

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO
CIVIL DIVISION

ANN H. WOMER BENJAMIN,
Superintendent,
Ohio Department of Insurance, in her Capacity
as Rehabilitator of Colonial
Insurance Company

Plaintiff,

v.

COLONIAL INSURANCE COMPANY,
(In Rehabilitation)

Defendant.

CASE NO. 03 CVC 01 00597

JUDGE DAVID FAIS

NOTICE OF FILING OF THE REHABILITATION PLAN FOR COLONIAL
INSURANCE COMPANY

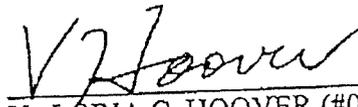
Pursuant to R.C. 3903.14(D), please take Notice that the Plaintiff, Ann H. Womer Benjamin, Superintendent, Ohio Department of Insurance, in her capacity as Rehabilitator of Colonial Insurance Company ("Colonial") is filing the Rehabilitation Plan for Colonial as attached to this Notice as Exhibit 1.

Respectfully Submitted,

JIM PETRO
ATTORNEY GENERAL STATE OF OHIO

By Special Counsel:

KOHRMAN JACKSON & KRANTZ, P.L.L.



VALORIA C. HOOVER (#0059596)

FILED
COMMON PLEAS COURT
FRANKLIN COUNTY, OHIO
2003 NOV - 7 AM 11:05
CLERK OF COURTS - CV

One Cleveland Center, 20th Floor
1375 East Ninth Street
Cleveland, OH 44114-1793
Telephone: (216) 696-8700
Facsimile: (216) 621-6536
Ann H. Womer Benjamin, Superintendent,
Ohio Department of Insurance, in her
Capacity as Rehabilitator of
Colonial Insurance Company

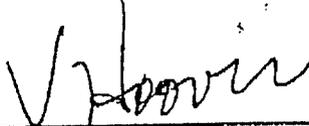
SCOTT MYERS (0040686)
LAWRENCE D. PRATT (0021870)
Assistant Attorneys General
Ohio Attorney General
Health and Human Services Section
30 E Broad Street, 26th Floor
Columbus OH 43215-3428
Telephone: (614) 466-8600
Facsimile: (614) 466-6090
Co-counsel for Plaintiff,
Ann H. Womer Benjamin

CERTIFICATE OF SERVICE

A copy of the foregoing Notice of Filing of the Rehabilitation Plan for Colonial Insurance Company has been served by Regular U.S. Mail, postage prepaid, on this

16 day of October, 2003 to the following:

Paul A. Chalko
880 E. 185th St.
Cleveland, OH 44119-2797
Attorney for the Board of Directors
of Colonial Insurance Company



VALORIA C. HOOVER (#0059596)

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO
CIVIL DIVISION

| | | |
|---|---|-------------------------------|
| ANN H. WOMER BENJAMIN, |) | CASE NO. 03 CVC 01 00597 |
| Superintendent, |) | |
| Ohio Department of Insurance, in her Capacity |) | JUDGE DAVID FAIS |
| as Rehabilitator of Colonial |) | |
| Insurance Company |) | |
| |) | |
| Plaintiff, |) | |
| |) | |
| v. |) | <u>PLAN OF REHABILITATION</u> |
| |) | |
| COLONIAL INSURANCE COMPANY, |) | |
| (In Rehabilitation) |) | |
| |) | |
| Defendant. |) | |

Background Information

Colonial Insurance Company (Colonial or the Company) was organized as a mutual protective association (MPA) on November 4, 1899 under provisions of Section 3919.31 of the Ohio Revised Code. The Company writes guaranteed renewable convalescent care (CC), Medicare Supplement (MS) and home healthcare or other miscellaneous policies (Other lines). The CC policies pay a fixed daily benefit to a claimant while they are receiving care in a nursing home. The MS policies pay for certain medical benefits not covered by Medicare. The Other lines policies pay certain home health care or other medical benefits. These products were marketed to senior citizens. The Company is licensed and operates solely in Ohio. The Company operated under a Supervision Order issued by the Ohio Department of Insurance on November 29, 2000 to minimize the policyholders' exposure to financial risks. In accordance with the Supervision Order, Colonial has not written new business since May of 2001. As such, Colonial has been in a run-off status whereby premium income is from renewal business only and will decline as the existing policyholders die, lapse, or voluntarily non renew their policies. The policies are guaranteed renewable contracts, so Colonial cannot cancel the policies as long as the policyholders continue to pay their premiums. Colonial has periodically increased rates as its claims experience has made rate increases

necessary. On January 16, 2003 the Company was placed into rehabilitation by the Franklin County Common Pleas Court. The rehabilitation was consented to by Colonial's Board of Directors. The following is the proposed rehabilitation plan (the Plan).

Reasons for the Plan of Rehabilitation

Class Action Litigation –

Colonial is a defendant in a class action lawsuit (Nunneker case). The plaintiffs in that litigation (the "Class Action Plaintiffs") are individual owners both, past and present, of CC insurance policies issued by Colonial and, in two separate suits sued Colonial, and its individual officers and directors. The complaints allege that Colonial, and its officers and directors, in their capacity as such, committed certain wrongful acts which harmed Class Action Plaintiffs. Both complaints make specific allegations of wrongdoing having to do with the services provided by an insurance company and the performance of typical job duties of directors and officers of an insurance company: pricing policies, adjusting premiums, hiring actuaries, determining documentation necessary for underwriting, evaluating claims, planning and designing of policies, evaluating reserves, "closing a block" of policies, and more.

In accordance with a Court order, the Nunneker case has been referred to mediation for resolution. Costs to continue to defend the Nunneker case and continue it through mediation will diminish existing assets, which should be preserved to fund policyholder benefits. If Class Action Plaintiffs were to prevail in the mediation, there are no available sources of funds to pay for any potential judgment without an assessment or large rate increases. Further as an MPA, any judgment awarded would create a situation whereby the policyholders would have to be assessed to pay themselves.

Current Financial Condition

Colonial was in hazardous financial condition as of December 31, 2002. The Company's audited financial statement reported a deficit, or negative net worth of (\$416,852), determined using statutory accounting principles. Colonial's most recent results of operations and financial condition have improved

as of August 31, 2003. The following is the unaudited statement of admitted assets, liabilities and deficit as of August 31, 2003:

| Assets: | 8/31/03 | | 12/31/02 | | Liabilities and Surplus: | |
|------------------|-------------|-----------|---|-------------|------------------------------|--|
| | (Unaudited) | | | | 8/31/03 (Unaudited) 12/31/02 | |
| Cash | \$482,799 | \$658,182 | Unpaid claim reserves - Medicare Supplement | \$1,070,000 | \$1,000,000 | |
| Invested assets | 8,496,067 | 8,221,557 | Convalescent Care | 2,400,000 | 2,656,000 | |
| All other assets | 105,601 | 131,775 | Active life reserves - Medicare Supplement | 658,640 | 687,029 | |
| | | | Convalescent Care | 3,892,161 | 4,007,174 | |
| | | | Other | 29,804 | 31,256 | |
| | | | Unearned premium reserves | 796,243 | 907,459 | |
| | | | Other policy reserves | 21,000 | 21,000 | |
| | | | Accounts payable and other liabilities | 269,990 | 118,448 | |
| | | | Total liabilities | 9,137,838 | 9,428,366 | |
| | | | Policyholders' surplus (deficit) | (53,371) | (416,852) | |
| | | | | \$9,084,467 | \$9,011,514 | |

The following is the unaudited statement of income for the eight months ended August 31, 2003:

| | Eight Months Ended August 31, 2003 (Unaudited) | | | | 2002 |
|------------------------------|--|-----------|---------|-----------|-----------|
| | MS | CC | Other | Total | |
| Premium written | \$3,600,427 | 1,571,492 | 82,592 | 5,254,511 | 8,341,689 |
| Change in unearned | 69,610 | 40,775 | (70) | 110,315 | 143,162 |
| Earned premium | 3,670,037 | 1,612,267 | 82,522 | 5,364,826 | 8,484,851 |
| Claims paid, net | 2,779,128 | 1,382,265 | 63,169 | 4,224,562 | 6,425,714 |
| Change in reserves | 41,611 | (371,012) | (1,453) | (330,854) | (501,934) |
| Incurred claims | 2,820,739 | 1,011,253 | 61,716 | 3,893,708 | 5,923,780 |
| Net underwriting gain (loss) | 849,298 | 601,014 | 20,806 | 1,471,118 | 2,561,071 |
| Commissions | 563,472 | 183,997 | 9,392 | 756,861 | 1,228,612 |
| Administrative expenses | 483,027 | 137,675 | 14,995 | 635,697 | 947,702 |
| Investment income, net | 62,159 | 220,219 | 1,640 | 284,018 | 470,226 |
| Net income (loss) | (\$135,042) | 499,561 | (1,941) | 362,578 | 854,983 |

The improved results are largely caused by positive loss reserve development in the CC active life reserves. Such loss reserves have experienced volatility in recent years and are difficult to estimate due to the inherent actuarial assumptions regarding mortality, claims experience, future rates, etc., used to determine the reserve amounts. Positive and negative fluctuations in the CC reserve estimates are likely to continue in the future and cannot be predicted with reasonable certainty. The reserve volatility is

further exacerbated as the run-off necessarily results in a declining number of Colonial policyholders. Thus, the inherent insurance risks are spread among fewer and fewer remaining policyholders causing any deviations from projections to have a significant impact on reported reserves. Even with the improved recent financial results, Colonial continues to operate with in hazardous financial condition.

Previous attempts by management to solve the capital impairment using reinsurance or sale of business segments have not been successful. The existence of the Nunneker case has also created a source of uncertainty making any potential sources of capital impractical to pursue, as other insurers or potential venture partners will not seriously consider any transaction without indemnification for such claims, which Colonial is not in a financial position to give. Further, as an MPA, there are no viable opportunities to raise new capital through surplus notes, stock issuance, or a restructuring of its capitalization through a transaction such as a merger or conversion. An assessment would also be impractical to implement as the policyholders assessed would include the recipients of the damages award. Further, making an assessment of individual policyholders, which would be in addition to their contractual premium payments, could result in further lapses as policyholders may opt to terminate coverage in an attempt to avoid paying an assessment. In addition, the costs and time it would take for Colonial to enforce and collect such an assessment would further erode Colonial's financial situation. These factors, combined with Colonial's current financial condition, put Colonial in a continuing impaired financial condition such that writing new business or pursuing other strategic options are not viable strategies as long as the litigation remains a potential claim against the Company.

Description of the Plan

Key operating objectives and assumptions of the Plan

The Rehabilitator seeks to avoid a possible court ordered liquidation of Colonial pursuant to Ohio Revised Code 3903.19 whereby the following would occur: (1) the Liquidator would immediately stop paying all policy claims for an unknown, extended period of time; (2) all in force policies would be

terminated; and (3) any potential or accrued causes of actions would be vested in the name of the Liquidator, rather than Colonial. In particular, the CC policies are a long-term asset accumulation policy with benefits paid over an extended period of time. The average policyholder is over age 75, and most cannot obtain replacement coverage. Further, as a member of an MPA, Colonial policyholders would not be eligible for coverage under the Ohio Life and Health Insurance Guaranty Association that protects policyholders of most insolvent insurance companies. Thus, the Rehabilitator does not believe a liquidation of Colonial is in the best interest of the policyholders. Maintaining existing insurance coverage for CC and Other lines policyholders is a primary component of the Plan.

Colonial will continue to operate as an MPA, and it will continue not writing any new business. The Rehabilitator will manage a long-term run-off of the CC and Other lines policies whereby the existing pool of assets (current invested assets and future premiums) are used to maximize contractual benefits available to the CC and Other lines policyholders. The Rehabilitator may manage the run-off with existing employees or contract with a third party administrator. The cost effectiveness of various options for managing the run-off in the future will depend on numerous factors related to the CC business in the future.

The Rehabilitator will attempt to locate a replacement carrier for the entire MS line of business to avoid any lapse in coverage to existing MS policyholders. A majority of Colonial's MS line of business offers industry standardized plans and has historically had positive operating results. Thus, a qualified carrier should not be difficult to locate. However, timing will likely be critical to successfully completing the transfer of the MS policies since potential assuming carriers will want to acquire the MS block of business as a whole. If delays occur in locating a replacement carrier, insurance agents may begin "cherry picking" the most profitable policyholders from the MS block, causing the value of the MS line of business to diminish. Thus, the Rehabilitator will contact at least two qualified carriers for the MS business and seek proposals to acquire the MS business as soon as practical if the Plan is approved.

Key financial assumptions of the Plan

Rate increases on CC renewal premium will be capped at seven percent (7%) beginning January 1, 2004. Benefits will be actuarially determined annually based on historical experience. Such policy benefits will be paid as a percentage of contractual benefits up to 100%. Administrative expenses to manage the run-off were projected based upon historical experience. Commissions on all future CC premiums written will cease to be accrued or paid if the Plan is approved. Current actuarial projections (Exhibit A) indicate policy benefits should continue to be paid at 100% based on Colonial's current financial condition and assets. In the event actual loss experience is worse than projected in the future, claims may be paid at less than 100%, as actuarially determined, to adhere to the seven percent rate increase cap proposed in the Plan. The MS line of business will be transferred to another carrier as soon as practical and the transfer is not expected to have a negative impact on Colonial's current financial condition.

The Class Action Plaintiffs' claims against Colonial shall be fully released and dismissed. The individual directors and officers of Colonial shall also be released from personal liability for any of the Claims by the Class Action Plaintiffs, and the Class Action Plaintiffs may proceed with their claims as against an insurance providing coverage for the directors and officers. The Rehabilitator will assign to the Class Action Plaintiffs any and all claims that Colonial has against its former actuarial firm.

Benefits of the Plan

All known and existing policyholder claims are expected to be paid in full and coverage will be maintained for CC and other lines policyholders. The Plan maximizes a limited pool of assets and future premiums from an impaired insurer for the benefit of future CC policyholder claims. The Plan minimizes uncertainty over Colonial's current financial position and resolves the class action litigation. Finally, it is the least disruptive option for policyholders as it avoids the delays and coverage gaps inherent in a court ordered liquidation.

Effects of the Plan

Policyholders – CC and Other lines policyholders will maintain existing coverage and receive maximum benefits available from a limited pool of assets. MS policyholders will obtain substantially similar coverage with a different carrier.

Membership Interest – members' interests will be extinguished, except for the possible return of assets if a surplus emerges from the run-off after all policyholder and other claims have been paid. All authority and powers are vested with the Rehabilitator.

Agents – all CC commissions accrued will be treated as a general claim and paid only if sufficient assets remain after payment of CC policyholder claims. Commissions on future CC premium will not be paid. All accrued MS commissions will be paid. Commissions on future MS premium will be negotiated with the replacing carrier.

Nunneker Litigation – Colonial is dismissed from the Nunneker Litigation and the individual directors and officers of Colonial are relieved of any personal liability in that litigation. The Class Action Plaintiffs can continue to pursue their claim against any liability insurer covering the directors and officers and they may pursue claims against Colonial's former actuarial firm.

Employees – will be terminated over time with industry standard severance, as the volume of transactions and work load decreases.

Vendors and general creditors – Colonial will continue to pay administrative expenses as incurred. There are no known debts or other unrecorded liabilities.

**Submitted pursuant to R.C. 3903.14(D) by Ann H.
Womer Benjamin, Superintendent, Ohio Department of
Insurance, in her capacity as Rehabilitator of Colonial
Insurance Company.**

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO
CIVIL DIVISION

ANN H. WOMER BENJAMIN,)
Superintendent,)
Ohio Department of Insurance, in her Capacity)
as Rehabilitator of Colonial Insurance Company)

CASE NO. 03 CVC 01 00597

JUDGE DAVID FAIS

Plaintiff,)

v.)

AFFIDAVIT OF GLENN
TOBLEMAN

COLONIAL INSURANCE COMPANY,)
(In Rehabilitation))

Defendant.)

STATE OF TEXAS)

SS:

COUNTY OF COLLIN)

Affiant, Glenn A. Tobleman, being duly sworn in accordance with law, deposes and states as follows:

1. My name is Glenn A. Tobleman and I am a consultant to the Rehabilitator for the Colonial Insurance Company ("Colonial"). I am employed by Lewis & Ellis, Inc. ("Lewis & Ellis"). Lewis & Ellis is an actuarial consulting firm with offices located at 2929 N. Central Expressway, Suite 200, Richardson, TX 75080. Presently, I am Executive Vice President of Lewis & Ellis and have worked for the firm for 21 years. I am a member of the American Academy of Actuaries, a Fellow of the Society of Actuaries and a Fellow of the Casualty Actuarial Society.

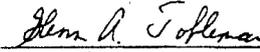
2. I prepared an actuarial opinion and memorandum for Colonial's annual statement filing required by Ohio regulations as of December 31, 2002 and, thus, have served as Colonial's appointed actuary since February of 2003.

3. I prepared the actuarial projection, know as the Long-Term Care Gross Premium Valuation as of December 31, 2002 ("GPV"), included as Exhibit A to Colonial's Rehabilitation Plan prepared by the Rehabilitator.

4. The GPV was prepared using actuarial assumptions regarding termination rates, shock lapse, rate increases, aging, and loss ratios that are consistent with the Rehabilitation Plan. The underlying historical loss, premium, commission and expense data supporting the projection were based upon data provided by Colonial. The methods and calculations used to prepare the GPV are actuarially sound and consistent with standard actuarial practice and professional standards.

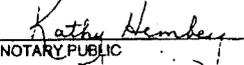
5. A true and accurate copy of the GPV that I prepared is attached as Exhibit A to this Affidavit.

FURTHER AFFIANT SAYETH NAUGHT.


GLENN A. TOBLEMAN

SWORN TO BEFORE ME AND SUBSCRIBED in my presence this 13th day
of October, 2003.




NOTARY PUBLIC

Page 2 of 2

Colonial Insurance Company (In Rehabilitation)
Long-Term Care Gross Premium Valuation at 12/31/2002
Best Estimate Assumptions

| | |
|-------------------|---|
| 23,431,848 | PV of Future Paid Claims |
| 2,362,028 | PV of Future Expenses |
| 0 | PV of Future Commissions |
| 22,561 | PV of Claim Reserves at end of period |
| 1,168 | PV of UEP Reserves at end of period |
| 740 | PV of Contract Reserves at end of period |
| <u>25,818,342</u> | |
| 2,596,732 | Current Claim Reserve |
| 4,023,766 | Current Contract Reserve |
| 262,937 | Current UEP Reserve |
| 19,041,583 | PV of Future Collected Premiums |
| 0 | Current balance sheet accrual for future expenses (LAE) |
| <u>25,945,018</u> | |
| -126,676 | Deficiency(Sufficiency) |

Colonial Insurance Company (In Rehabilitation)
Long-Term Care Gross Premium Valuation at 12/31/2002
Best Estimate Assumptions

| Year | Year-End InForce Premium | Year-End InForce PolCount | Avg Premium | Collected Premium | Premium Accrual | Paid Claims | Claim Liability | Earned Premiums | Incurred Claims | Loss Ratio w/o GR | G.R. Reserves | Loss Ratio w/ GR | Commission % | Commission \$ | Expenses |
|-------------------|--------------------------|---------------------------|-------------|-------------------|-----------------|-------------|-----------------|-----------------|-----------------|-------------------|---------------|------------------|--------------|---------------|------------|
| 2002 | 2,698,752 | 1,190 | 2,268 | 2,425,342 | 282,937 | 2,188,582 | 2,596,732 | 2,456,738 | 1,523,010 | 61.0% | 4,023,766 | N/A | 12.00% | 289,609 | 302,105 |
| 2003 | 2,613,298 | 1,042 | 2,508 | 2,348,968 | 273,978 | 1,786,778 | 2,429,885 | 2,357,528 | 1,619,910 | 68.7% | 3,945,208 | 65.4% | 0.00% | 0 | 285,261 |
| 2004 | 2,513,302 | 925 | 2,716 | 2,258,705 | 263,495 | 1,544,966 | 2,654,685 | 2,268,188 | 1,769,797 | 78.0% | 3,656,830 | 74.1% | 0.00% | 0 | 274,572 |
| 2005 | 2,400,780 | 826 | 2,907 | 2,157,581 | 251,688 | 1,685,176 | 2,878,556 | 2,169,378 | 1,919,037 | 88.5% | 3,729,601 | 82.8% | 0.00% | 0 | 262,495 |
| 2006 | 2,279,645 | 733 | 3,110 | 2,048,717 | 238,998 | 1,653,818 | 3,074,815 | 2,081,417 | 2,049,877 | 98.4% | 3,529,575 | 89.7% | 0.00% | 0 | 248,431 |
| 2007 | 2,150,920 | 646 | 3,328 | 1,933,032 | 225,502 | 1,696,172 | 3,235,930 | 1,946,527 | 2,157,288 | 110.8% | 3,268,943 | 87.4% | 0.00% | 0 | 235,630 |
| 2008 | 2,015,813 | 566 | 3,581 | 1,811,701 | 211,348 | 2,124,490 | 3,334,320 | 1,826,855 | 2,222,860 | 121.7% | 2,965,554 | 105.1% | 0.00% | 0 | 220,928 |
| 2009 | 1,876,170 | 492 | 3,810 | 1,686,114 | 196,698 | 2,219,747 | 3,343,717 | 1,700,765 | 2,228,145 | 131.1% | 2,639,034 | 111.9% | 0.00% | 0 | 205,793 |
| 2010 | 1,732,804 | 425 | 4,077 | 1,557,271 | 181,667 | 2,252,152 | 3,274,697 | 1,572,302 | 2,183,131 | 138.8% | 2,303,784 | 117.5% | 0.00% | 0 | 190,248 |
| 2011 | 1,587,144 | 364 | 4,362 | 1,426,368 | 166,396 | 2,222,416 | 3,158,844 | 1,441,637 | 2,104,563 | 148.0% | 1,971,103 | 122.9% | 0.00% | 0 | 174,438 |
| 2012 | 1,440,763 | 309 | 4,667 | 1,294,814 | 151,050 | 2,160,268 | 2,988,669 | 1,310,180 | 1,993,113 | 152.1% | 1,651,029 | 127.7% | 0.00% | 0 | 158,529 |
| 2013 | 1,294,283 | 259 | 4,994 | 1,163,172 | 135,693 | 2,061,556 | 2,784,338 | 1,178,529 | 1,856,228 | 157.5% | 1,352,279 | 132.1% | 0.00% | 0 | 142,602 |
| 2014 | 1,149,323 | 215 | 5,344 | 1,032,897 | 120,485 | 1,935,873 | 2,545,897 | 1,048,084 | 1,697,331 | 161.9% | 1,080,381 | 136.0% | 0.00% | 0 | 126,819 |
| 2015 | 1,007,726 | 178 | 5,718 | 905,644 | 105,650 | 1,789,441 | 2,772,867 | 920,489 | 1,515,111 | 164.6% | 841,339 | 138.6% | 0.00% | 0 | 111,379 |
| 2016 | 871,166 | 142 | 6,118 | 782,908 | 91,332 | 1,611,931 | 1,982,209 | 787,228 | 1,321,473 | 185.8% | 637,216 | 140.2% | 0.00% | 0 | 98,464 |
| 2017 | 741,315 | 113 | 6,546 | 666,220 | 77,719 | 1,418,138 | 1,682,219 | 679,832 | 1,128,146 | 165.9% | 467,949 | 141.0% | 0.00% | 0 | 82,260 |
| 2018 | 619,385 | 88 | 7,004 | 556,642 | 64,538 | 1,222,025 | 1,410,584 | 569,425 | 940,389 | 165.1% | 331,875 | 141.2% | 0.00% | 0 | 69,900 |
| 2019 | 506,919 | 68 | 7,495 | 455,568 | 53,145 | 1,028,462 | 1,146,365 | 467,369 | 784,243 | 163.5% | 225,798 | 140.9% | 0.00% | 0 | 58,550 |
| 2020 | 405,376 | 51 | 8,018 | 364,311 | 42,500 | 844,955 | 905,130 | 374,957 | 603,420 | 160.9% | 146,573 | 138.8% | 0.00% | 0 | 45,370 |
| 2021 | 318,111 | 37 | 8,681 | 284,089 | 33,141 | 673,558 | 694,722 | 293,447 | 463,148 | 167.8% | 89,983 | 138.5% | 0.00% | 0 | 35,607 |
| 2022 | 239,832 | 28 | 9,114 | 215,627 | 25,154 | 521,952 | 518,311 | 223,613 | 345,541 | 164.5% | 52,077 | 137.8% | 0.00% | 0 | 30,000 |
| 2023 | 176,370 | 18 | 9,673 | 158,504 | 18,481 | 383,373 | 374,814 | 165,167 | 249,876 | 161.3% | 27,891 | 139.6% | 0.00% | 0 | 30,000 |
| 2024 | 125,170 | 12 | 10,233 | 112,481 | 13,123 | 287,497 | 261,952 | 117,858 | 174,634 | 148.2% | 14,068 | 136.5% | 0.00% | 0 | 30,000 |
| 2025 | 64,942 | 8 | 10,758 | 76,337 | 8,905 | 203,416 | 175,802 | 80,555 | 117,088 | 145.3% | 7,515 | 137.2% | 0.00% | 0 | 30,000 |
| 2026 | 54,997 | 5 | 11,345 | 49,425 | 5,788 | 138,186 | 112,308 | 52,565 | 74,872 | 142.4% | 4,249 | 136.2% | 0.00% | 0 | 30,000 |
| 2027 | 33,480 | 3 | 11,906 | 30,088 | 3,510 | 88,708 | 67,605 | 32,344 | 45,203 | 139.8% | 2,225 | 133.5% | 0.00% | 0 | 30,000 |
| NPV Cumulative | | | | | | | | | | | | | | 0 | 2,362,026 |
| NPV Ending Number | | | | | | | | | | | | | | 1,168 | 740 |
| 23,431,848 | | | | | | | | | | | | | | 19,221,563 | 22,357,880 |
| 22,561 | | | | | | | | | | | | | | | |