

Sultan "Exhibit A"

CIGA Reserves

Additional Claims Assumed by HAIC, MNIC and MRC

Ref	A Redistribution	B Claims allocation	C Total	D Percentage
E	43,638,208.00	(1,842,323.00)	41,795,885.00	56.44%
F	10,091,060.00	-	10,091,060.00	13.63%
G	22,767,435.00	(596,362.00)	22,171,073.00	29.94%
	76,496,703.00	(2,438,685.00)	74,058,018.00	100.00%

Total Reduction of Claims against MIC and EIC

H	33,720,766.00	1,835,638.00	35,556,304.00	73.50%	EIC Claims Reduction
I	12,157,955.00	26,343,763.00	38,501,718.00	26.50%	MIC Claims Reduction
	45,878,721.00	28,179,301.00	74,058,022.00	100.00%	
		Difference	4.00		

J=CH*DE
 K=CI*DE
 L=CI*DF
 M=CH*DF
 N=CH*DG
 O=CI*DG

20,066,796.72
 21,729,090.53
 5,246,199.63
 4,844,960.92
 10,644,646.36
 11,526,427.84
 74,058,022.00

170.13012.EIC
 170.13012.MIC
 685.13012.MIC
 685.13012.EIC
 756.13012.EIC
 756.13012.MIC

MNIC receivable from EIC
 MNIC receivable from MIC
 MRC receivable from MIC
 MRC receivable from EIC
 HAIC receivable from EIC
 HAIC receivable from MIC

CIGA reserves
 Intercompany Pooling
 As of 12/31/2004

G/L accounts	Description	Co.	Ref	CIGA Claims adjustment to match CLO	Ref	CIGA Redistribution A/R, (A/P)	Total Adjustments
170.13012	Receivable from Affilia MNIC	C2		1,842,323	A3	43,638,208	41,795,885
540.30002	Payable to Affiliates EIC	C4		1,835,538	A5	(33,720,766)	(35,556,304)
672.30002	Payable to Affiliates MIC	C1		26,343,763	A2	(12,157,955)	(38,501,718)
685.13012	Receivable from Affilia MRC			0	A6	10,091,060	10,091,060
756.13012	Receivable from Affilia HAIC	C3		596,362	A4	22,767,435	22,171,074
	Total	B		30,617,985		30,617,982	(3)