



Everest Indemnity Insurance Company

A Capital Stock Insurance Company
c/o Mt. McKinley Managers, L. L. C.
Westgate Corporate Center
477 Martinsville Road
PO Box 830
Liberty Corner, NJ 07938-0830

Declarations

Policy No.: 6800000297-061 Renewal of No.: Not Applicable

**THIS IS A CLAIMS MADE POLICY WHICH APPLIES ONLY TO CLAIMS FIRST MADE DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD.
THE POLICY DOES NOT COVER CLAIMS ARISING OUT OF ERRONEOUS ACTS THAT OCCUR PRIOR TO THE RETROACTIVE DATE OF THE POLICY OR AFTER THE EXPIRATION DATE OF THE POLICY.
THERE IS A SELF-INSURED RETENTION FOR WHICH THE INSURED IS RESPONSIBLE.
THE LIMIT OF INSURANCE AVAILABLE TO PAY DAMAGES, SETTLEMENTS, AND JUDGMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY THE PAYMENT OF CLAIM EXPENSES.
PLEASE READ THE ENTIRE POLICY CAREFULLY. CERTAIN PROVISIONS RESTRICT COVERAGE.**

Product: Miscellaneous E&O

In return for the payment of the premium, and subject to all the terms of this policy, the Company agrees with the Named Insured to provide the insurance as stated in this policy.

Item 1 First Named Insured and Address:
Midstate Claims Service, Inc.
200 East Main, P.O. Box 1172
Bismarck, ND 58502

Item 2 Other Named Insured(s):
None

	Effective Date	Expiration Date
Item 3 Policy Period:	September 25, 2006	September 25, 2007

12:01 a.m. standard time at the address of the First Named Insured as shown above.

Item 4 Retroactive Date: January 1, 1998

Item 5 Limit of Insurance: a. \$ 500,000 Each Erroneous Act
b. \$ 500,000 Aggregate

Item 6 Self-Insured Retention: \$ 2,500 Each Erroneous Act

Item 7 Professional Services:

Claims adjustment and investigation services for others.