

RLI

STATE OF INDIANA
LAKE COUNTY
PUBLIC RECORDS

Administrative Office:
518 Stuyvesant Avenue
P.O. Box 615
Lyndhurst, NJ 07071-9836

98029105

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BOND

BOND NUMBER RL-0216778

KNOWN ALL MEN BY THESE PRESENTS:

THAT BI-CONTRACTORS, INC.
of 7029 W. 25TH AVENUE
GARY IN 46120-

and RLI Insurance Company as Surety, are held and firmly bound unto
LAKE COUNTY INDIANA

five Thousand & 00/100

as Oblige, in the penal sum of Dollars (*****5,000.00), lawful money of the
United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors and
administrators, successors and assigns, jointly, severally, and firmly by these presents.

Signed, sealed and dated 07/15/1997

WHEREAS the above bounden Principal has applied for license as
PLUMBER'S LICENSE


for the term beginning 07/15/1997, and ending 07/15/1998, and this Bond is to cover the term of said License.

NOW, THEREFORE, the condition of this obligation is such that if a License is granted to the said Principal, and if such
LICENSEE shall during the life of said License faithfully observe all the Ordinances of a said Oblige, from all actions, suits,
costs, damages and expenses, including Attorneys' Fees which shall or may at any time happen to come to it or for or on
account of any injury of damage received or sustained by any person, then the above obligation shall be void; otherwise to be
and remain in full force and effect.

It is understood and agreed that this bond may be continued by continuation certificate signed by the Surety.


It is further understood and agreed that if the Surety shall so elect, this bond may be canceled by giving thirty days'
notice in writing to said Oblige.

BI-CONTRACTORS, INC.

 (Seal)

V.P. Title

RLI INSURANCE COMPANY

BY: 
Ann Marie Keane Attorney-in-Fact

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9005 North Halsted Street • Peoria, IL 61614
309.696.1100 • FAX 309.696.1101

Bond # RL-0216778

POWER OF ATTORNEY

RLI Insurance Company

Know All Men by These Presents:

That the RLI INSURANCE COMPANY, a corporation organized and existing under the laws of the State of Illinois, and authorized and licensed to do business in all states and the District of Columbia does hereby make, constitute and appoint:

**ROBERT A. NICOSIA, MARGARET A. NICOSIA, MICHELLE NICOSIA,
ANN MARIE KEANE, KIMBERLY M. DIBLASI, AND MARY R. McKEE**

in the City of LYNDHURST, State of NEW JERSEY, as Attorney(s)-in-Fact, with full power and authority hereby conferred upon him to sign, execute, acknowledge and deliver for and on its behalf as Surety and as its act and deed, all of the following classes of documents to-wit:

Indemnity, Surety and Undertakings that may be desired by contract, or may be given in any action or proceeding in any court of law or equity; policies indemnifying employers against loss or damage caused by the misconduct of their employees; official, bail and surety and fidelity bonds. Indemnity in all cases where indemnity may be lawfully given; and with full power and authority to execute consents and waivers to modify or change or extend any bond or document executed for this Company, and to compromise and settle any and all claims or demands made or existing against said Company.

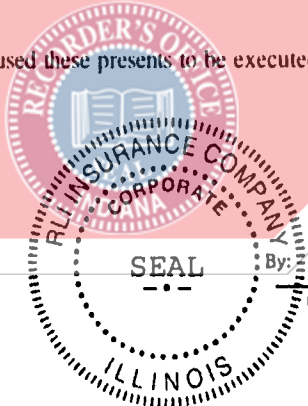
The RLI INSURANCE COMPANY further certifies that the following is a true and exact copy of a Resolution adopted by the Board of Directors of RLI Insurance Company, and now in force to-wit:

"All bonds, policies, undertakings, Powers of Attorney, or other obligations of the corporation shall be executed in the corporate name of the Company by the President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys-in-Fact or Agents who shall have authority to issue bonds, policies, or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertaking, Powers of Attorney, or other obligations of the corporation. The signature of any such officer and the corporate seal may be printed by facsimile."

IN WITNESS WHEREOF, the RLI Insurance Company has caused these presents to be executed by its PRESIDENT with its corporate seal affixed this

ATTEST:

Camille J. Hensey
Corporate Secretary



By: Jonathan E. Michael
President

State of Illinois)
County of Peoria) SS

On this day of 07/15/1997 before me, a Notary Public, personally appeared Jonathan E. Michael and Camille J. Hensey, who being by me duly sworn, acknowledged that they signed the above Power of Attorney as President and Corporate Secretary, respectively, of the said RLI INSURANCE COMPANY, and acknowledged said instrument to be the voluntary act and deed of said corporation.

Kathy A. Yeske
Notary Public





9025 North Lindbergh Dr. • Peoria, IL 61615
(309) 692-1000 or (800) 625-1111

Bond # RL-0216778

RLI Insurance Company

December 31, 1996

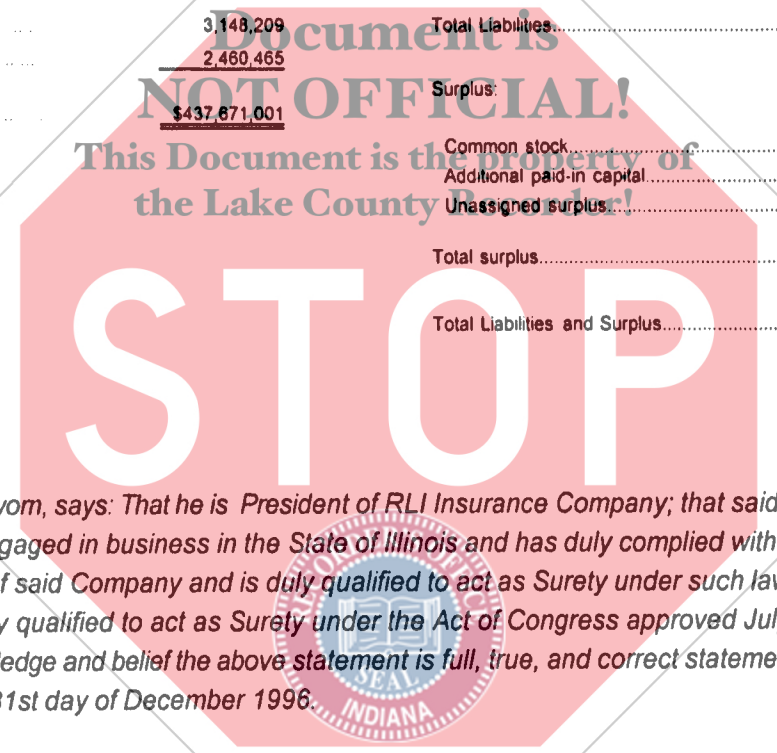
Admitted Assets

Investments:	
Fixed maturities	\$169,289,164
Equity securities	214,274,009
Short-term investments	599,844
Real estate	5,572,062
Collateral loans	-
Cash on hand and on deposit	27,999,987
Agents' balances	11,856,089
Investment income due and accrued	3,206,920
Federal income tax recoverable	-
Reinsurance recoverable on paid losses	(735,748)
Electronic data processing equipment, net of accumulated depreciation	3,148,209
Other admitted assets	2,460,465
Total Admitted Assets	<u>\$437,671,001</u>

Liabilities and Surplus

Liabilities:	
Reserve for unpaid losses and loss adjustment expenses	\$154,047,835
Unearned premiums	51,351,701
Accrued expenses	15,959,568
Federal income taxes payable	1,696,409
Funds held	1,647,484
Amounts withheld	(849,269)
Statutory penalties	757,800
Payable to affiliates	4,256,779
Drafts outstanding	<u>1,018,098</u>
Total Liabilities	<u>\$229,884,405</u>
Surplus:	
Common stock	\$ 10,000,375
Additional paid-in capital	51,619,335
Unassigned surplus	<u>146,166,886</u>
Total surplus	\$207,786,596
Total Liabilities and Surplus	<u>\$437,671,001</u>

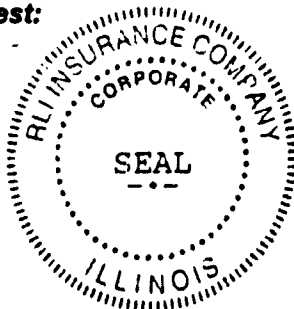
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the Lake County Recorder!



State of Illinois }
County of Peoria } ss.

The undersigned, being duly sworn, says: That he is President of RLI Insurance Company; that said Company is a corporation duly organized, existing and engaged in business in the State of Illinois and has duly complied with all the requirements of the laws of said State applicable of said Company and is duly qualified to act as Surety under such laws; that said Company has also complied with and is duly qualified to act as Surety under the Act of Congress approved July 1947, 6U.S.C. sec. 6-13; and that to the best of his knowledge and belief the above statement is full, true, and correct statement of the financial condition of the said Company on the 31st day of December 1996.

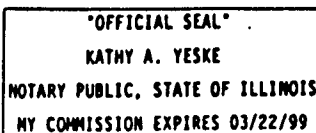
Attest:



{ Corporate Seal Affixed }

Jonathan E. Michael President
Jonathan E. Michael
Camille J. Hensey Secretary
Camille J. Hensey

Sworn to before me this 15th day of February 1997



{ Notarial Seal Affixed }

Kathy A. Yeske Notary Public
Kathy A. Yeske
My commission Expires March 22, 1999
State of Illinois