

ANNUAL STATEMENT

Including Supplements

OF THE

of _____

in the state of _____

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED

December 31, 2002

PROPERTY AND CASUALTY COMBINED

2002



0112200220100100

COMBINED ANNUAL STATEMENT

For the Year Ended December 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

NAIC Group Code 0111 NAIC Company Code 01112

Mail Address 175 BERKELEY ST BOSTON, MA 02117

Annual Statement Contact STEVEN LATHAM 617-654-3660 0000

Name of Companies:

NAIC Company Code: State of Domicile:

Table with 2 columns: Name of Companies, NAIC Company Code: State of Domicile. Lists various insurance companies and their corresponding codes and states.

This annual statement contains combined data for the Property/Casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

- a. Is this an original filing? YES [X] NO []
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	18,219,081,753		18,219,081,753	17,241,752,340
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	148,566,995		148,566,995	233,868,516
2.2 Common stocks (Schedule D, Part 2, Section 2)	3,189,586,041	12,000,000	3,177,586,041	4,024,102,016
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	229,136,603		229,136,603	202,321,197
4.2 Properties held for the production of income (less \$ 0 encumbrances)	3,368,083		3,368,083	3,427,325
4.3 Properties held for sale (less \$ 0 encumbrances)	8,085,662		8,085,662	9,172,046
5. Cash (\$ 279,001,414 Schedule E, Part 1) and short-term investments (\$ 1,710,427,024 Schedule DA, Part 2)	1,989,428,438		1,989,428,438	1,496,733,131
6. Other invested assets (Schedule BA)	633,701,169		633,701,169	615,730,338
7. Receivable for securities	17,517,891		17,517,891	77,812,492
8. Aggregate write-ins for invested assets	500,000		500,000	695,895
9. Subtotals, cash and invested assets (Lines 1 to 8)	24,438,972,635	12,000,000	24,426,972,635	23,905,615,296
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	1,111,757,189	17,318,207	1,094,438,982	1,116,644,407
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 24,177,356 earned but unbilled premiums)	1,945,484,048	3,634,678	1,941,849,370	1,550,100,797
10.3 Accrued retrospective premiums	811,615,387	77,197,979	734,417,408	724,341,232
11. Funds held by or deposited with reinsured companies	639,991,223		639,991,223	556,746,715
12. Bills receivable, taken for premiums	96,216	96,216		
13. Amounts receivable under high deductible policies	216,023,527		216,023,527	257,162,815
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	557,824,824	694,705	557,130,119	355,455,541
15. Federal and foreign income tax recoverable and interest thereon (including \$ 631,283,222 net deferred tax asset)	1,930,482,157	1,299,198,935	631,283,222	612,597,523
16. Guaranty funds receivable or on deposit	31,683,770		31,683,770	4,065,675
17. Electronic data processing equipment and software	119,132,338	60,037,995	59,094,343	58,475,720
18. Interest, dividends and real estate income due and accrued	254,890,771		254,890,771	260,446,683
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				63,277,155
21. Amount due from/to protected cells				
22. Equities and deposits in pools and associations	41,131,493		41,131,493	38,924,082
23. Amounts receivable relating to uninsured accident and health plans				538
24. Other assets nonadmitted (Exhibit 1)	52,552,561	52,552,561		
25. Aggregate write-ins for other than invested assets	574,373,800	150,258,006	424,115,794	353,757,377
26. Total assets excluding protected cell assets (Lines 9 through 25)	32,726,011,939	1,672,989,282	31,053,022,657	29,857,611,556
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	32,726,011,939	1,672,989,282	31,053,022,657	29,857,611,556

DETAILS OF WRITE-INS				
0801. Other Invested Asset	500,000		500,000	695,895
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)	500,000		500,000	695,895
2501. Other assets	574,373,800	150,258,006	424,115,794	353,757,377
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 + 2598) (Line 25 above)	574,373,800	150,258,006	424,115,794	353,757,377

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	13,934,493,826	14,079,478,290
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	62,594,279	71,491,264
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	2,694,549,227	2,753,214,054
4. Commissions payable, contingent commissions and other similar charges	96,180,087	64,069,518
5. Other expenses (excluding taxes, licenses and fees)	517,915,238	435,004,474
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	459,453,084	444,745,727
7. Federal and foreign income taxes (including \$ 142,569 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	141,294,364	99,432,188
8. Borrowed money \$ 443,195,683 and interest thereon \$ 1,909,463	445,105,145	689,565,521
9. Unearned premiums (Part 1A, Line 37, Column 5)(after deducting unearned premiums for ceded reinsurance of \$ 955,592,520 and including warranty reserves of \$ 0)	4,179,321,525	3,487,622,957
10. Advance premium	29,328,779	
11. Dividends declared and unpaid:		
11.1 Stockholders		2,310,000
11.2 Policyholders	61,016,594	41,876,817
12. Ceded reinsurance premiums payable (net of ceding commissions)	674,649,129	531,704,395
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,914,908,226	1,480,901,000
14. Amounts withheld or retained by company for account of others	171,056,974	276,357,083
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	214,949,260	177,368,035
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	392,803,721	362,539,292
19. Payable to parent, subsidiaries and affiliates	3,934,102	
20. Payable for securities	741,752,834	58,903,033
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities	(913,816,273)	(979,192,117)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	25,821,490,121	24,077,391,531
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	25,821,490,121	24,077,391,531
27. Aggregate write-ins for special surplus funds	1,164,664,950	1,124,884,144
28. Common capital stock	25,000,000	15,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds	2,500,000	2,500,000
31. Surplus notes	1,141,182,628	1,141,018,799
32. Gross paid in and contributed surplus	81,646,841	
33. Unassigned funds (surplus)	2,816,538,117	3,496,817,082
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)		
34.2 0 shares preferred (value included in Line 29 \$ 0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	5,231,532,536	5,780,220,025
36. TOTALS (Page 2, Line 28, Col. 3)	31,053,022,657	29,857,611,556
DETAILS OF WRITE-INS		
2301. Other liabilities	(913,816,273)	(979,192,117)
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	(913,816,273)	(979,192,117)
2701. Special surplus from retroactive reinsurance	1,164,664,950	1,124,884,144
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	1,164,664,950	1,124,884,144
3001. Other Surplus	2,500,000	2,500,000
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	2,500,000	2,500,000

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1	2
	Current Year	Prior Year
1. Premiums earned (Part 1, Line 34, Column 4)	9,855,924,756	8,760,261,641
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	6,715,400,940	7,459,379,352
3. Loss expenses incurred (Part 3, Line 25, Column 1)	1,539,136,749	1,379,664,311
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2,478,519,582	2,391,183,180
5. Aggregate write-ins for underwriting deductions	2,791,471	
6. Total underwriting deductions (Lines 2 through 5)	10,735,848,742	11,230,226,843
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(879,923,986)	(2,469,965,202)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,409,474,150	1,237,374,965
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	236,186,278	295,996,921
11. Net investment gain (loss) (Lines 9 + 10)	1,645,660,428	1,533,371,886
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,158,598 amount charged off \$ 51,405,763)	(50,247,166)	(37,742,931)
13. Finance and service charges not included in premiums	62,118,062	55,273,445
14. Aggregate write-ins for miscellaneous income	(164,385,599)	650,237,541
15. Total other income (Lines 12 through 14)	(152,514,703)	667,768,055
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	613,221,739	(268,825,261)
17. Dividends to policyholders	78,251,821	88,568,257
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	534,969,918	(357,393,518)
19. Federal and foreign income taxes incurred	40,390,531	(68,671,118)
20. Net income (Line 18 minus Line 19) (to Line 22)	494,579,387	(288,722,400)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	5,780,220,025	7,147,004,326
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	494,579,387	(288,722,400)
23. Net unrealized capital gains or (losses)	(944,278,259)	(1,021,157,990)
24. Change in net unrealized foreign exchange capital gain (loss)		
25. Change in net deferred income tax	606,404,728	147,670,442
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	(717,532,443)	217,350,464
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(33,968,417)	(13,044,787)
28. Change in surplus notes	163,830	163,830
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles	7,090	(390,755,813)
31. Capital changes:		
31.1 Paid in		
31.2 Transferred from surplus (Stock Dividend)	10,000,000	15,000,000
31.3 Transferred to surplus		
32. Surplus adjustments:		
32.1 Paid in	81,646,842	
32.2 Transferred to capital (Stock Dividend)	(10,000,000)	(15,000,000)
32.3 Transferred from capital		
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders	(81,646,842)	(3,434,800)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus	45,936,595	(14,853,247)
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	(548,687,489)	(1,366,784,301)
38. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 37) (Page 3, Line 35)	5,231,532,536	5,780,220,025

DETAILS OF WRITE-INS		
0501. Other Underwriting Deductions	2,791,471	
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus Line 0598) (Line 5 above)	2,791,471	
1401. Other (Expense) Income	(164,385,599)	650,237,541
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus Line 1498) (Line 14 above)	(164,385,599)	650,237,541
3601. Other Surplus Items	45,936,595	(14,853,247)
3602.		
3603.		
3698. Summary of remaining write-ins for Line 36 from overflow page		
3699. Totals (Lines 3601 through 3603 plus Line 3698) (Line 36 above)	45,936,595	(14,853,247)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	10,375,500,431	9,140,490,666
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	8,645,525,244	8,399,990,742
3. Underwriting expenses paid	2,346,870,986	2,285,444,359
4. Other underwriting income (expenses)	81,701,128	83,497,381
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(535,194,671)	(1,461,447,054)
6. Net Investment income	1,417,133,482	1,345,574,651
7. Other income (expenses):		
7.1 Agents' balances charged off	(50,247,165)	(37,742,932)
7.2 Net funds held under reinsurance treaties	350,751,136	805,434,377
7.3 Net amount withheld or retained for account of others	(105,267,391)	(113,280,042)
7.4 Aggregate write-ins for miscellaneous items	(168,453,101)	(979,720,483)
7.5 Total other income (Lines 7.1 to 7.4)	26,783,479	(325,309,080)
8. Dividends to policyholders on direct business, less \$ 12,146,989 dividends on reinsurance assumed or ceded (net)	57,633,043	80,806,964
9. Federal and foreign income taxes (paid) recovered	(6,068,175)	56,600,393
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	845,021,072	(465,388,054)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	10,869,958,469	8,447,866,571
11.2 Stocks	2,280,787,045	799,026,099
11.3 Mortgage loans		
11.4 Real estate	2,228,126	1,449,994
11.5 Other invested assets	46,464,991	271,875,417
11.6 Net gains or (losses) on cash and short-term investments	1,295,108	89,639
11.7 Miscellaneous proceeds	43,129,615	3,557,465
11.8 Total investment proceeds (Lines 11.1 to 11.7)	13,243,863,354	9,523,865,185
12. Cost of investments acquired (long-term only):		
12.1 Bonds	11,653,065,338	7,155,972,202
12.2 Stocks	2,089,067,542	850,676,468
12.3 Mortgage loans		
12.4 Real estate	2,451,342	9,041,586
12.5 Other invested assets	213,933,558	263,920,011
12.6 Miscellaneous applications		87,261,381
12.7 Total investment acquired (Lines 12.1 to 12.6)	13,958,517,780	8,366,871,648
13. Net cash from investments (Line 11.8 minus Line 12.7)	(714,654,426)	1,156,993,537
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	79,336,066	163,830
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates	59,015,101	
14.4 Borrowed funds received		183,314,390
14.5 Other cash provided	524,175,439	
14.6 Total (Lines 14.1 to 14.5)	662,526,606	183,478,220
15. Cash applied:		
15.1 Dividends to stockholders paid	82,497,842	1,406,000
15.2 Net transfers to affiliates		33,864,878
15.3 Borrowed funds repaid	217,700,163	
15.4 Other applications		607,787,197
15.5 Total (Lines 15.1 to 15.4)	300,198,005	643,058,075
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	362,328,601	(459,579,855)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	492,695,247	232,025,628
18. Cash and short-term investments:		
18.1 Beginning of year	1,496,733,191	1,264,707,563
18.2 End of year (Line 17 plus Line 18.1)	1,989,428,438	1,496,733,191
DETAILS OF WRITE-INS		
7.401 Other (expense) / income	(168,453,101)	(979,720,483)
7.402		
7.403		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)	(168,453,101)	(979,720,483)

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1- PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	108,165,093	55,432,254	64,707,652	98,889,695
2. Allied lines	56,957,528	17,083,994	30,478,011	43,563,511
3. Farmowners multiple peril	20,039,067	9,131,874	8,395,898	20,775,043
4. Homeowners multiple peril	854,755,915	390,843,431	472,677,003	772,922,343
5. Commercial multiple peril	869,962,153	309,031,097	393,377,885	785,615,365
6. Mortgage guaranty				
8. Ocean marine	91,093,921	37,665,422	53,981,612	74,777,731
9. Inland marine	120,553,799	50,429,905	57,305,884	113,677,820
10. Financial guaranty				
11.1 Medical malpractice - occurrence	205		6	199
11.2 Medical malpractice - claims-made				
12. Earthquake	34,368,260	9,615,752	13,660,906	30,323,106
13. Group accident and health	396,307,446	9,679,844	9,892,362	396,094,928
14. Credit accident and health (group and individual)				
15. Other accident and health	60,255,281	12,376,627	10,112,843	62,519,065
16. Workers' compensation	2,742,354,059	(194,874,086)	(27,748,491)	2,575,228,464
17.1 Other liability - occurrence	451,235,707	99,627,028	111,671,336	439,191,399
17.2 Other liability - claims-made	124,376,577	29,060,769	64,202,551	89,234,795
18.1 Products liability - occurrence	121,640,764	11,026,658	23,920,585	108,746,837
18.2 Products liability - claims-made	1,498,564	59,090	10,378	1,547,276
19.1, 19.2 Private passenger auto liability	1,951,918,486	859,307,366	969,633,832	1,841,592,020
19.3, 19.4 Commercial auto liability	645,459,607	172,776,970	223,362,433	594,874,144
21. Auto physical damage	1,608,127,371	694,494,806	775,485,054	1,527,137,123
22. Aircraft (all perils)	79,614,092	10,561,778	24,716,992	65,458,878
23. Fidelity	2,264,529	3,351,672	2,421,290	3,194,911
24. Surety	85,603,427	87,409,164	88,803,941	84,208,650
26. Burglary and theft	866,398	726,355	417,427	1,175,326
27. Boiler and machinery	658,492	(526,450)	311,206	(179,164)
28. Credit			25	(25)
29. International				
30. Reinsurance-Nonproportional Assumed Property	64,602,925	(7,942,494)	7,741,914	48,918,517
31. Reinsurance-Nonproportional Assumed Liability	80,950,556	4,678,392	9,192,138	76,436,810
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	10,573,630,222	2,671,027,218	3,388,732,673	9,855,924,767

DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)				

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	59,766,467	4,941,187			64,707,654
2. Allied lines	29,937,320	540,693			30,478,013
3. Farmowners multiple peril	8,395,898				8,395,898
4. Homeowners multiple peril	470,699,966	1,977,035			472,677,001
5. Commercial multiple peril	394,996,892	4,851,451	(6,409,916)	(60,543)	393,377,884
6. Mortgage guaranty					
8. Ocean marine	53,027,886	953,727			53,981,613
9. Inland marine	56,725,696	580,186			57,305,882
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	13,370,692	290,213			13,660,905
13. Group accident and health	9,259,392			632,970	9,892,362
14. Credit accident and health (group and individual)					
15. Other accident and health	10,112,446	394			10,112,840
16. Workers' compensation	558,457,080	46,476,310	(7,581,685)	(625,100,193)	(27,748,488)
17.1 Other liability - occurrence	158,048,146	28,975,533	(2,412,872)	(72,939,465)	111,671,342
17.2 Other liability - claims-made	61,343,386	2,859,163			64,202,549
18.1 Products liability - occurrence	37,661,131	12,702,651	(2,569)	(26,440,629)	23,920,584
18.2 Products liability - claims-made	10,378				10,378
19.1, 19.2 Private passenger auto liability	967,039,551	2,594,277			969,633,828
19.3, 19.4 Commercial auto liability	272,419,649	1,148,550		(50,205,766)	223,362,433
21. Auto physical damage	773,300,078	2,186,512		(1,537)	775,485,053
22. Aircraft (all perils)	24,716,992				24,716,992
23. Fidelity	(2,497,254)	4,918,545			2,421,291
24. Surety	43,282,236	45,521,706			88,803,942
26. Burglary and theft	414,831	2,596			417,427
27. Boiler and machinery	(32,216)	410,072	(66,649)		311,207
28. Credit	25				25
29. International					
30. Reinsurance-Nonproportional Assumed Property	7,746,152	(4,240)			7,741,912
31. Reinsurance-Nonproportional Assumed Liability	9,371,426	(179,287)			9,192,139
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	4,017,574,246	161,747,274	(16,473,691)	(774,115,163)	3,388,732,666
35. Accrued retrospective premiums based on experience					774,115,163
36. Earned but unbilled premiums					16,473,691
37. Balance (Sum of Line 34 through 36)					4,179,321,520

DETAILS OF WRITE-INS					
3301.					
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page					
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)					

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.
 Are they so returned in this statement? YES [X] NO []

(b) State here basis of computation used in each case

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees
Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire	127,835,597	854	26,166,966	(142,557)	45,980,884	108,165,090
2. Allied lines	89,316,245	620	7,718,565	(837,178)	40,915,079	56,957,529
3. Farmowners multiple peril	20,675,931	2	124,865	11,999	749,731	20,039,068
4. Homeowners multiple peril	898,023,037	420,949	92,855,098	(700,216)	137,243,385	854,755,915
5. Commercial multiple peril	1,056,074,369	35	147,626,043	10,670,069	303,347,209	889,683,169
6. Mortgage guaranty						
8. Ocean marine	109,216,884		15,156,147	(7,430,233)	60,430,339	71,372,925
9. Inland marine	145,780,215	383,662	53,773,079	(357,697)	79,740,857	120,553,796
10. Financial guaranty						
11.1 Medical malpractice - occurrence		1	618		414	205
11.2 Medical malpractice - claims-made						
12. Earthquake	36,857,599		1,203,428		3,692,766	34,368,261
13. Group accident and health	167,901,920	245,371,727	(265)	182,146	16,783,790	396,307,446
14. Credit accident and health (group and individual)						
15. Other accident and health	60,604,644	1	986,730		1,336,095	60,255,280
16. Workers' compensation	3,807,074,676	289,715	186,250,542	14,967,875	1,236,292,932	2,742,354,126
17.1 Other liability - occurrence	626,083,360	7,494,863	26,480,460	3,217,584	194,843,029	461,998,070
17.2 Other liability - claims-made	361,500,027	4,208,550	2,307,150		265,501,760	102,513,967
18.1 Products liability - occurrence	146,549,966	1	4,476,303	28,750	29,356,756	121,640,764
18.2 Products liability - claims-made	1,499,766	(1)			1,201	1,498,564
19.1, 19.2 Private passenger auto liability	2,001,590,994	712,107	136,447,962	2,641	186,829,937	1,951,918,485
19.3, 19.4 Commercial auto liability	781,531,608	(10,811)	83,954,770	2,751,926	217,264,033	645,459,608
21. Auto physical damage	1,633,208,119	181,102	110,903,966	(62,300)	136,228,115	1,608,127,372
22. Aircraft (all perils)	120,172,780	(2)	28,078,943		68,637,630	79,614,091
23. Fidelity	19,387,926		49,918	575,535	5,497,603	13,364,706
24. Surety	150,209,449	6,569,228	2,978,617		74,153,867	85,603,427
26. Burglary and theft	989,324	3	16,934	(1,427)	141,289	866,399
27. Boiler and machinery	2,359,696		105,761	276	1,806,688	658,493
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	200	80,708,326		16,105,601	64,602,925
31. Reinsurance-Nonproportional Assumed Liability	X X X	432,879	81,533,799		1,016,122	80,950,556
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	12,364,444,132	266,055,685	1,089,904,725	22,877,193	3,123,897,112	10,573,630,237

DETAILS OF WRITE-INS						
3301.						
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page						
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? YES [X] NO []
 If yes: 1. The amount of such installment premiums \$ 463,935,888
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 1,222,398,810

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED**

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	43,276,280	11,289,377	38,490,385	16,075,272	65,053,472	32,380,408	48,748,336	49.200
2. Allied Lines	26,406,109	9,425,613	14,990,688	20,841,034	24,346,648	31,102,781	14,084,901	32.300
3. Farmowners multiple peril	16,658,265	5,615	3,563,137	13,100,743	5,821,921	7,034,591	11,888,073	57.223
4. Homeowners multiple peril	490,315,058	41,377,340	60,659,406	471,032,992	232,326,724	193,967,746	509,391,970	66.000
5. Commercial multiple peril	480,562,877	45,021,650	115,670,469	409,914,058	747,002,678	698,681,436	458,235,300	58.300
6. Mortgage guaranty								
8. Ocean marine	33,564,135	11,115,549	20,592,687	24,086,997	53,202,924	29,646,674	47,643,247	64.000
9. Inland marine	74,069,343	19,605,697	45,100,521	48,574,519	43,671,676	38,338,488	53,907,707	47.400
10. Financial guaranty								
11.1 Medical malpractice - occurrence	2,042,106	126,049	2,042,106	126,049	222,063	283,297	64,815	999.000
11.2 Medical malpractice - claims - made								
12. Earthquake	635,934	35,717	(1)	671,652	5,070,656	5,232,676	509,632	2.000
13. Group accident and health	108,409,029	185,316,686	5,632,752	288,092,963	759,551,109	678,713,514	368,930,558	93.100
14. Credit accident and health (group and individual)								
15. Other accident and health	39,015,914	335,275	360,633	38,990,556	(6,363,868)	3,620,852	29,005,836	46.400
16. Workers' compensation	2,475,672,700	135,521,433	511,807,497	2,099,386,636	6,671,738,082	7,196,579,732	1,574,544,986	61.100
17.1 Other liability - occurrence	643,904,702	37,331,639	122,770,026	558,466,315	1,764,324,827	1,710,170,208	612,620,934	139.500
17.2 Other liability - claims - made	24,956,370	25,505,645	42,461,672	8,000,343	125,606,757	71,302,394	62,304,706	70.000
18.1 Products liability - occurrence	98,785,600	400,425	64,779,014	34,407,011	482,317,700	475,243,328	41,481,383	38.100
18.2 Products liability - claims - made	537,095	(1)		537,094	6,236,529	5,404,234	1,369,389	88.500
19.1, 19.2 Private passenger auto liability	1,357,896,708	70,207,498	149,026,072	1,279,078,134	1,931,276,463	1,791,930,689	1,418,423,908	77.000
19.3, 19.4 Commercial auto liability	604,680,600	33,565,091	165,680,045	472,565,646	854,406,648	901,860,654	425,111,640	71.400
21. Auto physical damage	857,249,250	68,544,446	81,020,165	844,773,531	(35,111,155)	(23,169,003)	832,831,379	54.500
22. Aircraft (all perils)	26,833,788	7,976,665	10,289,972	24,520,481	38,422,102	13,912,238	49,030,345	74.900
23. Fidelity	4,248,006	2,006,236	1,879,749	4,374,493	21,585,154	8,828,871	17,130,776	536.200
24. Surety	172,466,809	443,966	66,446,469	106,464,306	(8,788,067)	60,195,528	37,480,711	44.500
26. Burglary and theft	700,424	3,515	23,591	680,348	3,870,109	3,961,248	589,209	50.100
27. Boiler and machinery	756,599	11,730	905,312	(136,983)	4,226,099	2,665,135	1,423,981	(795.000)
28. Credit								
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	78,738,884	19,705,290	59,033,594	15,137,906	52,562,162	21,609,338	44.100
31. Reinsurance-Nonproportional Assumed Liability	X X X	69,800,680	23,217,660	46,583,020	129,314,059	98,859,204	77,037,875	100.800
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X				24,611	24,618	(7)	
33. Aggregate write-ins for other lines of business								
34. TOTALS	7,583,643,701	853,712,420	1,567,115,317	6,870,240,804	13,934,493,827	14,089,333,703	6,715,400,928	68.100

DETAILS OF WRITE-INS

3301.								
3302.								
3303.								
3398. Summary of remaining write-ins for Line 33 from overflow page								
3399. Totals (Lines 3301 through 3303 + 3398) (Line 33 above)								

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	165,352,356	15,740,536	156,717,353	24,375,539	28,212,072	24,049,431	11,583,569	65,053,473	4,611,711
2. Allied lines	15,584,897	8,285,835	8,641,960	15,228,772	16,179,760	2,407,199	9,469,081	24,346,650	2,408,968
3. Farmowners multiple peril	8,364,722	(392,500)	2,111,402	5,860,820	(129,744)	147,103	56,260	5,821,919	1,376,719
4. Homeowners multiple peril	193,993,694	10,032,776	16,946,842	187,079,628	43,901,110	18,384,034	17,038,056	232,326,716	48,391,078
5. Commercial multiple peril	638,456,588	43,884,572	221,976,708	460,364,452	374,361,028	29,064,457	116,787,262	747,002,675	269,475,027
6. Mortgage guaranty									
8. Ocean marine	45,040,306	18,690,265	32,897,671	30,832,900	45,042,918	(2,146,384)	20,526,507	53,202,927	4,530,897
9. Inland marine	37,008,994	15,447,329	21,153,782	31,302,541	35,065,300	9,289,112	31,985,276	43,671,677	11,868,386
10. Financial guaranty									
11.1 Medical malpractice - occurrence	2,895,000	186,937	2,905,286	176,651	4,416,336	45,327	4,416,246	222,068	19,689
11.2 Medical malpractice - claims - made									
12. Earthquake	3,273,364	570,828	656,136	3,188,056	989,229	999,323	105,950	5,070,658	263,994
13. Group accident and health	16,555,344	666,093,903	8,360,880	674,288,367	77,382,139	11,548,846	3,668,243	(a) 759,551,109	1,053,131
14. Credit accident and health (group and individual)									
15. Other accident and health	577,233	728,700	89,697	1,216,236	6,323,096	3,251,521	17,154,720	(a) (6,363,867)	340,495
16. Workers' compensation	6,933,625,829	636,527,765	2,239,777,567	5,330,376,027	2,854,073,395	355,812,549	1,868,523,893	6,671,738,078	890,899,756
17.1 Other liability - occurrence	1,309,370,702	31,131,490	185,988,714	1,154,513,478	1,004,571,669	81,074,094	475,834,409	1,764,324,832	656,894,635
17.2 Other liability - claims - made	82,404,536	592,184	44,499,475	38,497,245	186,731,935	23,093,031	122,715,454	125,606,757	12,661,128
18.1 Products liability - occurrence	553,321,445	4,114,775	246,609,864	310,826,356	194,857,447	723,518	24,089,624	482,317,697	198,718,546
18.2 Products liability - claims - made	5,585,356	(2)		5,585,354	651,173	(1)		6,236,526	2,110,989
19.1, 19.2 Private passenger auto liability	1,538,390,318	69,687,292	187,051,451	1,421,026,159	560,618,324	36,568,416	86,936,433	1,931,276,466	363,494,569
19.3, 19.4 Commercial auto liability	742,206,117	33,633,559	190,290,458	585,549,218	486,780,513	38,384,337	256,307,421	854,406,647	165,248,386
21. Auto physical damage	11,860,293	3,482,347	8,100,602	7,242,038	(42,582,409)	4,997,516	4,768,298	(35,111,153)	31,783,439
22. Aircraft (all perils)	75,566,992	22,974,971	72,701,975	25,839,988	5,234,384	8,223,299	875,568	38,422,103	3,242,683
23. Fidelity	2,233,804	156,133	128,837	2,261,100	30,176,058	(2,222,886)	8,629,117	21,585,155	1,985,080
24. Surety	84,222,028	1,839,592	110,117,627	(24,056,007)	20,675,234	1,365,889	6,773,182	(8,788,066)	19,592,432
26. Burglary and theft	284,976	521,698	13,149	793,525	2,319,923	709,903	(46,758)	3,870,109	282,437
27. Boiler and machinery	(16,893)	176,592	51,586	108,113	5,099,789	314,628	1,296,435	4,226,095	508,504
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	92,019,106	71,426,298	20,592,808	X X X	22,025,627	27,480,530	15,137,905	104,557
31. Reinsurance-Nonproportional Assumed Liability	X X X	259,811,639	148,778,005	111,033,634	X X X	291,944,921	273,664,496	129,314,059	2,681,989
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	19,665	2	19,663	X X X	4,954	3	24,614	
33. Aggregate write-ins for other lines of business									
34. TOTALS	12,466,158,001	1,935,957,987	3,977,993,327	10,424,122,661	5,940,950,679	960,059,764	3,390,639,275	13,934,493,829	2,694,549,225
DETAILS OF WRITE-INS									
3301.									
3302.									
3303.									
3398. Summary of remaining write-ins for Line 33 from overflow page									
3399. Totals (Lines 3301 through 3303 + 3398) (Line 33 above)									

(a) Including \$ 0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	910,932,179			910,932,179
1.2 Reinsurance assumed	93,049,513			93,049,513
1.3 Reinsurance ceded	323,863,586			323,863,586
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	680,118,106			680,118,106
2. Commission and brokerage:				
2.1 Direct excluding contingent		681,727,360		681,727,360
2.2 Reinsurance assumed excluding contingent		264,261,900		264,261,900
2.3 Reinsurance ceded excluding contingent		590,515,687		590,515,687
2.4 Contingent-direct		61,534,231		61,534,231
2.5 Contingent-reinsurance assumed		6,868,901		6,868,901
2.6 Contingent-reinsurance ceded		10,894,378		10,894,378
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		412,982,327		412,982,327
3. Allowances to manager and agents		1,241,817		1,241,817
4. Advertising	7,063,568	52,637,493	104,408	59,805,469
5. Boards, bureaus and associations	2,666,949	24,980,867	4,698	27,652,514
6. Surveys and underwriting reports	17,582	29,491,647	97	29,509,326
7. Audit of assureds' records	32	217,723		217,755
8. Salary and related items:				
8.1 Salaries	505,116,703	939,195,872	14,998,248	1,459,310,823
8.2 Payroll taxes	36,546,030	73,482,462	1,549,897	111,578,389
9. Employee relations and welfare	85,049,505	174,645,508	1,250,310	260,945,323
10. Insurance	45,187,004	4,602,655	149,330	49,938,989
11. Directors' fees	56,256	486,413	2,214	544,883
12. Travel and travel items	32,166,927	75,422,777	478,379	108,068,083
13. Rent and rent items	48,449,003	101,309,446	810,915	150,569,364
14. Equipment	28,013,266	61,487,807	685,341	90,186,414
15. Cost of depreciation of EDP equipment and software	15,930,962	29,136,183	440,017	45,507,162
16. Printing and stationery	20,259,974	24,237,283	119,568	44,616,825
17. Postage, telephone and telegraph, exchange and express	26,861,558	68,886,385	861,473	96,609,416
18. Legal and auditing	3,650,847	17,051,505	8,223,055	28,925,407
19. Totals (Lines 3 to 18)	857,036,166	1,678,513,843	29,677,950	2,565,227,959
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 4,903,938		328,974,724	2,230,079	331,204,803
20.2 Insurance department licenses and fees		18,184,487		18,184,487
20.3 Gross guaranty association assessments		28,008,670		28,008,670
20.4 All other (excluding federal and foreign income and real estate)		7,641,436		7,641,436
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		382,809,317	2,230,079	385,039,396
21. Real estate expenses			25,596,079	25,596,079
22. Real estate taxes			6,344,596	6,344,596
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	1,982,475	4,214,093	7,300,250	13,496,818
25. Total expenses incurred	1,539,136,747	2,478,519,580	71,148,954	(a) 4,088,805,281
26. Less unpaid expenses-current year	2,694,549,227	1,077,958,792	(4,410,384)	3,768,097,635
27. Add unpaid expenses-prior year	2,754,174,933	946,215,807	(563,987)	3,699,826,753
28. Amounts receivable relating to uninsured accident and health plans, prior year	(2,164)	(94,388)		(96,552)
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,598,764,617	2,346,870,983	74,995,351	4,020,630,951
DETAILS OF WRITE-INS				
2401. Change in unallocated expense reserves	(1,305,867)	3,201,658	818,857	2,714,648
2402. Other expenses	3,288,342	1,012,435	6,481,393	10,782,170
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	1,982,475	4,214,093	7,300,250	13,496,818

(a) Includes management fees of \$ 16,259,586 to affiliates and \$ 6,181,457 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 221,970,328	224,383,761
1.1 Bonds exempt from U.S. tax	(a) 55,797,368	43,620,988
1.2 Other bonds (unaffiliated)	(a) 919,309,560	918,170,057
1.3 Bonds of affiliates	(a) 490,000	490,000
2.1 Preferred stocks (unaffiliated)	(b) 3,789,674	3,779,826
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	75,775,804	80,491,974
2.21 Common stocks of affiliates	256,840,795	256,840,795
3. Mortgage loans	(c)	
4. Real estate	(d) 52,239,286	52,239,286
5. Contract loans		
6. Cash/short-term investments	(e) 22,562,278	23,281,651
7. Derivative instruments	(f) (2,210,301)	(2,273,261)
8. Other invested assets	2,983,222	2,983,222
9. Aggregate write-ins for investment income	11,708,850	11,584,446
10. Total gross investment income	1,621,256,864	1,615,592,745
11. Investment expenses		(g) 68,919,307
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 2,230,079
13. Interest expense		(h) 123,221,704
14. Depreciation on real estate and other invested assets		(i) 11,747,507
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		206,118,597
17. Net investment income - (Line 10 minus Line 16)		1,409,474,148
DETAILS OF WRITE-INS		
0901. Miscellaneous Income/(Expense)	11,708,850	11,584,446
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	11,708,850	11,584,446
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		
(a) Includes \$ 28,588,875 accrual of discount less \$ 22,733,300 amortization of premium and less \$ 79,485,044 paid for accrued interest on purchases.		
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.		
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(d) Includes \$ 49,490,872 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.		
(e) Includes \$ 1,159,819 accrual of discount less \$ 500,373 amortization of premium and less \$ 292,134 paid for accrued interest on purchases.		
(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h) Includes \$ 91,586,330 interest on surplus notes and \$ 0 interest on capital notes.		
(i) Includes \$ 11,747,507 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. Government bonds	32,686,212		(207,400)		32,478,812
1.1 Bonds exempt from U.S. tax	47,133,069		(67,200)		47,065,869
1.2 Other bonds (unaffiliated)	141,131,820	(26,077,660)	(20,563,067)		94,491,093
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	4,864,431	(64,875,196)	1,725,249		(58,285,516)
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	295,765,404	(66,738,559)	(760,257,293)		(531,230,448)
2.21 Common stocks of affiliates	(75,000)		(118,064,208)		(118,139,208)
3. Mortgage loans					
4. Real estate	2,068,749				2,068,749
5. Contract loans					
6. Cash/short-term investments	1,295,064				1,295,064
7. Derivative instruments	(33,639,685)				(33,639,685)
8. Other invested assets	18,894,289	(114,024,454)	(46,844,340)		(141,974,505)
9. Aggregate write-ins for capital gains (losses)	(2,222,209)				(2,222,209)
10. Total capital gains (losses)	507,902,144	(271,715,869)	(944,278,259)		(708,091,984)
DETAILS OF WRITE-INS					
0901. Miscellaneous gains (losses)	(2,222,209)				(2,222,209)
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(2,222,209)				(2,222,209)

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	3,306,235,744	3,464,689,507	3,310,381,320	3,286,759,270
	2. Canada	333,268,906	223,268,630	332,653,805	328,687,339
	3. Other Countries	25,794,146	25,794,146	25,749,171	23,721,313
	4. Totals	3,665,298,796	3,713,752,283	3,668,784,296	3,639,167,922
States, Territories and Possessions (Direct and guaranteed)	5. United States	203,759,033	221,772,447	203,893,592	200,339,000
	6. Canada	23,258,991	15,532,893	23,343,514	22,617,381
	7. Other Countries				
	8. Totals	227,018,024	237,305,340	227,237,106	222,956,381
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	76,158,157	79,645,006	75,496,510	77,080,000
	10. Canada	364,191	243,590	407,360	349,917
	11. Other Countries				
	12. Totals	76,522,348	79,888,596	75,903,870	77,429,917
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	5,125,936,057	5,181,129,624	5,120,753,874	5,127,707,788
	14. Canada	5,484,302	5,484,215	5,484,705	5,407,813
	15. Other Countries				
	16. Totals	5,131,420,359	5,186,613,839	5,126,238,579	5,133,115,601
Public Utilities (unaffiliated)	17. United States	318,026,066	326,913,706	323,984,531	322,693,000
	18. Canada				
	19. Other Countries				
	20. Totals	318,026,066	326,913,706	323,984,531	322,693,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	8,131,525,862	8,543,425,289	8,221,387,609	8,239,583,334
	22. Canada	515,066,195	472,840,929	517,396,894	513,158,532
	23. Other Countries	147,228,192	155,463,371	148,108,601	149,394,000
	24. Totals	8,793,820,249	9,171,729,589	8,886,893,104	8,902,135,866
Parent, Subsidiaries and Affiliates	25. Totals	6,975,913	6,975,913	6,769,770	7,000,000
	26. Total Bonds	18,219,081,755	18,723,179,266	18,315,811,256	18,304,498,687
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States	3,930,334	3,965,667	5,332,324	
	28. Canada				
	29. Other Countries				
	30. Totals	3,930,334	3,965,667	5,332,324	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	4,396,170	4,607,270	5,135,100	
	32. Canada				
	33. Other Countries				
	34. Totals	4,396,170	4,607,270	5,135,100	
Industrial and Miscellaneous (unaffiliated)	35. United States	128,929,060	130,425,877	193,029,513	
	36. Canada				
	37. Other Countries	158,550	158,550	299,684	
	38. Totals	129,087,610	130,584,427	193,329,197	
Parent, Subsidiaries and Affiliates	39. Totals	11,152,881	11,152,881	11,152,881	
	40. Total Preferred Stocks	148,566,995	150,310,245	214,949,502	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	70,465,495	70,465,495	60,497,818	
	42. Canada				
	43. Other Countries				
	44. Totals	70,465,495	70,465,495	60,497,818	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	70,549,246	70,549,246	36,272,122	
	46. Canada				
	47. Other Countries				
	48. Totals	70,549,246	70,549,246	36,272,122	
Industrial and Miscellaneous (unaffiliated)	49. United States	996,558,646	996,558,646	774,404,676	
	50. Canada				
	51. Other Countries	132,700,229	132,700,229	174,881,158	
	52. Totals	1,129,258,875	1,129,258,875	949,285,834	
Parent, Subsidiaries and Affiliates	53. Totals	1,919,312,423	1,919,312,421	3,077,059,957	
	54. Total Common Stocks	3,189,586,039	3,189,586,037	4,123,115,731	
	55. Total Stocks	3,338,153,034	3,339,896,282	4,338,065,233	
	56. Total Bonds and Stocks	21,557,234,789	22,063,075,548	22,653,876,489	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 9,025,788,900 .

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	<u>21,506,833,789</u>	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	<u>13,742,132,827</u>	6.1 Column 17, Part 1	<u>6,236,271</u>
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1	
3.1 Column 16, Part 1	<u>(61,210,605)</u>	6.3 Column 11, Part 2, Section 2	<u>(363,948)</u>
3.2 Column 12, Part 2, Section 1	<u>(63,527,854)</u>	6.4 Column 11, Part 4	<u>984,008</u>
3.3 Column 10, Part 2, Section 2	<u>(416,078,173)</u>	7. Book/adjusted carrying value at end of current period	<u>21,557,234,789</u>
3.4 Column 10, Part 4	<u>(528,531,999)</u>	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	<u>521,505,933</u>	9. Subtotal (Lines 7 plus 8)	<u>21,557,234,789</u>
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	<u>13,150,745,460</u>	10. Total nonadmitted amounts	<u>12,000,000</u>
		11. Statement value of bonds and stocks, current period	<u>21,545,234,789</u>

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	1,070,486,259	856,021,642	371,090,493	862,792,195	491,245,322	3,651,635,911	18.323	3,364,350,895	18.159	3,651,635,911	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	1,070,486,259	856,021,642	371,090,493	862,792,195	491,245,322	3,651,635,911	18.323	3,364,350,895	18.159	3,651,635,911	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	109,855,052	211,301,566	60,487,592	110,113		381,754,323	1.916	256,869,300	1.386	381,754,323	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	109,855,052	211,301,566	60,487,592	110,113		381,754,323	1.916	256,869,300	1.386	381,754,323	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	5,708,412	17,399,967	61,170,436	52,693,918	90,045,292	227,018,025	1.139	326,740,610	1.764	227,018,025	
3.2 Class 2								9,160,229	0.049		
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	5,708,412	17,399,967	61,170,436	52,693,918	90,045,292	227,018,025	1.139	335,900,839	1.813	227,018,025	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	3,767,316	20,104,657	38,893,107	13,757,268		76,522,348	0.384	222,673,592	1.202	76,522,348	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	3,767,316	20,104,657	38,893,107	13,757,268		76,522,348	0.384	222,673,592	1.202	76,522,348	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	354,424,763	540,724,108	730,749,231	1,250,927,800	2,237,857,863	5,114,683,765	25.664	3,260,314,747	17.597	5,110,983,764	3,700,000
5.2 Class 2	1,460,000	3,647,944	2,700,000		4,000,000	11,807,944	0.059	27,746,045	0.150	7,807,944	4,000,000
5.3 Class 3			2,755,850			2,755,850	0.014	180,000	0.001	2,755,850	
5.4 Class 4											
5.5 Class 5											
5.6 Class 6			2,172,800			2,172,800	0.011			2,172,800	
5.7 Totals	355,884,763	544,372,052	738,377,881	1,250,927,800	2,241,857,863	5,131,420,359	25.748	3,288,240,792	17.748	5,123,720,358	7,700,000

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	4,644,839	35,991,950	46,993,584	39,169,002	9,314,848	136,114,223	0.683	182,232,413	0.984	136,114,223	
6.2 Class 2	10,287,604	29,499,587	111,242,657			151,029,848	0.758	76,624,859	0.414	149,529,848	1,500,000
6.3 Class 3		23,115,900	4,458,385			27,574,285	0.138	5,496,579	0.030	27,574,285	
6.4 Class 4		2,572,710				2,572,710	0.013	6,833,086	0.037	2,572,710	
6.5 Class 5											
6.6 Class 6	367,500	367,500				735,000	0.004			735,000	
6.7 Totals	15,299,943	91,547,647	162,694,626	39,169,002	9,314,848	318,026,066	1.596	271,186,937	1.464	316,526,066	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,543,926,677	911,967,601	2,113,907,101	649,972,046	1,653,936,867	6,873,710,292	34.490	7,144,253,915	38.560	5,617,094,620	1,256,615,670
7.2 Class 2	100,479,516	766,852,368	1,059,876,105	83,462,396	217,136,519	2,227,806,904	11.178	2,204,202,110	11.897	2,046,366,254	181,440,656
7.3 Class 3	343,091	156,647,999	401,594,904	11,696,544	3,881,995	574,164,533	2.881	861,426,530	4.649	523,510,230	50,654,302
7.4 Class 4	11,221,723	80,319,348	318,987,291	3,047,817	2,100,000	415,676,179	2.086	544,499,151	2.939	367,753,204	47,922,976
7.5 Class 5		7,065,532	35,834,998			42,900,530	0.215	26,314,049	0.142	42,899,704	825
7.6 Class 6	1,597,500	257,035	42,875			1,897,410	0.010	782,888	0.004	1,640,375	257,035
7.7 Totals	1,657,568,507	1,923,109,883	3,930,243,274	748,178,803	1,877,055,381	10,136,155,848	50.860	10,781,478,643	58.191	8,599,264,387	1,536,891,464
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1	6,975,913					6,975,913	0.035	6,896,053	0.037	6,975,913	
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals	6,975,913					6,975,913	0.035	6,896,053	0.037	6,975,913	

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	3,099,789,231	2,593,511,491	3,423,291,544	2,869,422,342	4,482,400,192	16,468,414,800	82.633	X X X	X X X	15,208,099,127	1,260,315,670
10.2 Class 2	112,227,120	799,999,899	1,173,818,762	83,462,396	221,136,519	2,390,644,696	11.996	X X X	X X X	2,203,704,046	186,940,656
10.3 Class 3	343,091	179,763,899	408,809,139	11,696,544	3,881,995	604,494,668	3.033	X X X	X X X	553,840,365	50,654,302
10.4 Class 4	11,221,723	82,892,058	318,987,291	3,047,817	2,100,000	418,248,889	2.099	X X X	X X X	370,325,914	47,922,976
10.5 Class 5		7,065,532	35,834,998			(c) 42,900,530	0.215	X X X	X X X	42,899,704	825
10.6 Class 6	1,965,000	624,535	2,215,675			(c) 4,805,210	0.024	X X X	X X X	4,548,175	257,035
10.7 Totals	3,225,546,165	3,663,857,414	5,362,957,409	2,967,629,099	4,709,518,706	(b) 19,929,508,793	100.000	X X X	X X X	18,383,417,331	1,546,091,464
10.8 Line 10.7 as a % of Col. 6	16.185	18.384	26.910	14.891	23.631	100.000	X X X	X X X	X X X	92.242	7.758
11. Total Bonds Prior Year											
11.1 Class 1	2,390,565,510	3,072,893,561	3,758,226,453	2,228,591,927	3,314,054,074	X X X	X X X	14,764,331,525	79.688	13,689,034,818	1,075,296,707
11.2 Class 2	94,498,637	860,017,798	1,061,485,020	40,988,825	260,742,963	X X X	X X X	2,317,733,243	12.510	2,084,502,139	233,231,106
11.3 Class 3	22,970,579	138,079,797	689,912,187	13,821,181	2,319,365	X X X	X X X	867,103,109	4.680	831,808,685	35,294,423
11.4 Class 4	7,398,013	103,936,855	430,577,849	6,078,805	3,340,715	X X X	X X X	551,332,237	2.976	522,883,646	28,448,591
11.5 Class 5		17,313,112	9,000,937			X X X	X X X	(c) 26,314,049	0.142	26,308,016	6,033
11.6 Class 6		782,888				X X X	X X X	(c) 782,888	0.004	1	782,887
11.7 Totals	2,515,432,739	4,193,024,011	5,949,202,446	2,289,480,738	3,580,457,117	X X X	X X X	(b) 18,527,597,051	100.000	17,154,537,305	1,373,059,747
11.8 Line 11.7 as a % of Col. 8	13.577	22.631	32.110	12.357	19.325	X X X	X X X	100.000	X X X	92.589	7.411
12. Total Publicly Traded Bonds											
12.1 Class 1	2,322,125,580	2,468,851,662	3,287,672,960	2,829,862,187	4,299,586,732	15,208,099,121	76.309	13,689,034,818	73.885	15,208,099,121	X X X
12.2 Class 2	96,227,871	738,255,670	1,148,961,587	73,462,395	146,796,524	2,203,704,047	11.057	2,084,502,139	11.251	2,203,704,047	X X X
12.3 Class 3	343,091	174,253,899	363,664,836	11,696,544	3,881,995	553,840,365	2.779	831,808,685	4.490	553,840,365	X X X
12.4 Class 4	11,221,723	82,892,058	273,164,316	3,047,817	2,100,000	370,325,914	1.858	522,883,646	2.822	370,325,914	X X X
12.5 Class 5		7,064,707	35,834,997			42,899,704	0.215	26,308,016	0.142	42,899,704	X X X
12.6 Class 6	1,965,000	367,500	2,215,675			4,548,175	0.023	4,548,175	0.023	4,548,175	X X X
12.7 Totals	2,431,883,265	3,471,685,496	5,111,514,371	2,918,068,943	4,450,265,251	18,383,417,326	92.242	17,154,537,305	92.589	18,383,417,326	X X X
12.8 Line 12.7 as a % of Col. 6	13.229	18.885	27.805	15.873	24.208	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	12.202	17.420	25.648	14.642	22.330	92.242	X X X	X X X	X X X	92.242	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	777,663,655	124,659,825	135,618,587	39,560,145	182,813,457	1,260,315,669	6.324	1,075,296,707	5.804	X X X	1,260,315,669
13.2 Class 2	15,999,249	61,744,233	24,857,176	10,000,000	74,339,998	186,940,656	0.938	233,231,106	1.259	X X X	186,940,656
13.3 Class 3		5,510,000	45,144,303			50,654,303	0.254	35,294,423	0.190	X X X	50,654,303
13.4 Class 4			45,822,976		2,100,000	47,922,976	0.240	28,448,591	0.154	X X X	47,922,976
13.5 Class 5		825				825		6,033		X X X	825
13.6 Class 6		257,035				257,035		782,887	0.004	X X X	257,035
13.7 Totals	793,662,904	192,171,918	251,443,042	49,560,145	259,253,455	1,546,091,464	7.758	1,373,059,747	7.411	X X X	1,546,091,464
13.8 Line 13.7 as a % of Col. 6	51.334	12.430	16.263	3.206	16.768	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.982	0.964	1.262	0.249	1.301	7.758	X X X	X X X	X X X	X X X	7.758

(a) Includes \$ 1,545,530,218 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 72,722,143 current year, \$ 64,491,346 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 825 current year, \$ 6,033 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	696,670,600	514,184,861	250,713,927	379,277,553	293,682,578	2,134,529,519	10.710	1,617,972,713	8.733	2,134,529,520	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	373,815,651	341,836,781	120,376,566	483,514,642	197,562,744	1,517,106,384	7.612	1,746,378,182	9.426	1,517,106,382	
1.7 Totals	1,070,486,251	856,021,642	371,090,493	862,792,195	491,245,322	3,651,635,903	18.323	3,364,350,895	18.159	3,651,635,902	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	109,833,931	208,236,137	60,487,592			378,557,660	1.899	249,449,936	1.346	378,557,660	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	21,121	3,065,429		110,113		3,196,663	0.016	7,419,364	0.040	3,196,663	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals	109,855,052	211,301,566	60,487,592	110,113		381,754,323	1.916	256,869,300	1.386	381,754,323	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	5,708,412	17,399,967	61,170,436	52,693,918	90,045,292	227,018,025	1.139	335,900,839	1.813	227,018,025	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals	5,708,412	17,399,967	61,170,436	52,693,918	90,045,292	227,018,025	1.139	335,900,839	1.813	227,018,025	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	3,767,316	20,104,657	38,893,107	13,757,268		76,522,348	0.384	222,673,592	1.202	76,522,348	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals	3,767,316	20,104,657	38,893,107	13,757,268		76,522,348	0.384	222,673,592	1.202	76,522,348	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	34,974,526	105,398,277	236,377,878	100,596,157	45,398,833	522,745,671	2.623	970,639,385	5.239	515,045,670	7,700,000
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	315,187,861	364,838,436	382,897,638	1,043,979,990	2,175,892,476	4,282,796,401	21.490	1,155,293,721	6.236	4,282,796,403	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	5,722,376	74,135,341	116,596,669	106,351,653	20,566,552	323,372,591	1.623	1,162,307,687	6.273	323,372,590	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined			2,505,693			2,505,693	0.013			2,505,693	
5.6 Other											
5.7 Totals	355,884,763	544,372,054	738,377,878	1,250,927,800	2,241,857,861	5,131,420,356	25.748	3,288,240,793	17.748	5,123,720,356	7,700,000

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	15,299,943	91,547,647	162,694,627	39,169,001	9,314,848	318,026,066	1.596	271,186,937	1.464	316,526,066	1,500,000
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals	15,299,943	91,547,647	162,694,627	39,169,001	9,314,848	318,026,066	1.596	271,186,937	1.464	316,526,066	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,650,397,530	1,824,049,604	3,716,255,732	684,838,974	953,479,163	8,829,021,003	44.301	9,023,943,523	48.705	7,338,081,598	1,490,939,399
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	10,453	43,666	24,253,744		335,089,986	359,397,849	1.803	401,178,151	2.165	359,397,026	825
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	2,051,336	24,891,639	90,297,337	49,568,371	464,788,820	631,597,503	3.169	925,748,860	4.997	631,597,506	
7.4 Other	109,935	1,828,931	7,552,162	13,771,458	42,533,232	65,795,718	0.330	67,963,960	0.367	65,795,719	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined			20,788,995		12,768,477	33,557,472	0.168	35,602,481	0.192	33,557,472	
7.6 Other	4,999,250	72,296,042	71,095,304		68,395,703	216,786,299	1.088	327,041,668	1.765	170,835,062	45,951,238
7.7 Totals	1,657,568,504	1,923,109,882	3,930,243,274	748,178,803	1,877,055,381	10,136,155,844	50.860	10,781,478,643	58.191	8,599,264,383	1,536,891,462
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations	6,975,913					6,975,913	0.035	6,896,053	0.037	6,975,913	
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals	6,975,913					6,975,913	0.035	6,896,053	0.037	6,975,913	

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	2,523,628,171	2,780,921,150	4,526,593,299	1,270,332,871	1,391,920,714	12,493,396,205	62.688	X X X	X X X	10,993,256,800	1,500,139,399
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	689,035,086	709,784,312	527,527,948	1,527,604,745	2,708,545,206	6,162,497,297	30.921	X X X	X X X	6,162,496,474	825
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	7,773,712	99,026,980	206,894,006	155,920,024	485,355,372	954,970,094	4.792	X X X	X X X	954,970,096	
10.4 Other	109,935	1,828,931	7,552,162	13,771,458	42,533,232	65,795,718	0.330	X X X	X X X	65,795,719	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined			23,294,688		12,768,477	36,063,165	0.181	X X X	X X X	36,063,165	
10.6 Other	4,999,250	72,296,042	71,095,304		68,395,703	216,786,299	1.088	X X X	X X X	170,835,062	45,951,238
10.7 Totals	3,225,546,154	3,663,857,415	5,362,957,407	2,967,629,098	4,709,518,704	19,929,508,778	100.000	X X X	X X X	18,383,417,316	1,546,091,462
10.8 Line 10.7 as a % of Col. 6	16.185	18.384	26.910	14.891	23.631	100.000	X X X	X X X	X X X	92.242	7.758
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,908,793,341	3,158,740,248	4,999,867,486	1,596,152,729	1,035,109,174	X X X	X X X	12,698,662,978	68.539	11,411,082,423	1,287,580,562
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	552,322,280	690,447,020	421,444,872	470,327,088	1,175,728,158	X X X	X X X	3,310,269,418	17.867	3,304,213,089	6,056,324
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	41,169,965	246,202,025	367,038,968	206,283,353	1,227,362,236	X X X	X X X	2,088,056,547	11.270	2,088,056,547	
11.4 Other	188,548	782,323	3,275,113	11,801,617	51,916,359	X X X	X X X	67,963,960	0.367	67,963,960	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined			20,784,092		14,818,389	X X X	X X X	35,602,481	0.192	35,602,481	
11.6 Other	12,958,604	96,852,395	136,791,916	4,915,951	75,522,802	X X X	X X X	327,041,668	1.765	247,618,805	79,422,860
11.7 Totals	2,515,432,738	4,193,024,011	5,949,202,447	2,289,480,738	3,580,457,118	X X X	X X X	18,527,597,052	100.000	17,154,537,305	1,373,059,746
11.8 Line 11.7 as a % of Col. 8	13.577	22.631	32.110	12.357	19.325	X X X	X X X	100.000	X X X	92.589	7.411
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,734,964,521	2,629,702,046	4,275,150,261	1,220,772,716	1,132,667,253	10,993,256,797	55.161	11,411,082,423	61.590	10,993,256,797	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	689,035,086	709,783,487	527,527,948	1,527,604,744	2,708,545,211	6,162,496,476	30.921	3,304,213,089	17.834	6,162,496,476	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	7,773,712	99,026,979	206,894,007	155,920,025	485,355,373	954,970,096	4.792	2,088,056,547	11.270	954,970,096	X X X
12.4 Other	109,935	1,828,931	7,552,162	13,771,458	42,533,233	65,795,719	0.330	67,963,960	0.367	65,795,719	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined			23,294,688		12,768,477	36,063,165	0.181	35,602,481	0.192	36,063,165	X X X
12.6 Other		31,344,053	71,095,305		68,395,704	170,835,062	0.857	247,618,805	1.336	170,835,062	X X X
12.7 Totals	2,431,883,254	3,471,685,496	5,111,514,371	2,918,068,943	4,450,265,251	18,383,417,315	92.242	17,154,537,305	92.589	18,383,417,315	X X X
12.8 Line 12.7 as a % of Col. 6	13.229	18.885	27.805	15.873	24.208	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	12.202	17.420	25.648	14.642	22.330	92.242	X X X	X X X	X X X	92.242	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	788,663,655	151,219,103	251,443,045	49,560,144	259,253,454	1,500,139,401	7.527	1,287,580,562	6.950	X X X	1,500,139,401
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds		825				825		6,056,324	0.033	X X X	825
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other	4,999,249	40,951,988				45,951,237	0.231	79,422,860	0.429	X X X	45,951,237
13.7 Totals	793,662,904	192,171,916	251,443,045	49,560,144	259,253,454	1,546,091,463	7.758	1,373,059,746	7.411	X X X	1,546,091,463
13.8 Line 13.7 as a % of Col. 6	51.334	12.430	16.263	3.206	16.768	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.982	0.964	1.262	0.249	1.301	7.758	X X X	X X X	X X X	X X X	7.758

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
0199999		Subtotal - Affiliates - U.S. Intercompany Pooling											
0299999		Subtotal - Affiliates - U.S. Non-pool		245,372	8,669	666,777	675,446			4,092	601,015		
0399999		Subtotal - Affiliates - Other (Non-U.S.)		20,683	1,699	30,799	32,498		(4,242)	3,276	16,455		
0499999		Total - Affiliates		266,055	10,368	697,576	707,944		(4,242)	7,368	617,470		
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000		32,687	(2)	2,617	2,615		(5)	5,873	160		
0599999		Total - Other U.S. Unaffiliated Insurers		770,123	24,686	440,998	465,684	8,026	29,184	225,449	6,943		
0699998		Pools and Associations - less than \$100,000 - Mandatory Pools		1,035	(1,341)	1,252	(89)		(725)	1,719			
0699999		Total - Pools, Associations - Mandatory Pools		132,565	19,327	570,454	589,781		38,365	50,748	2,295		
0799998		Pools and Associations - less than \$100,000 - Voluntary Pools		100	9	292	301		26	9	3,280		
0799999		Total - Pools, Associations - Voluntary Pools		72,814	5,769	121,507	127,276		40,203	15,699	9,321		
0899999		Total - Pools and Associations		205,379	25,096	691,961	717,057		78,568	66,447	11,616		
0999998		Other Non-U.S. Insurers - less than \$100,000		28,839	34	1,811	1,845		12,439	16,095	675		
0999999		Total - Other Non-U.S. Insurers		114,403	2,444	116,908	119,352		22,232	36,269	3,962		
9999999		Grand Total - Schedule F - Part 1		1,355,960	62,594	1,947,443	2,010,037	8,026	125,742	335,533	639,991		

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium	
0199999		Total Reinsurance Ceded by Portfolio				
0299999		Total Reinsurance Assumed by Portfolio				
NONE						

Annual Statement for the year 2002 of the **Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers**
SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	Reinsurance Recoverable On						Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties	
									10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
0199999		Total Authorized - Affiliates - U.S. Intercompany Pooling																	
0299999		Total Authorized - Affiliates - U.S. Non-Pool			182					3,664					3,664	3,405		259	
0399999		Total Authorized - Affiliates - Other (Non-U.S.)																	
0499999		Total Authorized - Affiliates			182					3,664					3,664	3,405		259	
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			691	215	31	5,851	161	840	132	111		7,341	229		7,112	297,124	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			1,622,011	295,642	12,463	1,576,176	307,015	2,235,912	238,723	437,036	11,234	5,114,201	294,557		4,819,644	1,542,969	
0699999		Total authorized - Pools - Mandatory			750,939	108,515	532	1,461,162	14,454	437,189	727	317,331		2,339,910	198,259		2,141,651	1,118	
0799999		Total Authorized - Pools - Voluntary			99,443	8,984	1,744	148,814	15,533	88,375	2,029	26,934		292,413	3,219		289,194	59	
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			2,183	132	5	700	19	1,399	(93)	322		2,484	184		2,300	100	
0899999		Total Authorized - Other Non-U.S. Insurers			105,039	21,447	194	202,727	13,528	72,647	10,556	23,185		344,284	38,440		305,844	2,277	
0999999		Total Authorized			2,577,614	434,588	14,933	3,388,879	350,530	2,837,787	252,035	804,486	11,234	8,094,472	537,880		7,556,592	1,546,423	
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																	
1199999		Total Unauthorized - Affiliates - U.S. Non-Pool																	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			22,695	130	10	20,760	766	26,025	1	7,828		55,520	6,165		49,355	3,537	
1399999		Total Unauthorized - Affiliates			22,695	130	10	20,760	766	26,025	1	7,828		55,520	6,165		49,355	3,537	
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			283	23		311	93	409	84	71		991	104		887	43	
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			57,927	6,267	1,087	83,820	3,547	68,782	1,580	13,770		178,853	601		178,252	76,646	
1599999		Total Unauthorized - Pools - Mandatory																	
1699999		Total Unauthorized - Pools - Voluntary			41,876	43		53,538	15,910	2,938	698	12,464		85,591	6,714		78,877		
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			965	(106)	8	1,145	186	2,789	280	399		4,701	(132)		4,833	95,561	
1799999		Total Unauthorized - Other Non-U.S. Insurers			446,662	92,785	7,287	430,997	33,056	455,108	29,440	117,045		1,165,718	123,289		1,042,429	288,302	
1899999		Total Unauthorized			569,160	99,225	8,384	589,115	53,279	552,853	31,719	151,107		1,485,682	136,769		1,348,913	368,485	
1999999		Total Authorized and Unauthorized			3,146,774	533,813	23,317	3,977,994	403,809	3,390,640	283,754	955,593	11,234	9,580,154	674,649		8,905,505	1,914,908	
2099999		Total Protected Cells																	
9999999		Totals			3,146,774	533,813	23,317	3,977,994	403,809	3,390,640	283,754	955,593	11,234	9,580,154	674,649		8,905,505	1,914,908	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties.
The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

1 Name of Company	2 Commission Rate	3 Ceded Premium
1)Gerling Global Reinsurance Company	34.00	6,633
2)Hartford Steam Boiler	23.00	607
3)		
4)		

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SCHEDULE F - PART 4
Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11	12	13
				5	Overdue				10				
					6	7	8	9					
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	Percentage more Than 120 Days Overdue Col. 9 / Col. 11	
0199999		Total Authorized-Affiliates U.S.- Intercompany Pooling											
0299999		Total Authorized-Affiliates U.S.- Non-Pool											
0399999		Total Authorized-Affiliates-Other (Non-U.S.)											
0499999		Total Authorized Affiliates											
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		225,325	17,792	12,283	4,038	48,667	82,780	308,105	26.867	15.796	
0699999		Total Authorized-Pools - Mandatory		104,498	242	12		4,295	4,549	109,047	4.172	3.939	
0799999		Total Authorized-Pools - Voluntary		9,131		84	115	1,398	1,597	10,728	14.886	13.031	
0899999		Total Authorized-Other Non-U.S. Insurers		9,613	121	658	7,756	3,493	12,028	21,641	55.580	16.141	
0999999		Total Authorized		348,567	18,155	13,037	11,909	57,853	100,954	449,521	22.458	12.870	
1099999		Total Unauthorized-Affiliates-U.S. Intercompany Pooling											
1199999		Total Unauthorized-Affiliates-U.S. Non-Pool											
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)			140				140	140	100.000		
1399999		Total Unauthorized Affiliates			140				140	140	100.000		
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		2,646	339	1,299	13	3,057	4,708	7,354	64.020	41.569	
1599999		Total Unauthorized-Pools - Mandatory											
1699999		Total Unauthorized-Pools - Voluntary		43						43			
1799999		Total Unauthorized-Other Non-U.S. Insurers		50,889	4,725	9,431	3,194	31,833	49,183	100,072	49.148	31.810	
1899999		Total Unauthorized		53,578	5,204	10,730	3,207	34,890	54,031	107,609	50.210	32.423	
1999999		Total Authorized and Unauthorized		402,145	23,359	23,767	15,116	92,743	154,985	557,130	27.818	16.647	
2099999		Total Protected Cells											
9999999		Totals		402,145	23,359	23,767	15,116	92,743	154,985	557,130	27.818	16.647	

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
0199999		Total Affiliates U.S. Intercompany Pooling														
0299999		Total Affiliates U.S. Non-Pool														
0399999		Total Affiliates Other Non-U.S. Insurers		55,520	3,537	71,915	6,165		267	55,272	248				(217)	31
0499999		Total Affiliates		55,520	3,537	71,915	6,165		267	55,272	248				(217)	31
0599999		Total Other U.S. Unaffiliated Insurers		174,044	76,646	84,682	601		23,670	159,899	14,145	2,980	596	457	(30)	14,574
0699999		Total Pools and Associations - Mandatory														
0799999		Total Pools and Associations - Voluntary		85,591		78,635	6,714		2,540	84,635	956					956
0899999		Total Other Non-U.S. Insurers		1,169,262	288,302	695,942	123,289		224,341	1,005,121	164,141	21,438	4,288	2,781	(1,612)	163,084
0999999		Total Affiliates and Others		1,484,417	368,485	931,174	136,769		250,818	1,304,927	179,490	24,418	4,884	3,238	(1,859)	178,645
1099999		Total Protected Cells														
9999999		Totals		1,484,417	368,485	931,174	136,769		250,818	1,304,927	179,490	24,418	4,884	3,238	(1,859)	178,645

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1. Amounts in dispute totaling \$ 13,657 are included in Column 5.
 2. Amounts in dispute totaling \$ 13,679 are excluded from Column 13.
 3. Column 5 excludes \$ 1,265 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE F - PART 6

Provisions for Overdue Authorized Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20 % of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
9999999 Totals			26,123,092	164,395,434	63,598,372	11.5	8,282,134	42,400,312	8,480,062	10,136,489

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(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 43,638,733 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 44,281,906 in dispute.

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	456,562,725	X X X	396,307,446	X X X		X X X		X X X	181,453	X X X	5,385	X X X		X X X		X X X	60,068,441	X X X
2. Premiums earned	458,613,997	X X X	396,094,930	X X X		X X X		X X X	181,453	X X X	5,644	X X X		X X X		X X X	62,331,970	X X X
3. Incurred claims	397,936,395	86.8	368,930,560	93.1			(29,502)		464,198	255.8	58,293	1,032.8					28,512,846	45.7
4. Increase in contract reserves																		
5. Commissions (a)	471,449	0.1	(3,298,092)	(0.8)			2,288,068										1,481,473	2.4
6. General insurance expenses	39,491,029	8.6	27,998,899	7.1			4,703,969		12,067	6.7	103	1.8					6,775,991	10.9
7. Taxes, licenses and fees	4,865,846	1.1	3,574,755	0.9					17		140	2.5					1,290,934	2.1
8. Total expenses incurred	44,828,324	9.8	28,275,562	7.1			6,992,037		12,084	6.7	243	4.3					9,548,398	15.3
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	15,849,278	3.5	(1,111,192)	(0.3)			(6,962,535)		(294,829)	(162.5)	(52,892)	(937.1)					24,270,726	38.9
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	15,849,278	3.5	(1,111,192)	(0.3)			(6,962,535)		(294,829)	(162.5)	(52,892)	(937.1)					24,270,726	38.9

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DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 through 0903 + 0998) (Line 09 above)																		

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	19,372,237	9,259,395			188	2,013			10,110,641
2. Advance premiums									
3. Reserve for rate credits	632,970	632,970							
4. Total premium reserves, current year	20,005,207	9,892,365			188	2,013			10,110,641
5. Total premium reserves, prior year	22,056,473	9,679,844			188	2,273			12,374,168
6. Increase in total premium reserves	(2,051,266)	212,521				(260)			(2,263,527)
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	753,187,241	759,551,109		145,000	36,000	85,000			(6,629,868)
2. Total prior year	682,334,363	678,713,514		180,000	38,000	89,000			3,313,849
3. Increase	70,852,878	80,837,595		(35,000)	(2,000)	(4,000)			(9,943,717)
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	149,145,503	142,871,201		5,502	23,310	18,688			6,226,802
1.2. On claims incurred during current year	177,938,018	145,221,761			442,890	43,605			32,229,762
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	472,766,178	476,601,259		145,000					(3,980,081)
2.2. On claims incurred during current year	280,421,063	282,949,851			36,000	85,000			(2,649,788)
3. Test:									
3.1. Line 1.1 and 2.1	621,911,681	619,472,460		150,502	23,310	18,688			2,246,721
3.2. Claim reserves and liabilities, December 31 prior year	682,334,363	678,713,514		180,000	38,000	89,000			3,313,849
3.3. Line 3.1 minus Line 3.2	(60,422,682)	(59,241,054)		(29,498)	(14,690)	(70,312)			(1,067,128)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	246,358,193	245,371,462			67,137	1,993			917,601
2. Premiums earned	414,368,936	390,227,072			67,137	2,089			24,072,638
3. Incurred claims	386,427,946	375,119,085		(10,917)	171,753	21,568			11,126,457
4. Commissions	(10,870,697)	(12,679,443)		846,584					962,162
B. Reinsurance Ceded:									
1. Premiums written	18,302,027	16,965,932			67,138	1,992			1,266,965
2. Premiums earned	186,263,583	161,822,523			67,138	2,088			24,371,834
3. Incurred claims	158,416,309	138,100,366		(10,915)	171,753	21,569			20,133,536
4. Commissions	291,909	(1,220,293)		846,584					665,618

SCHEDULE P-ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P-PART 1-SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	799,061	288,662	199,668	57,619	40,216	7,440	5,364	685,224	X X X
2. 1993	10,761,909	2,404,349	8,357,560	6,248,511	1,421,676	448,855	45,043	586,300	5,220	189,657	5,811,727	X X X
3. 1994	9,930,658	2,399,365	7,531,293	6,276,420	1,293,385	485,768	66,479	619,821	9,522	198,422	6,012,623	X X X
4. 1995	9,651,092	1,967,724	7,683,368	5,923,936	953,024	447,774	41,774	649,013	3,511	203,832	6,022,414	X X X
5. 1996	9,351,706	1,741,127	7,610,579	6,320,942	1,015,139	514,517	52,904	643,726	5,865	226,058	6,405,277	X X X
6. 1997	9,398,834	1,519,568	7,879,266	6,338,681	865,543	554,185	47,227	688,256	14,180	231,477	6,654,172	X X X
7. 1998	10,051,559	1,458,547	8,593,012	7,098,843	951,046	513,268	35,781	759,957	13,299	257,780	7,371,942	X X X
8. 1999	9,897,617	1,608,938	8,288,679	6,705,020	875,862	465,255	48,022	742,116	(118)	234,230	6,988,625	X X X
9. 2000	10,267,265	1,815,256	8,452,009	5,864,653	717,387	350,037	31,419	662,223	(4,239)	156,224	6,132,346	X X X
10. 2001	10,517,214	1,756,942	8,760,272	4,779,831	517,007	194,796	18,912	613,214	9,647	115,714	5,042,275	X X X
11. 2002	12,594,241	2,738,319	9,855,922	2,917,205	345,234	80,139	12,972	587,373	23,580	121,091	3,202,931	X X X
12. Totals	X X X	X X X	X X X	59,273,103	9,243,965	4,254,262	458,152	6,592,215	87,907	1,939,849	60,329,556	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	4,663,162	1,400,450	1,266,362	575,568	419,322	177,275	436,198	250,518	144,151	738	3,589	4,524,646	X X X
2. 1993	328,731	119,655	66,316	50,531	13,997	349	14,922	(578)	8,109	25	1,320	262,093	X X X
3. 1994	318,881	95,797	79,218	52,496	18,102	1,800	19,793	925	9,937	55	1,609	294,858	X X X
4. 1995	345,411	85,656	100,505	47,890	20,391	980	23,181	1,973	11,852	72	2,866	364,769	X X X
5. 1996	393,774	76,364	115,150	74,379	22,024	1,910	26,955	3,609	14,154	102	6,540	415,693	X X X
6. 1997	585,726	99,904	163,547	91,447	37,399	5,969	59,174	4,563	23,229	326	10,709	666,866	X X X
7. 1998	871,381	160,757	205,615	108,273	49,827	9,264	88,979	8,274	33,513	580	24,448	962,167	X X X
8. 1999	1,170,681	220,246	300,695	175,544	76,895	10,295	117,227	17,489	47,151	938	32,070	1,288,137	X X X
9. 2000	1,457,052	349,642	447,702	303,102	95,423	16,712	162,715	21,757	65,920	1,458	51,863	1,536,141	X X X
10. 2001	2,072,623	899,291	1,184,570	639,731	104,307	35,781	267,047	32,590	126,171	3,005	87,965	2,144,320	X X X
11. 2002	2,194,695	470,232	2,971,130	1,271,478	80,947	11,109	514,548	59,117	227,621	7,661	207,785	4,169,344	X X X
12. Totals	14,402,117	3,977,994	6,900,810	3,390,439	938,634	271,444	1,730,739	400,237	711,808	14,960	430,764	16,629,034	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,953,506	571,140
2. 1993	7,715,741	1,641,921	6,073,820	71.695	68.290	72.675				224,861	37,232
3. 1994	7,827,940	1,520,459	6,307,481	78.826	63.369	83.750				249,806	45,052
4. 1995	7,522,063	1,134,880	6,387,183	77.940	57.675	83.130				312,370	52,399
5. 1996	8,051,242	1,230,272	6,820,970	86.094	70.660	89.625				358,181	57,512
6. 1997	8,450,197	1,129,159	7,321,038	89.907	74.308	92.915				557,922	108,944
7. 1998	9,621,383	1,287,274	8,334,109	95.720	88.257	96.987				807,966	154,201
8. 1999	9,625,040	1,348,278	8,276,762	97.246	83.799	99.856				1,075,586	212,551
9. 2000	9,105,725	1,437,238	7,668,487	88.687	79.175	90.730				1,252,010	284,131
10. 2001	9,342,559	2,155,964	7,186,595	88.831	122.711	82.036				1,718,171	426,149
11. 2002	9,573,658	2,201,383	7,372,275	76.016	80.392	74.800				3,424,115	745,229
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	13,934,494	2,694,540

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P-PART 2-SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	13,902,014	13,502,655	13,664,950	13,709,571	14,074,469	14,032,937	13,706,382	13,581,733	14,150,365	14,696,387	546,022	1,114,654
2. 1993	6,701,916	6,487,414	6,148,435	5,835,472	5,772,875	5,695,951	5,589,564	5,521,349	5,542,773	5,538,457	(4,316)	17,108
3. 1994	X X X	6,448,552	6,270,171	6,081,180	6,011,145	5,890,517	5,794,892	5,726,675	5,757,266	5,740,289	(16,977)	13,614
4. 1995	X X X	X X X	6,190,622	6,023,802	5,877,286	5,837,878	5,790,339	5,779,714	5,804,548	5,783,493	(21,055)	3,779
5. 1996	X X X	X X X	X X X	6,291,120	6,084,211	6,139,422	6,166,932	6,240,779	6,227,931	6,230,517	2,586	(10,262)
6. 1997	X X X	X X X	X X X	X X X	6,173,229	6,267,256	6,475,247	7,369,846	6,692,624	6,699,400	6,776	127,366
7. 1998	X X X	X X X	X X X	X X X	X X X	6,979,774	7,210,071	7,369,846	7,585,627	7,651,949	66,322	282,103
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	6,900,002	7,150,139	7,408,421	7,597,628	189,207	447,489
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,639,342	6,989,773	7,036,610	46,837	397,268
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,701,117	6,577,687	(123,430)	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,657,760	X X X	X X X
	12. Totals										691,972	2,393,119

SCHEDULE P-PART 3-SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	2,662,001	4,423,130	5,700,784	6,720,822	7,643,477	8,139,669	8,667,994	8,954,653	9,607,101	X X X	X X X
2. 1993	1,942,305	3,229,870	3,957,374	4,427,708	4,736,999	4,921,455	5,048,916	5,129,490	5,178,709	5,229,011	X X X	X X X
3. 1994	X X X	2,156,725	3,433,077	4,139,666	4,464,233	4,939,987	5,141,766	5,250,191	5,336,120	5,398,873	X X X	X X X
4. 1995	X X X	X X X	2,246,524	3,524,426	4,201,543	4,644,665	4,961,441	5,163,597	5,288,881	5,373,543	X X X	X X X
5. 1996	X X X	X X X	X X X	2,553,308	3,811,160	4,504,605	5,033,311	5,385,453	5,622,765	5,764,083	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	2,443,871	3,800,135	4,672,574	5,295,425	5,709,801	5,975,953	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	2,726,958	4,460,745	5,467,963	6,196,402	6,621,066	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,758,220	4,459,014	5,502,501	6,241,162	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,805,187	4,518,160	5,460,868	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,846,596	4,436,926	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,637,798	X X X	X X X

SCHEDULE P-PART 4-SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5,122,830	4,290,295	3,666,679	3,042,697	2,788,128	2,270,662	1,630,872	1,548,814	1,081,687	906,631
2. 1993	2,862,914	1,805,063	1,175,060	693,008	526,024	388,801	210,472	129,458	94,889	40,387
3. 1994	X X X	2,523,337	1,510,575	958,185	675,110	441,878	248,527	159,558	141,237	58,097
4. 1995	X X X	X X X	2,337,459	1,286,701	803,982	513,422	317,823	229,503	167,531	89,473
5. 1996	X X X	X X X	X X X	2,115,126	1,122,879	666,120	395,023	296,565	176,161	86,498
6. 1997	X X X	X X X	X X X	X X X	2,023,689	1,051,892	610,221	404,170	284,831	155,728
7. 1998	X X X	X X X	X X X	X X X	X X X	2,279,931	1,021,423	601,275	315,144	220,675
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,209,311	1,070,421	483,661	280,033
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,906,611	787,230	331,096
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,924,933	822,833
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,182,683

SCHEDULE P-PART 1A-HOMEOWNERS/FARMOWNERS

(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	1,136	5	161	(2)	159	23	9	1,430	X X X
2. 1993	446,215	22,519	423,696	294,933	7,200	13,989	580	32,066	4	3,620	333,204	197,484
3. 1994	471,119	35,541	435,578	352,988	8,173	16,266	208	38,982	12	4,480	399,843	224,403
4. 1995	498,657	33,759	464,898	315,618	4,302	16,573	106	29,089	32	5,998	356,840	196,815
5. 1996	523,837	30,220	493,617	476,942	26,672	23,745	406	38,532	52	6,382	512,089	274,695
6. 1997	579,642	35,069	544,573	334,848	992	14,262	54	39,205	73	7,190	387,196	193,731
7. 1998	655,939	38,924	617,015	455,766	20,027	18,431	157	49,827	121	6,829	503,719	231,153
8. 1999	689,483	44,440	645,043	428,890	6,571	17,421	318	56,111	196	6,631	495,337	198,662
9. 2000	727,186	55,395	671,791	500,265	8,158	22,973	319	58,412	176	5,500	572,997	194,843
10. 2001	787,763	82,347	705,416	527,144	11,318	12,192	384	58,839	741	5,165	585,732	199,335
11. 2002	936,178	142,481	793,697	374,268	45,121	8,933	1,851	55,272	2,637	1,426	388,864	169,486
12. Totals	X X X	X X X	X X X	4,062,798	138,539	164,946	4,381	456,494	4,067	53,230	4,537,251	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1,869	14			435		6		118	5	2	2,409	101
2. 1993	462	9	(1)	(1)	54	2	7		24	1	4	535	27
3. 1994	917	179	(27)	(14)	89	16	6		55	3	5	856	64
4. 1995	1,815	37	(45)	(23)	196	1	10		98	1	66	2,058	150
5. 1996	1,752	35	(27)	(62)	140		35	4	105	5	399	2,023	226
6. 1997	3,172	48	5	(34)	159		579	32	184	7	627	4,046	350
7. 1998	4,662	184	(14)	(33)	373	15	1,737	57	310	27	882	6,818	639
8. 1999	11,710	619	(59)	3	839	36	1,372	70	822	47	1,460	13,909	1,262
9. 2000	19,431	929	76	(250)	1,176	32	3,042	126	1,373	75	3,511	24,186	2,398
10. 2001	37,658	695	7,381	(261)	1,491	51	5,752	193	3,357	156	8,758	54,805	6,200
11. 2002	128,550	16,304	55,014	17,765	1,920	28	16,564	3,126	12,493	1,047	12,914	176,271	24,614
12. Totals	211,998	19,053	62,303	17,090	6,872	181	29,110	3,608	18,939	1,374	28,628	287,916	36,031

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,855	554
2. 1993	341,534	7,795	333,739	76.540	34.615	78.769				453	82
3. 1994	409,276	8,577	400,699	86.873	24.133	91.992				725	131
4. 1995	363,354	4,456	358,898	72.867	13.199	77.199				1,756	302
5. 1996	541,224	27,112	514,112	103.319	89.715	104.152				1,752	271
6. 1997	392,414	1,172	391,242	67.699	3.342	71.844				3,163	883
7. 1998	531,092	20,555	510,537	80.967	52.808	82.743				4,497	2,321
8. 1999	517,106	7,860	509,246	74.999	17.687	78.948				11,029	2,880
9. 2000	606,748	9,565	597,183	83.438	17.267	88.894				18,828	5,358
10. 2001	653,814	13,277	640,537	82.996	16.123	90.803				44,605	10,200
11. 2002	653,014	87,879	565,135	69.753	61.678	71.203				149,495	26,776
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	238,158	49,758

**SCHEDULE P-PART 1B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$'000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	9,436	2,732	1,445	2	379	46	105	8,480	X X X
2. 1993	1,608,242	75,733	1,532,509	1,039,468	58,400	65,617	1,263	78,237	31	22,874	1,123,628	554,667
3. 1994	1,477,330	127,678	1,349,652	1,089,240	93,042	78,075	4,002	89,067	241	20,248	1,159,097	575,776
4. 1995	1,648,922	132,966	1,515,956	1,096,789	95,775	85,973	5,162	103,900	507	19,347	1,185,218	563,763
5. 1996	1,680,196	154,430	1,525,766	1,154,725	109,740	102,536	6,460	104,874	1,096	19,740	1,244,839	570,103
6. 1997	1,730,879	136,479	1,594,400	1,181,215	103,984	110,138	6,526	129,211	1,625	19,589	1,308,429	582,703
7. 1998	1,721,079	136,734	1,584,345	1,157,535	106,774	101,988	9,924	140,225	3,221	18,996	1,279,829	573,927
8. 1999	1,681,861	135,252	1,546,609	1,158,379	134,008	88,746	11,473	149,509	5,304	14,545	1,245,849	584,968
9. 2000	1,698,304	152,469	1,545,835	1,114,347	127,449	71,822	10,634	146,916	3,234	9,398	1,191,768	568,442
10. 2001	1,795,761	80,215	1,715,546	942,858	57,257	41,123	3,226	135,529	1,410	10,358	1,057,617	538,266
11. 2002	2,009,090	167,496	1,841,594	531,663	43,906	12,970	580	118,519	5,426	2,984	613,240	472,411
12. Totals	X X X	X X X	X X X	10,475,655	933,067	760,433	59,252	1,196,366	22,141	158,184	11,417,994	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	119,504	62,751	15,512	3,555	1,039	5	254	33	5,016	536	30	74,445	853
2. 1993	5,122	573	(238)	(62)	321	2	36	4	186	6	165	4,904	317
3. 1994	11,200	1,726	(211)	(45)	939	(1)	99	12	404	13	252	10,726	628
4. 1995	15,467	1,309	(170)	(46)	1,043	1	87	11	615	15	383	15,752	937
5. 1996	26,485	2,543	(348)	(49)	1,866	(1)	173	22	963	28	630	26,596	2,008
6. 1997	41,395	3,204	(196)	(199)	3,627	(2)	361	46	1,668	88	1,055	41,520	4,475
7. 1998	71,695	4,822	(1,195)	(337)	5,947	(3)	9,416	1,229	3,280	116	1,912	83,316	7,797
8. 1999	147,671	13,770	5,001	3,052	10,561		13,411	4,769	6,624	289	3,743	161,388	14,534
9. 2000	243,086	15,603	39,139	9,767	17,341	2,259	23,994	5,540	13,881	564	6,991	303,708	31,295
10. 2001	349,739	22,650	145,908	20,648	15,847	3,369	51,541	5,219	29,269	1,223	15,983	539,195	47,173
11. 2002	576,712	58,100	393,985	48,463	16,235	4,467	113,801	6,725	52,226	1,980	29,651	1,033,224	126,222
12. Totals	1,608,076	187,051	597,187	86,945	74,766	10,096	213,173	23,610	114,132	4,858	60,795	2,294,774	236,239

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	68,710	5,735
2. 1993	1,188,749	60,217	1,128,532	73.916	79.512	73.640				4,373	531
3. 1994	1,268,813	98,990	1,169,823	85.886	77.531	86.676				9,308	1,418
4. 1995	1,303,704	102,734	1,200,970	79.064	77.263	79.222				14,034	1,718
5. 1996	1,391,274	119,839	1,271,435	82.804	77.601	83.331				23,643	2,953
6. 1997	1,467,419	117,470	1,349,949	84.779	86.072	84.668				35,996	5,524
7. 1998	1,488,891	125,746	1,363,145	86.509	91.964	86.038				66,015	17,301
8. 1999	1,579,902	172,665	1,407,237	93.938	127.662	90.989				135,850	25,538
9. 2000	1,670,526	175,050	1,495,476	98.364	114.810	96.742				256,855	46,853
10. 2001	1,711,814	115,002	1,596,812	95.325	143.367	93.079				452,349	86,846
11. 2002	1,816,111	169,647	1,646,464	90.395	101.284	89.404				864,134	169,090
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,931,267	363,507

**SCHEDULE P-PART 1C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$'000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	8,483	603	1,097	7	331	28	18	9,273	X X X
2. 1993	639,096	68,374	570,722	443,042	52,096	42,470	5,314	40,418	179	2,263	468,341	114,246
3. 1994	547,061	98,197	448,864	491,096	69,322	48,353	7,699	44,737	59	1,379	507,106	127,701
4. 1995	514,500	108,142	406,358	495,692	79,455	43,808	7,448	45,114	73	1,578	497,638	142,275
5. 1996	613,608	115,915	497,693	546,304	87,644	52,281	7,436	49,594	227	2,118	552,872	146,624
6. 1997	695,756	128,742	567,014	648,294	104,701	58,459	7,662	55,382	206	2,025	649,566	163,182
7. 1998	805,132	135,828	669,304	678,264	100,862	56,718	7,618	64,841	419	2,215	690,924	168,526
8. 1999	733,623	178,307	555,316	701,381	185,308	62,972	13,339	65,085	995	9,864	629,796	171,330
9. 2000	730,371	184,786	545,585	465,466	112,209	40,615	6,424	52,530	548	2,879	439,430	151,006
10. 2001	631,721	117,653	514,068	199,627	29,758	8,325	561	39,443	900	557	216,176	118,381
11. 2002	785,674	190,801	594,873	78,518	13,938	2,610	(55)	31,755	2,726	447	96,274	92,951
12. Totals	X X X	X X X	X X X	4,756,167	835,896	417,708	63,453	489,230	6,360	25,343	4,757,396	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	22,655	2,305	19,244	13,530	1,039	211	5,798	4,070	1,378	12	207	29,986	318
2. 1993	2,305	100	3,125	2,037	152		832	566	157	(1)	22	3,869	54
3. 1994	4,832	661	4,445	2,613	461	14	1,314	804	314	2	15	7,272	87
4. 1995	6,995	1,064	5,882	3,942	580	66	1,583	1,358	385	3	10	8,992	227
5. 1996	11,664	2,250	7,472	5,545	1,100	318	2,465	1,115	760	7	28	14,226	312
6. 1997	32,436	5,805	14,337	9,637	2,256	562	5,804	158	2,008	23	90	40,656	650
7. 1998	72,323	20,254	17,742	13,719	4,913	2,235	3,730	1,859	3,891	46	248	64,486	1,324
8. 1999	112,213	24,942	29,243	28,313	10,963	2,348	9,203	1,450	6,074	87	2,034	110,556	4,441
9. 2000	182,966	57,374	35,733	28,852	12,692	4,146	9,415	5,978	9,392	152	1,707	153,696	5,119
10. 2001	165,361	33,386	85,109	50,745	6,208	1,256	13,860	2,773	12,634	236	675	194,776	7,716
11. 2002	162,090	42,145	302,833	97,376	2,889	998	38,376	4,041	30,474	943	3,269	391,159	21,049
12. Totals	775,840	190,286	525,165	256,309	43,253	12,154	92,380	24,172	67,467	1,510	8,305	1,019,674	41,297

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	26,064	3,922
2. 1993	532,501	60,291	472,210	83.321	88.178	82.739				3,293	576
3. 1994	595,552	81,174	514,378	108.864	82.664	114.596				6,003	1,269
4. 1995	600,039	93,409	506,630	116.626	86.376	124.676				7,871	1,121
5. 1996	671,640	104,542	567,098	109.458	90.189	113.945				11,341	2,885
6. 1997	818,976	128,754	690,222	117.710	100.009	121.729				31,331	9,325
7. 1998	902,422	147,012	755,410	112.084	108.234	112.865				56,092	8,394
8. 1999	997,134	256,782	740,352	135.919	144.011	133.321				88,201	22,355
9. 2000	808,809	215,683	593,126	110.739	116.720	108.714				132,473	21,223
10. 2001	530,567	119,615	410,952	83.988	101.668	79.941				166,339	28,437
11. 2002	649,545	162,112	487,433	82.674	84.964	81.939				325,402	65,757
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	854,410	165,264

SCHEDULE P-PART 1D-WORKERS' COMPENSATION
(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	369,411	96,023	19,319	691	18,441	97	1,273	310,360	X X X
2. 1993	5,510,706	1,856,549	3,654,157	2,934,554	1,002,003	127,999	11,657	258,157	609	23,429	2,306,441	916,084
3. 1994	4,705,245	1,573,332	3,131,913	2,569,313	780,198	125,933	12,887	254,768	257	20,613	2,156,672	793,030
4. 1995	3,776,002	1,086,510	2,689,492	2,188,604	531,459	122,196	12,330	233,781	124	19,973	2,000,668	758,535
5. 1996	3,256,525	732,630	2,523,895	2,002,105	383,440	135,024	12,031	216,365	210	23,294	1,957,813	752,970
6. 1997	2,891,820	473,113	2,418,707	2,051,089	310,905	168,203	16,535	229,796	255	23,279	2,121,393	840,755
7. 1998	3,054,033	424,731	2,629,302	2,266,005	274,965	176,981	13,543	242,994	431	23,161	2,397,041	881,007
8. 1999	2,851,125	570,051	2,281,074	1,984,779	239,549	153,417	10,941	228,364	269	14,070	2,115,801	805,293
9. 2000	3,052,781	701,970	2,350,811	1,626,524	233,606	120,626	10,355	171,107	255	8,699	1,674,041	737,925
10. 2001	3,055,128	732,222	2,322,906	1,003,634	160,361	71,200	6,000	131,455	906	2,461	1,039,022	656,553
11. 2002	3,647,585	1,072,355	2,575,230	485,513	89,554	32,206	1,882	141,129	2,497	435	564,915	617,240
12. Totals	X X X	X X X	X X X	19,481,531	4,102,063	1,253,104	108,852	2,126,357	5,910	160,687	18,644,167	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	3,214,876	832,257	349,721	66,171	62,169	1,381	31,052	(209)	67,721	28	1,411	2,825,911	35,831
2. 1993	295,011	118,099	55,569	39,238	6,482	129	7,481	(1,813)	6,718	5	790	215,603	3,262
3. 1994	263,478	87,369	51,875	32,861	6,066	322	7,156	(1,029)	6,517	10	1,004	215,559	3,344
4. 1995	275,701	80,819	65,900	34,555	7,375	741	7,473	(619)	7,404	11	1,754	248,346	3,778
5. 1996	290,132	64,512	77,871	43,041	9,140	1,000	7,968	(878)	8,774	14	3,535	286,196	4,683
6. 1997	342,919	61,576	105,676	66,608	11,161	1,325	13,347	120	11,999	34	6,374	355,439	7,003
7. 1998	484,816	100,703	129,477	45,295	16,166	2,188	30,634	434	16,549	54	13,076	528,968	10,974
8. 1999	558,200	132,221	182,119	101,128	25,651	3,910	36,404	4,426	20,976	90	16,502	581,575	16,392
9. 2000	555,823	209,064	240,819	194,905	31,611	5,506	50,274	3,388	23,332	149	23,836	488,847	24,534
10. 2001	552,222	327,500	647,418	429,410	32,796	3,525	64,360	8,913	41,705	269	23,908	568,884	40,862
11. 2002	736,974	225,657	1,303,441	815,313	45,000	3,848	131,432	4,249	80,446	935	28,802	1,247,291	98,892
12. Totals	7,570,152	2,239,777	3,209,886	1,868,525	253,617	23,875	387,581	16,982	292,141	1,599	120,992	7,562,619	249,555

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,666,169	159,742
2. 1993	3,691,971	1,169,927	2,522,044	66.996	63.016	69.018				193,243	22,360
3. 1994	3,285,106	912,875	2,372,231	69.818	58.022	75.744				195,123	20,436
4. 1995	2,908,434	659,420	2,249,014	77.024	60.692	83.622				226,227	22,119
5. 1996	2,747,379	503,370	2,244,009	84.365	68.707	88.911				260,450	25,746
6. 1997	2,934,190	457,358	2,476,832	101.465	96.670	102.403				320,411	35,028
7. 1998	3,363,622	437,613	2,926,009	110.137	103.033	111.285				468,295	60,673
8. 1999	3,189,910	492,534	2,697,376	111.883	86.402	118.250				506,970	74,605
9. 2000	2,820,116	657,228	2,162,888	92.379	93.626	92.006				392,673	96,174
10. 2001	2,544,790	936,884	1,607,906	83.296	127.951	69.220				442,730	126,154
11. 2002	2,956,141	1,143,935	1,812,206	81.044	106.675	70.371				999,445	247,846
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	6,671,736	890,883

SCHEDULE P-PART 1E-COMMERCIAL MULTIPLE PERIL

(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	12,716	61	9,010	150	995	61	865	22,449	X X X
2. 1993	565,615	102,280	463,335	423,085	96,719	67,388	13,522	35,106	1,653	10,494	413,685	66,377
3. 1994	579,375	106,367	473,008	410,202	63,956	60,410	6,816	34,473	933	10,086	433,380	79,091
4. 1995	583,388	97,685	485,703	365,105	35,118	50,720	1,738	34,316	412	9,631	412,873	89,191
5. 1996	576,695	100,813	475,882	447,166	52,570	55,751	3,526	40,000	1,139	11,731	485,682	119,608
6. 1997	620,236	92,097	528,139	422,590	53,924	57,698	3,635	42,976	653	12,949	465,052	112,380
7. 1998	623,944	76,494	547,450	390,051	50,044	55,199	3,448	40,910	(74)	26,277	432,742	107,812
8. 1999	601,958	83,345	518,613	379,889	68,499	43,663	2,248	45,045	2,452	9,402	395,398	103,105
9. 2000	668,616	99,497	569,119	395,683	59,447	36,565	1,498	41,793	3,188	6,927	409,908	90,714
10. 2001	789,890	121,553	668,337	351,216	51,310	22,752	1,591	42,129	4,342	4,802	358,854	76,654
11. 2002	1,071,685	286,068	785,617	197,280	50,878	5,905	(370)	35,707	7,355	1,071	181,029	56,503
12. Totals	X X X	X X X	X X X	3,794,983	582,526	465,061	37,802	393,450	22,114	104,235	4,011,052	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	54,143	2,910	5,323	972	25,437	11,129	9,998	4,826	2,097	16	302	77,145	37,320
2. 1993	2,832	115	322	199	360	6	971	234	123	8	77	4,046	258
3. 1994	5,067	76	592	318	1,145	(1)	1,915	452	276	19	49	8,131	289
4. 1995	7,988	333	1,173	516	2,767	1	2,293	417	471	29	85	13,396	359
5. 1996	14,243	1,276	1,272	508	3,695	141	3,631	1,135	569	35	788	20,315	660
6. 1997	27,669	5,229	1,618	2,658	3,475	101	7,243	1,660	1,774	137	777	31,994	11,271
7. 1998	33,948	2,927	11,696	17,377	6,327	283	12,513	1,908	3,135	271	4,964	44,853	1,637
8. 1999	53,012	4,085	17,473	1,708	6,443	396	16,071	2,089	4,037	325	1,943	88,433	2,398
9. 2000	72,562	12,313	23,022	4,244	4,377	176	23,891	3,347	6,010	511	5,154	109,271	2,750
10. 2001	219,836	120,153	87,652	26,212	5,256	815	53,080	5,286	16,276	941	12,138	228,693	5,220
11. 2002	191,041	72,559	253,283	62,075	2,479	58	72,690	12,034	19,497	2,054	13,801	390,210	11,111
12. Totals	682,341	221,976	403,426	116,787	61,761	13,105	204,296	33,388	54,265	4,346	40,078	1,016,487	73,273

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	55,584	21,561
2. 1993	530,187	112,456	417,731	93.736	109.949	90.157				2,840	1,206
3. 1994	514,080	72,569	441,511	88.730	68.225	93.341				5,265	2,866
4. 1995	464,833	38,564	426,269	79.678	39.478	87.763				8,312	5,084
5. 1996	566,327	60,330	505,997	98.202	59.843	106.328				13,731	6,584
6. 1997	565,043	67,997	497,046	91.101	73.832	94.113				21,400	10,594
7. 1998	553,779	76,184	477,595	88.755	99.595	87.240				25,340	19,513
8. 1999	565,633	81,802	483,831	93.966	98.149	93.293				64,692	23,741
9. 2000	603,903	84,724	519,179	90.321	85.152	91.225				79,027	30,244
10. 2001	798,197	210,650	587,547	101.052	173.299	87.912				161,123	67,570
11. 2002	777,882	206,643	571,239	72.585	72.236	72.712				309,690	80,520
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	747,004	269,483

**SCHEDULE P-PART 1F-SECTION 1
MEDICAL MALPRACTICE-OCCURRENCE**
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,062	2,041	105	105	138			159	XXX
2. 1993	12		12	7							7	11
3. 1994	16		16	6							6	31
4. 1995	30	(1)	31	130		30					160	13
5. 1996	77		77					12			12	20
6. 1997	48		48					132			132	491
7. 1998	132		132			6		118			124	520
8. 1999						4					4	4
9. 2000	47		47	6	(1)	1		169			177	6
10. 2001	28		28	6	(4)	1		295			306	
11. 2002								138			138	1
12. Totals	XXX	XXX	XXX	2,217	2,036	147	105	1,002			1,225	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	3,079	2,897	4,417	4,417			1,050	1,046	14			200	36
2. 1993	1											1	
3. 1994													
4. 1995													
5. 1996													
6. 1997								(2)				2	
7. 1998								1				(1)	
8. 1999			44									44	
9. 2000								2				(2)	
10. 2001													
11. 2002		10						1				(11)	
12. Totals	3,080	2,907	4,461	4,417			1,050	1,048	14			233	36

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	182	18
2. 1993	8		8	66.667		66.667				1	
3. 1994	6		6	37.500		37.500					
4. 1995	160		160	533.333		516.129					
5. 1996	12		12	15.584		15.584					
6. 1997	132	(2)	134	275.000		279.167					2
7. 1998	124	1	123	93.939		93.182					(1)
8. 1999	48		48							44	
9. 2000	176	1	175	374.468		372.340					(2)
10. 2001	302	(4)	306	1,078.571		1,092.857					
11. 2002	138	11	127							(10)	(1)
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	217	16

**SCHEDULE P-PART 1F-SECTION 2
MEDICAL MALPRACTICE-CLAIMS-MADE
(\$000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994												
4. 1995												2
5. 1996												
6. 1997												
7. 1998												4
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997											
7. 1998											
8. 1999											
9. 2000											
10. 2001											
11. 2002											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P-PART 1G-SPECIAL LIABILITY (OCEAN, MARINE,
AIRCRAFT(ALL PERILS), BOILER AND MACHINERY)**
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	105	(3)	69	12				165	X X X
2. 1993	68,385	7,494	60,891	39,622	3,123	5,295	279	1,859	1	2,980	43,373	X X X
3. 1994	72,604	8,274	64,330	48,865	4,430	6,456	462	2,140	36	4,019	52,533	X X X
4. 1995	71,892	12,058	59,834	54,453	8,279	6,345	803	1,699	(2)	4,659	53,417	X X X
5. 1996	99,438	24,677	74,761	55,360	11,412	6,503	1,476	1,099	37	3,050	50,037	X X X
6. 1997	94,832	34,416	60,416	61,385	14,459	5,662	1,312	1,517	62	3,910	52,731	X X X
7. 1998	97,464	35,187	62,277	66,938	18,527	4,882	1,370	2,561	198	1,407	54,286	X X X
8. 1999	95,668	34,952	60,716	66,293	12,457	3,815	1,286	1,241	93	890	57,513	X X X
9. 2000	104,065	37,943	66,122	44,103	16,256	2,045	1,182	535		892	29,245	X X X
10. 2001	107,984	53,095	54,889	52,093	17,907	2,986	835	(68)	3	51	36,266	X X X
11. 2002	250,667	110,610	140,057	28,729	3,376	1,272	273	114	6	5	26,460	X X X
12. Totals	X X X	X X X	X X X	517,946	110,223	45,330	9,290	12,697	434	21,863	456,026	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1,169	459	278	2	55	33	30	4	2	1	3	1,035	
2. 1993	197	24	35	3	24	7			4		6	226	
3. 1994	269	100	47	2	45	17						242	
4. 1995	1,045	443	182	2	62	23			1			822	1
5. 1996	1,510	408	136	162	122	51	1	1	3	1		1,149	
6. 1997	1,388	808	524	162	102	50	1	1	3	1		996	
7. 1998	5,875	1,527	809	152	283	87	1	1	9	2		5,208	
8. 1999	10,664	2,744	895	567	607	214	3	(1)	27	1	4	8,671	1
9. 2000	13,257	4,212	5,502	2,435	1,497	520	12	1	112		1	13,212	6
10. 2001	88,204	81,110	23,517	6,322	22,568	20,317	35		670	(4)	5	27,249	17
11. 2002	38,854	13,815	29,843	12,892	3,173	414	116	5	446	2	54	45,304	42
12. Totals	162,432	105,650	61,768	22,701	28,538	21,733	199	12	1,277	4	73	104,114	67

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	986	49
2. 1993	47,036	3,437	43,599	68.781	45.863	71.602				205	21
3. 1994	57,822	5,047	52,775	79.640	60.998	82.038				214	28
4. 1995	63,787	9,548	54,239	88.726	79.184	90.649				782	40
5. 1996	64,734	13,548	51,186	65.100	54.901	68.466				1,076	73
6. 1997	70,582	16,855	53,727	74.428	48.974	88.928				942	54
7. 1998	81,358	21,864	59,494	83.475	62.137	95.531				5,005	203
8. 1999	83,545	17,361	66,184	87.328	49.671	109.006				8,248	423
9. 2000	67,063	24,606	42,457	64.443	64.850	64.210				12,112	1,100
10. 2001	190,005	126,490	63,515	175.957	238.233	115.715				24,289	2,960
11. 2002	102,547	30,783	71,764	40.910	27.830	51.239				41,990	3,314
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	95,849	8,265

**SCHEDULE P-PART 1H-SECTION 1
OTHER LIABILITY-OCCURRENCE**
(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	241,324	53,618	101,526	21,900	15,506	2,975	276	279,863	X X X
2. 1993	407,328	55,780	351,548	242,584	22,921	65,116	5,646	51,546	924	4,449	329,755	84,496
3. 1994	359,689	65,710	293,979	264,330	30,040	84,414	21,830	51,028	905	585	346,997	84,309
4. 1995	424,526	72,467	352,059	220,889	32,944	63,751	5,738	44,634	1,016	1,727	289,576	90,246
5. 1996	408,058	77,133	330,925	282,771	31,726	63,513	4,757	48,347	847	832	357,301	90,174
6. 1997	467,927	78,900	389,027	337,280	39,790	69,381	6,645	49,037	1,167	693	408,096	99,566
7. 1998	536,690	104,576	432,114	370,837	35,935	62,459	3,736	52,215	1,651	486	444,189	111,078
8. 1999	562,500	88,900	473,600	326,883	38,273	54,425	4,094	44,867	1,642	898	382,166	110,621
9. 2000	524,747	108,611	416,136	226,288	41,063	30,130	3,454	36,699	1,101	57	247,499	94,635
10. 2001	542,705	139,841	402,864	80,033	12,867	10,040	2,860	44,768	665	103	118,449	66,739
11. 2002	622,816	183,629	439,187	34,238	12,345	6,042	3,868	33,172	1,234	1	56,005	52,673
12. Totals	X X X	X X X	X X X	2,627,457	351,522	610,797	84,528	471,819	14,127	10,107	3,259,896	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	520,257	96,871	453,532	186,072	122,935	125	297,949	174,036	51,380	128	343	988,821	283,772
2. 1993	8,900	70	7,313	8,398	3,741	145	4,972	386	844	1	167	16,770	157
3. 1994	13,883	3,581	21,434	16,616	5,389	979	7,876	659	2,145	6	12	28,886	285
4. 1995	19,352	850	25,538	8,330	5,750	64	10,642	767	2,768	5	13	54,034	356
5. 1996	21,292	3,008	25,540	24,285	2,636	296	10,685	2,030	2,732	3	131	33,263	382
6. 1997	50,283	7,961	40,172	9,708	8,980	3,119	27,112	1,922	5,011	21	99	108,827	821
7. 1998	89,816	16,797	37,809	28,904	9,041	3,437	16,496	2,209	5,634	29	100	107,420	1,664
8. 1999	156,444	11,107	36,330	28,456	13,828	1,473	24,119	2,991	7,347	47	827	193,994	3,051
9. 2000	189,837	18,397	56,778	43,214	15,485	2,680	31,963	2,419	9,114	46	193	236,421	4,677
10. 2001	191,271	16,955	89,952	25,548	9,552	2,072	50,325	2,460	11,407	66	498	305,406	5,586
11. 2002	79,166	10,393	291,247	96,303	4,238	569	82,523	18,680	16,388	227	458	347,390	11,064
12. Totals	1,340,501	185,990	1,085,645	475,834	201,575	14,959	564,662	208,559	114,770	579	2,841	2,421,232	311,815

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	690,846	297,975
2. 1993	385,016	38,491	346,525	94.522	69.005	98.571				7,745	9,025
3. 1994	450,499	74,616	375,883	125.247	113.553	127.860				15,120	13,766
4. 1995	393,324	49,714	343,610	92.650	68.602	97.600				35,710	18,324
5. 1996	457,516	66,952	390,564	112.120	86.801	118.022				19,539	13,724
6. 1997	587,256	70,333	516,923	125.502	89.142	132.876				72,786	36,041
7. 1998	644,307	92,698	551,609	120.052	88.642	127.654				81,924	25,496
8. 1999	664,243	88,083	576,160	118.088	99.081	121.655				153,211	40,783
9. 2000	596,294	112,374	483,920	113.635	103.465	116.289				185,004	51,417
10. 2001	487,348	63,493	423,855	89.800	45.404	105.210				238,720	66,686
11. 2002	547,014	143,619	403,395	87.829	78.212	91.850				263,717	83,673
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,764,322	656,910

**SCHEDULE P-PART 1H-SECTION 2
OTHER LIABILITY-CLAIMS-MADE
(\$000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(2,613)	(2)	(41)	(1)				(2,651)	X X X
2. 1993	13,738	1,112	12,626	803		2,248	1	85	66		3,069	69
3. 1994	10,192	515	9,677	336	1	146	(1)	528	5		1,005	64
4. 1995	9,109	283	8,826	1,461		816	(1)	469	1		2,746	61
5. 1996	29,940	6,167	23,773	2,262	131	230	69	616	7		2,901	694
6. 1997	33,770	8,479	25,291	7,840	1,488	3,090	272	449	52		9,567	120
7. 1998	30,632	11,084	19,548	10,089	11	765	76	1,244	1		12,010	339
8. 1999	32,934	15,952	16,982	25,214	13,514	8,623	4,169	1,819	12		17,961	1,130
9. 2000	52,151	31,180	20,971	12,260	6,473	4,240	793	869	2		10,101	1,787
10. 2001	112,397	82,697	29,700	23,610	9,107	5,820	2,330	1,476	1		19,468	217
11. 2002	245,407	156,171	89,236	14,317	12,186	4,264	4,022		1		2,372	508
12. Totals	X X X	X X X	X X X	95,579	42,909	30,201	11,729	7,555	148		78,549	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	20,984		15,143	14,752			607	2	1			21,981	79
2. 1993	4,773						222					4,995	6
3. 1994	202	1	1	1			247					448	5
4. 1995	1,024	1	26	20			280	1				1,308	4
5. 1996	1		181	159	19	2	344	15				369	1
6. 1997	10,487	10,205	159	111	1,229	137	970	137				2,255	4
7. 1998	9,728	3,599	2,768	2,110	61	27	733	106				7,448	4
8. 1999	10,305	15,863	14,352	5,981	566	42	1,097	143	1			4,292	4
9. 2000	7,426	6,297	16,957	12,343	1,117	486	2,307	419	1			8,263	6
10. 2001	8,962	6,469	38,055	35,519	4,216	3,701	1,437	968	1			6,014	33
11. 2002	9,104	2,065	122,183	51,719	1,065	314	3,766	1,136	5			80,889	419
12. Totals	82,996	44,500	209,825	122,715	8,273	4,709	12,010	2,927	9			138,262	565

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	21,375	606
2. 1993	8,131	67	8,064	59.186	6.025	63.868				4,773	222
3. 1994	1,460	7	1,453	14.325	1.359	15.015				201	247
4. 1995	4,076	22	4,054	44.747	7.774	45.932				1,029	279
5. 1996	3,653	383	3,270	12.201	6.210	13.755				23	346
6. 1997	24,224	12,402	11,822	71.732	146.267	46.744				330	1,925
7. 1998	25,388	5,930	19,458	82.881	53.501	99.540				6,787	661
8. 1999	61,977	39,724	22,253	188.185	249.022	131.039				2,813	1,479
9. 2000	45,177	26,813	18,364	86.627	85.994	87.569				5,743	2,520
10. 2001	83,577	58,095	25,482	74.359	70.250	85.798				5,029	985
11. 2002	154,704	71,443	83,261	63.040	45.747	93.304				77,503	3,386
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	125,606	12,656

**SCHEDULE P-PART 11
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	30,420	13,820	4,087	701	1,121	205	1,722	20,902	X X X
2. 2001	367,836	119,754	248,082	185,978	89,374	3,680	410	7,778	410	1,394	107,242	X X X
3. 2002	466,055	178,423	287,632	58,695	8,968	1,386	186	5,851	796	263	55,982	X X X
4. Totals	X X X	X X X	X X X	275,093	112,162	9,153	1,297	14,750	1,411	3,379	184,126	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	39,003	7,512	23,661	3,915	3,489	885	2,549	275	627	22	4,756	56,720	826
2. 2001	189,988	172,085	12,573	10,512	508	(8)	6,425	3,276	2,843	11	1,749	26,461	445
3. 2002	33,079	7,580	83,987	38,673	540	91	7,495	3,202	2,854	150	3,677	78,259	1,491
4. Totals	262,070	187,177	120,221	53,100	4,537	968	16,469	6,753	6,324	183	10,182	161,440	2,762

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	51,237	5,483
2. 2001	409,773	276,070	133,703	111,401	230,531	53,895				19,964	6,497
3. 2002	193,887	59,646	134,241	41,602	33,430	46,671				70,813	7,446
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	142,014	19,426

SCHEDULE P-PART 1J AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(12,856)	1,001	2,880	17	5,213	18	21,349	(5,799)	X X X
2. 2001	1,424,103	43,754	1,380,349	930,494	29,951	6,637	212	137,985	155	90,723	1,044,798	813,459
3. 2002	1,639,241	112,085	1,527,156	891,175	58,939	2,384	241	152,418	890	114,412	985,907	741,981
4. Totals	X X X	X X X	X X X	1,808,813	89,891	11,901	470	295,616	1,063	226,484	2,024,906	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1,334	4,580	(4,099)	2,734	10	92	4,004	1,515	1,460	89	17,338	(6,301)	20,163
2. 2001	1,096	(353)	(13,954)	726	2	17	3,934	3,212	5,501	109	22,993	(7,132)	24,701
3. 2002	12,913	3,878	(19,532)	1,311	20	37	19,263	5,634	8,576	286	113,913	10,094	96,983
4. Totals	15,343	8,105	(37,585)	4,771	32	146	27,201	10,361	15,537	484	154,244	(3,339)	141,847

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(10,079)	3,778
2. 2001	1,071,695	34,029	1,037,666	75.254	77.773	75.174				(13,231)	6,099
3. 2002	1,067,217	71,216	996,001	65.104	63.537	65.219				(11,808)	21,902
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(35,118)	31,779

**SCHEDULE P-PART 1K
FIDELITY / SURETY**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	59,643	43,926	3,158	103	3,161	(1)	814	21,934	X X X
2. 2001	169,530	81,501	88,029	81,490	27,223	8,960	263	7,191	(1)	83	70,156	X X X
3. 2002	168,388	80,986	87,402	66,970	3,182	1,915	460	5,903	(1)	38	71,147	X X X
4. Totals	X X X	X X X	X X X	208,103	74,331	14,033	826	16,255	(3)	935	163,237	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	25,704	29,576	13,287	1,765	6,325	4	1,257	307	870	(1)	886	15,792	341
2. 2001	50,086	64,761	14,371	3,443	3,882	1	1,202	154	1,344		1,196	2,526	216
3. 2002	12,662	15,917	22,337	10,191	1,827	1	4,920	270	703	1	1,171	16,069	163
4. Totals	88,452	110,254	49,995	15,399	12,034	6	7,379	731	2,917		3,253	34,387	720

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,650	8,142
2. 2001	168,526	95,844	72,682	99.408	117.599	82.566				(3,747)	6,273
3. 2002	117,237	30,021	87,216	69.623	37.069	99.787				8,891	7,178
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	12,794	21,593

**SCHEDULE P-PART 1L
OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	78,503	1,998	20	2	79			76,602	X X X
2. 2001	487,015	13,461	473,554	310,275	2,610			4,002			311,667	X X X
3. 2002	476,889	18,275	458,614	152,154	2,696	3	1	4,243	1		153,702	X X X
4. Totals	X X X	X X X	X X X	540,932	7,304	23	3	8,324	1		541,971	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	343,938	8,450	11,429	2,828			14	1	193			344,295	36
2. 2001	141,552		5,436	616					22			146,394	2
3. 2002	198,465		81,641	17,375			11	(151)	1,001			263,894	1
4. Totals	683,955	8,450	98,506	20,819			25	(150)	1,216			754,583	39

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	344,089	206
2. 2001	461,287	3,226	458,061	94.717	23.966	96.728				146,372	22
3. 2002	437,518	19,922	417,596	91.744	109.012	91.056				262,731	1,163
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	753,192	1,391

SCHEDULE P-PART 1M-INTERNATIONAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												XXX
3. 1994												XXX
4. 1995												XXX
5. 1996												XXX
6. 1997												XXX
7. 1998												XXX
8. 1999												XXX
9. 2000												XXX
10. 2001												XXX
11. 2002												XXX
12. Totals	XXX	XXX	XXX									XXX

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997											
7. 1998											
8. 1999											
9. 2000											
10. 2001											
11. 2002											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

SCHEDULE P-PART 1N-REINSURANCE

Nonproportional Assumed Property

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	417	38		1,402				(1,023)	X X X
2. 1993	15,848	7,059	8,789	4,624	3,234	167	116				1,441	X X X
3. 1994	12,234	1,803	10,431	6,555	965	124	6				5,708	X X X
4. 1995	13,848	2,808	11,040	5,331		31					5,362	X X X
5. 1996	33,175	4,532	28,643	10,301		30					10,331	X X X
6. 1997	51,047	7,113	43,934	37,371	10,001	61					27,431	X X X
7. 1998	72,597	12,366	60,231	84,813	29,220	442					56,035	X X X
8. 1999	85,229	10,931	74,298	99,169	20,684	2,187					80,672	X X X
9. 2000	45,929	6,009	39,920	18,216		357					18,573	X X X
10. 2001	61,402	40,334	21,068	84,217	16,683	45					67,579	X X X
11. 2002	65,022	16,103	48,919	2,674							2,674	X X X
12. Totals	X X X	X X X	X X X	353,688	80,825	3,444	1,524				274,783	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	18,957	17,337			5							1,625	X X X
2. 1993	40	23										17	X X X
3. 1994	97	192										(95)	X X X
4. 1995	50				1							51	X X X
5. 1996	120											120	X X X
6. 1997	868											868	X X X
7. 1998	2,268	828			1							1,441	X X X
8. 1999	3,843	2,706			5							1,142	X X X
9. 2000	7,512				13							7,525	X X X
10. 2001	54,092	50,338	22,026	27,480	12							(1,688)	X X X
11. 2002	4,168						66					4,234	X X X
12. Totals	92,015	71,424	22,026	27,480	37		66					15,240	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,620	5
2. 1993	4,831	3,373	1,458	30.483	47.783	16.589				17	
3. 1994	6,776	1,163	5,613	55.387	64.504	53.811				(95)	
4. 1995	5,413		5,413	39.089		49.031				50	1
5. 1996	10,451		10,451	31.503		36.487				120	
6. 1997	38,300	10,001	28,299	75.029	140.602	64.413				868	
7. 1998	87,524	30,048	57,476	120.561	242.989	95.426				1,440	1
8. 1999	105,204	23,390	81,814	123.437	213.979	110.116				1,137	5
9. 2000	26,098		26,098	56.822		65.376				7,512	13
10. 2001	160,392	94,501	65,891	261.216	234.296	312.754				(1,700)	12
11. 2002	6,908		6,908	10.624		14.121				4,168	66
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	15,137	103

SCHEDULE P-PART 10-REINSURANCE

Nonproportional Assumed Liability

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	36,075	23,217	1,546					14,404	X X X
2. 1993	3,132	9,029	(5,897)	557		12					569	X X X
3. 1994	3,006	(47)	3,053	622		1					623	X X X
4. 1995	3,688		3,688	1,215		20					1,235	X X X
5. 1996	2,402	1	2,401	1,593							1,593	X X X
6. 1997	4,332		4,332	16,757		1					16,758	X X X
7. 1998	8,725		8,725	6,830		13					6,843	X X X
8. 1999	19,030	(5)	19,035	18,782		252					19,034	X X X
9. 2000	37,348	77	37,271	21,639		539					22,178	X X X
10. 2001	64,620	27,441	37,179	4,660		30					4,690	X X X
11. 2002	77,451	1,016	76,435	7							7	X X X
12. Totals	X X X	X X X	X X X	108,737	23,217	2,414					87,934	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	194,938	148,778	291,945	273,665	6,159	6,101	1,950	1,679				64,769	X X X
2. 1993	1											1	X X X
3. 1994	77				1							78	X X X
4. 1995	66											66	X X X
5. 1996	913											913	X X X
6. 1997	9,143				1							9,144	X X X
7. 1998	2,915				7							2,922	X X X
8. 1999	10,948				75							11,023	X X X
9. 2000	20,488				573							21,061	X X X
10. 2001	15,833				143							15,976	X X X
11. 2002	4,487				7		1,547					6,041	X X X
12. Totals	259,809	148,778	291,945	273,665	6,966	6,101	3,497	1,679				131,994	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	64,440	329
2. 1993	570		570	18.199		(9.666)				1	
3. 1994	701		701	23.320		22.961				77	1
4. 1995	1,301		1,301	35.277		35.277				66	
5. 1996	2,506		2,506	104.330		104.373				913	
6. 1997	25,902		25,902	597.922		597.922				9,143	1
7. 1998	9,765		9,765	111.920		111.920				2,915	7
8. 1999	30,057		30,057	157.945		157.904				10,948	75
9. 2000	43,239		43,239	115.773		116.012				20,488	573
10. 2001	20,666		20,666	31.981		55.585				15,833	143
11. 2002	6,048		6,048	7.809		7.913				4,487	1,554
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	129,311	2,683

SCHEDULE P-PART 1P-REINSURANCE

Nonproportional Assumed Financial Lines

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1993												X X X
3. 1994												X X X
4. 1995												X X X
5. 1996												X X X
6. 1997	9		9	1	1	1	1					X X X
7. 1998												X X X
8. 1999												X X X
9. 2000												X X X
10. 2001												X X X
11. 2002												X X X
12. Totals	X X X	X X X	X X X	1	1	1	1					X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	20		5									25	X X X
2. 1993													X X X
3. 1994													X X X
4. 1995													X X X
5. 1996													X X X
6. 1997													X X X
7. 1998													X X X
8. 1999													X X X
9. 2000													X X X
10. 2001													X X X
11. 2002													X X X
12. Totals	20		5									25	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	25	
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997	2	2		22.222							
7. 1998											
8. 1999											
9. 2000											
10. 2001											
11. 2002											
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	25	

**SCHEDULE P-PART 1R-SECTION 1
PRODUCTS LIABILITY-OCCURRENCE**
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	46,297	44,527	64,620	32,664	3,561	3,707	2,268	33,580	X X X
2. 1993	132,585	5,923	126,662	50,969	2,307	32,567	2,556	13,345	536	60	91,482	10,976
3. 1994	68,301	3,113	65,188	45,006	2,899	30,815	1,423	13,756	699	36	84,556	37,067
4. 1995	116,394	3,984	112,410	36,531	582	20,953	583	13,129	(73)	40	69,521	11,139
5. 1996	125,316	4,898	120,418	53,351	3,174	27,659	1,115	21,890	52	29	98,559	12,455
6. 1997	113,235	4,983	108,252	52,336	7,896	33,162	5,067	8,542	607	103	80,470	13,911
7. 1998	88,390	7,448	80,942	32,359	8,267	17,332	939	5,762	615	12	45,632	10,455
8. 1999	92,997	7,208	85,789	20,971	6,723	11,464	950	5,153	556	1	29,359	9,135
9. 2000	85,197	10,763	74,434	14,764	5,945	6,410	735	5,917	508	14	19,903	13,226
10. 2001	119,044	21,081	97,963	2,393	1,276	875	233	2,383	103	6	4,039	6,070
11. 2002	130,543	21,796	108,747	921	146	230	26	3,151	11	1	4,119	5,040
12. Totals	X X X	X X X	X X X	355,898	83,742	246,087	46,291	96,589	7,321	2,570	561,220	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	459,309	226,807	108,786	11,968	199,811	158,204	86,739	65,000	16,300	(21)	1,133	408,987	532,711
2. 1993	1,930	179	170	668	2,846	54	285	41	44			4,333	523
3. 1994	5,349	65	281	36	3,138	41	1,007	11	143		1	9,765	588
4. 1995	3,274	167	469	131	2,564	70	613	9	100		23	6,643	772
5. 1996	5,712	1,117	781	496	3,083	96	1,231	100	169		1	9,167	1,569
6. 1997	21,340	4,569	1,303	498	6,282	648	3,318	361	569	(1)	4	26,737	1,390
7. 1998	18,450	2,222	2,174	1,398	5,469	753	12,289	49	543		2	34,503	1,411
8. 1999	13,746	1,690	2,945	2,351	5,618	1,672	12,540	512	458	(1)	4	29,083	780
9. 2000	15,550	4,438	9,335	1,715	4,169	906	15,184	156	803	(1)	47	37,827	1,686
10. 2001	6,384	3,537	19,129	2,813	1,829	662	14,767	129	1,145	(1)	56	36,114	587
11. 2002	6,392	1,815	50,209	2,016	1,556	282	21,528	160	2,516	35	72	77,893	1,415
12. Totals	557,436	246,606	195,582	24,090	236,365	163,388	169,501	66,528	22,790	10	1,343	681,052	543,432

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	329,320	79,667
2. 1993	102,156	6,341	95,815	77.049	107.057	75.646				1,253	3,080
3. 1994	99,495	5,174	94,321	145.671	166.206	144.691				5,529	4,236
4. 1995	77,633	1,469	76,164	66.698	36.872	67.756				3,445	3,198
5. 1996	113,876	6,150	107,726	90.871	125.561	89.460				4,880	4,287
6. 1997	126,852	19,645	107,207	112.025	394.240	99.035				17,576	9,161
7. 1998	94,378	14,243	80,135	106.775	191.233	99.003				17,004	17,499
8. 1999	72,895	14,453	58,442	78.384	200.513	68.123				12,650	16,433
9. 2000	72,132	14,402	57,730	84.665	133.810	77.559				18,732	19,095
10. 2001	48,905	8,752	40,153	41.081	41.516	40.988				19,163	16,951
11. 2002	86,503	4,491	82,012	66.264	20.605	75.415				52,770	25,123
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	482,322	198,730

**SCHEDULE P-PART 1R-SECTION 2
PRODUCTS LIABILITY-CLAIMS-MADE
(\$000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1993	1,263	15	1,248	968	(1)	87	1	(364)	(2)		693	565
3. 1994	2,360		2,360	66		22		49	1		136	463
4. 1995	1,889	78	1,811	3,673	(1)	506	(2)	610	1		4,791	154
5. 1996	1,317	104	1,213	10		13	1	269			291	367
6. 1997	994	17	977	586		6,337	2	61	1		6,981	162
7. 1998	298	12	286	365	1	217		136	(1)		718	201
8. 1999	669	(732)	1,401	262	(1)	122	2	109	1		491	49
9. 2000	561	77	484	99	2	394	(1)	16			508	165
10. 2001	292		292	107	2	133					238	45
11. 2002	1,548		1,548	75		21	1				95	80
12. Totals	X X X	X X X	X X X	6,211	2	7,852	4	886	1		14,942	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1						235					236	2
2. 1993							86	1				85	
3. 1994							96	2				94	2
4. 1995							106	1				105	12
5. 1996							118	2				116	4
6. 1997	3,056	2					131	(1)				3,186	2
7. 1998	2	1					146	(1)				148	10
8. 1999	201	1					179					379	9
9. 2000	1,960	(2)					240	2				2,200	76
10. 2001	331	1					325					655	26
11. 2002	35		651	(1)			449					1,136	31
12. Totals	5,586	3	651	(1)			2,111	6				8,340	174

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1	235
2. 1993	777	(1)	778	61.520	(6.667)	62.340					85
3. 1994	233	3	230	9.873		9.746					94
4. 1995	4,895	(1)	4,896	259.132	(1.282)	270.348					105
5. 1996	410	3	407	31.131	2.885	33.553					116
6. 1997	10,171	4	10,167	1,023.239	23.529	1,040.635				3,054	132
7. 1998	866		866	290.604		302.797				1	147
8. 1999	873	3	870	130.493	(0.410)	62.099				200	179
9. 2000	2,709	1	2,708	482.888	1.299	559.504				1,962	238
10. 2001	896	3	893	306.849		305.822				330	325
11. 2002	1,231		1,231	79.522		79.522				687	449
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	6,235	2,105

SCHEDULE P-PART 1S FINANCIAL GUARANTY / MORTGAGE GUARANTY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X								X X X	
2. 2001											X X X	
3. 2002											X X X	
4. Totals	X X X	X X X	X X X								X X X	

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 2001													
3. 2002													
4. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2001											
3. 2002											
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

NONE

SCHEDULE P-PART 2A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior	84,117	82,261	82,708	81,711	79,734	77,623	75,556	75,136	75,906	76,126	220	990	
2. 1993	314,481	304,808	306,542	306,039	305,648	304,316	302,573	302,365	301,813	301,654	(159)	(711)	
3. 1994	X X X	379,085	364,300	366,662	365,966	364,004	362,807	361,444	361,379	361,677	298	233	
4. 1995	X X X	X X X	344,381	334,000	335,187	333,018	332,652	331,635	329,753	329,744	(9)	(1,891)	
5. 1996	X X X	X X X	X X X	461,716	476,739	476,586	476,965	475,724	475,701	475,532	(169)	(192)	
6. 1997	X X X	X X X	X X X	X X X	342,906	349,285	353,015	352,477	352,006	351,932	(74)	(545)	
7. 1998	X X X	X X X	X X X	X X X	X X X	441,916	454,412	458,935	459,341	460,547	1,206	1,612	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	431,675	442,096	450,560	452,555	1,995	10,459	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	487,451	526,688	537,649	10,961	50,198	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	542,847	579,235	36,388	X X X	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	501,053	X X X	X X X	
											12. Totals	50,657	60,153

**SCHEDULE P-PART 2B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior	1,102,570	956,133	825,450	822,193	810,885	802,873	801,284	800,594	791,326	804,863	13,537	4,269	
2. 1993	1,323,808	1,233,279	1,166,421	1,093,239	1,061,172	1,056,954	1,053,352	1,052,019	1,050,634	1,050,146	(488)	(1,873)	
3. 1994	X X X	1,240,006	1,227,562	1,146,416	1,099,945	1,086,066	1,085,106	1,083,103	1,078,920	1,080,606	1,686	(2,497)	
4. 1995	X X X	X X X	1,289,682	1,200,355	1,151,018	1,110,187	1,100,852	1,095,215	1,101,958	1,096,977	(4,981)	1,762	
5. 1996	X X X	X X X	X X X	1,256,484	1,238,825	1,211,613	1,183,354	1,171,624	1,155,918	1,166,722	10,804	(4,902)	
6. 1997	X X X	X X X	X X X	X X X	1,312,072	1,250,186	1,230,158	1,225,756	1,217,722	1,220,746	3,024	(5,010)	
7. 1998	X X X	X X X	X X X	X X X	X X X	1,256,776	1,206,317	1,208,355	1,210,842	1,222,920	12,078	14,565	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,248,826	1,233,692	1,230,061	1,256,697	26,636	23,005	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,265,126	1,310,165	1,338,477	28,312	73,351	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,398,401	1,434,644	36,243	X X X	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,483,125	X X X	X X X	
											12. Totals	126,851	102,670

**SCHEDULE P-PART 2C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior	844,587	744,056	735,152	686,917	688,218	668,235	640,126	624,026	643,992	653,938	9,946	29,912	
2. 1993	492,165	466,431	448,581	437,814	436,813	429,982	432,110	429,424	427,415	430,308	2,893	884	
3. 1994	X X X	449,840	461,144	450,220	454,079	452,935	463,662	459,671	465,232	466,299	1,067	6,628	
4. 1995	X X X	X X X	416,588	403,394	412,068	439,812	444,076	467,361	459,061	458,281	(780)	(9,080)	
5. 1996	X X X	X X X	X X X	418,369	416,104	470,326	495,480	504,788	514,385	514,072	(313)	9,284	
6. 1997	X X X	X X X	X X X	X X X	447,202	533,556	567,957	602,994	625,744	629,453	3,709	26,459	
7. 1998	X X X	X X X	X X X	X X X	X X X	544,565	568,152	610,836	669,243	683,633	14,390	72,797	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	517,309	577,525	617,959	665,963	48,004	88,438	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	477,104	514,385	527,870	13,485	50,766	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	430,746	358,692	(72,054)	X X X	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	427,683	X X X	X X X	
											12. Totals	20,347	276,088

SCHEDULE P-PART 2D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior	8,446,848	8,121,678	8,060,584	7,925,005	8,060,017	7,939,825	7,642,558	7,414,008	7,866,083	7,975,896	109,813	561,888	
2. 1993	2,998,969	2,949,217	2,708,466	2,495,189	2,493,046	2,440,072	2,341,237	2,305,037	2,313,174	2,311,269	(1,905)	6,232	
3. 1994	X X X	2,607,352	2,460,197	2,363,310	2,343,637	2,265,043	2,183,125	2,165,104	2,183,832	2,164,501	(19,331)	(603)	
4. 1995	X X X	X X X	2,207,050	2,172,637	2,093,993	2,075,450	2,048,375	2,062,332	2,095,218	2,060,353	(34,865)	(1,979)	
5. 1996	X X X	X X X	X X X	2,167,340	2,005,585	2,009,573	2,039,038	2,075,862	2,071,059	2,076,657	5,598	795	
6. 1997	X X X	X X X	X X X	X X X	2,094,684	2,098,129	2,176,294	2,232,611	2,294,815	2,298,981	4,166	66,370	
7. 1998	X X X	X X X	X X X	X X X	X X X	2,407,072	2,509,527	2,603,864	2,709,275	2,745,469	36,194	141,605	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,294,802	2,367,702	2,502,427	2,537,460	35,033	169,758	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,951,877	1,998,266	2,029,244	30,978	77,367	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,551,414	1,496,280	(55,134)	X X X	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,633,331	X X X	X X X	
											12. Totals	110,547	1,021,433

SCHEDULE P-PART 2E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior	460,140	474,757	459,388	460,367	466,706	457,543	449,104	445,802	480,548	519,099	38,551	73,297	
2. 1993	380,298	375,051	387,849	386,877	384,620	381,460	379,416	383,874	381,622	384,203	2,581	329	
3. 1994	X X X	414,856	422,122	417,534	422,045	412,534	405,798	406,455	406,137	407,751	1,614	1,296	
4. 1995	X X X	X X X	402,033	392,742	394,875	394,008	393,302	393,248	389,903	391,981	2,078	(1,267)	
5. 1996	X X X	X X X	X X X	449,712	456,441	456,765	450,516	457,729	461,125	466,691	5,566	8,962	
6. 1997	X X X	X X X	X X X	X X X	429,915	432,096	452,574	450,485	454,578	453,208	(1,370)	2,723	
7. 1998	X X X	X X X	X X X	X X X	X X X	405,857	431,038	434,549	437,911	434,017	(3,894)	(532)	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	385,792	396,594	410,680	437,973	27,293	41,379	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	415,156	457,141	475,247	18,106	60,091	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	612,251	534,087	(78,164)	X X X	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	524,452	X X X	X X X	
											12. Totals	12,361	186,278

**SCHEDULE P-PART 2F-SECTION 1
MEDICAL MALPRACTICE-OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	116	145	240	516	592	430	445	568	454	528	74	(40)
2. 1993	6							9	7	8	1	(1)
3. 1994	XXX							4	6	6		2
4. 1995	XXX	XXX	6	6	1	28	28	28	156	160	4	132
5. 1996	XXX	XXX	XXX	XXX	XXX	47						
6. 1997	XXX	XXX	XXX	XXX	XXX	36				2	2	2
7. 1998	XXX	XXX	XXX	XXX	XXX	77	132			6	(1)	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	4	48	44	26
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	9	6	(3)	(4)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	11	(51)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(11)	XXX	XXX
12. Totals											70	122

**SCHEDULE P-PART 2F-SECTION 2
MEDICAL MALPRACTICE-CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior					1							
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P-PART 2G-SPECIAL LIABILITY (OCEAN MARINE,
AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	26,370	24,771	20,860	25,017	25,824	25,531	26,435	27,586	26,167	26,245	78	(1,341)
2. 1993	42,652	44,277	42,381	42,295	42,355	42,140	41,786	41,701	41,597	41,737	140	36
3. 1994	XXX	47,517	47,442	57,004	55,442	54,758	53,007	53,725	52,068	50,671	(1,397)	(3,054)
4. 1995	XXX	XXX	39,776	52,013	52,478	51,704	55,199	52,757	52,847	52,537	(310)	(220)
5. 1996	XXX	XXX	XXX	35,816	49,171	50,800	52,478	51,221	49,449	50,122	673	(1,099)
6. 1997	XXX	XXX	XXX	XXX	39,213	63,589	58,697	55,269	53,521	52,270	(1,251)	(2,999)
7. 1998	XXX	XXX	XXX	XXX	XXX	34,064	61,019	56,348	57,584	57,124	(460)	776
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	43,065	58,342	64,291	65,010	719	6,668
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,799	28,632	41,808	13,176	6,009
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,913	62,912	14,999	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,213	XXX	XXX
12. Totals											26,367	4,776

**SCHEDULE P-PART 2H-SECTION 1
OTHER LIABILITY-OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	1,991,341	2,139,644	2,429,410	2,618,038	2,816,699	2,932,682	2,958,810	3,048,319	3,090,857	3,467,734	376,877	419,415
2. 1993	351,269	336,982	322,197	312,075	297,053	287,682	295,636	280,341	294,756	295,059	303	14,718
3. 1994	XXX	363,462	342,405	343,711	347,709	341,012	337,480	320,257	322,051	323,621	1,570	3,364
4. 1995	XXX	XXX	302,356	289,199	296,283	298,108	310,897	284,438	277,853	297,231	19,378	12,793
5. 1996	XXX	XXX	XXX	317,934	300,177	330,696	333,198	341,252	363,332	340,333	(22,999)	(919)
6. 1997	XXX	XXX	XXX	XXX	321,624	321,310	402,171	420,697	449,756	464,086	14,330	43,389
7. 1998	XXX	XXX	XXX	XXX	XXX	373,550	391,478	426,618	480,872	495,623	14,751	69,005
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	360,027	354,913	465,750	526,013	60,263	171,100
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397,472	495,501	439,642	(55,859)	42,170
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423,879	368,747	(55,132)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	353,988	XXX	XXX
12. Totals											353,482	775,035

**SCHEDULE P-PART 2H-SECTION 2
OTHER LIABILITY-CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	38,030	58,015	65,461	88,069	90,813	94,237	82,240	89,749	110,487	97,534	(12,953)	7,785
2. 1993	305	385	1,036	7,161	8,729	10,769	10,385	8,691	7,713	8,045	332	(646)
3. 1994	XXX	1,593	2,521	5,722	5,317	3,288	2,911	2,746	631	930	299	(1,816)
4. 1995	XXX	XXX	969	3,532	3,366	2,799	2,060	2,066	3,687	3,586	(101)	1,520
5. 1996	XXX	XXX	XXX	5,439	7,438	7,139	12,467	13,783	3,694	2,661	(1,033)	(11,122)
6. 1997	XXX	XXX	XXX	XXX	13,838	11,182	45,200	28,133	11,081	11,425	344	(16,708)
7. 1998	XXX	XXX	XXX	XXX	XXX	27,735	24,154	23,437	15,439	18,215	2,776	(5,222)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	17,920	20,450	19,503	20,445	942	(5)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,532	11,753	17,496	5,743	2,964
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,067	24,006	4,939	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,257	XXX	XXX
12. Totals											1,288	(23,250)

**SCHEDULE P-PART 2I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,181	136,723	145,123	8,400	10,942
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135,253	123,503	(11,750)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126,483	XXX	XXX
4. Totals											(3,350)	10,942

SCHEDULE P-PART 2J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,217	12,031	(154)	(12,185)	(34,371)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	889,359	893,982	4,623	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	836,036	XXX	XXX
4. Totals											(7,562)	(34,371)

**SCHEDULE P-PART 2K
FIDELITY, SURETY**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,771	86,261	58,638	(27,623)	(4,133)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,452	64,147	11,695	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,613	XXX	XXX
4. Totals											(15,928)	(4,133)

**SCHEDULE P-PART 2L
OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	780,444	738,552	682,688	(55,864)	(97,756)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487,972	513,291	25,319	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445,965	XXX	XXX
4. Totals											(30,545)	(97,756)

SCHEDULE P-PART 2M-INTERNATIONAL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P-PART 2N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	(1,101)	6,832	8,407	9,953	10,601	5,561	25,755	25,432	26,076	2,919	(23,157)	(22,513)
2. 1993	3,137	2,137	3,460	1,716	1,662	1,603	1,641	1,591	1,445	1,458	13	(133)
3. 1994	X X X	3,708	7,281	5,151	8,031	5,633	5,388	5,433	5,407	5,613	206	180
4. 1995	X X X	X X X	4,168	9,802	6,720	5,675	5,492	5,388	5,394	5,413	19	25
5. 1996	X X X	X X X	X X X	21,106	14,104	10,640	10,241	10,461	10,471	10,451	(20)	(10)
6. 1997	X X X	X X X	X X X	X X X	32,066	27,286	27,719	27,397	28,272	28,299	27	902
7. 1998	X X X	X X X	X X X	X X X	X X X	37,759	57,670	55,264	57,645	57,476	(169)	2,212
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	63,799	78,317	80,231	81,814	1,583	3,497
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,658	24,421	26,098	1,677	13,440
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,660	65,891	33,231	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,908	X X X	X X X
12. Totals											13,410	(2,400)

SCHEDULE P-PART 2O-REINSURANCE
Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	106,705	118,902	130,423	148,635	156,671	146,114	129,315	109,383	127,014	156,269	29,255	46,886
2. 1993	318	451	1,093	609	1,009	822	765	696	601	570	(31)	(126)
3. 1994	X X X	177	923	286	794	1,036	885	885	713	701	(12)	(184)
4. 1995	X X X	X X X	1,086	653	1,132	1,366	1,360	1,779	1,301	1,301		(478)
5. 1996	X X X	X X X	X X X	960	1,759	1,726	2,707	2,111	2,127	2,506	379	395
6. 1997	X X X	X X X	X X X	X X X	1,843	2,050	2,950	21,198	22,814	25,902	3,088	4,704
7. 1998	X X X	X X X	X X X	X X X	X X X	3,180	6,513	6,764	7,848	9,765	1,917	3,001
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	7,959	19,060	22,748	30,057	7,309	10,997
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,537	24,561	43,239	18,678	28,702
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,773	20,666	14,893	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,048	X X X	X X X
12. Totals											75,476	93,897

SCHEDULE P-PART 2P-REINSURANCE
Nonproportional Assumed Financial Lines

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	1	1	1	1	1	1	1	1		25	25	24
2. 1993												
3. 1994	X X X											
4. 1995	X X X	X X X										
5. 1996	X X X	X X X	X X X									
6. 1997	X X X	X X X	X X X	X X X						23	(23)	
7. 1998	X X X	X X X	X X X	X X X	X X X							
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											2	24

**SCHEDULE P-PART 2R-SECTION 1
PRODUCTS LIABILITY-OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	735,300	712,518	748,173	783,758	827,263	812,631	794,753	835,042	843,374	847,534	4,160	12,492
2. 1993	170,626	142,190	127,354	117,064	112,574	106,817	95,717	81,659	90,948	82,962	(7,986)	1,303
3. 1994	X X X	115,397	112,679	113,997	110,791	102,386	95,196	72,984	84,626	81,121	(3,505)	8,137
4. 1995	X X X	X X X	118,792	113,272	110,321	97,201	74,354	56,906	63,083	62,862	(221)	5,956
5. 1996	X X X	X X X	X X X	101,930	77,150	64,688	74,018	83,174	80,848	85,719	4,871	2,545
6. 1997	X X X	X X X	X X X	X X X	79,807	59,010	70,028	80,691	103,366	98,702	(4,664)	18,011
7. 1998	X X X	X X X	X X X	X X X	X X X	68,276	64,146	63,970	72,427	74,445	2,018	10,475
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	80,779	82,440	55,961	53,386	(2,575)	(29,054)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	60,249	51,603	51,517	(86)	(8,732)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,429	36,727	(33,702)	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	76,391	X X X	X X X
12. Totals											(41,690)	21,133

**SCHEDULE P-PART 2R-SECTION 2
PRODUCTS LIABILITY-CLAIMS-MADE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	4,182	6,673	5,367	8,190	5,154	4,966	4,943	4,772	4,840	5,075	235	303
2. 1993	532	769	1,227	1,423	653	1,050	1,050	1,050	1,054	1,140	86	90
3. 1994	X X X	132	1,312	1,156	89	86	85	85	86	182	96	97
4. 1995	X X X	X X X	1,909	6,217	3,468	3,317	4,150	4,171	4,179	4,287	108	116
5. 1996	X X X	X X X	X X X	2,326	2,115	2,209	22	22	22	138	116	116
6. 1997	X X X	X X X	X X X	X X X	9,837	11,069	12,598	10,317	11,472	10,107	(1,365)	(210)
7. 1998	X X X	X X X	X X X	X X X	X X X	43	317	489	551	729	178	240
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	659	772	1,223	762	(461)	(10)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	989	1,744	2,692	948	1,703
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	675	893	218	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,231	X X X	X X X
12. Totals											159	2,445

**SCHEDULE P-PART 2S
FINANCIAL GUARANTY/MORTGAGE GUARANTY**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
4. Totals												

SCHEDULE P-PART 3A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	27,839	42,628	42,641	63,151	67,238	69,440	71,165	72,536	73,830	5,409	215
2. 1993	214,522	272,191	284,473	283,494	296,313	299,276	300,029	300,871	300,939	301,142	146,847	50,610
3. 1994	X X X	275,925	331,250	344,298	352,094	355,505	357,640	359,202	360,273	360,873	162,968	61,370
4. 1995	X X X	X X X	231,066	299,812	312,618	319,668	323,668	326,306	327,283	327,783	143,495	53,171
5. 1996	X X X	X X X	X X X	365,738	441,460	453,532	463,609	467,160	471,557	473,609	204,297	70,172
6. 1997	X X X	X X X	X X X	X X X	243,246	317,472	332,853	340,223	345,274	348,064	138,532	54,853
7. 1998	X X X	X X X	X X X	X X X	X X X	326,606	418,020	437,081	448,478	454,013	158,056	72,461
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	314,911	408,020	428,313	439,422	138,907	58,492
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	357,654	493,220	514,761	136,210	56,240
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	401,440	527,634	137,646	55,498
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	336,229	102,380	42,498

**SCHEDULE P-PART 3B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	292,175	484,095	587,648	659,968	695,424	715,430	722,082	726,751	734,898	137,248	1,792
2. 1993	341,639	660,902	827,532	914,025	981,871	1,013,536	1,031,226	1,040,733	1,043,606	1,045,422	320,980	230,939
3. 1994	X X X	352,325	673,756	835,599	945,795	1,009,066	1,042,831	1,059,892	1,066,494	1,070,271	344,417	229,079
4. 1995	X X X	X X X	362,314	670,219	842,137	950,478	1,018,820	1,055,050	1,071,216	1,081,825	361,828	199,254
5. 1996	X X X	X X X	X X X	378,049	712,065	894,175	1,015,571	1,087,401	1,123,751	1,141,061	362,889	207,874
6. 1997	X X X	X X X	X X X	X X X	408,785	741,034	928,654	1,062,493	1,142,733	1,180,806	358,915	220,284
7. 1998	X X X	X X X	X X X	X X X	X X X	415,215	733,161	925,781	1,064,971	1,142,768	349,981	215,555
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	418,133	772,477	966,398	1,101,644	337,606	234,052
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	453,131	845,227	1,048,086	315,565	221,013
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	517,449	923,497	290,838	202,422
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	500,147	191,102	154,420

**SCHEDULE P-PART 3C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	299,099	462,550	519,066	571,702	600,006	612,306	611,721	616,348	625,318	1,930	219
2. 1993	82,981	191,704	288,142	358,225	391,919	408,281	417,643	423,008	424,186	426,597	70,719	43,470
3. 1994	X X X	87,116	196,521	294,534	370,217	412,115	438,379	447,407	455,913	459,339	81,083	46,530
4. 1995	X X X	X X X	86,225	186,464	293,163	355,618	398,328	430,635	442,481	449,671	100,943	41,125
5. 1996	X X X	X X X	X X X	113,727	218,773	327,218	410,085	461,033	485,672	500,599	93,615	52,694
6. 1997	X X X	X X X	X X X	X X X	120,140	260,816	396,382	507,837	562,660	590,782	100,564	61,967
7. 1998	X X X	X X X	X X X	X X X	X X X	129,507	293,136	445,200	549,833	622,992	101,506	65,696
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	126,137	295,230	443,378	561,394	98,342	68,546
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	119,395	270,467	383,414	84,855	61,032
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,483	176,314	65,715	44,951
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,055	41,721	30,184

SCHEDULE P-PART 3D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	1,293,224	2,182,413	2,814,399	3,320,880	3,740,389	3,976,731	4,239,988	4,226,626	4,518,642	261,438	40,921
2. 1993	561,058	1,153,473	1,493,341	1,693,810	1,808,623	1,890,039	1,946,236	1,991,464	2,022,102	2,048,893	648,151	264,671
3. 1994	X X X	522,545	1,094,830	1,403,458	1,583,142	1,699,687	1,779,660	1,826,697	1,869,793	1,902,161	615,886	173,803
4. 1995	X X X	X X X	501,493	1,045,271	1,312,675	1,486,246	1,596,085	1,670,941	1,727,363	1,767,011	582,826	171,932
5. 1996	X X X	X X X	X X X	577,311	1,039,785	1,325,217	1,499,848	1,609,967	1,689,064	1,741,658	571,339	176,946
6. 1997	X X X	X X X	X X X	X X X	531,713	1,123,770	1,445,766	1,648,507	1,777,027	1,891,852	606,547	227,200
7. 1998	X X X	X X X	X X X	X X X	X X X	606,938	1,312,360	1,709,943	1,997,040	2,154,478	618,311	251,722
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	562,213	1,195,990	1,621,636	1,887,706	561,263	227,639
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	512,547	1,133,207	1,503,189	500,325	213,067
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	404,525	908,473	425,124	190,568
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	426,283	310,148	208,197

SCHEDULE P-PART 3E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	121,573	215,051	283,513	331,322	377,621	393,308	405,205	422,405	443,920	2,665	1,344
2. 1993	158,254	252,604	282,427	312,080	336,106	352,331	364,195	369,150	377,037	380,232	43,316	23,542
3. 1994	X X X	170,828	249,529	291,230	326,672	356,791	375,825	386,715	397,097	399,840	49,653	29,413
4. 1995	X X X	X X X	145,863	238,116	278,488	314,944	340,456	359,798	373,013	378,969	51,701	37,132
5. 1996	X X X	X X X	X X X	185,745	286,761	329,549	372,825	400,886	434,921	446,821	70,369	48,584
6. 1997	X X X	X X X	X X X	X X X	165,777	265,345	324,098	369,006	404,390	422,729	58,419	42,639
7. 1998	X X X	X X X	X X X	X X X	X X X	158,596	264,754	323,280	367,993	391,758	60,059	45,708
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	151,818	244,372	307,769	352,805	52,944	46,766
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	171,105	310,061	371,303	43,415	43,482
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176,905	321,067	36,927	33,773
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	152,677	25,441	19,684

**SCHEDULE P-PART 3F-SECTION 1
MEDICAL MALPRACTICE-OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	29	36	67	231	237	282	336	321	342		1
2. 1993								1	6	7		11
3. 1994	XXX							1	6	6		31
4. 1995	XXX	XXX										13
5. 1996	XXX	XXX	XXX		1	28	28	28	28	160		20
6. 1997	XXX	XXX	XXX	XXX								491
7. 1998	XXX	XXX	XXX	XXX	XXX					6	6	520
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				4	4	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		9	8	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	11	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1

**SCHEDULE P-PART 3F-SECTION 2
MEDICAL MALPRACTICE-CLAIMS-MADE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										2
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P-PART 3G-SPECIAL LIABILITY (OCEAN MARINE,
AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	8,956	14,905	19,787	22,062	23,769	24,718	24,689	25,046	25,211	XXX	XXX
2. 1993	18,162	33,290	37,269	39,649	40,870	41,172	41,344	41,463	41,480	41,515	XXX	XXX
3. 1994	XXX	23,135	38,599	43,177	47,574	49,566	51,027	51,349	51,820	50,429	XXX	XXX
4. 1995	XXX	XXX	17,047	34,758	41,028	44,712	49,250	51,210	51,576	51,716	XXX	XXX
5. 1996	XXX	XXX	XXX	17,649	34,526	38,010	44,128	47,433	47,900	48,975	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	18,311	34,397	42,327	49,388	49,773	51,276	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	16,773	41,150	46,144	49,864	51,923	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	22,645	46,946	51,857	56,365	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,736	20,183	28,710	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,480	36,337	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,352	XXX	XXX

**SCHEDULE P-PART 3H-SECTION 1
OTHER LIABILITY-OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	447,911	736,367	1,021,810	1,267,318	1,593,664	1,787,855	2,012,787	2,262,825	2,530,157	10,618	100
2. 1993	14,072	44,401	103,972	153,619	203,120	231,147	254,394	262,709	267,743	279,133	36,037	48,305
3. 1994	XXX	23,332	68,495	129,487	199,048	227,886	258,413	277,407	288,240	296,874	34,619	49,410
4. 1995	XXX	XXX	16,283	54,637	106,085	152,414	193,136	217,093	231,447	245,958	35,488	54,396
5. 1996	XXX	XXX	XXX	15,954	57,777	120,903	188,685	243,201	284,604	309,801	33,879	55,916
6. 1997	XXX	XXX	XXX	XXX	30,533	83,677	175,738	261,313	322,131	360,226	35,065	63,688
7. 1998	XXX	XXX	XXX	XXX	XXX	32,704	122,671	233,322	334,736	393,625	37,485	71,929
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	27,746	111,530	229,072	338,941	36,588	70,988
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,344	114,494	211,901	32,526	57,437
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,595	74,346	22,111	39,042
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,067	11,881	29,726

**SCHEDULE P-PART 3H-SECTION 2
OTHER LIABILITY-CLAIMS-MADE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	13,960	25,583	40,397	52,757	77,173	77,321	77,638	78,205	75,554		22
2. 1993	49	238	713	982	1,060	3,036	3,026	3,050	3,042	3,050	23	40
3. 1994	XXX	1	392	599	2,556	2,587	2,220	2,220	481	482	11	48
4. 1995	XXX	XXX	407	784	934	1,031	1,667	1,753	2,229	2,278	26	31
5. 1996	XXX	XXX	XXX		802	1,085	1,803	2,195	2,238	2,292	6	684
6. 1997	XXX	XXX	XXX	XXX	610	2,105	7,991	8,326	8,545	9,170	28	89
7. 1998	XXX	XXX	XXX	XXX	XXX	5,288	8,915	10,272	10,519	10,767	47	289
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	151	7,455	14,496	16,154	37	1,090
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182	5,738	9,234	9	1,771
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,861	17,993	20	166
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,373	5	85

**SCHEDULE P-PART 3I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	69,022	89,008	X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,832	99,874	X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,927	X X X	X X X

SCHEDULE P-PART 3J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	18,517	7,518	3,665,101	1,387,138
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	878,164	906,506	569,391	205,587
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	834,229	444,469	189,571

**SCHEDULE P-PART 3K
FIDELITY/SURETY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	24,945	43,717	X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,575	62,964	X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,243	X X X	X X X

**SCHEDULE P-PART 3L
OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	130,317	206,840	X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	206,541	307,665	X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	149,460	X X X	X X X

SCHEDULE P-PART 3M-INTERNATIONAL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000										X X X	X X X
2. 1993											X X X	X X X
3. 1994	X X X										X X X	X X X
4. 1995	X X X	X X X									X X X	X X X
5. 1996	X X X	X X X	X X X								X X X	X X X
6. 1997	X X X	X X X	X X X	X X X							X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

NONE

SCHEDULE P-PART 3N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	(1,882)	(802)	933	1,257	2,744	2,971	1,152	2,317	1,294	X X X	X X X
2. 1993	334	662	946	1,019	1,087	1,321	1,426	1,467	1,439	1,441	X X X	X X X
3. 1994	X X X	682	3,360	4,784	4,970	5,444	5,432	5,562	5,502	5,708	X X X	X X X
4. 1995	X X X	X X X	1,110	3,448	5,085	5,331	5,400	5,298	5,361	5,362	X X X	X X X
5. 1996	X X X	X X X	X X X	5,778	8,537	9,538	9,964	10,222	10,325	10,331	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	10,990	22,229	24,402	25,264	26,957	27,431	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	20,042	46,312	58,297	55,457	56,035	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	12,609	67,838	74,769	80,672	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,264	12,280	18,573	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,994	67,579	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,674	X X X	X X X

SCHEDULE P-PART 3O-REINSURANCE
Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	14,302	32,860	45,684	57,020	66,391	61,318	66,403	77,096	91,500	X X X	X X X
2. 1993	273	140	361	384	421	486	508	599	599	569	X X X	X X X
3. 1994	X X X	(28)	49	77	247	366	485	561	600	623	X X X	X X X
4. 1995	X X X	X X X	100	129	306	577	790	902	1,117	1,235	X X X	X X X
5. 1996	X X X	X X X	X X X	38	132	236	1,195	1,287	1,468	1,593	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	36	115	1,052	4,565	11,528	16,758	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	104	1,350	3,366	4,791	6,843	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	562	5,486	11,280	19,034	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,066	6,713	22,178	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	850	4,690	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	X X X	X X X

SCHEDULE P-PART 3P-REINSURANCE
Nonproportional Assumed Financial Lines

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000								(1)	(1)	X X X	X X X
2. 1993											X X X	X X X
3. 1994	X X X										X X X	X X X
4. 1995	X X X	X X X									X X X	X X X
5. 1996	X X X	X X X	X X X								X X X	X X X
6. 1997	X X X	X X X	X X X	X X X							X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

**SCHEDULE P-PART 3R-SECTION 1
PRODUCTS LIABILITY-OCCURRENCE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	131,588	207,528	275,879	340,863	395,054	406,647	416,040	421,142	454,868	76	19
2. 1993	4,702	10,854	21,253	36,125	51,753	61,840	67,824	71,972	75,114	78,673	3,755	6,671
3. 1994	X X X	916	8,579	18,953	32,063	46,047	53,671	57,464	62,108	71,499	12,693	23,773
4. 1995	X X X	X X X	1,480	7,533	14,833	28,656	40,637	46,488	52,655	56,319	3,892	6,451
5. 1996	X X X	X X X	X X X	1,577	4,634	15,432	30,395	51,899	64,443	76,721	3,546	7,266
6. 1997	X X X	X X X	X X X	X X X	2,066	10,900	26,603	36,293	63,286	72,535	3,225	9,265
7. 1998	X X X	X X X	X X X	X X X	X X X	2,091	9,833	20,026	32,731	40,485	2,805	6,203
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,115	5,994	17,994	24,762	2,498	5,851
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,832	7,512	14,494	2,795	8,740
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	900	1,759	1,792	3,670
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	979	869	2,751

**SCHEDULE P-PART 3R-SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	3,395	3,931	4,696	4,823	4,848	4,839	4,839	4,839	4,839	2,004	
2. 1993	10	50	52	326	325	1,050	1,050	1,050	1,054	1,055	223	340
3. 1994	X X X	16	22	22	86	86	85	85	86	88	182	278
4. 1995	X X X	X X X	1,360	1,287	1,902	1,903	4,150	4,171	4,179	4,182	36	104
5. 1996	X X X	X X X	X X X	16	26	26	26	26	22	22	61	302
6. 1997	X X X	X X X	X X X	X X X	1,605	4,390	6,016	6,900	6,923	6,921	16	144
7. 1998	X X X	X X X	X X X	X X X	X X X		203	485	551	581	16	177
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	50	66	62	383	13	27
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	77	492	9	79
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	238		20
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95	1	47

**SCHEDULE P-PART 3S
FINANCIAL GUARANTY/MORTGAGE GUARANTY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

SCHEDULE P-PART 4A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6,480	5,162	6,500	4,375	2,563	2,071	810	275	37	6
2. 1993	29,249	5,866	4,237	2,685	1,805	1,130	607	485	(137)	7
3. 1994	X X X	24,964	7,125	4,806	3,009	1,870	1,043	267	(131)	(7)
4. 1995	X X X	X X X	22,789	6,433	4,466	3,106	1,684	789	(58)	(12)
5. 1996	X X X	X X X	X X X	19,698	9,302	5,397	3,181	1,535	271	66
6. 1997	X X X	X X X	X X X	X X X	24,331	8,373	5,479	2,383	825	586
7. 1998	X X X	X X X	X X X	X X X	X X X	26,518	7,225	5,490	1,897	1,699
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	25,423	5,884	3,349	1,240
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,499	1,814	3,242
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,566	13,201
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,686

**SCHEDULE P-PART 4B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	264,305	142,840	73,818	25,067	18,370	15,454	16,479	14,384	13,353	12,178
2. 1993	490,888	257,160	141,299	56,051	18,115	6,852	3,484	1,302	48	(144)
3. 1994	X X X	422,462	243,264	113,307	38,715	12,814	6,358	2,951	(145)	(79)
4. 1995	X X X	X X X	445,233	228,121	118,696	42,767	22,877	6,690	(16)	(48)
5. 1996	X X X	X X X	X X X	401,375	224,971	123,909	49,824	19,028	638	(148)
6. 1997	X X X	X X X	X X X	X X X	419,894	216,063	102,874	34,957	1,707	(1,880)
7. 1998	X X X	X X X	X X X	X X X	X X X	393,676	193,529	75,433	9,821	7,329
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	396,077	168,574	42,812	10,591
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	347,890	130,482	47,826
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	352,861	171,582
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	452,598

**SCHEDULE P-PART 4C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	315,984	145,007	102,508	51,013	36,388	8,513	3,797	(14,387)	1,271	7,442
2. 1993	255,056	118,502	59,069	26,651	13,879	7,220	6,457	2,534	(36)	1,354
3. 1994	X X X	204,473	112,098	53,750	22,152	11,704	5,086	2,214	2,978	2,342
4. 1995	X X X	X X X	195,725	81,959	31,646	11,632	6,195	16,306	2,539	2,165
5. 1996	X X X	X X X	X X X	166,817	63,661	32,432	11,479	7,109	7,869	3,277
6. 1997	X X X	X X X	X X X	X X X	146,112	94,311	30,575	15,609	13,398	10,346
7. 1998	X X X	X X X	X X X	X X X	X X X	207,584	71,376	28,339	8,466	5,894
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	187,242	78,472	8,923	8,683
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	166,248	57,926	10,318
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	207,855	45,451
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	239,792

SCHEDULE P-PART 4D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	3,044,444	2,367,185	1,986,028	1,544,872	1,376,633	1,025,363	590,849	615,888	597,662	345,129
2. 1993	1,510,327	1,037,735	709,877	422,617	376,927	296,190	145,328	107,637	76,567	34,754
3. 1994	X X X	1,286,545	761,830	517,815	417,408	288,972	155,736	124,995	106,437	39,743
4. 1995	X X X	X X X	1,065,110	597,531	383,886	274,811	175,424	158,240	134,466	55,122
5. 1996	X X X	X X X	X X X	969,105	486,745	296,376	207,856	185,705	115,978	66,118
6. 1997	X X X	X X X	X X X	X X X	900,060	437,589	275,502	226,618	181,011	81,356
7. 1998	X X X	X X X	X X X	X X X	X X X	1,067,039	481,422	334,210	223,397	157,125
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	995,772	547,089	323,035	168,296
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	841,763	328,537	138,671
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	620,947	318,631
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	647,158

SCHEDULE P-PART 4E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	133,048	108,283	83,205	63,815	58,873	28,834	13,082	1,887	886	9,513
2. 1993	96,813	48,838	34,462	24,575	17,318	10,422	4,941	7,551	796	856
3. 1994	X X X	142,766	96,420	64,131	43,385	23,169	7,768	4,852	18	1,734
4. 1995	X X X	X X X	135,531	78,634	52,793	30,122	13,903	8,011	487	2,526
5. 1996	X X X	X X X	X X X	145,030	94,303	59,193	22,891	14,707	1,579	3,237
6. 1997	X X X	X X X	X X X	X X X	136,089	84,114	43,413	25,947	12,341	4,485
7. 1998	X X X	X X X	X X X	X X X	X X X	124,431	65,407	44,590	19,009	4,834
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	114,415	79,274	36,143	29,611
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	106,772	48,527	38,851
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	260,565	107,789
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	249,124

**SCHEDULE P-PART 4F-SECTION 1
MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										4
2. 1993	6									
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						2
7. 1998	XXX	XXX	XXX	XXX	XXX					(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				44
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22		(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)

**SCHEDULE P-PART 4F-SECTION 2
MEDICAL MALPRACTICE - CLAIMS-MADE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior					1					
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P-PART 4G-SPECIAL LIABILITY (OCEAN MARINE,
AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										302
2. 1993	8,664	5,148	481	(139)	1,441	250	401	2,607	(81)	32
3. 1994	12,187	3,363	1,877	401	621	615	154	192	50	45
4. 1995	XXX	11,521	1,730	2,371	1,126	(86)	322	94	47	180
5. 1996	XXX	XXX	14,869	6,200	405	180	2,293	738	392	(26)
6. 1997	XXX	XXX	XXX	9,156	4,522	2,152	1,846	793	(111)	362
7. 1998	XXX	XXX	XXX	XXX	7,412	2,718	3,884	2,575	1,408	657
8. 1999	XXX	XXX	XXX	XXX	XXX	11,881	6,309	1,287	1,552	332
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	5,805	390	2,605	3,078
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,901	3,978	17,230
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,575	17,062

**SCHEDULE P-PART 4H-SECTION 1
OTHER LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										391,372
2. 1993	970,570	1,081,433	1,028,160	1,014,496	958,218	909,768	760,732	683,737	348,102	3,500
3. 1994	277,296	211,869	130,892	87,702	45,730	29,187	23,180	5,653	13,907	12,035
4. 1995	XXX	263,294	174,415	115,931	86,837	65,060	42,151	18,472	20,680	27,083
5. 1996	XXX	XXX	231,907	152,015	121,324	86,992	65,930	30,923	24,193	9,907
6. 1997	XXX	XXX	XXX	203,412	151,211	101,833	64,860	42,174	42,274	55,649
7. 1998	XXX	XXX	XXX	XXX	212,205	129,348	87,302	51,000	46,752	23,185
8. 1999	XXX	XXX	XXX	XXX	XXX	256,663	110,658	52,473	24,825	28,991
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	270,302	104,819	38,234	42,980
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289,970	156,305	112,080
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	328,492	257,282

**SCHEDULE P-PART 4H-SECTION 2
OTHER LIABILITY - CLAIMS-MADE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										996
2. 1993	616	2,231	1,531	7,200	9,030	10,837	6,888	3,022		222
3. 1994	26	28		1,720	3,236	3,236	2,947	1,278		247
4. 1995	XXX	12		1,600	1,201	297	280	113	9	285
5. 1996	XXX	XXX	XXX	2,310	921	737	154	66	389	351
6. 1997	XXX	XXX	XXX	4,650	5,890	2,521	7,703	4,508	1,521	881
7. 1998	XXX	XXX	XXX	XXX	8,999	6,551	13,665	11,491	1,762	1,285
8. 1999	XXX	XXX	XXX	XXX	XXX	9,240	5,702	4,091	4,769	9,325
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	9,821	3,334	2,502	6,502
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,485	2,920	3,005
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,182	73,094

**SCHEDULE P-PART 4I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,816	20,265	22,020
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,588	5,210
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,607

SCHEDULE P-PART 4J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(2,300)	(8,874)	(4,344)
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(42)	(13,958)
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(7,213)

**SCHEDULE P-PART 4K
FIDELITY/SURETY**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,128	15,604	12,472
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,285	11,976
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,797

**SCHEDULE P-PART 4L
OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	51,267	10,038	8,614
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,915	4,820
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64,428

SCHEDULE P-PART 4M-INTERNATIONAL

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

SCHEDULE P-PART 4N-REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	247	161	298	581	192	1,407	(11)	(127)		
2. 1993			923	36	111	115	161	79		
3. 1994	X X X	326	1,316		2,832	(222)	(132)	(129)		
4. 1995	X X X	X X X	1,391	5,130	1,251	30	12			
5. 1996	X X X	X X X	X X X	13,699	4,132	152	26	31		
6. 1997	X X X	X X X	X X X	X X X	18,485	2,066	869	640		
7. 1998	X X X	X X X	X X X	X X X	X X X	8,720	5,156	1,513	(2)	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	36,052	1,707	437	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,713	2,057	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(42,331)	(5,454)
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66

SCHEDULE P-PART 4O-REINSURANCE

Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	33,704	28,785	33,283	33,509	38,025	26,643	36,648	11,071	19,829	18,551
2. 1993	47	256	586	163	286	132	161	87		
3. 1994	X X X	187	718		388	348	161	113		
4. 1995	X X X	X X X	769	432	568	309	334	60		
5. 1996	X X X	X X X	X X X	823	1,205	1,012	948	217		
6. 1997	X X X	X X X	X X X	X X X	1,791	1,702	1,437	4,934		
7. 1998	X X X	X X X	X X X	X X X	X X X	2,960	3,109	2,479	337	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	6,271	6,615	1,168	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,683	2,401	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(962)	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,547

SCHEDULE P-PART 4P-REINSURANCE

Nonproportional Assumed Financial Lines

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										5
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SCHEDULE P-PART 4R-SECTION 1
PRODUCTS LIABILITY-OCCURRENCE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	366,554	419,490	367,306	301,469	317,371	266,321	221,090	252,137	99,737	118,557
2. 1993	152,088	111,585	83,165	58,639	45,342	33,438	21,342	2,729	3,740	(254)
3. 1994	X X X	105,718	83,474	68,069	51,923	35,957	25,464	4,148	7,072	1,241
4. 1995	X X X	X X X	111,373	87,442	72,797	51,688	22,518	2,428	3,302	942
5. 1996	X X X	X X X	X X X	97,827	61,370	35,079	21,039	13,091	5,456	1,416
6. 1997	X X X	X X X	X X X	X X X	68,769	34,084	25,448	19,783	18,484	3,762
7. 1998	X X X	X X X	X X X	X X X	X X X	58,360	36,449	24,970	17,142	13,016
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	71,715	62,686	21,453	12,622
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,832	34,547	22,648
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,157	30,954
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,561

**SCHEDULE P-PART 4R-SECTION 2
PRODUCTS LIABILITY-CLAIMS-MADE**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	37	79	12	2,962	167	131	103	(69)		235
2. 1993	217			943	163					85
3. 1994	X X X			989						94
4. 1995	X X X	X X X		1,205	832	773				105
5. 1996	X X X	X X X	X X X	567	1,094	1,187	(1)	(1)		116
6. 1997	X X X	X X X	X X X	X X X	4,300	3,634	3,273	103	1,497	132
7. 1998	X X X	X X X	X X X	X X X	X X X	26	49	(5)		147
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	280	(17)	384	179
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(67)	551	238
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	220	325
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,101

**SCHEDULE P-PART 4S
FINANCIAL GUARANTY/MORTGAGE GUARANTY**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

SCHEDULE P-PART 5A-HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	44,549	8,620	6,625	6,425	6,099	6,448	9,743	5,312	7,376	5,409
2. 1993	121,315	141,815	143,654	144,248	144,523	145,183	145,192	145,196	146,848	146,847
3. 1994	X X X	133,033	156,884	158,719	159,667	161,145	161,161	161,172	162,962	162,968
4. 1995	X X X	X X X	113,200	138,945	141,208	142,485	142,520	142,535	143,491	143,495
5. 1996	X X X	X X X	X X X	159,708	188,519	191,755	191,891	192,518	204,276	204,297
6. 1997	X X X	X X X	X X X	X X X	105,980	128,877	129,192	129,803	138,499	138,532
7. 1998	X X X	X X X	X X X	X X X	X X X	133,089	142,527	146,800	157,874	158,056
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	101,936	126,675	137,862	138,907
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	101,139	133,132	136,210
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,515	137,646
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,380

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6,742	3,574	2,202	1,682	1,111	988	281	202	146	102
2. 1993	21,452	3,065	1,530	961	577	385	103	50	38	27
3. 1994	X X X	26,361	3,763	2,710	1,075	652	218	126	76	64
4. 1995	X X X	X X X	24,659	4,160	1,995	1,111	412	264	181	150
5. 1996	X X X	X X X	X X X	29,474	5,384	2,519	928	543	336	226
6. 1997	X X X	X X X	X X X	X X X	24,485	5,042	1,746	970	539	350
7. 1998	X X X	X X X	X X X	X X X	X X X	32,219	4,987	2,210	1,080	639
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	25,347	5,434	2,451	1,262
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,244	5,427	2,398
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,021	6,200
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,614

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	19,310	6,335	10,925	6,558	7,279	7,379	5,567	5,676	5,381	5,578
2. 1993	185,640	194,919	195,846	196,342	196,659	197,465	197,466	197,479	197,485	197,484
3. 1994	X X X	211,689	221,459	222,976	222,681	224,356	224,370	224,384	224,401	224,403
4. 1995	X X X	X X X	181,680	195,175	195,854	196,745	196,771	196,797	196,814	196,815
5. 1996	X X X	X X X	X X X	248,139	262,183	263,589	263,736	263,463	274,685	274,695
6. 1997	X X X	X X X	X X X	X X X	173,034	183,751	184,080	184,515	193,724	193,731
7. 1998	X X X	X X X	X X X	X X X	X X X	215,112	219,908	221,280	231,128	231,153
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	167,148	179,116	198,614	198,662
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	171,372	194,667	194,843
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	188,831	199,335
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	169,486

**SCHEDULE P-PART 5B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	249,106	163,441	180,322	146,534	141,710	141,859	146,084	230,040	171,231	137,248
2. 1993	161,582	233,375	256,063	266,210	270,992	274,422	275,084	294,197	320,488	320,980
3. 1994	X X X	166,897	248,200	273,091	283,157	289,965	290,674	313,433	344,130	344,417
4. 1995	X X X	X X X	171,323	262,819	284,677	297,203	298,779	324,843	361,751	361,828
5. 1996	X X X	X X X	X X X	175,746	269,254	296,048	302,878	313,151	362,675	362,889
6. 1997	X X X	X X X	X X X	X X X	186,035	274,927	295,773	310,662	358,417	358,915
7. 1998	X X X	X X X	X X X	X X X	X X X	184,689	274,982	299,456	349,024	349,981
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	180,436	274,579	334,752	337,606
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176,631	301,187	315,565
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	195,322	290,838
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	191,102

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	73,410	35,940	21,316	12,865	10,264	6,735	2,469	1,795	1,192	852
2. 1993	111,416	39,330	20,964	12,155	9,911	3,468	1,524	756	485	317
3. 1994	X X X	122,909	45,034	24,281	19,579	6,689	2,899	1,397	955	628
4. 1995	X X X	X X X	121,596	46,511	37,574	12,907	5,298	2,472	1,551	937
5. 1996	X X X	X X X	X X X	138,794	56,825	24,548	12,026	5,353	3,241	2,008
6. 1997	X X X	X X X	X X X	X X X	142,745	48,030	23,675	11,612	7,173	4,475
7. 1998	X X X	X X X	X X X	X X X	X X X	131,313	45,066	22,367	13,311	7,797
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	135,271	43,989	24,667	14,534
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	132,524	52,758	31,295
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	138,614	47,173
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126,222

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	250,526	212,304	294,095	38,883	134,536	110,702	142,382	240,704	180,084	138,817
2. 1993	373,618	466,649	483,486	490,577	493,237	485,127	485,604	514,260	554,112	554,667
3. 1994	X X X	435,235	481,082	495,467	505,554	493,476	493,567	528,331	575,481	575,776
4. 1995	X X X	X X X	396,223	460,710	480,375	467,656	467,652	507,176	563,754	563,763
5. 1996	X X X	X X X	X X X	436,554	484,452	488,409	490,518	495,146	570,086	570,103
6. 1997	X X X	X X X	X X X	X X X	464,959	497,647	502,545	509,208	582,657	582,703
7. 1998	X X X	X X X	X X X	X X X	X X X	458,835	499,753	507,775	573,839	573,927
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	473,965	517,603	584,653	584,968
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	472,674	567,561	568,442
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	512,443	538,266
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	472,411

**SCHEDULE P-PART 5C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	33,443	2,430	11,651	3,870	2,944	1,929	16,947	24,156	2,139	1,930
2. 1993	43,645	57,029	63,336	65,510	66,659	67,082	67,677	67,689	70,625	70,719
3. 1994	X X X	48,549	68,256	73,600	76,083	77,295	78,128	78,176	81,035	81,083
4. 1995	X X X	X X X	51,782	72,015	77,331	79,698	81,128	81,507	84,033	100,943
5. 1996	X X X	X X X	X X X	56,116	77,870	83,581	86,640	89,037	93,582	93,615
6. 1997	X X X	X X X	X X X	X X X	60,901	86,088	92,349	96,202	100,511	100,564
7. 1998	X X X	X X X	X X X	X X X	X X X	62,514	88,862	96,704	100,910	101,506
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	58,046	86,719	95,005	98,342
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,856	80,106	84,855
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,469	65,715
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,721

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	19,041	9,831	5,682	3,143	1,598	1,011	595	394	436	317
2. 1993	18,855	7,732	4,791	2,571	1,214	591	291	166	93	54
3. 1994	X X X	24,040	10,263	5,549	2,731	1,289	592	275	118	87
4. 1995	X X X	X X X	24,471	9,943	5,050	2,590	1,433	808	361	228
5. 1996	X X X	X X X	X X X	28,457	10,564	5,594	2,939	1,366	561	313
6. 1997	X X X	X X X	X X X	X X X	31,817	10,470	5,776	2,957	1,268	651
7. 1998	X X X	X X X	X X X	X X X	X X X	33,894	11,143	5,682	2,682	1,324
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	42,734	16,791	8,575	4,441
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,825	9,499	5,119
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,074	7,716
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,049

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	48,710	23,364	13,023	4,412	3,211	1,153	3,437	24,480	2,180	2,057
2. 1993	87,458	103,512	110,559	113,548	114,086	113,757	114,226	114,223	114,146	114,246
3. 1994	X X X	103,445	120,971	127,190	128,039	127,459	127,845	127,871	127,646	127,701
4. 1995	X X X	X X X	106,973	131,427	133,623	133,060	133,547	133,612	133,009	142,275
5. 1996	X X X	X X X	X X X	126,087	140,770	140,458	141,078	142,140	146,605	146,624
6. 1997	X X X	X X X	X X X	X X X	134,427	150,324	153,562	155,361	163,167	163,182
7. 1998	X X X	X X X	X X X	X X X	X X X	140,465	156,700	160,392	168,490	168,526
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	144,949	162,676	171,235	171,330
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133,189	150,606	151,006
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,908	118,381
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	92,951

SCHEDULE P-PART 5D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	396,663	291,759	287,578	282,830	304,435	264,898	335,503	264,983	263,856	261,429
2. 1993	416,168	522,464	544,523	559,485	574,626	577,371	646,308	647,552	648,120	648,151
3. 1994	X X X	360,533	461,221	477,159	497,053	501,501	578,108	579,873	614,084	615,886
4. 1995	X X X	X X X	313,702	414,816	439,245	446,531	541,896	544,531	580,910	582,826
5. 1996	X X X	X X X	X X X	294,468	375,562	390,300	513,783	527,004	569,047	571,339
6. 1997	X X X	X X X	X X X	X X X	279,336	365,310	523,353	536,287	602,901	606,547
7. 1998	X X X	X X X	X X X	X X X	X X X	294,682	523,996	549,741	611,523	618,311
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	359,884	477,661	549,467	561,263
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	334,591	476,818	500,325
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	319,668	425,124
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	310,148

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	164,077	126,014	94,440	72,081	29,081	41,432	47,482	42,601	37,948	35,829
2. 1993	90,979	54,565	37,886	23,002	9,159	6,365	5,349	4,417	3,692	3,262
3. 1994	X X X	94,393	52,286	36,346	13,038	8,535	6,378	5,015	4,007	3,344
4. 1995	X X X	X X X	86,334	45,378	19,519	11,780	8,070	6,209	4,640	3,778
5. 1996	X X X	X X X	X X X	86,222	35,092	19,445	12,144	8,601	5,970	4,683
6. 1997	X X X	X X X	X X X	X X X	95,022	40,901	22,686	14,873	9,498	7,003
7. 1998	X X X	X X X	X X X	X X X	X X X	104,529	46,208	27,694	16,573	10,974
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	100,243	47,870	25,973	16,392
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	101,907	42,977	24,534
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	93,221	40,862
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,892

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	539,380	375,123	313,605	311,967	305,147	302,313	301,560	336,770	301,263	301,313
2. 1993	782,360	894,337	908,296	912,687	915,709	916,009	916,031	916,044	916,077	916,084
3. 1994	X X X	715,262	773,368	779,494	781,210	781,690	781,752	781,781	790,922	793,030
4. 1995	X X X	X X X	655,786	712,410	717,811	718,653	718,770	718,872	756,625	758,535
5. 1996	X X X	X X X	X X X	650,066	689,561	691,582	691,890	700,250	751,144	752,970
6. 1997	X X X	X X X	X X X	X X X	696,016	738,891	749,387	751,498	836,765	840,755
7. 1998	X X X	X X X	X X X	X X X	X X X	744,292	788,157	795,562	879,337	881,007
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	627,056	732,797	802,460	805,293
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	668,991	732,808	737,925
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	624,849	656,553
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	617,240

SCHEDULE P-PART 5E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	14,339	5,003	3,923	3,875	3,363	3,857	1,092	2,765	3,145	2,665
2. 1993	30,086	38,758	40,352	41,452	42,072	43,197	42,834	42,872	43,387	43,316
3. 1994	X X X	35,061	44,037	46,316	47,573	48,961	49,105	49,195	49,790	49,653
4. 1995	X X X	X X X	33,522	45,442	48,099	50,672	51,118	51,284	51,825	51,701
5. 1996	X X X	X X X	X X X	40,909	53,567	57,145	58,315	58,984	70,411	70,369
6. 1997	X X X	X X X	X X X	X X X	35,123	46,929	48,987	49,724	58,458	58,419
7. 1998	X X X	X X X	X X X	X X X	X X X	34,965	47,269	51,049	59,987	60,059
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	31,837	45,257	52,609	52,944
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,848	42,312	43,415
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,949	36,927
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,441

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	9,149	5,833	3,583	2,888	1,652	32,058	39,301	45,766	25,777	37,322
2. 1993	11,501	4,554	2,877	1,865	1,063	591	328	209	291	258
3. 1994	X X X	13,455	5,365	4,168	2,190	1,319	1,439	501	333	289
4. 1995	X X X	X X X	14,171	6,354	3,842	2,441	1,373	921	435	359
5. 1996	X X X	X X X	X X X	15,798	6,525	3,761	2,323	1,513	824	660
6. 1997	X X X	X X X	X X X	X X X	14,237	6,606	3,687	2,593	1,227	11,271
7. 1998	X X X	X X X	X X X	X X X	X X X	15,826	6,730	4,138	2,187	1,637
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	15,054	7,000	4,258	2,398
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,120	4,587	2,750
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,838	5,220
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,111

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	10,158	5,772	3,368	4,207	3,774	4,032	2,747	48,436	2,879	14,615
2. 1993	56,483	63,018	64,017	64,697	64,871	66,237	66,336	66,396	66,467	66,377
3. 1994	X X X	67,963	75,083	77,470	77,697	78,922	79,090	79,173	79,277	79,091
4. 1995	X X X	X X X	73,439	84,699	86,138	88,680	88,937	89,206	89,410	89,191
5. 1996	X X X	X X X	X X X	82,881	94,386	98,233	99,045	102,010	119,783	119,608
6. 1997	X X X	X X X	X X X	X X X	76,724	89,204	90,834	93,123	106,875	112,380
7. 1998	X X X	X X X	X X X	X X X	X X X	76,315	88,925	93,201	108,361	107,812
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	73,119	89,237	103,489	103,105
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,513	90,167	90,714
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,900	76,654
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,503

**SCHEDULE P-PART 5F
MEDICAL MALPRACTICE-OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior		1					31	29		
2. 1993	1	1	1	1	1	1				
3. 1994	XXX	1	1	1	6	6				
4. 1995	XXX	XXX	1	1	1	1				
5. 1996	XXX	XXX	XXX		1	1				
6. 1997	XXX	XXX	XXX	XXX	16	37				
7. 1998	XXX	XXX	XXX	XXX	XXX	52				
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1	1				6	75	36	37	36
2. 1993		1	1		1	1				
3. 1994	XXX	1	6	6	5	1				
4. 1995	XXX	XXX	1	1	1	1				
5. 1996	XXX	XXX	XXX	1	10	9				
6. 1997	XXX	XXX	XXX	XXX	149	77				
7. 1998	XXX	XXX	XXX	XXX	XXX	103				
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	1		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior		5	(6)		(5)	5	1	66		
2. 1993	1	1	6	6	10	10	10	11	11	11
3. 1994	XXX	10	16	30	30	30	30	31	31	31
4. 1995	XXX	XXX	1	12	12	12	12	12	12	13
5. 1996	XXX	XXX	XXX	1	16	20	20	20	20	20
6. 1997	XXX	XXX	XXX	XXX	439	485	485	487	489	491
7. 1998	XXX	XXX	XXX	XXX	XXX	523	521	521	521	520
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	4	4	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SCHEDULE P-PART 5F
MEDICAL MALPRACTICE-CLAIMS-MADE
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior							1			
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior							1			
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X						1	1	1
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X			4	4	4
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X

**SCHEDULE P-PART 5H
OTHER LIABILITY-OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	30,870	15,394	13,212	12,017	11,575	11,272	20,981	13,562	10,618	10,618
2. 1993	19,601	28,078	30,087	30,954	31,672	32,107	35,220	35,318	35,958	36,037
3. 1994	X X X	17,307	25,761	27,609	28,905	29,713	33,670	33,877	34,460	34,619
4. 1995	X X X	X X X	19,258	26,904	28,955	30,213	34,375	34,838	35,290	35,486
5. 1996	X X X	X X X	X X X	17,355	25,649	28,001	32,618	33,475	33,624	33,879
6. 1997	X X X	X X X	X X X	X X X	17,183	26,838	33,282	35,009	35,048	35,065
7. 1998	X X X	X X X	X X X	X X X	X X X	19,097	33,664	37,368	37,398	37,485
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	22,335	35,639	35,705	36,588
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,778	29,585	32,526
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,013	22,110
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,881

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	17,653	12,359	9,104	5,930	4,332	216,558	267,251	199,387	223,679	283,774
2. 1993	14,208	7,882	4,313	2,761	1,649	932	493	297	244	157
3. 1994	X X X	15,070	7,626	4,276	2,590	1,364	1,097	603	357	285
4. 1995	X X X	X X X	14,557	7,020	3,836	2,325	1,663	1,066	534	356
5. 1996	X X X	X X X	X X X	14,901	6,895	3,752	2,567	1,433	624	382
6. 1997	X X X	X X X	X X X	X X X	16,774	6,772	4,920	3,141	1,438	821
7. 1998	X X X	X X X	X X X	X X X	X X X	20,713	9,042	6,747	4,149	1,664
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	25,476	9,324	4,847	3,051
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,969	7,205	4,677
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,983	5,586
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,064

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	72,285	27,937	13,113	12,693	11,088	10,230	10,706	212,473	35,120	70,987
2. 1993	65,259	82,064	82,662	84,261	84,633	84,477	84,483	84,488	84,492	84,496
3. 1994	X X X	68,182	81,293	83,814	84,500	84,279	84,286	84,296	84,303	84,309
4. 1995	X X X	X X X	74,870	89,603	90,185	90,201	90,222	90,235	90,246	90,246
5. 1996	X X X	X X X	X X X	78,468	90,699	90,137	90,167	90,119	90,171	90,174
6. 1997	X X X	X X X	X X X	X X X	81,243	95,124	98,504	99,519	99,558	99,566
7. 1998	X X X	X X X	X X X	X X X	X X X	91,336	107,389	111,016	111,066	111,078
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	98,812	110,527	110,604	110,621
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	94,259	94,580	94,635
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,780	66,739
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,673

**SCHEDULE P-PART 5H
OTHER LIABILITY-CLAIMS-MADE**

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	40	13	5	7	1	(49)	97	71	2	
2. 1993	1	6	9	10	10	10	12	12	22	23
3. 1994	X X X	1	6	9	6	9	10	10	11	11
4. 1995	X X X	X X X	10	10	12	16	20	20	22	26
5. 1996	X X X	X X X	X X X	1	1	1	4	6	6	6
6. 1997	X X X	X X X	X X X	X X X	1	1	12	22	27	28
7. 1998	X X X	X X X	X X X	X X X	X X X	30	12	16	47	47
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X		10	36	37
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	6	9
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	20
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	110	77	60	28	28	22	1,438	2,217	97	79
2. 1993	20	16	12	12	9	6	5	1	6	6
3. 1994	X X X	30	16	12	10	6	5	4	4	5
4. 1995	X X X	X X X	30	16	9	6	6	1	6	4
5. 1996	X X X	X X X	X X X	667	9	6	16	11	1	1
6. 1997	X X X	X X X	X X X	X X X	20	12	31	12	4	4
7. 1998	X X X	X X X	X X X	X X X	X X X	86	53	28	6	4
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	111	38	80	4
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127	65	6
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80	33
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	419

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	36	71	(4)	11	(1)	1	2	2,286	1	
2. 1993	60	66	66	66	66	66	66	66	67	69
3. 1994	X X X	48	60	60	60	66	60	61	62	64
4. 1995	X X X	X X X	47	47	47	47	48	50	60	61
5. 1996	X X X	X X X	X X X	683	684	683	694	694	694	694
6. 1997	X X X	X X X	X X X	X X X	60	60	113	116	118	120
7. 1998	X X X	X X X	X X X	X X X	X X X	336	336	337	351	339
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,099	1,123	1,211	1,130
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,786	1,774	1,787
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	224	217
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	508

**SCHEDULE P-PART 5R
PRODUCTS LIABILITY-OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1,212	1,000	499	549	682	857	3,128	2,949	77	79
2. 1993	1,492	2,292	2,196	2,450	2,687	2,895	3,179	3,344	3,662	3,755
3. 1994	X X X	1,029	10,559	10,856	11,124	11,388	11,715	11,877	12,549	12,693
4. 1995	X X X	X X X	1,240	2,117	2,445	2,764	3,179	3,370	3,766	3,892
5. 1996	X X X	X X X	X X X	1,181	2,027	2,413	2,890	3,127	3,415	3,545
6. 1997	X X X	X X X	X X X	X X X	1,083	2,021	2,591	2,893	3,041	3,225
7. 1998	X X X	X X X	X X X	X X X	X X X	993	2,098	2,449	2,499	2,805
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,192	2,173	2,334	2,498
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,782	2,574	2,795
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,304	1,792
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	869

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	34,664	20,693	22,102	27,308	34,950	329,372	418,699	510,459	364,728	532,711
2. 1993	1,519	1,318	1,469	1,201	1,159	808	568	688	634	523
3. 1994	X X X	25,588	1,839	1,239	1,202	836	683	814	783	588
4. 1995	X X X	X X X	1,535	1,586	1,868	1,418	1,274	754	707	772
5. 1996	X X X	X X X	X X X	2,193	2,976	2,831	1,888	1,765	1,737	1,569
6. 1997	X X X	X X X	X X X	X X X	1,645	2,087	2,634	1,047	677	1,390
7. 1998	X X X	X X X	X X X	X X X	X X X	1,764	1,117	1,461	1,707	1,411
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,601	1,088	986	780
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,929	2,456	1,686
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,179	587
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,415

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	12,153	13,787	2,796	9,138	8,481	9,457	80	511,090	210	168,074
2. 1993	4,947	7,269	7,718	8,945	9,554	9,492	9,492	9,496	10,345	10,976
3. 1994	X X X	28,862	32,136	33,392	33,976	33,954	33,956	33,993	36,604	37,067
4. 1995	X X X	X X X	4,775	7,896	9,043	9,038	9,041	9,183	10,704	11,139
5. 1996	X X X	X X X	X X X	5,800	9,631	10,500	10,755	11,054	12,194	12,455
6. 1997	X X X	X X X	X X X	X X X	5,764	8,910	10,238	11,497	12,539	13,911
7. 1998	X X X	X X X	X X X	X X X	X X X	5,820	7,503	8,555	9,829	10,455
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	6,660	8,046	8,763	9,135
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,848	10,859	13,226
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,122	6,070
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,040

**SCHEDULE P-PART 5R
PRODUCTS LIABILITY-CLAIMS-MADE
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	149	30	43	11	1	(1,254)	855	527		2,004
2. 1993	85	110	111	132	132	9	133	133	220	223
3. 1994	X X X	52	85	86	94	9	99	103	182	182
4. 1995	X X X	X X X	10	16	20	26	20	22	22	36
5. 1996	X X X	X X X	X X X	1	5	181	12	12	17	61
6. 1997	X X X	X X X	X X X	X X X	1	9	16	16	16	16
7. 1998	X X X	X X X	X X X	X X X	X X X	12	1	16	16	16
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1	12	12	13
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	6	9
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	577	295	113	66	45	999	7	14,764	1	2
2. 1993	110	60	43	16	10	111	10	4		
3. 1994	X X X	86	42	30	16	76	9	5	6	2
4. 1995	X X X	X X X	66	60	36	37	16	12	12	12
5. 1996	X X X	X X X	X X X	347	292	66	12	6	4	4
6. 1997	X X X	X X X	X X X	X X X	29	29	5	1	1	2
7. 1998	X X X	X X X	X X X	X X X	X X X	154	9	5	11	10
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	17	12	12	9
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	132	85	76
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26	26
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	151	448	37	49	(2)	2	(4)	15,280		2,005
2. 1993	287	336	334	360	355	360	360	360	551	565
3. 1994	X X X	216	216	236	231	236	236	236	450	463
4. 1995	X X X	X X X	105	110	115	113	115	116	118	154
5. 1996	X X X	X X X	X X X	366	366	366	366	366	366	367
6. 1997	X X X	X X X	X X X	X X X	47	47	48	50	52	162
7. 1998	X X X	X X X	X X X	X X X	X X X	168	168	187	192	201
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	30	47	48	49
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	159	159	165
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35	45
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80

**SCHEDULE P-PART 6C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior				(1,634)	9,769	9,056	13,069	13,338	873	4,646	4,646
2. 1993	40,944	72,092	72,178	505,080	505,624	504,533	518,264	525,180	530,749	535,111	4,362
3. 1994	X X X	563,686	590,983	592,791	592,733	593,178	590,326	588,422	589,572	589,717	145
4. 1995	X X X	X X X	602,695	637,370	636,946	648,352	642,824	641,203	636,726	630,823	(5,903)
5. 1996	X X X	X X X	X X X	579,863	619,711	648,497	644,418	642,020	637,050	629,400	(7,650)
6. 1997	X X X	X X X	X X X	X X X	636,074	708,683	699,016	696,419	701,823	685,623	(16,200)
7. 1998	X X X	X X X	X X X	X X X	X X X	692,902	735,065	731,079	735,107	722,427	(12,680)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	686,804	699,100	699,813	700,302	489
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	710,303	716,137	721,659	5,522
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	617,567	735,070	117,503
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	695,444	695,444
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	785,678
13. Earned Premiums (Sc P-Pt 1)	639,096	547,060	514,500	613,608	695,756	805,132	733,626	730,372	631,686	785,678	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior				563	1,958	1,079	519	(85)	6		
2. 1993	(5,067)	(3,989)	(3,949)	68,035	68,405	68,515	68,528	68,528	68,528	68,528	
3. 1994	X X X	85,009	86,306	86,519	87,121	87,026	86,924	86,918	86,918	86,918	
4. 1995	X X X	X X X	76,637	85,060	85,591	85,486	85,356	85,428	85,181	84,776	(405)
5. 1996	X X X	X X X	X X X	101,663	113,552	113,738	113,444	113,471	113,271	113,001	(270)
6. 1997	X X X	X X X	X X X	X X X	108,125	125,731	126,205	126,037	126,006	125,965	(41)
7. 1998	X X X	X X X	X X X	X X X	X X X	126,590	136,631	137,156	137,393	137,787	394
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	167,778	171,199	174,185	174,585	400
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	181,004	188,327	189,877	1,550
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	107,555	170,152	62,597
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126,607	126,607
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190,832
13. Earned Premiums (Sc P-Pt 1)	68,374	98,198	108,142	115,916	128,736	135,828	178,307	184,788	117,628	190,832	X X X

SCHEDULE P-PART 6D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior				(248,432)	(34,015)	(47,121)	37,874	37,718	14,092	41,258	41,258
2. 1993	78,057	151,755	170,644	3,670,920	3,624,116	3,614,639	3,610,779	3,627,336	3,628,225	3,633,492	5,267
3. 1994	X X X	4,604,770	4,626,959	4,662,331	4,582,193	4,588,208	4,579,054	4,592,685	4,592,153	4,594,463	2,310
4. 1995	X X X	X X X	3,618,679	3,749,732	3,706,439	3,715,671	3,689,113	3,697,747	3,684,335	3,691,191	6,856
5. 1996	X X X	X X X	X X X	3,165,532	3,244,010	3,256,095	3,238,317	3,257,436	3,240,538	3,250,868	10,330
6. 1997	X X X	X X X	X X X	X X X	2,947,734	3,068,620	3,091,689	3,131,043	3,128,460	3,114,656	(13,804)
7. 1998	X X X	X X X	X X X	X X X	X X X	2,895,218	3,067,815	3,110,139	3,138,442	3,106,670	(31,772)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,674,715	2,827,447	2,893,577	2,904,908	11,331
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,722,679	2,932,745	2,986,198	53,453
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,769,034	3,151,390	382,356
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,180,004	3,180,004
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,647,589
13. Earned Premiums (Sc P-Pt 1)	5,510,707	4,705,245	3,776,001	3,256,526	2,891,820	3,054,033	2,851,130	3,052,782	3,055,115	3,647,589	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior				(698)	(40,215)	(8,240)	139,497	145,434	1,729	2,356	2,356
2. 1993	(150,523)	(149,745)	(149,686)	1,010,863	1,001,258	998,192	997,867	997,513	997,923	998,454	531
3. 1994	X X X	1,389,259	1,378,825	1,369,964	1,368,049	1,362,772	1,361,466	1,361,255	1,362,019	1,362,982	963
4. 1995	X X X	X X X	879,974	889,201	882,361	879,848	878,820	879,189	880,188	880,458	270
5. 1996	X X X	X X X	X X X	619,987	665,164	669,591	668,792	671,321	673,741	673,740	(1)
6. 1997	X X X	X X X	X X X	X X X	464,951	478,629	471,224	475,400	479,524	481,747	2,223
7. 1998	X X X	X X X	X X X	X X X	X X X	361,045	428,759	417,234	425,752	427,231	1,479
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	373,461	472,123	464,262	465,192	930
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	446,547	536,883	537,015	132
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	647,051	953,154	306,103
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	757,373	757,373
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,072,359
13. Earned Premiums (Sc P-Pt 1)	1,856,550	1,573,332	1,086,509	732,631	473,113	424,731	570,051	701,970	732,212	1,072,359	X X X

SCHEDULE P-PART 6E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				65	178	118	(10)	2,563	12	37	37
2. 1993	155,959	250,449	250,745	461,962	462,978	463,134	463,127	467,073	467,080	463,165	(3,915)
3. 1994	X X X	463,087	546,665	547,539	547,491	547,674	547,675	552,513	552,510	547,713	(4,797)
4. 1995	X X X	X X X	411,493	584,714	592,704	592,914	592,905	597,779	597,779	592,948	(4,831)
5. 1996	X X X	X X X	X X X	387,125	554,886	550,862	550,566	555,119	554,963	550,854	(4,109)
6. 1997	X X X	X X X	X X X	X X X	427,464	598,629	599,617	607,917	607,825	599,894	(7,931)
7. 1998	X X X	X X X	X X X	X X X	X X X	457,694	621,263	625,105	625,082	617,921	(7,161)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	438,713	457,252	466,840	458,451	(8,389)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	653,190	682,007	677,251	(4,756)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	751,334	1,003,047	251,713
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	789,749	789,749
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	995,610
13. Earned Premiums (Sc P-Pt 1)	561,654	574,541	578,531	571,579	614,028	616,503	601,957	668,617	789,841	1,071,739	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				1	(1)			2,551			
2. 1993	178	17,449	18,728	78,181	78,225	78,225	78,225	82,177	82,177	78,225	(3,952)
3. 1994	X X X	59,423	76,024	78,282	78,454	78,397	78,395	83,227	83,227	78,395	(4,832)
4. 1995	X X X	X X X	17,037	72,972	82,186	82,035	82,025	86,882	86,882	82,026	(4,856)
5. 1996	X X X	X X X	X X X	26,109	78,476	74,466	74,505	78,681	79,781	75,596	(4,185)
6. 1997	X X X	X X X	X X X	X X X	14,958	68,665	72,588	81,286	88,420	80,410	(8,010)
7. 1998	X X X	X X X	X X X	X X X	X X X	29,799	69,456	78,327	88,611	81,376	(7,235)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	39,747	64,529	62,438	53,634	(8,804)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,805	72,215	66,944	(5,271)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,348	197,800	70,452
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,688	186,682
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	209,989
13. Earned Premiums (Sc P-Pt 1)	98,327	101,535	92,828	96,647	85,884	69,088	83,341	99,497	121,497	286,124	X X X

**SCHEDULE P-PART 6H
OTHER LIABILITY-OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				3,514	9,370	13,217	11,029	4,259	1,348	(1,231)	(1,231)
2. 1993	17,153	328,305	31,465	289,682	293,949	298,035	303,426	303,024	302,905	303,888	983
3. 1994	X X X	488,618	429,232	418,162	419,103	418,905	432,588	432,439	431,835	431,170	(665)
4. 1995	X X X	X X X	435,393	435,175	409,529	397,552	419,564	423,409	422,940	422,052	(888)
5. 1996	X X X	X X X	X X X	401,354	428,490	422,600	420,057	421,107	423,006	422,389	(617)
6. 1997	X X X	X X X	X X X	X X X	452,007	473,324	456,645	451,673	459,683	454,790	(4,893)
7. 1998	X X X	X X X	X X X	X X X	X X X	521,963	544,793	546,723	550,463	559,059	8,596
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	506,783	515,212	529,331	531,561	2,230
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	510,749	518,560	519,136	576
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	506,985	544,625	37,640
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	551,921	551,921
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	593,652
13. Earned Premiums (Sc P-Pt 1)	407,326	359,684	424,526	408,058	467,926	536,701	562,497	524,747	542,721	622,813	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(1,399)	(3,270)	1,419	115	(421)	789		
2. 1993	(780)	944	5,158	40,041	40,064	39,992	39,992	39,777	39,856	39,856	
3. 1994	X X X	59,975	62,359	62,530	62,568	62,746	62,794	61,959	61,959	61,883	(76)
4. 1995	X X X	X X X	62,543	67,677	71,554	72,743	72,840	71,482	71,492	71,179	(313)
5. 1996	X X X	X X X	X X X	70,180	77,704	82,701	83,064	82,663	81,766	81,599	(167)
6. 1997	X X X	X X X	X X X	X X X	71,672	81,792	83,003	83,582	82,481	82,392	(89)
7. 1998	X X X	X X X	X X X	X X X	X X X	88,987	96,829	96,768	97,449	97,739	290
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	79,199	83,608	86,003	86,454	451
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	106,922	115,649	116,444	795
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	129,165	139,467	10,302
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	143,279	143,279
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	154,472
13. Earned Premiums (Sc P-Pt 1)	55,775	65,712	72,469	77,133	78,896	104,579	88,892	108,610	139,855	183,633	X X X

**SCHEDULE P-PART 6H
OTHER LIABILITY-CLAIMS-MADE
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993				6,432	6,432	6,433	6,433	6,433	6,433	6,433	
3. 1994	X X X	9,231	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	
4. 1995	X X X	X X X	7,868	7,868	7,868	7,869	7,869	7,869	7,869	7,869	
5. 1996	X X X	X X X	X X X	29,934	29,934	29,933	29,933	29,933	29,933	29,933	
6. 1997	X X X	X X X	X X X	X X X	33,771	33,771	33,771	33,771	33,771	33,771	
7. 1998	X X X	X X X	X X X	X X X	X X X	30,616	30,616	30,616	30,616	30,616	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	32,934	32,934	32,934	32,934	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,151	52,151	52,151	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	112,397	112,397	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	244,845	244,845
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	244,845
13. Earned Premiums (Sc P-Pt 1)	13,738	10,192	9,110	29,933	33,771	30,616	32,934	52,151	112,397	245,407	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993						1	1	1	1	1	
3. 1994	X X X	515	515	515	515	515	515	515	515	515	
4. 1995	X X X	X X X	282	282	282	283	283	283	283	283	
5. 1996	X X X	X X X	X X X	6,168	6,168	6,167	6,167	6,167	6,167	6,167	
6. 1997	X X X	X X X	X X X	X X X	8,480	8,480	8,480	8,480	8,480	8,480	
7. 1998	X X X	X X X	X X X	X X X	X X X	11,084	11,084	11,084	11,084	11,084	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	15,952	15,952	15,952	15,952	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,180	31,180	31,180	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,697	82,697	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	155,609	155,609
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	155,609
13. Earned Premiums (Sc P-Pt 1)	1,112	515	283	6,167	8,480	11,084	15,952	31,180	82,697	156,171	X X X

SCHEDULE P-PART 6M-INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	X X X										
4. 1995	X X X	X X X									
5. 1996	X X X	X X X	X X X								
6. 1997	X X X	X X X	X X X	X X X							
7. 1998	X X X	X X X	X X X	X X X	X X X						
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	X X X										
4. 1995	X X X	X X X									
5. 1996	X X X	X X X	X X X								
6. 1997	X X X	X X X	X X X	X X X							
7. 1998	X X X	X X X	X X X	X X X	X X X						
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

**SCHEDULE P-PART 6N
REINSURANCE - Nonproportional Assumed Property
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				16	18	32	36	9	68	29	29
2. 1993				12,958	13,012	13,036	13,048	13,066	13,081	13,083	2
3. 1994	X X X	11,360	11,438	11,587	11,683	11,746	11,764	11,769	11,773	11,774	1
4. 1995	X X X	X X X	14,736	14,832	15,036	15,092	15,109	15,094	15,127	15,127	
5. 1996	X X X	X X X	X X X	32,921	39,892	40,252	40,402	40,360	40,035	40,047	12
6. 1997	X X X	X X X	X X X	X X X	43,702	45,168	47,988	47,994	47,755	47,717	(38)
7. 1998	X X X	X X X	X X X	X X X	X X X	70,580	74,632	76,537	76,757	75,344	(1,413)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	78,156	81,106	84,384	83,847	(537)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,079	44,608	45,497	889
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,828	57,228	2,400
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,681	63,681
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,026
13. Earned Premiums (Sc P-Pt 1)	15,847	12,234	13,846	33,176	51,047	72,597	85,226	45,929	61,405	65,026	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior					28					12	12
2. 1993				4,729	4,729	4,729	4,729	4,729	4,729	4,729	
3. 1994	X X X	1,713	1,713	1,729	1,769	1,823	1,778	1,868	1,950	1,950	
4. 1995	X X X	X X X	2,797	2,802	2,862	2,900	2,871	2,940	2,989	2,989	
5. 1996	X X X	X X X	X X X	4,486	6,432	6,432	6,437	6,437	6,437	6,437	
6. 1997	X X X	X X X	X X X	X X X	5,049	5,280	5,885	5,885	5,885	5,885	
7. 1998	X X X	X X X	X X X	X X X	X X X	12,060	12,293	12,465	12,736	12,736	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	10,156	10,392	10,938	10,934	(4)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,449	5,749	5,748	(1)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,086	39,096	10
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,086	16,086
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,103
13. Earned Premiums (Sc P-Pt 1)	7,059	1,803	2,808	4,532	7,115	12,366	10,931	6,010	40,331	16,103	X X X

**SCHEDULE P-PART 6O
REINSURANCE - Nonproportional Assumed Liability
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(35)	26	80	(16)	32	67	133	133
2. 1993				4,477	4,477	4,485	4,485	4,485	4,486	4,492	6
3. 1994	X X X	2,731	2,731	2,699	2,807	2,818	2,818	2,821	2,821	2,821	
4. 1995	X X X	X X X	2,269	2,241	2,274	2,295	2,295	2,295	2,295	2,295	
5. 1996	X X X	X X X	X X X	2,513	4,151	4,243	4,252	4,241	4,241	4,240	(1)
6. 1997	X X X	X X X	X X X	X X X	2,513	2,795	2,844	2,842	2,863	3,031	168
7. 1998	X X X	X X X	X X X	X X X	X X X	8,269	8,802	10,325	10,622	10,719	97
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	18,446	20,924	25,189	25,445	256
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33,310	39,220	41,588	2,368
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,049	59,433	5,384
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,042	69,042
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,453
13. Earned Premiums (Sc P-Pt 1)	3,132	3,006	3,688	2,402	4,337	8,724	19,026	37,343	64,616	77,453	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993				9,028	9,028	9,028	9,028	9,028	9,028	9,028	
3. 1994	X X X	(47)	(47)	(47)	(47)	(47)	(47)	(47)	(47)	(47)	
4. 1995	X X X	X X X									
5. 1996	X X X	X X X	X X X	1	1	1	1	1	1	1	
6. 1997	X X X	X X X	X X X	X X X							
7. 1998	X X X	X X X	X X X	X X X	X X X						
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	(5)	1	31	31	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67	87	87	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,391	27,391	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,016	1,016
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,016
13. Earned Premiums (Sc P-Pt 1)	9,028	(47)		1			(5)	77	27,441	1,016	X X X

**SCHEDULE P-PART 6R
PRODUCTS LIABILITY-OCCURRENCE
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				264	(392)	(23)	429	557	670	(511)	(511)
2. 1993	179	463	468	96,268	94,060	93,851	93,957	94,013	93,980	94,027	47
3. 1994	X X X	147,181	109,996	128,675	122,704	120,195	122,171	122,168	121,884	121,517	(367)
4. 1995	X X X	X X X	107,189	116,965	119,745	113,443	119,024	118,850	118,387	117,727	(660)
5. 1996	X X X	X X X	X X X	96,973	105,973	109,744	104,891	104,840	105,411	104,698	(713)
6. 1997	X X X	X X X	X X X	X X X	109,950	109,418	109,978	109,501	113,937	110,127	(3,810)
7. 1998	X X X	X X X	X X X	X X X	X X X	94,269	92,551	93,061	94,703	96,930	2,227
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	90,883	91,454	97,321	94,466	(2,855)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84,241	79,309	80,316	1,007
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,484	114,397	2,913
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133,242	133,242
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	130,520
13. Earned Premiums (Sc P-Pt 1)	132,584	68,301	116,394	125,316	113,235	88,390	92,995	85,197	119,041	130,520	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior							(151)		2		
2. 1993	(69)	(46)	(45)	1,687	1,687	1,687	1,687	1,687	1,687	1,687	
3. 1994	X X X	3,135	3,291	3,291	3,291	3,291	3,292	3,292	3,292	3,292	
4. 1995	X X X	X X X	3,859	3,993	3,996	3,996	3,996	3,996	4,004	4,004	
5. 1996	X X X	X X X	X X X	4,496	4,523	4,535	4,572	4,572	4,576	4,576	
6. 1997	X X X	X X X	X X X	X X X	4,486	4,608	4,648	4,648	4,648	4,648	
7. 1998	X X X	X X X	X X X	X X X	X X X	6,658	6,743	6,746	6,741	6,741	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	6,545	6,560	6,597	6,597	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,593	10,714	10,732	18
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,820	21,051	231
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,492	21,492
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,741
13. Earned Premiums (Sc P-Pt 1)	5,911	3,038	3,984	4,898	4,983	7,448	7,208	10,757	21,079	21,741	X X X

**SCHEDULE P-PART 6R
PRODUCTS LIABILITY-CLAIMS-MADE
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993				2,254	2,254	2,254	2,254	2,254	2,254	2,254	
3. 1994	X X X	2,347	2,217	2,217	2,217	2,217	2,217	2,217	2,217	2,217	
4. 1995	X X X	X X X	1,562	1,562	1,562	1,562	1,562	1,562	1,562	1,562	
5. 1996	X X X	X X X	X X X	1,317	1,317	1,317	1,317	1,317	1,317	1,317	
6. 1997	X X X	X X X	X X X	X X X	994	994	994	994	994	994	
7. 1998	X X X	X X X	X X X	X X X	X X X	298	298	310	310	310	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	670	670	670	670	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	561	561	561	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	350	350	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,553	1,553
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,553
13. Earned Premiums (Sc P-Pt 1)	1,270	2,360	1,890	1,317	994	298	670	561	350	1,553	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	X X X										
4. 1995	X X X	X X X	79	79	79	79	79	79	79	79	
5. 1996	X X X	X X X	X X X	105	105	105	105	105	105	105	
6. 1997	X X X	X X X	X X X	X X X	17	17	17	17	17	17	
7. 1998	X X X	X X X	X X X	X X X	X X X	12	12	12	12	12	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	(731)	(731)	(731)	(731)	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77	77	77	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58	58	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5	5
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5
13. Earned Premiums (Sc P-Pt 1)	16		79	105	17	12	(731)	77	58	5	X X X

SCHEDULE P-PART 7A-PRIMARY LOSS SENSITIVE CONTRACTS
(\$'000 OMITTED)
SECTION 1

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	232,376			679,099		
2. Private Passenger Auto Liab./Medical	2,022,706			1,677,657		
3. Commercial Auto/Truck Liab./Medical	792,353	79,433	10.025	406,001	37,958	9.349
4. Workers' Compensation	7,279,910	3,682,612	50.586	2,516,492	1,353,626	53.790
5. Commercial Multiple Peril	610,481			365,744		
6. Medical Malpractice - Occurrence	241					
7. Medical Malpractice - Claims-made						
8. Special Liability	103,657			171,443		
9. Other Liability - Occurrence	2,348,117	300,369	12.792	379,050	51,590	13.610
10. Other Liabilities - Claims-made	138,257			124,379		
11. Special Property	149,113			226,727		
12. Auto Physical Damage	(14,384)			1,320,408	7,868	0.596
13. Fidelity/Surety	30,406			81,504		
14. Other	754,581			456,563		
15. International						
16. Reinsurance - Nonproportional Assumed Property	X X X	X X X	X X X	X X X	X X X	X X X
17. Reinsurance - Nonproportional Assumed Liability	X X X	X X X	X X X	X X X	X X X	X X X
18. Reinsurance - Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X	X X X	X X X
19. Products Liability - Occurrence	679,957	150,521	22.137	120,271	17,197	14.299
20. Products Liability - Claims-made	8,347			1,497		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	15,136,118	4,212,935	27.834	8,526,835	1,468,239	17.219

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,102,847	1,880,057	1,805,281	1,709,105	1,659,097	1,735,098	1,717,655	1,720,487	1,727,987	1,739,581
2. 1993	822,251	1,260,855	1,208,851	1,130,847	1,109,694	1,087,339	1,063,191	1,066,993	1,081,358	1,075,266
3. 1994	X X X	691,653	1,168,416	1,130,658	1,098,270	1,092,327	1,090,110	1,087,474	1,118,636	1,100,101
4. 1995	X X X	X X X	581,646	988,011	914,084	928,941	927,145	929,371	991,215	971,821
5. 1996	X X X	X X X	X X X	647,228	977,923	952,474	940,202	981,348	1,053,586	1,025,309
6. 1997	X X X	X X X	X X X	X X X	633,102	1,080,719	1,051,125	1,083,981	1,205,942	1,185,599
7. 1998	X X X	X X X	X X X	X X X	X X X	668,505	1,009,813	1,035,501	1,170,386	1,159,821
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	677,664	1,160,279	1,234,343	1,190,923
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	659,716	1,054,419	1,008,333
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	397,391	713,389
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	443,116

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	805,936	486,304	367,737	218,131	166,300	122,565	93,046	78,883	31,141	29,568
2. 1993	477,628	522,826	357,904	218,672	157,591	111,202	88,884	76,812	28,167	9,751
3. 1994	X X X	344,026	432,850	268,244	172,113	115,150	113,520	89,301	40,840	13,976
4. 1995	X X X	X X X	293,179	370,381	182,681	116,030	93,634	63,490	57,502	20,649
5. 1996	X X X	X X X	X X X	284,566	309,098	150,606	87,453	76,505	75,286	27,487
6. 1997	X X X	X X X	X X X	X X X	254,964	334,425	142,612	77,737	94,794	38,171
7. 1998	X X X	X X X	X X X	X X X	X X X	308,472	348,927	120,607	122,259	48,607
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	323,134	388,423	198,095	73,464
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	309,186	335,114	144,153
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	281,114	304,469
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	255,042

**SCHEDULE P-PART 7A
PRIMARY LOSS SENSITIVE CONTRACTS (continued)
SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,428,324	2,149,802	2,164,371	2,123,263	2,125,451	2,109,717	2,123,231	2,149,639	2,142,717	2,142,116
2. 1993	881,237	1,569,173	1,304,000	1,372,918	1,328,171	1,318,596	1,320,981	1,331,633	1,330,347	1,325,331
3. 1994	X X X	777,543	1,472,986	1,497,968	1,400,299	1,398,990	1,395,547	1,401,227	1,381,783	1,380,567
4. 1995	X X X	X X X	709,831	1,187,447	1,189,639	1,211,602	1,199,511	1,205,746	1,169,450	1,169,188
5. 1996	X X X	X X X	X X X	670,624	1,152,841	1,194,184	1,178,928	1,194,012	1,179,657	1,164,569
6. 1997	X X X	X X X	X X X	X X X	723,311	1,037,876	1,038,589	1,059,979	1,058,822	1,021,949
7. 1998	X X X	X X X	X X X	X X X	X X X	695,571	1,144,312	1,173,589	1,165,178	1,128,724
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	771,193	1,051,353	1,133,574	1,152,508
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	772,764	1,222,307	1,214,530
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	425,725	808,784
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	807,543

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	154,572	155,221	124,834	44,042	25,263	11,809	4,910	10,035	2,735	631
2. 1993	140,939	97,719	118,680	109,590	34,874	19,287	9,433	14,520	3,955	1,561
3. 1994	X X X	22,442	729	240,646	76,614	37,324	28,274	26,258	6,611	1,951
4. 1995	X X X	X X X	34,319	(38,271)	143,439	99,043	72,415	54,705	10,289	3,254
5. 1996	X X X	X X X	X X X	(102,679)	(24,557)	142,629	96,584	61,190	29,185	5,031
6. 1997	X X X	X X X	X X X	X X X	(32,345)	71,020	150,860	112,303	82,863	27,407
7. 1998	X X X	X X X	X X X	X X X	X X X	(15,805)	84,754	172,533	137,270	76,659
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	83,354	59,759	154,487	122,146
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,291	119,614	176,521
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,738	131,226
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,822

SCHEDULE P-PART 7B-REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)
SECTION 1

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	232,376			679,099		
2. Private Passenger Auto Liability/Medical	2,022,706			1,677,657		
3. Commercial Auto/Truck Liability/Medical	792,353	79,433	10.025	406,001	37,958	9.349
4. Workers' Compensation	7,279,910	3,386,031	46.512	2,516,492	1,274,933	50.663
5. Commercial Multiple Peril	610,481			365,744		
6. Medical Malpractice - Occurrence	241					
7. Medical Malpractice - Claims-made						
8. Special Liability	103,657			171,443		
9. Other Liability - Occurrence	2,348,117	300,369	12.792	379,050	51,590	13.610
10. Other Liability - Claims-made	138,257			124,379		
11. Special Property	149,113			226,727		
12. Auto Physical Damage	(14,384)			1,320,408	7,868	0.596
13. Fidelity/Surety	30,406			81,504		
14. Other	754,581			456,563		
15. International						
16. Reinsurance - Nonproportional Assumed Property	15,241			64,601		
17. Reinsurance - Nonproportional Assumed Liability	123,027			80,952		
18. Reinsurance - Nonproportional Assumed Financial Lines	26					
19. Products Liability - Occurrence	679,957	150,521	22.137	120,271	17,197	14.299
20. Products Liability - Claims-made	8,347			1,497		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	15,274,412	3,916,354	25.640	8,672,388	1,389,546	16.023

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	2,995	2,970	2,906	2,906	2,906	2,906	2,906	2,906
5. 1996	X X X	X X X	X X X	3,714	3,650	3,300	3,300	3,300	3,300	3,300
6. 1997	X X X	X X X	X X X	X X X	3,142	2,095	2,095	2,095	2,095	2,095
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	316	63						
5. 1996	X X X	X X X	X X X	323	350					
6. 1997	X X X	X X X	X X X	X X X	1,047					
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SCHEDULE P-PART 7B
REINSURANCE LOSS SENSITIVE CONTRACTS (continued)
SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	1,858	2,085	2,086	2,086	2,086	2,086	2,086	2,086
5. 1996	X X X	X X X	X X X	4,084	4,343	4,343	4,343	4,343	4,343	4,343
6. 1997	X X X	X X X	X X X	X X X	5,770	6,565	6,565	6,565	6,565	6,565
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	316	63						
5. 1996	X X X	X X X	X X X	323	350					
6. 1997	X X X	X X X	X X X	X X X	1,047					
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 6

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End (\$000 OMITTED)										
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	X X X										
4. 1995	X X X	X X X									
5. 1996	X X X	X X X	X X X	NONE							
6. 1997	X X X	X X X	X X X	NONE							
7. 1998	X X X	X X X	X X X	X X X	X X X						
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		

SECTION 7

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 OMITTED)										
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	X X X										
4. 1995	X X X	X X X									
5. 1996	X X X	X X X	X X X	NONE							
6. 1997	X X X	X X X	X X X	NONE							
7. 1998	X X X	X X X	X X X	X X X	X X X						
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

States, Etc.	1 Is Insurer Licens- ed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	YES	97,961,141	78,161,766	475,143	56,386,393	62,124,349	195,475,979	217,970
2. Alaska	AK	YES	47,499,873	39,637,984	62,378	18,142,396	22,572,664	52,224,262	2,334
3. Arizona	AZ	YES	108,447,301	107,261,086	425,277	72,224,316	70,976,626	161,810,330	484,569
4. Arkansas	AR	YES	52,408,706	44,448,867	143,536	28,888,039	24,433,543	79,001,918	68,159
5. California	CA	YES	950,911,434	887,020,430	(4,765,442)	746,474,958	631,472,593	1,661,776,020	2,577,712
6. Colorado	CO	YES	155,766,930	152,689,090	631,846	77,699,671	83,100,008	182,925,148	586,648
7. Connecticut	CT	YES	299,342,724	270,677,174	1,633,281	156,338,324	181,680,411	425,571,107	1,632,083
8. Delaware	DE	YES	68,629,787	60,846,034	270,232	39,350,090	48,635,408	82,696,875	308,729
9. Dist. of Columbia	DC	YES	28,473,669	27,816,292	(148,024)	8,424,729	12,109,630	63,631,565	51,244
10. Florida	FL	YES	817,659,372	765,037,403	29,148,746	469,711,536	486,542,709	1,322,053,514	3,584,217
11. Georgia	GA	YES	257,275,377	215,993,546	327,889	159,465,639	155,026,091	335,416,535	1,664,533
12. Hawaii	HI	YES	53,974,337	54,427,441	(299,910)	23,996,516	26,980,546	50,121,218	374,057
13. Idaho	ID	YES	61,893,871	58,207,647	5,786,059	36,539,807	47,280,310	52,922,482	113,389
14. Illinois	IL	YES	615,541,304	575,762,460	701,611	413,237,496	478,094,831	1,070,303,247	1,300,926
15. Indiana	IN	YES	415,286,166	388,093,674	266,087	214,443,794	233,340,318	323,576,164	2,275,173
16. Iowa	IA	YES	74,192,431	53,168,659	(22,274)	36,008,592	48,679,296	105,974,391	297,656
17. Kansas	KS	YES	98,900,462	82,553,258	73,689	34,087,789	55,621,987	97,352,585	113,353
18. Kentucky	KY	YES	176,219,263	144,520,926	570,595	111,776,896	143,192,589	318,471,227	864,348
19. Louisiana	LA	YES	161,475,803	146,970,160	532,195	85,307,356	109,439,420	242,995,989	459,903
20. Maine	ME	YES	113,195,989	101,204,705	345,954	55,632,419	69,342,327	125,913,891	719,942
21. Maryland	MD	YES	174,499,208	157,672,033	504,858	98,045,986	91,347,506	253,714,265	704,113
22. Massachusetts	MA	YES	592,334,884	551,141,945	1,495,589	368,147,803	385,647,460	824,007,226	5,753,671
23. Michigan	MI	YES	281,919,564	247,527,230	436,884	187,530,158	183,425,043	399,957,860	1,494,517
24. Minnesota	MN	YES	137,855,980	120,015,194	13,021	95,959,212	62,894,812	334,245,340	558,151
25. Mississippi	MS	YES	74,616,375	62,782,802	(17,157)	31,786,042	107,336,401	212,081,810	61,727
26. Missouri	MO	YES	159,682,499	153,210,514	254,150	95,642,908	130,472,856	235,449,549	758,769
27. Montana	MT	YES	48,592,410	47,164,395	3,327,638	29,319,469	44,722,861	78,388,682	41,939
28. Nebraska	NE	YES	36,470,132	37,190,049	318,002	27,842,691	25,934,676	78,272,935	62,154
29. Nevada	NV	YES	57,331,898	52,474,627	793,782	25,812,572	37,445,455	48,682,933	255,187
30. New Hampshire	NH	YES	223,375,985	200,953,385	533,425	103,479,701	131,824,200	211,516,679	1,147,081
31. New Jersey	NJ	YES	996,297,516	917,030,553	1,502,998	604,317,724	612,873,062	1,118,685,091	12,085,241
32. New Mexico	NM	YES	33,169,183	27,817,946	(6,674)	20,637,234	25,572,521	45,061,696	111,068
33. New York	NY	YES	1,116,433,489	1,041,262,656	6,662,060	694,738,699	739,664,031	2,124,006,594	6,269,807
34. No. Carolina	NC	YES	292,381,095	269,005,922	412,885	148,585,163	178,954,550	313,751,421	934,027
35. No. Dakota	ND	YES	4,369,692	3,324,574	306	2,164,966	2,611,115	5,089,096	6,085
36. Ohio	OH	YES	276,333,072	249,922,174	(45,702)	178,170,067	153,435,533	312,425,381	2,297,213
37. Oklahoma	OK	YES	87,029,223	81,535,790	493,833	52,306,430	52,155,878	115,904,540	290,002
38. Oregon	OR	YES	252,612,734	250,161,734	334,545	169,251,980	186,543,331	548,205,300	479,572
39. Pennsylvania	PA	YES	445,465,158	384,323,824	977,998	317,913,236	264,671,132	949,666,446	2,436,029
40. Rhode Island	RI	YES	72,692,113	62,259,049	55,061	49,445,471	34,663,018	108,472,551	418,439
41. So. Carolina	SC	YES	85,067,953	76,575,305	156,719	48,344,370	43,045,204	131,722,439	199,055
42. So. Dakota	SD	YES	9,684,716	7,042,983	(4,453)	7,428,561	6,313,508	28,019,181	5,181
43. Tennessee	TN	YES	262,916,974	217,189,269	158,006	118,884,242	150,198,815	290,580,111	1,242,257
44. Texas	TX	YES	553,797,342	517,316,397	2,294,729	343,001,425	322,044,769	979,388,682	1,947,198
45. Utah	UT	YES	46,005,978	45,922,191	(81,272)	31,317,520	35,881,433	64,916,585	205,190
46. Vermont	VT	YES	66,092,197	60,796,306	104,461	33,202,998	36,547,692	72,156,248	316,310
47. Virginia	VA	YES	224,236,298	215,232,009	1,218,125	205,598,224	174,048,050	298,798,102	1,069,998
48. Washington	WA	YES	159,279,933	149,335,006	23,556	100,761,639	115,462,516	125,353,768	425,088
49. West Virginia	WV	YES	20,462,566	19,221,892	(4,849)	15,939,290	15,563,801	39,124,516	96,831
50. Wisconsin	WI	YES	297,970,093	284,279,163	16,418,436	185,740,280	229,079,739	545,851,986	597,764
51. Wyoming	WY	YES	13,628,958	10,525,263	140	5,016,944	6,785,818	6,725,960	46,914
52. American Samoa	AS	NO							
53. Guam	GU	NO	272,436	185,208			1,967	16,475	
54. Puerto Rico	PR	YES	2,208,434	2,286,345	795	3,679,968	10,776,219	4,638,339	
55. U.S. Virgin Islands	VI	YES	146,212	133,205		7,141	(164,201)	485,062	
56. Canada	CN	YES	488,855,832	478,314,673	53	314,342,970	328,217,867	397,421,281	1,430,739
57. Aggregate other alien	OT	X X X	115,300,065	90,296,927	85,850	25,143,895	113,544,325	154,110,071	
58. Totals	(a) 53		12,364,444,137	11,345,927,140	74,576,666	7,583,643,735	8,030,188,619	18,407,108,648	61,444,262

DETAILS OF WRITE-INS									
5701. Other Alien	X X X		115,300,065	90,296,927	85,850	25,143,895	113,544,325	154,110,071	
5702.	X X X								
5703.	X X X								
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X								
5799. Totals (Lines 5701 - 5703 + 5798) (Line 57 above)	X X X		115,300,065	90,296,927	85,850	25,143,895	113,544,325	154,110,071	

Explanation of basis of allocation of premiums by states, etc.

- *Location of coverage - Fire, Allied Lines, Homeowners Multi Peril, Commercial Multi Peril, Earthquake, Boiler and Machinery
- *States of Jurisdiction under which payrolls and resulting premiums are developed - Worker's Compensation
- *Location of Principal place of garaging of each individual car - Auto Liability, Auto Physical Damage
- *Principal Location of business or location of coverage - Liability other than Auto, Fidelity
- *Point of origin of shipment or principal location of assured - Inland Marine
- *State in which employees regularly work - Group Accident and Health
- *Location of Court - Surety
- *Address of Assured - Other Accident and Health
- *Location of Properties covered - Burglary and Theft
- *Principal Location of Assured - Ocean Marine, Credit
- *Primary residence of Assured - Aircraft (all perils)

(a) Insert the number of yes responses except for Canada and Other Alien.

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE D - PART 1

Showing all Long-Term Bonds Owned December 31 of Current Year

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1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
0199999	Subtotal-U.S. Governments-Issuer Obligations							1,789,129,354	1,763,094,595	X X X	1,931,291,606	1,793,146,458	31,537,868	80,308,544	(2,115,160)				X X X	X X X	X X X
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							1,517,106,390	1,523,664,675	X X X	1,533,397,901	1,517,234,863	13,263,205	95,516,031	2,120,830				X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							3,306,235,744	3,286,759,270	X X X	3,464,689,507	3,310,381,321	44,801,073	175,824,575	5,670				X X X	X X X	X X X
0499999	Subtotal-All Other Governments-Issuer Obligations							355,866,389	349,180,281	X X X	245,866,113	355,256,205	4,633,519	17,233,635	(639,943)	915,960			X X X	X X X	X X X
0599999	Subtotal-All Other Governments-Single Class Mortgage-Backed/Asset-Backed Securities							3,196,663	3,228,371	X X X	3,196,663	3,146,771	24,105	246,409	26,994	18,029			X X X	X X X	X X X
1099999	Subtotal-All Other Governments							359,063,052	352,408,652	X X X	249,062,776	358,402,976	4,657,624	17,480,044	(612,949)	933,989			X X X	X X X	X X X
1199999	Subtotal-States, Terr. and Poss.-Issuer Obligations							227,018,024	222,956,381	X X X	237,305,340	227,237,106	4,483,560	11,799,344	(168,832)	163,986			X X X	X X X	X X X
1799999	Subtotal-States, Territories and Possessions							227,018,024	222,956,381	X X X	237,305,340	227,237,106	4,483,560	11,799,344	(168,832)	163,986			X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							76,522,348	77,429,917	X X X	79,888,596	75,903,870	1,150,081	4,927,860	70,042	6,105			X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							76,522,348	77,429,917	X X X	79,888,596	75,903,870	1,150,081	4,927,860	70,042	6,105			X X X	X X X	X X X
2599999	Subtotal-Special Revenue-Issuer Obligations							522,745,674	524,501,754	X X X	561,241,167	521,555,918	11,868,118	26,887,085	86,985				X X X	X X X	X X X
2699999	Subtotal-Special Revenue-Single Class Mortgage-Backed/Asset-Backed Securities							4,282,796,400	4,276,441,172	X X X	4,299,494,387	4,283,575,551	25,609,453	102,541,924	(172,278)	52,467			X X X	X X X	X X X
2799999	Subtotal-Special Revenue-Defined Multi-Class Residential Mortgage-Backed Securities							323,372,592	329,657,280	X X X	323,372,592	318,605,046	1,939,085	21,640,566	1,229,315				X X X	X X X	X X X
2999999	Subtotal-Special Revenue-Defined Multi-Class Commercial Mortgage-Backed Securities							2,505,693	2,515,395	X X X	2,505,693	2,502,064	14,673	176,078	2,380				X X X	X X X	X X X

SCHEDULE D - PART 1

Showing all Long-Term Bonds Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identi- fication	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/ Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Desig- nation	Date Acquired	Effective Rate of Interest
3199999	Subtotal-Special Revenue							5,131,420,359	5,133,115,601	X X X	5,186,613,839	5,126,238,579	39,431,329	151,245,653	1,146,402	52,467		X X X	X X X	X X X
3299999	Subtotal-Public Utilities-Issuer Obligations							318,026,066	322,693,000	X X X	326,913,706	323,984,531	6,006,522	12,247,158	(6,637,852)			X X X	X X X	X X X
3899999	Subtotal-Public Utilities							318,026,066	322,693,000	X X X	326,913,706	323,984,531	6,006,522	12,247,158	(6,637,852)			X X X	X X X	X X X
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							7,486,685,406	7,571,956,369	X X X	7,863,185,942	7,568,056,001	134,301,092	391,324,207	(56,243,372)	5,075,476		X X X	X X X	X X X
4099999	Subtotal-Industrial and Misc.-Single Class Mortgage-Backed/Asset-Backed Securities							359,397,849	361,573,442	X X X	359,937,048	359,482,180	2,566,496	21,805,795	238,597	4,250		X X X	X X X	X X X
4199999	Subtotal-Industrial and Misc.-Defined Multi-Class Residential Mortgage-Backed Securities							631,597,504	641,275,896	X X X	631,597,504	630,767,835	3,493,948	45,257,868	1,445,315			X X X	X X X	X X X
4299999	Subtotal-Industrial and Misc.-Other Multi-Class Residential Mortgage-Backed Securities							65,795,718	66,285,487	X X X	65,795,718	65,770,770	287,552	4,753,332	66,419			X X X	X X X	X X X
4399999	Subtotal-Industrial and Misc.-Defined Multi-Class Commercial Mortgage-Backed Securities							33,557,472	33,083,175	X X X	33,557,472	33,602,438	179,839	2,285,376	(14,581)			X X X	X X X	X X X
4499999	Subtotal-Industrial and Misc.-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							216,786,299	227,961,497	X X X	217,655,905	229,213,879	2,257,688	15,312,954	(585,324)			X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous							8,793,820,248	8,902,135,866	X X X	9,171,729,589	8,886,893,103	143,086,615	480,739,532	(55,092,946)	5,079,726		X X X	X X X	X X X
4799999	Subtotal-Parent, Subs. and Affiliates-Issuer Obligations							6,975,913	7,000,000	X X X	6,975,913	6,769,770	103,444	490,000	79,860			X X X	X X X	X X X
5399999	Subtotal-Parent, Subsidiaries and Affiliates							6,975,913	7,000,000	X X X	6,975,913	6,769,770	103,444	490,000	79,860			X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							10,782,969,174	10,838,812,297	X X X	11,252,668,383	10,871,909,859	194,084,204	545,217,833	(65,568,272)	6,161,527		X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							6,162,497,302	6,164,907,660	X X X	6,196,025,999	6,163,439,365	41,463,259	220,110,159	2,214,143	74,746		X X X	X X X	X X X
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities							954,970,096	970,933,176	X X X	954,970,096	949,372,881	5,433,033	66,898,434	2,674,630			X X X	X X X	X X X
5799999	Total Bonds-Other Multi-Class Residential Mortgage-Backed Securities							65,795,718	66,285,487	X X X	65,795,718	65,770,770	287,552	4,753,332	66,419			X X X	X X X	X X X

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SCHEDULE D - PART 1

Showing all Long-Term Bonds Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
5899999	Total Bonds-Defined Multi-Class Commercial Mortgage-Backed Securities							36,063,165	35,598,570	X X X	36,063,165	36,104,502	194,512	2,461,454	(12,201)				X X X	X X X	X X X
5999999	Total Bonds-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							216,786,299	227,961,497	X X X	217,655,905	229,213,879	2,257,688	15,312,954	(585,324)				X X X	X X X	X X X
6099999	Grand Total Bonds							18,219,081,754	18,304,498,687	X X X	18,723,179,266	18,315,811,256	243,720,248	854,754,166	(61,210,605)	6,236,273			X X X	X X X	X X X

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SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Designation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
6199999	Subtotal - Preferred Stock - Public Utilities				3,930,334	X X X	3,965,667	5,332,324	6,507	236,686	134,282		X X X	X X X
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies				4,396,170	X X X	4,607,270	5,135,100		138,022	(264,660)		X X X	X X X
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				129,087,610	X X X	130,584,427	193,329,197		2,010,582	(63,397,476)		X X X	X X X
6499999	Subtotal - Preferred Stock - Parent, Subsidiaries and Affiliates				11,152,881	X X X	11,152,881	11,152,881					X X X	X X X
6599999	Total Preferred Stocks				148,566,995	X X X	150,310,245	214,949,502	6,507	2,385,290	(63,527,854)		X X X	X X X

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SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
6699999	Subtotal - Common Stock - Public Utilities		70,465,495	X X X	70,465,495	60,497,818	366,784	856,461	(7,936,018)		X X X	X X X
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies		70,549,246	X X X	70,549,246	36,272,122	390,954	1,001,830	(16,043,796)		X X X	X X X
6899999	Subtotal - Industrial and Miscellaneous		1,129,258,875	X X X	1,129,258,875	949,285,834	11,997,932	31,721,080	(274,034,151)		X X X	X X X
6999999	Subtotal - Parent, Subsidiaries and Affiliates		1,919,312,421	X X X	1,919,312,421	3,077,059,857		256,840,795	(118,064,208)	363,948	X X X	X X X
7099999	Total Common Stocks		3,189,586,037	X X X	3,189,586,037	4,123,115,631	12,755,670	290,420,166	(416,078,173)	363,948	X X X	X X X
7199999	Total Preferred and Common Stock		3,338,153,032	X X X	3,339,896,282	4,338,065,133	12,762,177	292,805,456	(479,606,027)	363,948	X X X	X X X

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 240, the total \$ value (included in Column 6) of all such issues \$ 158,271,762.

SCHEDULE Z

PART 1 - COMPANIES INCLUDED IN THE CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

Name of Company	NAIC Company Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
LIBERTY MUTUAL INSURANCE COMPANY	23043	04-1543470			COMBINED
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	04-1924000			COMBINED
MONTGOMERY MUTUAL INSURANCE COMPANY	14613	52-0424870			COMBINED
MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY	14486	23-0867770			COMBINED
EMPLOYERS INSURANCE COMPANY OF WAUSAU	21458	39-0264050			COMBINED
LIBERTY COUNTY MUTUAL INSURANCE COMPANY	19544	75-2447701			COMBINED
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.000	100.000	CONSOLIDATION
LM INSURANCE CORPORATION	33600	04-3058504	100.000	100.000	CONSOLIDATION
THE FIRST LIBERTY INSURANCE CORPORATION	33588	04-3058503	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE COMPANY OF AMERICA	10337	36-4027414	100.000	100.000	CONSOLIDATION
LIBERTY NORTHWEST INSURANCE CORPORATION	41939	93-0824674	100.000	100.000	CONSOLIDATION
GOLDEN EAGLE INSURANCE CORPORATION	10836	33-0763205	100.000	100.000	CONSOLIDATION
MONTGOMERY INDEMNITY COMPANY	16900	52-1315488	100.000	100.000	CONSOLIDATION
SAN DIEGO INSURANCE COMPANY	10837	33-0763208	100.000	100.000	CONSOLIDATION
LIBERTY SURPLUS INSURANCE CORPORATION	10725	04-3390891	100.000	100.000	CONSOLIDATION
LIBERTY PERSONAL INSURANCE COMPANY	11746	38-1742556	100.000	100.000	CONSOLIDATION
COLORADO CASUALTY INSURANCE COMPANY	41785	84-0856682	100.000	100.000	CONSOLIDATION
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	10701	59-1835212	100.000	100.000	CONSOLIDATION
BRIDGEFIELD CASUALTY INSURANCE COMPANY	10335	59-3269531	100.000	100.000	CONSOLIDATION
WAUSAU GENERAL INSURANCE COMPANY	26425	36-2753986	100.000	100.000	CONSOLIDATION
WAUSAU UNDERWRITERS INSURANCE COMPANY	26042	39-1341459	100.000	100.000	CONSOLIDATION
WAUSAU BUSINESS INSURANCE COMPANY	26069	36-3522250	100.000	100.000	CONSOLIDATION
PEERLESS INSURANCE COMPANY	24198	02-0177030	100.000	100.000	CONSOLIDATION
INDIANA INSURANCE COMPANY	22659	35-0410010	100.000	100.000	CONSOLIDATION
THE NETHERLANDS INSURANCE COMPANY	24171	02-0342937	100.000	100.000	CONSOLIDATION
EXCELSIOR INSURANCE COMPANY	11045	15-0302550	100.000	100.000	CONSOLIDATION
CONSOLIDATED INSURANCE COMPANY	22640	35-6018566	100.000	100.000	CONSOLIDATION
AMERICA FIRST INSURANCE COMPANY	12696	58-0953149	100.000	100.000	CONSOLIDATION
*PEERLESS INDEMNITY INSURANCE COMPANY	18333	13-2919779	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE UNDERWRITERS INC.	19917	13-4916020	100.000	100.000	CONSOLIDATION
THE MIDWESTERN INDEMNITY COMPANY	23515	31-0978280	100.000	100.000	CONSOLIDATION
GLOBE AMERICAN CASUALTY COMPANY	11312	31-4386540	100.000	100.000	CONSOLIDATION
AMERICAN AMBASSADOR CASUALTY COMPANY	10073	36-2678778	100.000	100.000	CONSOLIDATION
**HAWKEYE-SECURITY INSURANCE COMPANY	36919	39-1321384	100.000	100.000	CONSOLIDATION
NATIONAL INSURANCE ASSOCIATION	27944	35-1287317	100.000	100.000	CONSOLIDATION
MID-AMERICAN FIRE & CASUALTY COMPANY	23507	31-0978279	100.000	100.000	CONSOLIDATION
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	11041	74-2963323	100.000		CONSOLIDATION
NORTH PACIFIC INSURANCE COMPANY	23892	93-6029263	100.000		CONSOLIDATION
OREGON AUTOMOBILE INSURANCE COMPANY	23922	93-0241650	100.000		CONSOLIDATION
AMERICA FIRST LLOYDS INSURANCE COMPANY	11526	74-3038540	100.000		CONSOLIDATION
*FORMERLY ATLAS ASSURANCE COMPANY OF AMERICA					
**FORMERLY TOWER INSURANCE COMPANY					



01112200227000100

**INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2002**

OF THE (Name) Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers
ADDRESS (City, State and Zip Code) 175 Berkeley Street, Boston, MA 02117
NAIC Group Code 0111 NAIC Company Code 01112
Federal Employer's Identification Number (FEIN) 00-0000000
Contact Person Steven Latham Title Accounting Manager
Telephone 617-654-3660

**IF MODIFICATIONS AND/OR CHANGES AFFECTING THIS EXHIBIT ARE MADE TO THE ANNUAL STATEMENT
SUBSEQUENT TO THE FILING OF THIS EXHIBIT, AN AMENDED ANNUAL STATEMENT AND INSURANCE EXPENSE
EXHIBIT MUST BE FILED IN WRITING WITH THE APPROPRIATE INSURANCE DEPARTMENT.**

(To Be Filed Not Later Than April 1)

- (1) Refer to Instructions for Uniform Classification of Expenses for definition of Expense Groups and instructions for allocation of expenses to lines of business.
- (2) Compute all ratios to nearest fourth place and express as percentages, e.g. 48.3.
- (3) There should be submitted in Interrogatory 4 a detailed statement or footnote with respect to any item or items requiring special comment or explanation.
- (4) Parts I, II, and III only: Report all amounts to the nearest thousand or through truncation of digits below a thousand. (Example: \$602,503 may be reported as \$603 by rounding or as \$602 by truncation.)
- (5) Interrogatories only: Report all amounts in whole dollars. Do NOT omit thousands.
- (6) Each individual insurer whether or not a member of a group must submit this exhibit.

INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits to be reflected in:
 - 1.1 Premiums Earned []
 - 1.2 Losses Incurred []
 - 1.3 Not Applicable [X]

2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:
 - 2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 \$ 28,520,276
 - 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 \$ 2,939,100
 - 2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2 \$ _____
 - 2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2 \$ 50,793,954
 - 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 \$ _____

3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:
 - 3.1 Net Investment Income, Page 4, Line 9, Column 1 \$ 1,409,474,150
 - 3.2 Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 \$ 236,186,278

- 4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? YES [] NO [X]

- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? statement may be attached. YES [] NO [X]

- 4.3 If yes, explain:

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**PART I - ALLOCATION TO EXPENSE GROUPS
(000 OMITTED)**

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct	910,932					910,932
1.2 Reinsurance assumed	93,049					93,049
1.3 Reinsurance ceded	323,862					323,862
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	680,119					680,119
2. Commission and brokerage:						
2.1 Direct excluding contingent		681,727				681,727
2.2 Reinsurance assumed excluding contingent		264,263				264,263
2.3 Reinsurance ceded excluding contingent		590,516				590,516
2.4 Contingent - direct		61,535				61,535
2.5 Contingent - reinsurance assumed		6,869				6,869
2.6 Contingent - reinsurance ceded		10,895				10,895
2.7 Policy and membership fees						
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		412,983				412,983
3. Allowances to managers and agents		1,242				1,242
4. Advertising	7,064	42,123	10,514		104	59,805
5. Boards, bureaus and associations	2,667	3,541	21,440		5	27,653
6. Surveys and underwriting reports	18	7,212	22,280		1	29,511
7. Audit of assureds' records		4	214		1	219
8. Salary related items:						
8.1 Salaries	505,117	551,689	387,507		14,998	1,459,311
8.2 Payroll taxes	36,546	36,674	36,808		1,550	111,578
9. Employee relations and welfare	85,050	87,187	87,459		1,250	260,946
10. Insurance	45,187	1,930	2,673		149	49,939
11. Directors' fees	56	86	400		3	545
12. Travel and travel items	32,167	37,124	38,299		478	108,068
13. Rent and rent items	48,449	48,639	52,670		811	150,569
14. Equipment	28,013	31,246	30,242		685	90,186
15. Cost or depreciation of EDP equipment and software	15,931	13,963	15,173		440	45,507
16. Printing and stationery	20,259	15,790	8,447		121	44,617
17. Postage, telephone and telegraph, exchange and express	26,862	38,790	30,096		861	96,609
18. Legal and auditing	3,651	8,272	8,780		8,223	28,926
19. Totals (Lines 3 to 18)	857,037	925,512	753,002		29,680	2,565,231
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 4,857				328,975	2,230	331,205
20.2 Insurance department licenses and fees				18,184		18,184
20.3 Gross guaranty association assessments				28,009		28,009
20.4 All other (excl. Fed. and foreign income and real estate)				7,641		7,641
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				382,809	2,230	385,039
21. Real estate expenses					25,596	25,596
22. Real estate taxes					6,345	6,345
23. Reimbursements by uninsured accident and health plans	X X X	X X X	X X X	X X X	X X X	X X X
24. Aggregate write-ins for Miscellaneous Operating Expenses	1,982	25,586	(21,372)		7,298	13,494
25. TOTAL EXPENSES INCURRED	1,539,138	1,364,081	731,630	382,809	71,149	4,088,807

DETAILS OF WRITE-INS						
2401. Change in unallocated expense reserves	6,975	2,328	(1,121)		76	8,258
2402. Other expenses	(7,261)	20,400	(22,115)		7,222	(1,754)
2403. Change in loss adjustment expenses	2,268	2,858	1,864			6,990
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Line 2401 through 2403 plus 2498) (Line 24 above)	1,982	25,586	(21,372)		7,298	13,494

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (continued)
(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Commissions and Brokerage Expenses Incurred (IEE Pt. I, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. I, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. I, Line 25 - 2.8, Col. 2)		General Expenses Incurred (IEE Pt. I, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain On Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire	10,819	10.9	3,199	3.2	6,287	6.4	91,290	92.3	(2,024)	(2.0)	(66,239)	(67.0)	4,783	4.8	(61,456)	(62.1)	4,153	4.2	(57,303)	(57.9)
2.1 Allied Lines	4,488	10.3	1,977	4.5	4,229	9.7	(5,715)	(13.1)	(669)	(1.5)	22,387	51.3	2,401	5.5	24,788	56.8	1,791	4.1	26,579	60.9
2.2 Multiple Peril Crop			37								(37)				(37)				(37)	
2.3 Federal Flood	(3,905)	5,423.6	475	(659.7)	1,732	(2,405.6)	473	(656.9)	(39)	54.2	1,045	(1,451.4)	1,350	(1,875.0)	2,395	(3,326.4)	(1,023)	1,420.8	1,372	(1,905.6)
3. Farmowners Multiple Peril	3,580	17.2	414	2.0	1,257	6.1	(5,868)	(28.2)	(201)	(1.0)	8,185	39.4	658	3.2	8,843	42.6	762	3.7	9,605	46.2
4. Homeowners Multiple Peril	33,909	4.4	24,084	3.1	107,017	13.8	35,139	4.5	1,486	0.2	(28,531)	(3.7)	29,697	3.8	1,166	0.2	29,517	3.8	30,683	4.0
5.1 Commercial Multiple Peril (Non-Liability Portion)	76,296	16.9	15,303	3.4	38,196	8.4	302,602	66.8	(5,682)	(1.3)	(265,856)	(58.7)	23,752	5.2	(242,104)	(53.5)	19,665	4.3	(222,439)	(49.1)
5.2 Commercial Multiple Peril (Liability Portion)	67,553	20.3	10,228	3.1	25,214	7.6	(118,149)	(35.5)	(4,851)	(1.5)	21,996	6.6	42,202	12.7	64,198	19.3	20,557	6.2	84,755	25.5
6. Mortgage Guaranty			87								(87)				(87)				(87)	
8. Ocean Marine	1,361	1.8	2,221	3.0	1,418	1.9	17,681	23.6	(4,157)	(5.6)	(1,462)	(2.0)	4,968	6.6	3,506	4.7	3,154	4.2	6,660	8.9
9. Inland Marine	16,433	14.5	4,262	3.7	8,489	7.5	(30,068)	(26.5)	(3,097)	(2.7)	45,333	39.9	4,435	3.9	49,768	43.8	4,507	4.0	54,275	47.7
10. Financial Guaranty																				
11. Medical Malpractice	1						(987)				640		18		658		4		662	
12. Earthquake	2,204	7.3	810	2.7	1,044	3.4	(6,184)	(20.4)	(266)	(0.9)	30,931	102.0	578	1.9	31,509	103.9	861	2.8	32,370	106.8
13. Group A&H (See Interrogatory 1)	(3,298)	(0.8)	3,573	0.9	9,696	2.4	27,989	7.1	(8,860)	(2.2)	(23,318)	(5.9)	44,523	11.2	21,205	5.4	18,117	4.6	39,322	9.9
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)	3,767	6.0	1,289	2.1	2,485	4.0	11,502	18.4	(3,201)	(5.1)	10,029	16.0	544	0.9	10,573	16.9	1,234	2.0	11,807	18.9
16. Workers' Compensation	(18,453)	(0.7)	173,081	6.7	232,425	9.0	143,586	5.6	(49,438)	(1.9)	(117,742)	(4.6)	470,421	18.3	352,679	13.7	171,733	6.7	524,412	20.4
17. Other Liability	(17,886)	(3.4)	19,252	3.6	36,784	7.0	61,067	11.6	(25,090)	(4.7)	(446,359)	(84.5)	160,989	30.5	(285,370)	(54.0)	53,071	10.0	(232,299)	(44.0)
18. Products Liability	1,150	1.0	2,785	2.5	6,933	6.3	13,869	12.6	(4,278)	(3.9)	36,310	32.9	43,824	39.7	80,134	72.7	13,761	12.5	93,895	85.1
19.1, 19.2 Private Passenger Auto Liability	69,126	3.8	46,812	2.5	225,883	12.3	145,032	7.9	(9,091)	(0.5)	(425,634)	(23.1)	145,884	7.9	(279,750)	(15.2)	93,545	5.1	(186,205)	(10.1)
19.3, 19.4 Commercial Auto Liability	31,737	5.3	18,931	3.2	51,181	8.6	143,542	24.1	(18,355)	(3.1)	(183,565)	(30.9)	66,561	11.2	(117,004)	(19.7)	31,416	5.3	(85,588)	(14.4)
21.1 Private Passenger Auto Physical Damage	40,371	2.9	42,794	3.1	174,425	12.7	(88,248)	(6.4)	(2,159)	(0.2)	291,181	21.2	5,686	0.4	296,867	21.6	41,322	3.0	338,189	24.6
21.2 Commercial Auto Physical Damage	17,454	11.5	4,157	2.7	10,325	6.8	(43,801)	(28.8)	(2,758)	(1.8)	76,098	50.1	(185)	(0.1)	75,913	50.0	4,149	2.7	80,062	52.7
22. Aircraft (all perils)	14,378	22.0	3,043	4.6	3,288	5.0	1,384	2.1	(6,427)	(9.8)	(17,667)	(27.0)	1,573	2.4	(16,094)	(24.6)	2,081	3.2	(14,013)	(21.4)
23. Fidelity	(483)	(15.1)	192	6.0	58	1.8	2,969	92.9	(165)	(5.2)	(17,249)	(539.9)	1,196	37.4	(16,053)	(502.4)	466	14.6	(15,587)	(487.9)
24. Surety	32,789	38.9	3,761	4.5	2,644	3.1	30,354	36.0	(8,396)	(10.0)	(54,154)	(64.3)	3,296	3.9	(50,858)	(60.4)	7,233	8.6	(43,625)	(51.8)
26. Burglary and Theft	54	4.6	21	1.8	47	4.0	(332)	(28.3)	(37)	(3.1)	709	60.3	284	24.2	993	84.5	97	8.3	1,090	92.8
27. Boiler and Machinery	(103)	57.5	21	(11.7)	41	(22.9)	334	(186.6)	(29)	16.2	(1,791)	1,000.6	269	(150.3)	(1,522)	850.3	65	(36.3)	(1,457)	814.0
28. Credit							126				(126)				(126)				(126)	
29. International																				
30, 31, 32. Reinsurance - Nonproportional Assumed	29,640	23.6					2,043	1.6			(8,193)	(6.5)	8,986	7.2	793	0.6	5,237	4.2	6,030	4.8
33. Aggregate write-ins for Other Lines of Business									(2,136)		(2,136)		7,480		5,344		16,227		21,571	
34. TOTALS (Lines 1 through 33)	412,982	4.2	382,809	3.9	951,098	9.7	731,630	7.4	(159,920)	(1.6)	(1,115,302)	(11.3)	1,076,173	10.9	(39,129)	(0.4)	543,702	5.5	504,573	5.1

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DETAILS OF WRITE-INS																					
3301.									(2,136)		(2,136)		6,463		4,327		16,227		20,554		
3302.													1,017		1,017		(15,210)		(14,193)		
3303.																	15,210		15,210		
3398. Summary of remaining write-ins for Line 31 from overflow page																					
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)									(2,136)		(2,136)		7,480		5,344		16,227		21,571		

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

OVERFLOW PAGE FOR WRITE-INS
