JAMES L. ADE, P.L.

ATTORNEY AT LAW

B41 PRUDENTIAL DRIVE - SUITE 1400

JACKSONVILLE, FLORIDA 32207

(904) 858-0123
FACSIMILE (904) 858-0124
JLA@JAXBUSINESSLAW.COM

April 7, 2009

VIA FEDERAL EXPRESS

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

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

DECEIVED-FPSC D9 APR-8 PM 3: 25 COMMISSION

FPSC-COMMISSION CLERK

Ann Cole, Commission Clerk April 7, 2009 Page 2

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 Annual Average Amount \$ 10,541 2,108

Base Year Amount		_
Adjustment to Normalize Expense	\$	2,108
Line 13, Normalized Testing Fees are calculated as follows:		
Five Year Expense Total	\$	8,641
Annual Average Amount		1,728
Base Year Amount		1,080
Adjustment to Normalize Expense	\$	648
Line 16, Normalized Miscellaneous Expenses are calculated as follows	S :	
Five Year Expense Total	\$ 1	14,375
Annual Average Amount		22,875
Base Year Amount		15,991
Adjustment to Normalize Expense	\$	6,884

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.

Reponse:

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	e, 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, C	PA:	
Principle	24.0	Provide Historical and Base Year Financial Information (P&L Statements, Balance Sheet, Asset Records and Depreciation Schedules)
ŧ	24.0	Total Hours through 1/30/2009
Pam Brewer,	Company Offi	icer:
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
E	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

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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:	<u> </u>	(9)
460	Unmetered Water Revenue	l		 \$
	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			10,501
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 All	owance for Funds Prudent	tly Invested or AFPI)	\$4,166
470		eited Discounts		
471	Miscellaneo	ous Service Revenues		4,155
472	Rents Fro	om Water Property		<u> </u>
473	Interde	partmental 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-COMPRISSION CLERK

Exhibit B

PLACID LAKES UTILITIES

BONUSES PAID 2005 - 2008

GROSS TOTALS

	CROSS TOTALS					
	2005	2006	2007	2008		
NAME						
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

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Robbern Page 8.*

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

01-12-2007

(863) 465-7000

	Account Number	Alecount Balance	Dille Diste	WijiinWn: vije
MONTHLY	004430055	\$752. 5 7	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/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Baiance	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
				,		
		ļ 				
Total Control	1,001.76	0.00	254.19	752,51		254.19

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
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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

asiline eleme	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.

^{*} 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: 06-01-2006 Expiration: 06-01-2007 Policy Payment 01-30-2007 Current Policy Balance	747.57		249.19			
FEES Payment Service Fee Current Invoice	5.00		5.00	498.38 5.00	2	249.19 5.00
[Ota]	752,57	0.00	254.19	503.38		254 .19



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 Plane	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.

083421

^{*} 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	498.38					
Policy Payment Current Policy Balance FEES			249.19	249.19	1	249.1
Payment 02-27-2007 Service Fee Current Invoice	5.00		5.00	3.00		3.00
Total	503.38	0.00	254.19	252,19		252.19



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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.
- * 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.

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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.

Account/Policy	Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
E1	olicy: 41-396472-00 ffective: 06-01-2006 xpiration: 06-01-2007	249.19		249.19	0.00		0.00
E:	olicy: 41-396472-00 ffective: 06-01-2007 <piration: 06-01-2008<="" td=""><td></td><td></td><td></td><td></td><td></td><td></td></piration:>						
Renewal Premium Adjustment Eligible Paid In Full I Current Policy Balance	04-17-2007 04-17-2007 Discount		3,086.83 30.86 -305.81	:	2,811.88		519.60
FEES Payment Service Fee Current	03-27-2007 t Invoice	3.00	5.00	3.00:	0.00		5.00
	·						
		:					
Total		252,19	2,816,88	252,19	2,811.88		524,60



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	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.
- * 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.

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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.

Account Number 004430055

PLACID LAKES UTILITIES INC

	licy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy Payment Current Policy Balar FEES Payment Service Fee Curr		Í		519.60 5.00	2,598.09 5.00	10	259.80 5.00
Total		3,122.69	0.00				

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

. 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.
- * 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
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008	2,598.09					
Policy Payment 06-27-2007 Current Policy Balance FEES			259.80	2,338.29	9	259.81
Payment 06-27-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Rooten Page 4.

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

08-13-2007

(863) 465-7000

- Billine Plan	Aecount Number	- Account Belance	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.
- * 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	C. ent Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008	2,338.29					
Policy Payment 07-24-2007 Current Policy Balance	5.00	:	259.81	2,078.48	8	259.81
Payment 07-24-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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Total	2,343.29	9,00	264.81	2,083.48	2000 20 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	264.81



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 Bland	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.
- * 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.

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PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Fmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment Current Policy Balance	2,078.48		259.81	1,818.67	7	250.00
FEES Payment 08-28-2007 Service Fee Current Invoice	5.00		5.00	5.00		259.8] 5.00
Total						
	2,083.48	0.00	264.81	1,823.67	Constitute Constitute	264.81

Auto-Owners Insurance
Life Home Car Business
The No Roddem Page 4.*

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

10-12-2007

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,563.86	11-01-2007	\$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.
- * 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
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 09-25-2007 Current Policy Balance FEES Payment 09-25-2007	1,818.67 5.00		259.81 5.00	1,558.86	6	259.81
Service Fee Current Invoice				5.00		5.00
	1,823,67	0,.00	264.81	1,563.86		264.81

FIRST INSURANCE OF LAKE PLACID INC 255 & INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Rootem Page 1.

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

11-12-2007

(863) 465-7000

	Account Number	Account Balance	Due Date	4. Minimum Due
MONTHLY	004430055	\$1,304.05	12-01-2007	\$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.
- * 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
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	259.8
FEES Payment 10-31-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.0
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zavana po postania na provincia n Zavana postania na provincia na p	1,563.86	0.00	264.81	1,304.05	. 12.70.00	264.

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

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

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy: 41-396472-00	1,299.05					
Policy Payment 11-30-2007 Current Policy Balance			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
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Total	1,304.05	0.00	264.81	1,044.24		264,81



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

01-14-2008

(863) 465-7000

PLACID LAKES UTILITIES INC 41D 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.

100820

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

Keep the top portion of this invoice for your records.

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	1,039.24					
Policy Payment 12-27-2007 Current Policy Balance			259.81	779.43	3	259.81
FEES Payment 12-27-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
					į	
Total	1,044.2	4 0.0	0 264.81	784.4	3	264.81



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.
- * 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.

074482

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

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 AUTO Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008	779.43				:	
Policy Payment 01-29-2008 Current Policy Balance			259.81	519.62	2	259.81
FEES Payment 01-29-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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	ļ					
	i.					
Total	784.4	5 0.0	264.81	524.6	2	264.81

Auto-Owners Insurance
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03-12-2008

(863) 465-7000

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

^{*} 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.

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	519.62					
Policy Payment 02-26-2008 Current Policy Balance	,		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



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

071684

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

Keep the top portion of this invoice for your records.

PLACID LAKES UTILITIES INC

Account/Pol	icy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
COMMERCIAL AUTO Policy Payment Current Policy Balar COMMERCIAL AUTO	Policy: 41-396472-00 Effective: 06-01-2007 Expiration: 06-01-2008 03-28-2008 nce Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009	259.81		259.81	0.00		0.00
Renewal Premium Change Eligible Paid In Ful Current Policy Balar FEES Payment Service Fee Curr	04-16-2008 04-16-2008 11 Discount nce 03-28-2008	3.00	2,911.69 29.12 -288.12	3.00	2,652.69 0.00		490.12 5.00
,							
Total		262.81	2,657.69	262.81	2,652.69	9	495.12



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

06-11-2008

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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.
- * 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.

071458

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 05-28-2008 Current Policy Balance FEES Payment 05-28-2008 Service Fee Current Invoice	2,940.81 5.00		490.12 5.00	2,450.69	10	245.06 5.00
Total	2,945.81	0,00	495.12	2,455.69	200	250.06

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

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.
- * 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
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 06-24-2008 Current Policy Balance FEES Payment 06-24-2008 Service Fee Current Invoice	2,450.69 5.00		245.06 5.00	2,205.63 5.00	9	245.07 5.00
Total .	2,455.69	0.00	250.96	2,210.63		250,07



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08-12-2068

(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	\$1,965.56	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.
- * 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.

069536

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	2,205.63		245.07			
Current Policy Balance FEES Payment Service Fee Current Invoice	5.00		5.00	1,960.56 5.00	8	245.07 5.00
Total	2,210.63	0.00	250.07	1,965.56		250.97

Auto-Owners Insurance
Life Home Car Business
The The Rootern Papabe**

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

09-11-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430055	\$1,720.49	10-01-2008	\$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.
- * 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 it 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
COMMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009	1,960.56					į
Policy Payment 08-26-2008 Current Policy Balance			245.07	1,715.49	7	245.07
FEES Payment 08-26-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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Total	1,965.56	0.00	250.07	1,720.49		250.07



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

10-13-2008

(863) 465-7000

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.
- * 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
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		72.0 5 .72		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	259.07	1,548.19		262.19

Auto-Owners Insurance
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The No Robberi Republic

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

11-11-2008

(863) 465-7000

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

^{*} 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/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 FEES	1,543.19		257.19	1,286.00	5	257.20
Payment 10-28-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00

Total	1,548.19	0.60	262.19	1,291.00		262.20

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Robbert Repair

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12-12-2008

(863) 465-7000

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

- * 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/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
CONMERCIAL AUTO Policy: 41-396472-00 Effective: 06-01-2008 Expiration: 06-01-2009	1,286.00					
Policy Payment 11-26-2008 Current Policy Balance			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
	į					
			ļ			
Total	1,291.00	0,00	262,20	1,033.80		262.20

Exhibit C

Liability Insurance Policy Premiums

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The Hob Rooklers Associates

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

01-12-2007

(863) 465-7000

e Billine Pan	Account Number	Account Balance	Due Date	- Minhagar Die
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.
- * 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: 06-01-2006 Expiration: 06-01-2007	2,085.89					
Policy Payment 12-27-2006 Current Policy Balance FEES	5.00		521.47	1,564.42	3	521.47
Payment 12-27-2006 Service Fee Current Invoice	3.00		5.00	5.00		5.00
		٠,				
OR OR CONTROL	2,090.89	0.00	526,47	1,569.42	And Annual Control	526,47

AGENCY 12-0~46-00

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The Not Brookle

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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	004430054	\$1,047.95	03-01-2007	\$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.

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: 06-01-2006 Expiration: 06-01-2007	1,564.42					
Policy Payment 01-30-2007 Current Policy Balance			521.47	1,042.95	2	521.47
FEES Payment 01-30-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
1						
			<u> </u>	:		
						()
[Total]	1,569,42	0.00	526.47	1,047.95		526,47

Auto-Owners Insurance
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The Mb Roblem People*

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03-12-2007

(863) 465-7000

Libiling Ban	Account Number	Account Balance	Due Pale	Minimum Due
MONTHLY	004430054	\$526.48	04-01-2007	\$526.48

- * 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: 06-01-2006 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
		:				
			-			
COR CORPORATE AND A CONTROL OF THE C	1,047.95	0.00	526.47	526,48		526.48



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05~14-2007

(863) 465-7000

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

- * To enjoy the convenience of viewing your premium invoice online, enroll at www.auto-owners.com. Add your billing account using Personal ID code 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
į E	olicy: 914682 72427725 iffective: 06-01-2006 xpiration: 06-01-2007	521.48					
Policy Payment Current Policy Balance	03-27-2007			521.48	0.00		0.00
į	olicy: 914682 72427725 ffective: 06-01-2007 xpiration: 06-01-2008						
Renewal Premium Adjustment Premium Change Premium Adjustment	04-20-2007 04-20-2007 05-14-2007 05-14-2007		7,773.46 226.95 -92.55 -2.74				
Current Policy Balance	1				7,905.12		1,317.52
FEES Payment Service Fee Curren	03-27-2007 at Invoice	5.00	5.00	5.00	0.00		5.00
							1
Total		526.48	7,910.12	526.48	7,905.12		1,322.52

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Rootem Payable

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

06-11-2007

(863) 465-7000

Billing Bain A	lccount 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.

Account/Policy Infe	ormation	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
Effec	ey: 914682 72427725 etive: 06-01-2006 eation: 06-01-2007 06-01-2007		90.00 .08		90.08		90.08
Effec Expir Policy Payment Premium Change Premium Adjustment Premium Change Premium Adjustment	ey: 914682 72427725 etive: 06-01-2007 ration: 06-01-2008 05-30-2007 06-01-2007 06-01-2007 06-11-2007	7,905.12	938.68 26.89 -78.31 -1.49	1,317.52			
Current Policy Balance FEES Payment Service Fee Current In	05-30-2007 nvoice	5.00		5.00	7,473.37 5.00	10	747.33 5.00
112 (12 de la calificia mandre e same di 201 de la celebra de la calebra de la colo		Time to the constant	127				
Total		7,910.12	975.85	1,322.52	7,568.45		842.41

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The Tob Problem Hopels*

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

07-12-2007

(863) 465-7000

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

- * 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.

PLACID LAKES UTILITIES INC

Account/Po	olicy 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	90.08					
Policy Payment Current Policy Bala	06-27-2007 ance			90.08	0.00		0.00
TAILORED PROTECTION	Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008	7,473.37					
Policy Payment Current Policy Bala	06-27-2007 ance			747.33	6,726.04	9	747.33
FEES Payment Service Fee Cur	06-27-2007 rrent Invoice	5.00		5.00	5.00	3	5.00
	•						
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	,						
Total		and the second of the second o	et married the state of the sta		<u> 144. – 1777 – 174. marc</u>	2007 - 1 / 1 / 1 2017 - 1 / 1 / 1	· Communication of the con-
IOMI - TOM		7,568,45	0.00	842,41	6,731.04		752.33

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Roblem Angels*

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

08-13-2007

(863) 465-7000

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

- * 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 Bælance	Pmts Left	Minimum Due
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008	6,726.04					
Policy Payment 07-24-2007 Current Policy Balance			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
·						
	6,731,04	0.00	752.33	5,983,71		752,33



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 Pan	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.
- * 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.

088421

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

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
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008	5,978.71					
Policy Payment 08-28-2007 Current Policy Balance			747.33	5,231.38	7	747.34
fEES Payment 08-28-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
	:					

Total	5,983.71	0.00	752.33	5,236.38		752,34

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Rodform Regulate

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

10-12-2007

(863) 465-7000

i Bilino Pian Acc	ount Number	Account Balance	Due Dale	- Minimum Due - i
MONTHLY	004430054	\$4,489.04	11-01-2007	\$752.34
		***************************************	## 02 2001	4732.34

^{*} 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	5,231.38					
Policy Payment 09-25-2007 Current Policy Balance			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
				į		
Total Spinish	5,236,38	0,000	752.34	4,489.04		752.34



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

e siline siline	Account Number	Account Balance	Due Date	Minimum Due
HONTHLY	004430054	\$3,741.70	12-01-2007	\$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.

085835

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

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	4,484.04					
Policy Payment 10-31-2007 Current Policy Balance			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



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

- * 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.

075176

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

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	3,736.70					
Policy Payment 11-30-2007 Current Policy Balance			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
			i			
Total	3,741.7	0.0	0 752.3	2,994.3	6	752.3

Auto-Owners Insurance
Life Home Car Business
The Mo Roblem Readle

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

01-14-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004430054	\$2,247.02	02-01-2008	\$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	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
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			-			
Total	2,994.36	0.00	752.34	2,247.02		752.34



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
HONTHLY	004430054	\$415.62	03-01-2008	\$0.00

- * 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.

074481

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

Keep the top portion of this invoice for your records.

Account/Poli	cy Informatior)	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
TAILORED PROTECTION Audit Premium Change	Policy: 9146 Effective: Expiration:	06-01-2006 06-01-2007 01-21-2008 01-21-2008		-1,078.00 -1.06				
Policy Credit Current Policy Balan TAILORED PROTECTION	ce Policy: 9146 Effective:	01-21-2008 82 72427725 06-01-2007	2,242.02	1,079.06		0.00		0.00
Policy Credit Policy Payment	Expiration:			-1,074.06	752.34			
Current Policy Balan FEES Credit Service Fee Curr		01-21-2008	5.00	-5.00		415.62	!	0.00
			-					
Total	College Continues		2,247.02	-1,079.06	752.34	415.62		0.80



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

- * 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.

071682

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	
TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 02-26-2008 Current Policy Balance TAILORED PROTECTION Policy: 914682 72427725 Effective: 06-01-2008	415.62		415.62	0.00		0.00
Expiration: 06-01-2009 Renewal 05-05-2008 Premium Change 05-05-2008 Current Policy Balance		8,289.98 367.82		8,657.80		1,442.96
Service fee Current Invoice		5.00		0.00		5.00
		Š				
Total	415.62	8,662.80	415.62	8,657.80		1,447.96



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

- * 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.

071457

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

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 Payment 05-28-2008 Service fee Current Invoice	5.00		5.00	5.00		5.00
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Total	8,662.80	0.00	1,447.96	7,219.84		726.48

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

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

- * 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: 06-01-2008 Expiration: 06-01-2009	7,214.84					
Policy Payment 06-24-2008 Current Policy Balance			721.48	6,4 9 3.36	9	721.48
FEES Payment 06-24-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
						į
Total	7,219.84	0.00	726.48	6,498.36		726.48

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Roblem Paralter

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

08-12-2008

(863) 465-7000

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

- * 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: 06-01-2008 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

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The Not Problem Baseler

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

09-11-2008

(863) 465-7000

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

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

Account/Po	licy 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						
Audit Premium Change Current Policy Bala	09-03-2008 09-03-2008 ance		1,085.14 30.50		1,115.64		1,115.64
TAILORED PROTECTION	Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009	5,771.88					
Policy Payment Current Policy Bala	08-26-2008 ance			721.48	5,050.40	7	721.48
FEES Payment Service Fee Cur	. 08-26-2008 rrent Invoice	5.00		5.00	5.00		5.00
						=	
			; ;				
					n ego alisty (Level VIII, Classochuse v	s poplicity (Section	
Total		5,776.88	1,115.64	726.48	6,171.04	Q III	1,842.12



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

10-13-2008

(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	\$2,796.28	11-01-2008	\$0.00

- * 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.

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

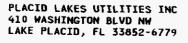
Account Number	Account Balance	Due Date	Minimum Due
004430054	\$2,796.28	11-01-2008	\$0.00

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**

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





Account/Police	cy 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	1,115.64					
Revised Audit Premium Change Revised Audit Policy Credit Revised Audit Policy Credit Revised Audit Premium Change Policy Credit	09-18-2008 09-18-2008 09-18-2008 09-18-2008 09-18-2008 09-18-2008 09-18-2008 09-18-2008		-1.48 -1,461.00 346.84 -24.84 24.84				
Revised Audit Premium Change Policy Credit Current Policy Balan	09-18-2008 09-18-2008 09-18-2008		-26.59 26.59		0.00		0.00
TAILORED PROTECTION	Policy: 914682 72427725 Effective: 06-01-2008 Expiration: 06-01-2009	5,050.40					
Policy Credit Policy Credit Policy Credit Policy Credit Policy Payment Policy Change	09-18-2008 09-18-2008 09-18-2008 09-18-2008 09-23-2008 09-29-2008		-341.84 -24.84 -14.00 -26.59	1,842.12			
Premium Change Current Policy Balan	09-29-2008 ce		-4.73		2,796.28		0.00
FEES Credit Service Fee Curr	09-18-2008 ent Invoice	5.00	-5.00		0.00		0.00
Total		6,171.04	-1,532.64	1,842.12	2,796.28		0.00

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

TAILORED PROTECTION

914682 72427725

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

- * 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.

061692

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

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

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



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 Change 10-28-2008 Premium Change 10-28-2008 Current Policy Balance	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



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.

062627

^{*} 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.

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	e e		1	2,391.50	4	597.87
FEES 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

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

Billing Plan	- Account Number	- Alecount Balance	PNe Pale	- Altimum Die
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.
- * 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 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: 06-01-2006 Expiration: 06-01-2007	814.08					
Policy Payment 12-27-2006 Current Policy Balance			203.52	610.56	3	203.52
FEES Payment 12-27-2006 Service Fee Current Invoice	5.00		5.00	5.00		5.00
						:
					: :	
		:				
			00 July 20 Jul			
Total	819.08	0.01	208.52	615.56	Land of	208.52

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	-Accolini Balance	Due Date	Minimum Due
MONTHLY	004437562	\$412.04	03-01-2007	\$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.
- * 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.

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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.

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



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

03-12-2007

(863) 465-7000

Billing Plan	- Keetevin Altimber	Account Falance		
MONTHLY	004437562	\$206.52	04-01-2007	\$206.52

- * 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.
- * 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2006 Expiration: 06-01-2007 Policy Payment 02-27-2007 Current Policy Balance FEES Payment 02-27-2007 Service Fee Current Invoice	407.04 5.00		203.52 5.00	203.52 3.00	1	203.52 3.00
Total		or someone of the som	208.52	206.52		206,52

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Problem Appale

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

05-14-2007

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Dale	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.
- * 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 Informa	tion	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
Effective	1-878416-00 ; 06-01-2006 n: 06-01-2007	203.52					
Policy Payment Current Policy Balance	03-27-2007	:		203.52	0.00		0.00
COMMERCIAL UMBRELLA Policy: 4 Effective Expiratio							
Renewal Premium Adjustment Current Policy Balance	05-11-2007 05-11-2007		2,478.21 60.00		2 ,538 .21		423.02
FEES Payment Service Fee Current Invoic	03-27-2007 e	3.00	5.00	3.00	0.00		5.00
Total		206.52	2,543.21	206.52	2,538.21		428.02

Auto-Owners Insurance
Life Home Car Business
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minlmum Due
MONTHLY	004437562	\$852.45	01-01-2009	\$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.

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 11-26-2008 Current Policy Balance	1,059.31		211.86	847.45	4	211.86
FEES Payment Service Fee Current Invoice	5.00		5.00	5.00		5.00
Total	1,064.31	0.00	216.86	852,45	20.0	216:84



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	004437562	\$2,120.19	07-01-2007	\$216.51

- * 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.

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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.

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	2,538.21					
Policy Payment 05-30-2007 Current Policy Balance			423.02	2,115.19	10	211.5
FEES Payment 05-30-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.0
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			3			
Total	2,543.21	0.00	428.02	2,120.19	e ann ea an a	216.5



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

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

- * 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.

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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	2,115.19					
Policy Payment 06-27-2007 Current Policy Balance			211.51	1,903.68	9	211.52
FEES Payment 06-27-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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Total management of the state o	2,120.19	0.00	216.51	1,908.68		216,52



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

08-13-2007

(863) 465-7000

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

Billing Plan	Account Number	Account Balance	Pile Piale	- Winimum Pue
HONTHLY	004437562	\$1,697.16	09-01-2007	\$216.52

- * 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.
- * 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.

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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	1,903.68					
Policy Payment 07-24-2007 Current Policy Balance FEES	5.00		211.52	1,692.16	8	211.52
Payment 07-24-2007 Service Fee Current Invoice	3.00		5.00	5.00		5.00
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		l signing vectorer unit (Section (Section) and decisions		<u> 2.0.000</u> 00 and Provide Constant
Total 1. The second sec	1,908.68	0.00	216,52	1,697.16	4	216.52



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

09-11-2007

(863) 465-7000

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

- * 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.
- * 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.

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 08-28-2007 Current Policy Balance FEES Payment 08-28-2007 Service Fee Current Invoice	1,692.16 5.00		211.52 5.00	1,480.64 5.00	7	211.52 5.00
			·			
-Total	1,697.16	0.00	216.52	1.485.64		216.52

Auto-Owners Insurance
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-12-2007

(863) 465-7000

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

- * 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.
- * 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008	1,480.64					
Policy Payment 09-25-2007 Current Policy Balance			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
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	7 %	and the second second second second	- The State Commence States	gos i communicación de		- nama ji ji 1987 ji kacas alama
Total	1,485.64	0,00	216.52	1,274.12		216.5

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

LAKE PLACID, FL 33852-9621

Auto-Owners Insurance
Life Home Car Business
The Mo Rodoni Bayes*

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

11-12-2007

(863) 465-7000

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

- * 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.
- * 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 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	1,269.12					
Policy Payment 10-31-2007 Current Policy Balance			211.52	1,057.60	5	211.5
FEES Payment 10-31-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.0
Total	1,274.12	0.00	216.52	1,062.60		216,

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

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

- * 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.
- * 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008	1,057.60		-			
Policy Payment 11-30-2007 Current Policy Balance			211.52	846.08	4	211.52
FEES Payment 11-30-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
						:
						·
Total	1,062.60	0.00	216.52	**851.08		216.52



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

- * 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.

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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.

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 12-27-2007 Current Policy Balance			211.52	634.56	3	211.52
FEES Payment 12-27-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
·						
Total	851.08	0.00	216.52	639:56		216,52

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The Mohollom Basele*

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

02-11-2008

(863) 465-7000

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

- * 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.
- * 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008	634.56					
Policy Payment 01-29-2008 Current Policy Balance		:	211.52	423.04	2	211.52
FEES Payment 01-29-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
	1					
					İ	
Total	639,56	0.08	216.52	428.04		.216.52

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Roblem Repekter

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

03-12-2008

(863) 465-7000

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

- * 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.
- * 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008	423.04					
Policy Payment 02-26-2008 Current Policy Balance FEES Payment 02-26-2008	5.00		211.52	211.52	1	211.52
Service fee Current Invoice			5.00	3.00		3.00
				:		
	Military on the second section	Nami a parolygopos	ta o Andre a 171 (1994) (1886)	galanna kiri kirinaki kiristan banda kir	.cookthepairie	
Total	428.04	0.00	216.52	214.52		214.52



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	004437562	\$2,542.31	06-01-2008	\$428.70

- * 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.

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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.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Düe
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2007 Expiration: 06-01-2008 Policy Payment 03-28-2008 Current Policy Balance COMMERCIAL UMBRELLA Policy: 41-878416-00	211.52		211.52	0.00		0.00
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		2,542.31		423.70
Payment 03-28-2008 Service Fee Current Invoice	3.00	5.00	3.00	0.00		5.00
	!					
Total	214.52	2,547.31	214.52	2,542.31		428.70

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Life Home Car Business
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

06-11-2008

(863) 465-7000

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

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 05-28-2008 Current Policy Balance FEES Payment 05-28-2008 Service Fee Current Invoice	2,542.31 5.00		423.70 5.00	2,118.61 5.00	10	211.86 5.00
Total						



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

07-14-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
HONTHLY	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 duc 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 06-24-2008	2,118.61		211 04			
Current Policy Balance FEES Payment O6-24-2008 Service Fee Current Invoice	5.00		211.86 5.00	1,906.75 5.00	9	211.86 5.00
			1			
Total	2,123.61	0,00	216.86	1,911.75		216.86

Auto-Owners Insurance
Life Home Car Business
The No Problem Papale**

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

08-12-2008

(863) 465-7000

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

PLACID LAKES UTILITIES INC

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 07-29-2008 Current Policy Balance FEES Payment 07-29-2008 Service Fee Current Invoice	1,906.75 5.00		211.86 5.00	1,694.89 5.00		211.86 5.00
Total	1,911,75	0.0	o - 216,86	1,699.8	9	216,66

Auto-Owners Insurance
Life Home Car Business
The his Problem Report

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

09-11-2008

(863) 465-7000

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.

^{*} 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
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009 Policy Payment 08-26-2008 Current Policy Balance FEES Payment 08-26-2008 Service Fee Current Invoice	1,694.89 5.00		211.86 5.00	1,483.03 5.00	7	211.86 5.00
				į		
Total	1,699.89	0.80	216.86	1,488,03		216.86

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Frotom Regular

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

10-13-2008

(863) 465-7000

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

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	1,483.03					
Policy Payment 09-23-2008 Current Policy Balance			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
		;			i	
			3			
Total	1,488.03	0,00	216.86	1,276.17		216.86



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	Minlmum Due
MONTHLY	004437562	\$1,064.31	12-01-2008	\$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.

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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.

Account/Policy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Mínimum Due
COMMERCIAL UMBRELLA Policy: 41-878416-00 Effective: 06-01-2008 Expiration: 06-01-2009	1,271.17					
Policy Payment 10-28-2008 Current Policy Balance		i	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
						000000000000000000000000000000000000000
Total	1,276.17	0.00	216.86	1,064,31	1	216,6

Exhibit C

Worker's
Compensation
Premiums

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Republic

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

01-12-2007

(863) 465-7000

	·Aeeethi Alumber	Account Balance	Due Dale	: 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.
- * 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: 06-01-2006 Expiration: 06-01-2007	1,547.13					·
Policy Payment 12-27-2006 Current Policy Balance	5.00		386.78	1,160.35	3	386.78
Payment 12-27-2006 Service Fee Current Invoice			5.00	5.00		5.00
	TOTOTO TO William was been a second	Chapman Control	Pakallalini	9		
Total Manager Control of Control	1,552.13	0,60	391.78	1,165.35	The second secon	391.78

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

Pelling Pan	Account Number	Account Balance	Due Date	- Minimum Due -
MONTHLY	004305322	\$778.57	03-01-2007	\$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.
- * 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: 06-01-2006 Expiration: 06-01-2007	1,160.35					
Policy Payment 01-30-2007 Current Policy Balance			386.78	773.57	2	386.78
FEES Payment 01-30-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
]		
	i					
Total	1,165.35	0.00	391.78	778.57		391.78

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The Not Problem Page 18

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

03-12-2007

(863) 465-7000

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

- * 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: 06-01-2006 Expiration: 06-01-2007	773.57					
Policy Payment 02-27-2007 Current Policy Balance	5.00		386.78	386.79	1	386.79
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

Auto-Owners Insurance
Life Home Car Business
The The Problem Research

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

05-14-2007

(863) 465-7000

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.
- * 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/Po	licy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy Payment	Policy: 991782 72570584 Effective: 06-01-2006 Expiration: 06-01-2007	386.79					
Current Policy Bala	v3-27-2007 ince			386.79	0.00		0.00
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008						
Renewal Current Policy Bala	04-24 - 2007 nce	:	7,549.00		7,549.00		1 ora -
FEES Payment Service Fee Cur	03-27-2007	5.00	ļ	5.00	,,547.00		1,258.16
out vice ree	THE INVOICE		5.00		0.00		5.00
							i
Total				will the first the stage of	oloma alaborato e e	2.22	· · ·
- I Vidi		391.79	7,554.00	391,79	7,549.00	1	1,263.16

Auto-Owners Insurance
Life Home Car Business
The Noblem Regalts

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

06-11-2007

(863) 465-7000

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

- * 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.
- * 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 05-31-2007 Current Policy Balance FEES Payment 05-31-2007 Service Fee Current Invoice	7,549.00 5.00		1,258.16 5.00	6,290.84 5.00	10	629.08 5.00
Total	7,554,00	0.00	1,263.16	6,295.84	erene Morris	634.08

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

Auto-Owners Insurance
Life Home Car Business
The The Roblem Republic

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

07-12-2007

(863) 465-7000

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

^{*} 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.

^{*} 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	6,290.84					
Policy Payment 06-27-2007 Current Policy Balance	5.00		629.08	5,661.76	9	629.08
Payment 06-27-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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				[
·······································				į		
Total	6,295.84	0.00	634.08	5,666.76		634.08



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

08-13-2007

(863) 465-7000

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

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

- * 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.

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

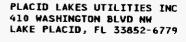
004305322	\$3,280.68	09-01-2007	\$0.00
Account Number	Account Balance	Due Date	Minimum Due

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

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





Account/Po	licy 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 Policy Credit Current Policy Bala	07-18-2007 07-18-2007 ance		-1,752.00 1,752.00		0.00		0.00
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008	5,661.76	3				
Policy Credit Policy Payment Current Policy Bala	07-18-2007 07-24-2007 Ince		-1,747.00	634 . 08	3,280.68		0.00
FEES Credit Service Fee Cur	07-18-2007 Prent Invoice	5.00	-5.00		0.00		0.00
		;					
Total		5,666.76	71,752.00	634.08	3,280.68		0.00

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

WORKERS COMPENSATION 991782 72570584

Auto-Owners Insurance
Life Home Car Business
The No Froblem' Pooch?

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

09-11-2007

(863) 465-7000

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.
- * 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 Current Policy Balance FEES Service Fee Current Invoice	3,280.68			3,280.68 5.00	7	468.66; 5.00
Total	3,280,68	0.00		3,285.66		473.66

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The The The The Thought

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

10-12-2007

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	::: Minimum Due :-
MONTHLY	004305322	\$2,817.02	11-01-2007	\$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	3,280.68					
Policy Payment 09-25-2007 Current Policy Balance FEES Payment 09-25-2007	5.00		468.66	2,812.02	6	468.67
Service Fee Current Invoice			5.00	5.00		5.00
		1				
		!				
			:			
Total	3,285.68	0.00	473.66	2,817.02		473.67

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

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$2,348.35	12-01-2007	\$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 10-31-2007 Current Policy Balance FEES Payment 10-31-2007	2,812.02 5.00		468.67 5.00	2,343.35	5	468.67
Service fee Current Invoice			9.40	5.00		5.00
- Fotal	2,817.92	0.00	473 67	2,348,35	Section 1997	473.67

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Roblem People*

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

12-12-2007

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum: Due
MONTHLY	004305322	\$1,879.68	01-01-2008	\$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	2,343.35					
Policy Payment 11-30-2007 Current Policy Balance FEES	5.00		468.67	1,874.68	4	468.67
Payment 11-30-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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		Carre				
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			3			
Total	2,348.35	0.00	473.67	1,879.68		473.67

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The No Roblem' Republic

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

01-14-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$1,411.01	02-01-2008	\$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
**ORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008	1,874.68					
Policy Payment 12-27-2007 Current Policy Balance			468.67	1,406.01	3	468.6
EES Payment 12-27-2007 Service Fee Current Invoice	5.00		5.00	5.00		5.0
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Total .				m (7 podroje jednosti sa nasta		stemato, mais access
1 V(I)	1,879.68	0.00	473.67	1,411.01		473.67



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

02-11-2008

(863) 465-7000

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	1,406.01					
Policy Payment 01-29-2008 Current Policy Balance			468.67	937.34	2	468.67
FEES Payment 01-29-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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Total	1,411.01	0,00	473,67	942.34	rysis sa	473.67

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
The MoRodom Reals*

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

03-12-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$473.67	04-01-2008	\$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	937.34					
Policy Payment 02-26-2008 Current Policy Balance			468.67	468.67	1	468.67
Payment 02-26-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
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	:					
Total	942,34	0.00	473.67	473.67		473.67

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

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

- * 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.
- * 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/Po	licy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Prats Left	Minimum Due
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008	468.67					
Policy Payment Current Policy Bala	03-28-2008 nce			468.67	0.00		0.00
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009						
Renewal Current Policy Bala	04-21-2008 ince		7,189.00		7,189.00		1,198.16
FEES Payment Service Fee Cur	03-28-2008 rent Invoice	5.00	5.00	5.00	0.00		5.00
·							
Total		973.67	7,194.00	473.67	7,189,00		1,203.16



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

06-11-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$5,995.84	07-01-2008	\$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.
- * 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
ORKERS COMPENSATION Policy: 99178 Effective: Expiration:	2 72570584 06-01-2008 06-01-2009	7,189.00					
Policy Payment Current Policy Balance	05-28-2008			1,198.16	5,990.84	10	599.08
EES Payment	05-28-2008	5.00					277100
Service Fee Current Invoice	20 2000			5.00	5.00		5.00
				·			
Total	018 1 P. J. 1888.	7,194,00	0,00	1,203.16	5,995,84		604.08

(863) 465-7000

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

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.
- * 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 (-)	Pa ments Applied,	Current Balance	Pmts Left	Minimum Due
WORKERS COMPENSATION Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009	5,990.84					
Policy Payment 06-24-2008 Current Policy Balance			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
						S
Total	5,995,84	0.00	604.08	5,396.76		694.08

Auto-Owners Insurance
Life Home Car Business
The No Roblem Regular

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

08-12-2008

(863) 465-7000

Billing Plan	Account Number	Account Balance	Due Date	Minimum Due
MONTHLY	004305322	\$4,797.68	09-01-2008	\$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.
- * 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: 06-01-2008 Expiration: 06-01-2009 Policy Payment 07-29-2008 Current Policy Balance FEES Payment 07-29-2008 Service Fee Current Invoice	5,391.76 5.00		599.08 5.00	4,792.68 5.00	8	599.08 5.00
Total	5,396,76	0,00	604.08	4,797.68		604,08



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

09-11-2008

(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	\$6,537.60	10-01-2008	\$2,943.08

- * 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.
- * 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.
- * 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

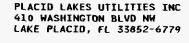
Account Number	Account Balance	Due Date	Minimum Due
004305322	\$6,537.60	10-01-2008	\$2,943.08

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**

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





Account/Po	licy 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						
Audit Current Policy Bala	09-05-2008 ince		2,339.00		2,339.00		2,339.00
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009	4,792.68					
Policy Payment Current Policy Bala	08-26-2008 nce			599.08	4,193.60	7	599.08
FEES Payment Service Fee Cur	08-26-2008 rent Invoice	5.00		5.00	5.00		5.00
			:				
Total		4,797.68	2,339.00	604.08	6,537.60		2,943.08

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

WORKERS COMPENSATION

991782 72570584

FIRST INSURANCE OF LAKE PLACID INC 255 E INTERLAKE BLVD LAKE PLACID, FL 33852-9621 Auto-Owners Insurance
Life Home Car Business
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

10-13-2008

(863) 465-7000

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

- * 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/Po	licy Information	Previous Balance	New Charges/ Credits (-)	Payments Applied	Current Balance	Pmts Left	
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2007 Expiration: 06-01-2008	2,339.00					
Revised Audit Policy Credit Current Policy Bala	09-22-2008 09-22-2008 Inca		-2,927.00 588.00		0.00		0.00
WORKERS COMPENSATION	Policy: 991782 72570584 Effective: 06-01-2008 Expiration: 06-01-2009	4,193.60					
Policy Change Policy Credit Current Policy Bala	09-19-2008 09-22-2008 ance		-583.00		3,610.60	6	601.76
FEES Credit Service Fee Cur	09-22-2008 rrent Invoice	5.00	-5.00		5.00		5.00
Total		6,537.60	-2,927.00	9,00	3,615.60		606.76



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

11-11-2008

(863) 465-7000

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

- * 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: 06-01-2008 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
			1			
Total	3,615.60	0.00	606,76	3,013.84		606,76

Auto-Owners Insurance
Life Home Car Business
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P.O. Box 30315, LANSING, MICHIGAN 48909-7815

12-12-2008

(863) 465-7000

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

- * 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: 06-01-2008 Expiration: 06-01-2009	3,008.84					
Policy Payment 11-26-2008 Current Policy Balance	5.00		601.76	2,407.08	4	601.77
Payment 11-26-2008 Service Fee Current Invoice	5.00		5.00	5.00		5.00
Total	5,013.84	0.00	606.76	2,412,08		