

**REPORT ON EXAMINATION**  
**OF**  
**AMCOMP ASSURANCE CORPORATION**  
**NORTH PALM BEACH, FLORIDA**

**AS OF**  
**DECEMBER 31, 2005**

**BY THE**  
**OFFICE OF INSURANCE REGULATION**

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Tallahassee, Florida

February 27, 2007

Kevin M. McCarty  
Commissioner  
Office of Insurance Regulation  
State of Florida  
Tallahassee, Florida 32399-0326

Honorable Walter Bell  
Secretary, Southeastern Zone, NAIC  
Commissioner  
Alabama Department of Insurance  
201 Monroe Streets, Suite 1700  
Montgomery, Alabama 36104

Dear Sirs and Madam:

Pursuant to your instructions, in compliance with Section 624.316, Florida Statutes, and in accordance with the practices and procedures promulgated by the National Association of Insurance Commissioners (NAIC), we have conducted an examination as of December 31, 2005, of the financial condition and corporate affairs of:

**AmCOMP ASSURANCE CORPORATION  
701 US HIGHWAY 1  
NORTH PALM BEACH, FLORIDA 33408**

Hereinafter referred to as the "Company". Such report of examination is herewith respectfully submitted.

## SCOPE OF EXAMINATION

This examination covered the period of January 1, 2003 through December 31, 2005. This examination commenced, with planning at the Office, on May 6, 2006, to May 10, 2006. The Company was last examined by representatives of the Florida Office of Insurance Regulation (Office) as of December 31, 2002. The fieldwork commenced on May 1, 2006, was suspended on May 13, 2006. Fieldwork resumed on August 21, 2006 and concluded as of February 27, 2007. The examination included any material transactions and/or events occurring subsequent to the examination date and noted during the course of the examination.

This financial examination was an association zone statutory financial examination conducted in accordance with the Financial Condition Examiners Handbook, Accounting Practices and Procedures Manual and annual statement instructions promulgated by the NAIC as adopted by Rules 69O-137.001(4) and 69O-138.001, Florida Administrative Code, with due regard to the statutory requirements of the insurance laws and rules of the State of Florida.

In this examination, emphasis was directed to the quality, value and integrity of the statement assets and the determination of liabilities, as those balances affect the financial solvency of the Company.

The examination included a review of the corporate records and other selected records deemed pertinent to the Company's operations and practices. In addition, the NAIC IRIS ratio report, the A.M. Best Report, the Company's independent audit reports and certain work papers prepared by the Company's independent certified public accountant (CPA) were reviewed and utilized where applicable within the scope of this examination.

We valued and verified the integrity of the balances of the Company's assets and liabilities as reported in its annual statement as of December 31, 2005, as those balances affect the financial solvency of the Company.

Transactions subsequent to year-end 2005 were reviewed where relevant and deemed significant to the Company's financial condition.

This report of examination is confined to financial statements and comments on matters that involve departures from laws, regulations or rules, or which are deemed to require special explanation or description.

### **Status of Adverse Findings from Prior Examination**

The following is a summary of adverse findings contained in the Office's prior examination report, as of December 31, 2002, along with the resulting action taken by the Company.

#### **Custody Agreement**

The Company and its affiliates' custodial agreement with AmSouth Bank did not comply with Rule 69O -143.042, Florida Administrative Code. The agreement gave the custodian the right to use the securities to secure the repayment of any liability owed by any member of the affiliated group, regardless of the manner in which title to the securities were held.

**Resolution:** The Company submitted a new custody agreement to the Office on August 30, 2004; however, it did not comply with Rule 69O-43.042, Florida Administrative Code.

## HISTORY

### General

AmCOMP Assurance Corporation was purchased by AmCOMP Preferred Insurance Company from a subsidiary of American General Insurance on October 31, 1997. Prior to its purchase, the Company was known as Thomas Jefferson Insurance Company and was in run-off since 1993. In anticipation of the Company's sale, the Company entered into an assumption reinsurance agreement with its previous parent company, Independent Fire Insurance Company whereby all of its policy liabilities were assumed by Independent Fire Insurance Company. The Company began writing direct premiums again during 1998.

The Company, along with its parent and its parent's parent was collectively defendants in identical actions commenced in Pennsylvania and Florida courts by the Insurance Commissioner of Pennsylvania, acting in her capacity as liquidator of Reliance Insurance Company. These complaints allege preferential payments made by Reliance Insurance Company under reinsurance contracts. Although, the ultimate results of these legal actions and other related claims cannot presently be determined, the Company's parent accrued \$ 1.3 million dollars as of December 31, 2005 related to these matters.

In accordance with Section 624.401(1), Florida Statutes, the Company was authorized to transact the following insurance coverage in Florida on December 31, 2005:

Workers' Compensation

The articles of incorporation and the bylaws were not amended during the period covered by this examination.

## Capital Stock

As of December 31, 2005, the Company's capitalization was as follows:

Number of authorized common capital shares	2,000,000
Number of shares issued and outstanding	1,800,000
Total common capital stock	\$1,800,000
Par value per share	\$1.00

Control of the Company was maintained by its parent, AmCOMP Preferred Insurance Company, who owned 100 percent of the stock issued by the Company, who in turn was 100 percent owned by AmCOMP Inc., a Delaware corporation. The controlling individuals of AmCOMP, Inc. were Samuel Stephens who owned 33 % of the common and preferred stock, Welsh, Carson, Anderson & Stowe VII, L.P. who owned 36 % of the common and preferred stock, and The Sprout Group who owned 25% of the common and preferred stock.

## Profitability of Company

The following table shows the profitability trend (in dollars) of the Company for the period of examination, as reported in the filed Annual Statement.

	2005	2004	2003
Premiums Earned	94,943,062	67,039,000	60,786,056
Net Underwriting Gain/(Loss)	8,993,368	389,888	5,053,927
Net Income	6,077,537	(2,017,087)	1,170,710
Total Assets	208,986,341	178,588,521	209,370,903
Total Liabilities	153,649,505	130,867,878	181,864,106

Surplus As Regards Policyholders	55,336,836	47,720,643	27,506,797
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## Dividends to Stockholders

In accordance with Section 628.371, Florida Statutes, the Company declared and paid no dividends to its stockholder in 2003, 2004 and 2005.

## Management

The annual shareholder meeting for the election of directors was not held in accordance with Sections 607.1601 and 628.231, Florida Statutes since no shareholder meetings were held in 2003, 2004 or 2005. On December 22, 2006, a written consent to resolutions in lieu of an annual meeting of the sole shareholder was executed. Directors serving as of December 31, 2005, were:

### Directors

#### Name and Location

#### Principal Occupation

Samuel Stephens  
Linville, North Carolina

Chairman of the Board, AmCOMP, Inc.

Frederick Lowe  
Tequesta, Florida

Director, President, CEO, AmCOMP, Inc..

Debra Cerre-Ruedisili  
Jupiter, Florida

Director, Executive VP, COO, AmCOMP, Inc.

Paul Queally  
New Canaan, Connecticut

Director, AmCOMP, Inc.

Sean Traynor  
Rye, New York

Director, AmCOMP, Inc.

The Board of Directors in accordance with the Company's bylaws appointed the following senior officers:

## Senior Officers

Name	Title
Debra Cerre-Ruedisili	President
Kumar Gursahaney	Treasurer, CFO and Senior Vice President
Melody Misiaszek	Secretary

The Company's board appointed several internal committees in accordance with Section 607.0825, Florida Statutes. Following are the principal internal board committees and their members as of December 31, 2005:

Audit Committee	Investment Committee
Daniel Thomas <sup>1*</sup>	Frederick Lowe <sup>1</sup>
Paul Queally	Debra Cerre-Riedisili
Sean Traynor	Samuel Stephens
	Paul Queally
	Sean Traynor
<sup>1</sup> Chairman *Resigned 1/31/05	

The Company did maintain an audit committee whose members were all directors of the Company.

### Conflict of Interest Procedure

The Company had adopted a policy statement requiring annual disclosure of conflicts of interest for its officers but not for its directors. Currently, the Company has a form for the acknowledgement of the Florida law requirements regarding director conflicts of interest.

### Corporate Records

The recorded minutes of the shareholder, Board of Directors, and certain internal committee adequately documented its meetings and approval of Company transactions in accordance with Section 607.1601, Florida Statutes, including the authorization of investments as required by Section 625.304, Florida Statutes.

There was no documentation in the Board of Directors' minutes that the previous examination report was reviewed. The Company stated that they would add this item to the agenda of future Board of Director meetings.

### **Acquisitions, Mergers, Disposals, Dissolutions, and Purchase or Sales Through Reinsurance**

There were no acquisitions, mergers, disposals, dissolutions, or purchase or sales through reinsurance during the period under examination.

### **Surplus Debentures**

The Company had outstanding a \$ 5,000,000 subordinate surplus note to AmCOMP, Inc. (its ultimate parent), issued on December 31, 2000 in return for \$ 5,000,000 in cash. The Company also had outstanding a \$ 2,000,000 subordinate surplus note to AmCOMP, Inc. (its ultimate parent) issued on December 31, 2002 in return for cash.

On March 31, 2003, the Company issued a \$ 2,000,000 subordinate note to AmCOMP, Inc. (its ultimate parent) in return for \$ 2,000,000 in cash. On December 4, 2003, the Company issued a \$ 6,500,000 subordinate note to AmCOMP, Inc. (its ultimate parent) in return for \$ 6,500,000 in cash. On June 30, 2004, the Company issued a \$ 8,000,000 subordinate note to AmCOMP Preferred Insurance Company, its parent, in return for \$ 8,000,000 in cash. On September 24, 2004, the Company issued a \$ 4,000,000 subordinate note to AmCOMP Preferred Insurance Company, its parent, in return for \$ 4,000,000 in cash.

As of December 31, 2005, the Company's outstanding surplus notes amounted to \$ 27,500,000.

## **AFFILIATED COMPANIES**

The Company was a member of an insurance holding company system as defined by Rule 69O-143.045(3), Florida Administrative Code. The latest holding company registration statement was filed with the State of Florida on December 12, 2005, as required by Section 628.801, Florida Statutes, and Rule 69O143.046, Florida Administrative Code.

**Subsequent event:** The Company filed an updated holding company registration statement on July 14, 2006.

The following agreements were in effect between the Company and its affiliates:

### **Tax Allocation Agreement**

The Company, along with its parent and affiliates, filed a consolidated federal income tax return. On December 31, 2005, the method of allocation between the various companies was based upon a stand alone tax computation for each company.

### **Cost Sharing Agreement**

The Company had a cost sharing agreement with Pinnacle Administrative Company, an affiliate, at December 31 2005. The agreement calls for the Company to pay a monthly fee equal to the cost of the property allocated by the square footage occupied by the Company.

### **Management Agreement**

The Company had a management contract with Pinnacle Administrative Company, an affiliate, at December 31, 2005. The contract included marketing, underwriting, billings, collection, claims administration, reinsurance, policy issuance, accounting, reporting, investing and general

administration. For these services, Pinnacle Administrative Company was paid the amount of \$ 33,373,189 during the calendar year 2005.

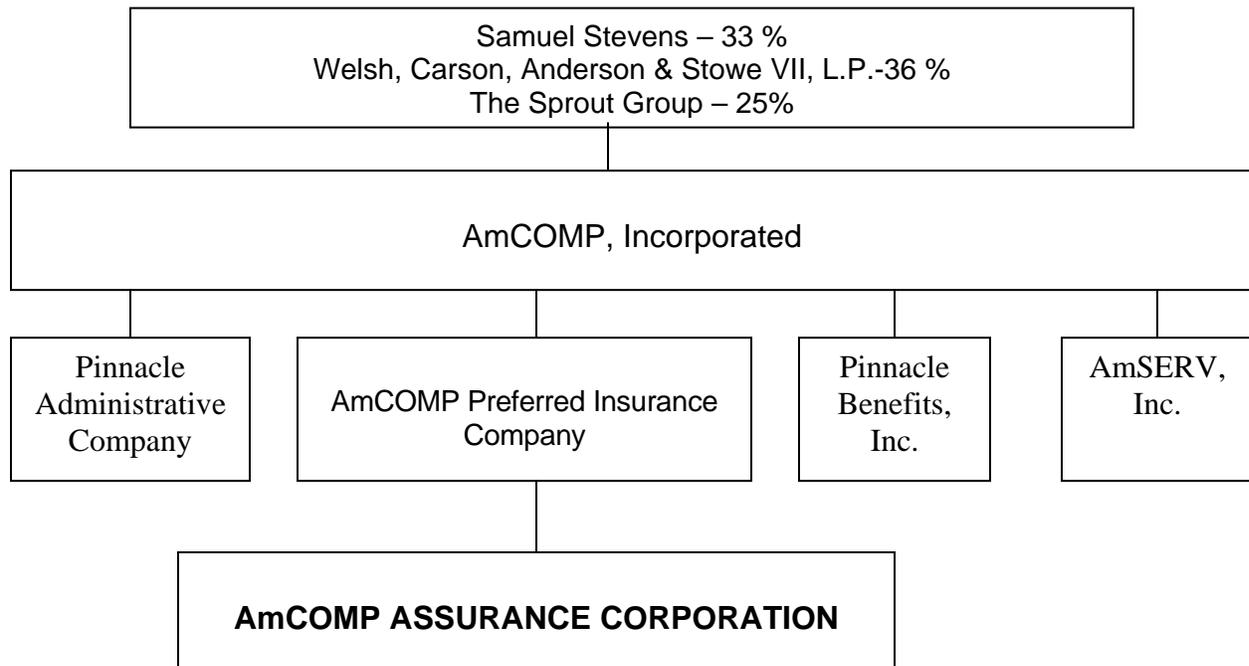
### **Service Company Contract**

Pinnacle Administrative Company had a service contract with Pinnacle Benefits, Inc. to provide the claims administration for the Company. Pinnacle Administrative Company paid Pinnacle Benefits, Inc. a yearly amount equal to three percent of the earned-normal audited standard premium.

A organizational chart as of December 31, 2005, reflecting the holding company system, is shown below. Schedule Y of the Company's 2005 annual statement provided a list of all related companies of the holding company group.

**AmCOMP ASSURANCE CORPORATION  
ORGANIZATIONAL CHART**

**DECEMBER 31, 2005**



**FIDELITY BOND AND OTHER INSURANCE**

The Company was included in AmCOMP, Inc.'s fidelity bond coverage up to \$ 2,000,000 with a deductible of \$ 100,000, which adequately covered the suggested minimum amount of coverage for the AmCOMP and its subsidiaries as recommended by the NAIC. The Company was also included in AmCOMP, Inc.'s general business insurance coverage.

## PENSION, STOCK OWNERSHIP AND INSURANCE PLANS

The Company had no employees.

### STATUTORY DEPOSITS

The following securities were deposited with the State of Florida as required by Section 624.411,

Florida Statutes:

STATE	DESCRIPTION	RATE	MATURITY DATE	PAR VALUE	MARKET VALUE
FL	USTNTS	4.8%	02/15/29	\$ 555,000	\$ 607,009
FL	USTNTS	4.8%	02/15/29	1,130,000	1,235,892
FL	USTBLS	4.9%	02/15/11	315,000	324,437
TOTAL FL DEPOSITS				\$ 2,000,000	\$ 2,167,338
AK	USTNTS	4.8%	02/15/29	5,000	5,469
AK	USTNTS	4.8%	02/15/12	100,000	102,688
IL	USTNTS	4.1%	08/15/10	6,000,000	5,973,060
LA	USTNTS	4.8%	02/15/29	30,000	32,811
LA	USTNTS	4.9%	2/15/2011	20,000	20,588
NM	USTNTS	4.8%	02/15/29	70,000	76,560
NM	USTNTS	4.8%	02/15/29	10,000	10,937
NM	USTNTS	4.8%	02/15/29	10,000	10,937
NM	USTNTS	4.8%	02/15/29	70,000	76,560
NM	USTNTS	4.7%	11/15/08	40,000	40,384
NM	USTNTS	4.7%	11/15/08	55,000	55,529
NC	USTNTS	4.8%	02/15/29	130,000	142,182
NC	USTNTS	4.6%	05/15/06	3,000,000	3,003,060
NC	USTNTS	4.0%	09/30/07	3,000,000	2,979,150
SC	USTNTS	4.9%	02/15/12	500,000	514,980
VA	USTNTS	4.9%	02/15/11	505,000	520,130
TOTAL OTHER DEPOSITS				\$ 13,545,000	\$ 13,565,025
TOTAL SPECIAL DEPOSITS				\$ 15,545,000	\$ 15,732,363

## **CERTIFICATION OF COMPLIANCE WITH EXECUTIVE ORDER 13224**

The Company had established and implemented procedures and guidelines for complying with Executive Order 13224: Blocking Property and Prohibiting Transactions with Persons Who Permit, Threaten to Commit, or Support Terrorism. The Company had signed the certification form.

### **INSURANCE PRODUCTS AND RELATED PRACTICES**

#### **Territory and Plan of Operation**

The Company was authorized to transact insurance in the following states:

Alabama	Arizona	Arkansas	Colorado
Florida	Georgia	Illinois	Indiana
Kentucky	Louisiana	Mississippi	Missouri
New Mexico	North Carolina	Ohio	Oklahoma
South Carolina	Tennessee	Texas	Virginia
West Virginia	Wisconsin		

#### **Treatment of Policyholders**

The Company established procedures for handling written complaints in accordance with Section 626.9541(1) (j), Florida Statutes.

The Company maintained a claims procedure manual that included detailed procedures for handling each type of claim in accordance with Section 626.9541(i)3,a, Florida Statutes..

## REINSURANCE

The reinsurance agreements reviewed were found to comply with NAIC standards with respect to the standard insolvency clause, arbitration clause, transfer of risk, reporting and settlement information deadlines.

### **Assumed**

The Company and its parent, AmCOMP Preferred Insurance Company, entered into an inter company pooling agreement effective January 1, 2001. The agreement applied to business retained after all other reinsurance assumptions and cessions. Under the terms of the agreement, the Company ceded 100 percent of the net written premiums to AmCOMP Preferred Insurance Company, who, in turn, retro ceded to the Company a total of 21 percent of the combined net written premiums of AmCOMP Preferred Insurance Company and the premiums assumed under this agreement by AmCOMP Preferred Insurance Company. The Company and AmCOMP Preferred Insurance Company shared in the combined net losses and expenses of both companies based on the retro ceded percentage. Effective January 1, 2004, the pooling percentages were adjusted to 63 percent for AmCOMP Preferred Insurance Company and 37 percent for the Company. The pooling agreement between the Companies was amended in December 2003 to include a related reinsurance trust agreement.

### **Ceded**

The Company ceded risk on an excess of loss basis to the following authorized reinsurers: American Re-Insurance Company, Employers Reinsurance Corporation, GE Reinsurance Corporation, Hannover RA, and Max Re Ltd. The Company executed reinsurance commutation and releases agreements with Max RE commuting the January 1, 2001 and January 1, 2002 quota

share agreements which it had accounted for using deposit accounting in its annual statement. The Company commuted its quota share agreement it entered into on January 1, 2003 with Alea London Ltd, Hannover RA, and Swiss Reinsurance America Corporation, on July 1, 2005. The Company commuted its quota share agreement it entered into on July 1, 2004 with Swiss Reinsurance America Corporation and General Reinsurance Corporation on July 1, 2005.

### **ACCOUNTS AND RECORDS**

An independent Certified Public Accountant audited the Company's statutory basis financial statements annually for the years 2003, 2004 and 2005, in accordance with Section 624.424(8), Florida Statutes. Supporting work papers were prepared by the CPA as required by Rule 69O-137.002, Florida Administrative Code.

The Company's accounting records were maintained on a computerized system. The Company's balance sheet accounts were verified with the line items of the annual statement submitted to the Office.

The Company maintained its principal operational offices in North Palm Beach, Florida, where this examination was conducted.

The Company and non-affiliates had the following agreements:

### **Custodial Agreement**

The Company had a custodial agreement with AmSouth Bank dated August 20, 2004. The agreement was not in accordance with paragraph (2)(a), (b), (c), (d), (f), (g), (h),(j) and (l) of Rule 69O-143.042, Florida Administrative Code.

### **Independent Auditor Agreement**

The Company had an agreement with Deloitte & touché LLP to perform an audit of its GAAP and Statutory financial statements for the years 2002, 2003 and 2004.

### **Risk-Based Capital**

The Company reported its risk-based capital at an adequate level.

## **FINANCIAL STATEMENTS PER EXAMINATION**

The following pages contain financial statements showing the Company's financial position as of December 31, 2005, and the results of its operations for the year then ended as determined by this examination. Adjustments made as a result of the examination are noted in the section of this report captioned, "Comparative Analysis of Changes in Surplus."

**AmCOMP ASSURANCE CORPORATION**  
**Assets**

**DECEMBER 31, 2005**

Classification	Per Company	Examination Adjustments	Per Examination
Bonds	\$149,938,490	\$0	149,938,490
Stocks:			
Common			0
Real Estate:			
Properties			
occupied by Company			0
Other properties			0
Cash and Short-term Investments	(4,189,095)		-4,189,095
Interest and dividend			
income due & accrued	1,886,652		1,886,652
Agents' Balances:			
Uncollected premium	5,415,196		5,415,196
Deferred premium	44,318,377		44,318,377
Reinsurance Recoverable	1,966,025		1,966,025
Current federal income tax recoverable	978,183		978,183
Net deferred tax asset	5,524,436		5,524,436
Guarantee funds receivable	3,035,257		3,035,257
Aggregate write-in for			
other than invested assets	112,820		112,820
<b>Totals</b>	<b>\$208,986,341</b>	<b>\$0</b>	<b>\$208,986,341</b>

**AmCOMP ASSURANCE CORPORATION**  
**Liabilities, Surplus and Other Funds**

**DECEMBER 31, 2005**

Classification	Per Company	Examination Adjustments	Per Examination
Losses	\$74,772,846		\$74,772,846
Loss adjustment expenses	10,770,337		10,770,337
Commission payable	4,762,719		4,762,719
Other expenses	833,802		833,802
Taxes, licenses and fees	14,219,174		14,219,174
Unearned premium	40,553,967		40,553,967
Advanced premiums	366,735		366,735
Ceded reinsurance premiums payable	65,561		65,561
Payable to parent, subsidiaries and affiliates	<u>7,304,364</u>		<u>7,304,364</u>
Total Liabilities	\$153,649,505		\$153,649,505
Common capital stock	\$1,800,000		\$1,800,000
Surplus notes	\$27,500,000		\$27,500,000
Gross paid in and contributed surplus	24,666,534		24,666,534
Unassigned funds (surplus)	<u>1,370,302</u>		<u>1,370,302</u>
Surplus as regards policyholders	<u>\$55,336,836</u>		<u>\$55,336,836</u>
Total liabilities, capital and surplus	<u>\$208,986,341</u>	\$0	<u>\$208,986,341</u>

**AmCOMP ASSURANCE CORPORATION  
Statement of Income**

**DECEMBER 31, 2005**

	<b>Underwriting Income</b>	
Premiums earned		\$94,943,062
DEDUCTIONS:		
Losses incurred		43,864,505
Loss expenses incurred		9,546,356
Other underwriting expenses incurred		32,538,833
Aggregate write-ins for underwriting deductions		0
Total underwriting deductions		<u>\$85,949,694</u>
Net underwriting gain or (loss)		\$8,993,368
	<b>Investment Income</b>	
Net investment income earned		\$4,611,123
Net realized capital gains or (losses)		(78,636)
Net investment gain or (loss)		<u>\$4,532,487</u>
	<b>Other Income</b>	
Net gain or (loss) from agents' or premium balances charged off		(\$592,099)
Finance and service charges not included in premiums		0
Aggregate write-ins for miscellaneous income		76,819
Total other income		<u>(\$515,280)</u>
Net income before dividends to policyholders and before federal & foreign income taxes		\$13,010,575
Dividends to policyholders		<u>3,056,956</u>
Net Income, after dividends to policyholders, but before federal & foreign income taxes		\$9,953,619
Federal & foreign income taxes		<u>819,562</u>
Net Income		\$9,134,057
	<b>Capital and Surplus Account</b>	
Surplus as regards policyholders, December 31 prior year		\$47,720,643
	<b>Gains and (Losses) in Surplus</b>	
Net Income		\$6,077,537
Change in net deferred income tax		205,463
Change in non-admitted assets		589,063
Change in provision for reinsurance		0
Change in excess statutory over statement reserves		0
Surplus adjustments: Paid in		0
Aggregate write-ins for gains and losses in surplus		744,129
Examination Adjustment		0
Change in surplus as regards policyholders for the year		<u>\$7,616,192</u>
Surplus as regards policyholders, December 31 current year		<u>\$55,336,835</u>

## COMMENTS ON FINANCIAL STATEMENTS

### Liabilities

#### Losses and Loss Adjustment Expenses \$85,543,183

An outside actuarial firm appointed by the Board of Directors, rendered an opinion that the amounts carried in the balance sheet as of December 31, 2005, make a reasonable provision for all unpaid loss and loss expense obligations of the Company under the terms of its policies and agreements.

The Office actuary reviewed work papers provided by the Company and was in concurrence with this opinion.

#### Compliance with previous directives

The Company has taken the necessary actions to comply with the comments made in the 2002 examination report issued by the Office, except that the custodial agreement with AmSouth Bank still does not comply with Rule 69O-143.042, Florida Administrative Code. **It is recommended that the Company amend the custodial agreement to comply with the Florida Administrative Code.**

Subsequent event: The Company submitted an amended custodial agreement to the Office on April 20, 2007.

#### Current examination comments and corrective action

This examination found no other material findings as of December 31, 2005.

## CAPITAL AND SURPLUS

The Company meets the surplus requirement.

A comparative analysis of changes in surplus is shown below.

### AmCOMP ASSURANCE CORPORATION COMPARATIVE ANALYSIS OF CHANGES IN SURPLUS

DECEMBER 31, 2005

The following is a reconciliation of surplus as regards policyholders between that reported by the Company and as determined by the examination.

Surplus as Regards Policyholders  
per December 31, 2005, Annual Statement \$ 55,336,836

	<u>PER COMPANY</u>	<u>PER EXAM</u>	<u>INCREASE (DECREASE) IN SURPLUS</u>
ASSETS:			
No adjustments			0
LIABILITIES:			
No adjustments			0
Net Change in Surplus:			<u>0</u>
Surplus as Regards Policyholders December 31, 2005, Per Examination			<u>\$ 55,336,836</u>

## **SUBSEQUENT EVENTS**

On February 10, 2006, AmCOMP Inc., the Company's ultimate parent, completed its initial public offering of 10,500,000 shares of its common stock at a price of \$ 9.00 per share.

## CONCLUSION

The customary insurance examination practices and procedures as promulgated by the NAIC have been followed in ascertaining the financial condition of **AmComp Assurance Corporation** as of December 31, 2005, consistent with the insurance laws of the State of Florida.

Per examination findings, the Company's Surplus as regards policyholders was \$55,336,836, which was in compliance with Section 624.408, Florida Statutes.

In addition to the undersigned, Kethessa Carpenter, CPA, Financial Examiner/Analyst Supervisor, Richard Schaaf, Financial Specialist, Tina Hancock, Financial Examiner/Analyst II and Joseph Boor, FCAS, Office Actuary, participated in the examination.

Respectfully submitted,

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Roger Kelley  
Financial Examiner/Analyst II  
Florida Office of Insurance Regulation

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Mary James, CFE  
Financial Administrator  
Florida Office of Insurance Regulation