00	5.00	0.00		5.00
Total	391.79	7,554.00	391.79	7,549.00		1,263.16

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$6,295.84	07-01-2007	\$634.08

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 05-31-2007 Current Policy Balance	7,549.00		1,258.16	6,290.84	10	629.08
FEES Payment 05-31-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	7,554.00	0.00	1,263.16	6,295.84		634.08

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$5,666.76	08-01-2007	\$634.08

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment Current Policy Balance	6,290.84		629.08	5,661.76	9	629.08
FEES Payment Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	6,295.84	0.00	634.08	5,666.76		634.08

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-13-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$3,280.68	09-01-2007	\$0.00

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

094107

Keep the top portion of this invoice for your records.

Detach here and mail with your payment in the envelope provided. No staples please.



Premium Invoice
08-13-2007

Account Number	Account Balance	Due Date	Minimum Due
004305322	\$3,280.68	09-01-2007	\$0.00

12-0066-00
FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

PLEASE DO NOT SEND CASH.

**MAKE CHECK PAYABLE TO
AUTO-OWNERS INSURANCE**

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

AUTO-OWNERS INSURANCE
P.O. BOX 30315
LANSING, MI 48909-7815



004305322 10 0 0000328068 00000000 4

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2006 Expiration: 06-01-2007 Audit 07-18-2007 Policy Credit 07-18-2007 Current Policy Balance		-1,752.00 1,752.00		0.00		0.00
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Credit 07-18-2007 Policy Payment 07-24-2007 Current Policy Balance	5,661.76	-1,747.00	634.08	3,280.68		0.00
FEES Credit 07-18-2007 Service Fee --- Current Invoice	5.00	-5.00		0.00		0.00
Total	5,666.76	-1,752.00	634.08	3,280.68		0.00

The following is a list of policies on this billing account:

WORKERS COMPENSATION **991782 72570584**

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

09-11-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$3,285.68	10-01-2007	\$473.66

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T4N 3P8 V93. Once enrolled paper invoices will be eliminated.

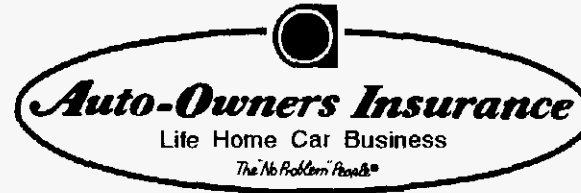
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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008	3,280.68					
Current Policy Balance				3,280.68	7	468.66
FEES						
Service Fee --- Current Invoice				5.00		5.00
Total	3,280.68	0.00	0.00	3,285.68		473.66

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-12-2007

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$2,817.02	11-01-2007	\$473.67

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 09-25-2007 Current Policy Balance	3,280.68		468.66	2,812.02	6	468.67
FEES Payment 09-25-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	3,285.68	0.00	473.66	2,817.02		473.67

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$2,348.35	12-01-2007	\$473.67

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AGENCY 12-0066-00

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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2007

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$1,879.68	01-01-2008	\$473.67

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008	2,343.35					
Policy Payment 11-30-2007 Current Policy Balance						
FEES Payment 11-30-2007 Service Fee --- Current Invoice			5.00	5.00		5.00
Total	2,348.35	0.00	473.67	1,879.68		473.67

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

01-14-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$1,411.01	02-01-2008	\$473.67

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SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

100813

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 12-27-2007 Current Policy Balance	1,874.68		468.67	1,406.01	3	468.67
FEES Payment 12-27-2007 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,879.68	0.00	473.67	1,411.01		473.67

AGENCY 12-0066-0

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

02-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$942.34	03-01-2008	\$473.67

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T4N 3P8 V93. Once enrolled paper invoices will be eliminated.

* Please Remember: Failure to pay at least the minimum due may result in a cancellation of all unpaid policies in this account. A fee of up to \$15.00 may be charged if a cancellation invoice is issued. If your check is returned for insufficient funds (NSF), we may re-present the check as an electronic ACH transaction. An NSF fee up to \$25.00 may be charged for checks returned due to insufficient funds.

* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 01-29-2008 Current Policy Balance	1,406.01		468.67	937.34	2	468.67
FEES Payment 01-29-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	1,411.01	0.00	473.67	942.34		473.67

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

03-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$473.67	04-01-2008	\$473.67

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 02-26-2008 Current Policy Balance	937.34		468.67	468.67	1	468.67
FEES Payment 02-26-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	942.34	0.00	473.67	473.67		473.67

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

05-12-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$7,189.00	06-01-2008	\$1,203.16

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AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$5,995.84	07-01-2008	\$604.08

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 05-28-2008 Current Policy Balance	7,189.00		1,198.16	5,990.84	10	599.08
FEES Payment 05-28-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	7,194.00	0.00	1,203.16	5,995.84		604.08

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

07-14-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$5,396.76	08-01-2008	\$604.08

* To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code T4N 3P8 V93. Once enrolled paper invoices will be eliminated.

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 06-24-2008 Current Policy Balance	5,990.84		599.08	5,391.76	9	599.08
FEES Payment 06-24-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	5,995.84	0.00	604.08	5,396.76		604.08

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

08-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$4,797.68	09-01-2008	\$604.08

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account Number 004305322

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009	5,391.76					
Policy Payment Current Policy Balance			599.08	4,792.68	8	599.08
FEEES Payment Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	5,396.76	0.00	604.08	4,797.68		604.08

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

09-11-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$6,537.60	10-01-2008	\$2,943.08

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* The minimum due includes premium for coverage provided up to the cancellation date of your recently policy(ies).

SEE THE REVERSE SIDE OF THIS PAGE FOR DETAILS OF YOUR ACCOUNT BALANCE.

071339

Keep the top portion of this invoice for your records.

Detach here and mail with your payment in the envelope provided. No staples please.



Premium Invoice
09-11-2008

Account Number	Account Balance	Due Date	Minimum Due
004305322	\$6,537.60	10-01-2008	\$2,943.08

12-0066-00
FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

PLEASE DO NOT SEND CASH.

**MAKE CHECK PAYABLE TO
AUTO-OWNERS INSURANCE**

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

AUTO-OWNERS INSURANCE
P.O. BOX 30315
LANSING, MI 48909-7815



004305322 10 0 0000653760 00294308 4

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621

(863) 465-7000



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-13-2008

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$3,615.60	11-01-2008	\$606.76

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Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008 Revised Audit 09-22-2008 Policy Credit 09-22-2008 Current Policy Balance	2,339.00	-2,927.00 588.00		0.00		0.00
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Change 09-19-2008 Policy Credit 09-22-2008 Current Policy Balance	4,193.60	-583.00		3,610.60	6	601.76
FEES Credit 09-22-2008 Service Fee --- Current Invoice	5.00	-5.00		5.00		5.00
Total	6,537.60	-2,927.00	0.00	3,615.60		606.76

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

11-11-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$3,013.84	12-01-2008	\$606.76

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009	3,610.60					
Policy Payment 10-28-2008 Current Policy Balance			601.76	3,008.84	5	601.76
FEES Payment 10-28-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	3,615.60	0.00	606.76	3,013.84		606.76

AGENCY 12-0066-00

FIRST INSURANCE OF LAKE PLACID INC
255 E INTERLAKE BLVD
LAKE PLACID, FL 33852-9621



P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2008

(863) 465-7000

PLACID LAKES UTILITIES INC
410 WASHINGTON BLVD NW
LAKE PLACID, FL 33852-6779

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$2,412.08	01-01-2009	\$606.77

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* Payments and/or policy changes processed after the invoice date are not reflected on this invoice.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 11-26-2008 Current Policy Balance	3,008.84		601.76	2,407.08	4	601.77
FEES Payment 11-26-2008 Service Fee --- Current Invoice	5.00		5.00	5.00		5.00
Total	3,013.84	0.00	606.76	2,412.08		606.77