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have made an examination into the condition and affairs of Claverack Cooperative Insurance Company as of December 31, 2012, and submit the following report thereon. Wherever the designation " the Company " appears herein without qualification, it should be

REPORT-ON-EXAMINATION-OF-THE-CLAVERACK-COOPERATIVE---

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National-Insurance-Company-Limited

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National-Insurance-Company-Limited-Administrative-Officer---

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