

**ANNUAL STATEMENT**

OF THE

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of \_\_\_\_\_

in the state of \_\_\_\_\_

TO THE

**Insurance Department**

OF THE

STATE OF

**FOR THE YEAR ENDED  
December 31, 2007**

PROPERTY AND CASUALTY COMBINED

**2007**



## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	31,566,772,032		31,566,772,032	28,498,846,673
2. Stocks (Schedule D):				
2.1 Preferred stocks	644,154,609		644,154,609	438,033,521
2.2 Common stocks	4,469,557,952	293,512,000	4,176,045,952	2,667,919,333
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	523,131,077		523,131,077	295,511,696
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	485,016,484		485,016,484	366,799,143
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,069,882		1,069,882	1,111,445
4.3 Properties held for sale (less \$ 0 encumbrances)	2,000,000		2,000,000	
5. Cash (\$ 316,610,990, Schedule E-Part 1), cash equivalents (\$ 366,419,493 Schedule E-Part 2) and short-term investments (\$ 1,220,925,066, Schedule DA)	1,903,955,549		1,903,955,549	2,423,634,707
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	5,157,864,307		5,157,864,307	3,812,210,203
8. Receivables for securities	22,225,219		22,225,219	97,865,613
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	44,775,747,111	293,512,000	44,482,235,111	38,601,932,334
11. Title plants less \$ 0 charged off (for Title insurers only)				
12. Investment income due and accrued	360,773,766		360,773,766	316,337,015
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,526,834,081	67,087,333	1,459,746,748	1,229,646,555
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 14,289,834 earned but unbilled premiums)	3,229,145,180	4,210,925	3,224,934,255	2,913,916,565
13.3 Accrued retrospective premiums	617,487,287	70,898,594	546,588,693	739,172,106
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	683,831,210		683,831,210	703,137,003
14.2 Funds held by or deposited with reinsured companies	35,327,574		35,327,574	85,962,378
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans	3,422,362	3,211,568	210,794	
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset	1,678,920,764	622,358,123	1,056,562,641	993,101,837
17. Guaranty funds receivable or on deposit	51,485,978		51,485,978	54,777,900
18. Electronic data processing equipment and software	289,120,464	237,337,892	51,782,572	42,819,746
19. Furniture and equipment, including health care delivery assets (\$ 0 )	104,574,273	104,574,273		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	57,821,535		57,821,535	54,113,788
22. Health care (\$ 0 ) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	974,548,100	181,976,780	792,571,320	731,756,881
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	54,389,039,685	1,585,167,488	52,803,872,197	46,466,674,108
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	54,389,039,685	1,585,167,488	52,803,872,197	46,466,674,108

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				
2301. Other Assets	408,045,962	168,544,260	239,501,702	240,433,273
2302. Amounts Billed and Receivable under High Deductible Policies	242,351,559	13,432,520	228,919,039	247,656,004
2303. Cash Surrender Value Life Insurance	324,150,579		324,150,579	243,667,604
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	974,548,100	181,976,780	792,571,320	731,756,881

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	21,508,218,348	18,331,174,116
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	88,562,390	186,489,506
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	4,566,211,583	3,823,008,104
4. Commissions payable, contingent commissions and other similar charges	351,667,297	313,907,911
5. Other expenses (excluding taxes, licenses and fees)	726,302,795	577,584,317
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	499,706,816	443,681,754
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	41,307,664	49,947,217
7.2 Net deferred tax liability		
8. Borrowed money \$ 14,938,986 and interest thereon \$ 565,850	15,504,836	1,306,151
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 934,601,638 and including warranty reserves of \$ 0 )	7,147,512,080	6,264,845,628
10. Advance premium	72,020,472	45,266,654
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	18,486,511	7,497,723
12. Ceded reinsurance premiums payable (net of ceding commissions)	747,646,101	669,415,980
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	2,027,740,908	1,943,829,551
14. Amounts withheld or retained by company for account of others	687,232,333	682,415,832
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	140,815,470	163,016,283
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	499,143,130	494,042,969
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities	49,621,382	510,299,270
21. Liability for amounts held under uninsured plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities	(538,289,922)	(172,246,798)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	38,649,410,194	34,335,482,168
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	38,649,410,194	34,335,482,168
27. Aggregate write-ins for special surplus funds	1,250,165,220	1,219,752,836
28. Common capital stock	25,700,000	25,700,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds	2,500,000	2,500,000
31. Surplus notes	891,966,161	1,013,209,431
32. Gross paid in and contributed surplus	4,867,551,176	3,666,760,105
33. Unassigned funds (surplus)	7,116,579,446	6,203,269,568
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 39)	14,154,462,003	12,131,191,940
36. TOTALS (Page 2, Line 26, Col. 3)	52,803,872,197	46,466,674,108

<b>DETAILS OF WRITE-INS</b>		
2301. Other Liabilities	488,684,097	475,976,593
2302. Retroactive Reinsurance Reserve - Ceded	(2,280,985,557)	(2,295,932,588)
2303. Amounts Held under Uninsured Plans	745,850,802	730,543,099
2398. Summary of remaining write-ins for Line 23 from overflow page	508,160,736	917,166,098
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	(538,289,922)	(172,246,798)
2701. Special Surplus from Retroactive Reinsurance	1,250,165,220	1,219,752,836
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)	1,250,165,220	1,219,752,836
3001. Guaranty Funds	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

<b>STATEMENT OF INCOME</b>		1	2
		Current Year	Prior Year
<b>UNDERWRITING INCOME</b>			
1. Premiums earned (Part 1, Line 34, Column 4)		16,761,586,261	14,798,631,626
DEDUCTIONS			
2. Losses incurred (Part 2, Line 34, Column 7)		9,789,479,954	8,808,867,286
3. Loss expenses incurred (Part 3, Line 25, Column 1)		2,436,207,111	2,147,740,631
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)		5,095,341,709	4,193,478,504
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)		17,321,028,774	15,150,086,421
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)		(559,442,513)	(351,454,795)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		2,069,154,141	1,732,980,708
10. Net realized capital gains (losses) less capital gains tax of \$ 103,605,945 (Exhibit of Capital Gains (Losses))		189,655,540	106,166,957
11. Net investment gain (loss) (Lines 9 + 10)		2,258,809,681	1,839,147,665
<b>OTHER INCOME</b>			
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 4,435,635 amount charged off \$ 35,545,037 )		(31,109,402)	(21,010,358)
13. Finance and service charges not included in premiums		72,842,687	70,232,006
14. Aggregate write-ins for miscellaneous income		(181,466,040)	(144,353,090)
15. Total other income (Lines 12 through 14)		(139,732,755)	(95,131,442)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)		1,559,634,413	1,392,561,428
17. Dividends to policyholders		79,420,435	60,715,562
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)		1,480,213,978	1,331,845,866
19. Federal and foreign income taxes incurred		311,814,557	464,902,820
20. Net income (Line 18 minus Line 19) (to Line 22)		1,168,399,421	866,943,046
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)		12,131,191,940	9,869,045,943
22. Net income (from Line 20)		1,168,399,421	866,943,046
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (18,402,903)		128,585,881	444,817,908
25. Change in net unrealized foreign exchange capital gain (loss)		16,419,835	16,698,629
26. Change in net deferred income tax		242,395,580	65,705,492
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(545,727,435)	(43,656,572)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		29,709,486	25,015,099
29. Change in surplus notes		(121,243,271)	222,976
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			700,000
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in		1,200,791,071	881,963,148
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders		(100,481,357)	(2,801,809)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)			
37. Aggregate write-ins for gains and losses in surplus		4,420,852	6,538,080
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)		2,023,270,063	2,262,145,997
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)		14,154,462,003	12,131,191,940
<b>DETAILS OF WRITE-INS</b>			
0501.			
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)			
1401. Other Income/(Expense)		(189,671,690)	(195,263,239)
1402. Retroactive Reinsurance Gain/(Loss)		8,205,650	50,910,149
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)		(181,466,040)	(144,353,090)
3701. Other Surplus Gain/(Loss)		(41,427,167)	2,867,577
3702. Change in Accumulated Translation Adjustment		81,378,156	3,670,503
3703. Elimination of Ohio Casualty Pre-Acquisition Surplus Change		(35,530,137)	
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. Totals (Lines 3701 through 3703 plus Line 3798) (Line 37 above)		4,420,852	6,538,080

## CASH FLOW

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance	17,077,727,003	15,098,804,186
2. Net investment income	2,189,537,947	1,829,931,073
3. Miscellaneous income	(103,076,673)	(400,643,575)
4. Total (Lines 1 through 3)	19,164,188,277	16,528,091,684
5. Benefit and loss related payments	8,477,169,526	7,609,775,432
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	7,156,878,386	5,934,191,063
8. Dividends paid to policyholders	69,467,648	57,865,372
9. Federal and foreign income taxes paid (recovered) net of \$ 16,959,991 tax on capital gains (losses)	442,304,166	434,907,817
10. Total (Lines 5 through 9)	16,145,819,726	14,036,739,684
11. Net cash from operations (Line 4 minus Line 10)	3,018,368,551	2,491,352,000
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,150,787,409	7,102,609,643
12.2 Stocks	778,146,710	442,357,586
12.3 Mortgage loans	8,747,307	
12.4 Real estate	120,469	510,756
12.5 Other invested assets	306,261,513	534,848,794
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	40,809	(58,347)
12.7 Miscellaneous proceeds	29,435,524	366,772,213
12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,273,539,741	8,447,040,645
13. Cost of investments acquired (long-term only):		
13.1 Bonds	7,800,195,758	8,923,151,626
13.2 Stocks	3,525,570,947	842,213,394
13.3 Mortgage loans	236,555,281	256,011,696
13.4 Real estate	122,557,954	31,310,438
13.5 Other invested assets	1,120,886,064	1,545,071,969
13.6 Miscellaneous applications	361,850,665	23,131,877
13.7 Total investments acquired (Lines 13.1 to 13.6)	13,167,616,669	11,620,891,000
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,894,076,928)	(3,173,850,355)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	(121,243,271)	222,976
16.2 Capital and paid in surplus, less treasury stock	1,200,791,071	882,663,148
16.3 Borrowed funds	14,199,062	(101,467,514)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	100,765,925	2,801,808
16.6 Other cash provided (applied)	(636,951,718)	430,466,432
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	356,029,219	1,209,083,234
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(519,679,158)	526,584,879
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,423,634,707	1,897,049,828
19.2 End of year (Line 18 plus Line 19.1)	1,903,955,549	2,423,634,707

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. ....		
20.0002. ....		
20.0003. ....		

**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 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	349,871,845	169,739,374	163,503,807	356,107,412
2. Allied lines	171,510,364	74,940,745	85,505,757	160,945,352
3. Farmowners multiple peril	37,077,853	16,189,397	18,799,147	34,468,103
4. Homeowners multiple peril	2,036,822,859	1,123,727,897	1,155,529,613	2,005,021,143
5. Commercial multiple peril	1,694,096,598	816,903,047	817,481,834	1,693,517,811
6. Mortgage guaranty				
8. Ocean marine	40,258,132	12,073,722	18,995,887	33,335,967
9. Inland marine	806,104,269	98,706,966	102,896,808	801,914,427
10. Financial guaranty				
11.1 Medical malpractice - occurrence	(10,916)		(4,120)	(6,796)
11.2 Medical malpractice - claims-made				
12. Earthquake	59,220,682	24,780,150	28,828,157	55,172,675
13. Group accident and health	32,080			32,080
14. Credit accident and health (group and individual)				
15. Other accident and health	(132,285)	189,776	784	56,707
16. Workers' compensation	4,930,626,128	214,974,947	419,932,255	4,725,668,820
17.1 Other liability - occurrence	1,120,581,987	436,750,662	483,290,520	1,074,042,129
17.2 Other liability - claims-made	187,003,633	80,760,075	100,608,899	167,154,809
18.1 Products liability - occurrence	155,867,591	63,008,103	63,932,971	154,942,723
18.2 Products liability - claims-made	10,750,257	641,112	2,236,822	9,154,547
19.1, 19.2 Private passenger auto liability	2,640,080,037	1,263,673,535	1,296,996,036	2,606,757,536
19.3, 19.4 Commercial auto liability	1,131,385,590	472,716,095	491,245,438	1,112,856,247
21. Auto physical damage	1,205,122,062	997,223,341	1,026,140,780	1,176,204,623
22. Aircraft (all perils)	73,775,055	24,804,468	25,634,320	72,945,203
23. Fidelity	11,746,172	7,509,908	7,699,651	11,556,429
24. Surety	348,200,921	182,814,328	209,241,085	321,774,164
26. Burglary and theft	1,213,738	506,429	524,655	1,195,512
27. Boiler and machinery	4,412,947	2,669,568	2,406,092	4,676,423
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	138,946,322	6,249,609	14,661,544	130,534,387
31. Reinsurance-Nonproportional Assumed Liability	44,761,577	2,631,482	3,871,039	43,522,020
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	17,199,325,498	6,094,184,736	6,539,959,781	16,753,550,453

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**

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	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	163,308,377	195,430			163,503,807
2. Allied lines	85,257,611	248,146			85,505,757
3. Farmowners multiple peril	18,799,147				18,799,147
4. Homeowners multiple peril	1,155,529,613				1,155,529,613
5. Commercial multiple peril	786,018,457	39,050,286	(7,643,235)	56,326	817,481,834
6. Mortgage guaranty					
8. Ocean marine	14,237,464	4,758,423			18,995,887
9. Inland marine	99,715,166	3,181,642			102,896,808
10. Financial guaranty					
11.1 Medical malpractice - occurrence	(4,120)				(4,120)
11.2 Medical malpractice - claims-made					
12. Earthquake	28,781,703	46,454			28,828,157
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health	784				784
16. Workers' compensation	938,122,520	8,307,558	(16,358,515)	(510,139,308)	419,932,255
17.1 Other liability - occurrence	525,436,455	(2,761,956)	(5,312,772)	(34,071,207)	483,290,520
17.2 Other liability - claims-made	58,026,246	42,582,653			100,608,899
18.1 Products liability - occurrence	75,586,722	491,601		(12,145,352)	63,932,971
18.2 Products liability - claims-made	2,236,822				2,236,822
19.1, 19.2 Private passenger auto liability	1,296,996,036				1,296,996,036
19.3, 19.4 Commercial auto liability	503,384,326	9,798,708		(21,937,596)	491,245,438
21. Auto physical damage	1,025,085,746	1,055,676		(642)	1,026,140,780
22. Aircraft (all perils)	25,634,320				25,634,320
23. Fidelity	4,099,338	3,600,313			7,699,651
24. Surety	159,751,534	49,489,551			209,241,085
26. Burglary and theft	484,538	40,117			524,655
27. Boiler and machinery	2,309,541	96,551			2,406,092
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property	5,303,083	9,358,461			14,661,544
31. Reinsurance-Nonproportional Assumed Liability	3,871,039				3,871,039
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	6,977,972,468	169,539,614	(29,314,522)	(578,237,779)	6,539,959,781
35. Accrued retrospective premiums based on experience					578,237,780
36. Earned but unbilled premiums					29,314,522
37. Balance (Sum of Line 34 through 36)					7,147,512,083

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) State here basis of computation used in each case Daily pro rata



**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 1B - PREMIUMS WRITTEN**

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	438,584,747	57,776	2,518,674	199,461	91,089,891	349,871,845
2. Allied lines	233,089,050	1,106,474	1,909,287	631,886	63,962,561	171,510,364
3. Farmowners multiple peril	37,305,461	59,114		195,468	91,254	37,077,853
4. Homeowners multiple peril	2,228,631,756	(45,731,825)	3,007,262	(278)	149,084,612	2,036,822,859
5. Commercial multiple peril	1,785,824,364	3,360,159	50,083,915	923,451	144,248,389	1,694,096,598
6. Mortgage guaranty						
8. Ocean marine	61,261,748	1,748,464	1,412,056	268	24,163,868	40,258,132
9. Inland marine	1,121,006,645	61,323	25,433,139	(17,133)	340,413,971	806,104,269
10. Financial guaranty						
11.1 Medical malpractice - occurrence	(4,478)	12	50		6,500	(10,916)
11.2 Medical malpractice - claims-made						
12. Earthquake	67,814,291	108,898	7,311	659,884	8,049,934	59,220,682
13. Group accident and health	32,484	230,458	(448)		230,414	32,080
14. Credit accident and health (group and individual)						
15. Other accident and health	(64,527)		(173)		67,585	(132,285)
16. Workers' compensation	5,575,863,330	7,432,122	212,434,915	38,022,043	827,082,196	4,930,626,128
17.1 Other liability - occurrence	1,513,555,593	5,714,885	8,659,178	18,436,441	388,911,228	1,120,581,987
17.2 Other liability - claims-made	398,497,739	306,669	4,486,798	675,615	215,611,958	187,003,633
18.1 Products liability - occurrence	159,128,962	(171,722)	(341,468)	(147,090)	2,895,271	155,867,591
18.2 Products liability - claims-made	10,750,257					10,750,257
19.1, 19.2 Private passenger auto liability	2,723,798,736	117,562	21,773,516	415	105,609,362	2,640,080,037
19.3, 19.4 Commercial auto liability	1,215,635,816	93,576	19,930,821	3,624,982	100,649,641	1,131,385,590
21. Auto physical damage	2,185,505,828	299,721	10,296,093	929,452,495	61,527,085	1,205,122,062
22. Aircraft (all perils)	104,594,027	(585,000)	4,142,831	19,050	34,357,753	73,775,055
23. Fidelity	19,075,293	290,666	129,437	295,372	7,453,852	11,746,172
24. Surety	341,250,237	5,425,444	6,218,213	(37,087)	4,730,060	348,200,921
26. Burglary and theft	8,126,800	252	4,481	1,769	6,916,026	1,213,738
27. Boiler and machinery	6,544,721	4	(4)		2,131,774	4,412,947
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	74,735,757	67,038,713		2,828,148	138,946,322
31. Reinsurance-Nonproportional Assumed Liability	X X X	61,639	44,715,192	(808)	16,062	44,761,577
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	20,235,808,880	54,722,428	483,859,789	992,936,204	2,582,129,395	17,199,325,498

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 \$ 4,769,327,627

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 4,762,297,429

**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	231,767,740	12,043,197	54,221,979	189,588,958	77,498,597	105,895,818	161,191,737	45.251
2. Allied lines	182,536,651	3,055,932	69,543,608	116,048,975	43,755,602	67,757,765	92,046,812	55.249
3. Farmowners multiple peril	18,921,842	41,982	113,436	18,850,388	9,117,302	7,425,447	20,542,243	51.593
4. Homeowners multiple peril	1,025,508,569	2,305,669	69,856,896	957,957,342	535,884,568	450,462,739	1,043,379,171	51.931
5. Commercial multiple peril	773,860,541	47,166,832	131,139,472	689,887,901	1,399,044,411	1,397,050,142	691,882,170	40.954
6. Mortgage guaranty	20,462,152		20,462,152					
8. Ocean marine	24,520,680	525,903	6,253,255	18,793,328	46,085,262	39,441,237	25,437,353	76.274
9. Inland marine	567,636,887	25,774,736	163,969,863	429,441,760	116,990,665	87,491,979	458,940,446	57.191
10. Financial guaranty								
11.1 Medical malpractice - occurrence		4,220		4,220	343,450	413,782	(66,112)	972.808
11.2 Medical malpractice - claims - made								
12. Earthquake	(40,411)	5,169	37,140	(72,382)	142,758	11,784	58,592	0.106
13. Group accident and health	1,744,400	4,672	935,105	813,967	3,054,822	3,398,482	470,307	1,466.044
14. Credit accident and health (group and individual)								
15. Other accident and health	352,160	618,212	92,383	877,989	2,401,822	3,191,181	88,630	156.295
16. Workers' compensation	2,908,005,903	201,609,466	746,417,346	2,363,198,023	11,559,294,673	10,498,780,780	3,423,711,916	72.552
17.1 Other liability - occurrence	865,740,716	24,839,870	431,637,040	458,943,546	2,750,230,445	2,410,800,320	798,373,671	74.599
17.2 Other liability - claims - made	112,538,178	547,851	65,388,388	47,697,641	333,430,852	286,782,579	94,345,914	56.442
18.1 Products liability - occurrence	103,234,760	188,502	40,125,394	63,297,868	429,148,363	438,204,751	54,241,480	34.985
18.2 Products liability - claims - made	1,145,988		949,999	195,989	14,217,279	11,321,144	3,092,124	33.777
19.1, 19.2 Private passenger auto liability	1,718,370,027	27,301,413	103,426,341	1,642,245,099	2,168,569,979	2,285,347,350	1,525,467,728	58.525
19.3, 19.4 Commercial auto liability	615,327,354	17,657,907	97,148,386	535,836,875	1,292,074,614	1,233,983,834	593,927,655	53.419
21. Auto physical damage	1,137,023,722	9,387,202	539,249,433	607,161,491	10,843,939	(24,702,237)	642,707,667	54.826
22. Aircraft (all perils)	41,376,442	6,942,629	11,106,590	37,212,481	70,730,806	69,410,801	38,532,486	52.824
23. Fidelity	1,690,758	(14,174)	56,126	1,620,458	12,198,836	16,646,432	(2,827,138)	(24.464)
24. Surety	33,498,778	(92,291)	(135,675)	33,542,162	130,108,019	96,282,736	67,367,445	20.936
26. Burglary and theft	77,839	255		78,094	(21,585)	1,283,895	(1,227,386)	(102.492)
27. Boiler and machinery	364,064	(72)	374,148	(10,156)	(248,197)	341,566	(599,919)	(12.829)
28. Credit					6,525	14,040	(7,515)	
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	47,482,081	1,646,199	45,835,882	85,856,077	125,107,790	6,584,169	5.044
31. Reinsurance-Nonproportional Assumed Liability	X X X	150,980,448	34,426,033	116,554,415	412,678,606	441,697,892	87,535,129	184.566
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	1,651,628		1,651,628	4,779,859	3,689,152	2,742,335	
33. Aggregate write-ins for other lines of business								
34. TOTALS	10,385,665,740	580,029,239	2,588,441,037	8,377,253,942	21,508,218,349	20,057,533,181	9,827,939,110	58.662

**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	78,165,312	1,752,784	17,793,701	62,124,395	26,710,547	109,413	11,445,758	77,498,597	16,095,215
2. Allied lines	40,882,084	1,978,689	9,615,817	33,244,956	17,609,662	(641,724)	6,457,292	43,755,602	8,958,920
3. Farmowners multiple peril	8,926,205	8,713	1,018,644	7,916,274	1,201,027	(215,680)	(215,681)	9,117,302	1,629,133
4. Homeowners multiple peril	343,092,529	2,260,467	11,174,054	334,178,942	222,072,441	(7,386,351)	12,980,464	535,884,568	122,892,663
5. Commercial multiple peril	858,084,080	58,945,861	141,630,832	775,399,109	761,130,999	(7,357,003)	130,128,694	1,399,044,411	616,862,213
6. Mortgage guaranty									
8. Ocean marine	63,069,757	12,081,128	52,362,270	22,788,615	33,044,453	1,801,172	11,548,978	46,085,262	10,157,943
9. Inland marine	75,214,593	12,054,921	35,066,338	52,203,176	95,035,838	15,489,900	45,738,249	116,990,665	12,039,362
10. Financial guaranty									
11.1 Medical malpractice - occurrence	5,000	504,041	5,000	504,041	101	(160,678)	14	343,450	22,543
11.2 Medical malpractice - claims - made									
12. Earthquake	172,653	9,559	232,972	(50,760)	280,933	(315)	87,100	142,758	57,485
13. Group accident and health	7,204,713	43,684	6,030,065	1,218,332	2,162,108	13,589	339,207	(a) 3,054,822	251,323
14. Credit accident and health (group and individual)									
15. Other accident and health	475,456	175,610	475,456	175,610	506,122	1,857,212	137,122	(a) 2,401,822	92,608
16. Workers' compensation	8,056,273,762	862,957,470	2,470,148,883	6,449,082,349	6,887,199,229	605,187,689	2,382,174,594	11,559,294,673	1,479,461,604
17.1 Other liability - occurrence	1,540,898,258	64,161,788	461,600,878	1,143,459,168	3,084,815,034	103,130,651	1,581,174,408	2,750,230,445	995,802,560
17.2 Other liability - claims - made	218,437,225	10,763,920	146,294,363	82,906,782	610,188,308	6,688,534	366,352,772	333,430,852	113,896,429
18.1 Products liability - occurrence	254,546,890	1,382,930	152,024,965	103,904,855	404,220,853	7,353,909	86,331,254	429,148,363	268,904,131
18.2 Products liability - claims - made	557,051			557,051	13,660,228			14,217,279	6,334,881
19.1, 19.2 Private passenger auto liability	1,765,197,985	20,743,663	349,638,419	1,436,303,229	786,311,071	3,905,132	57,949,453	2,168,569,979	534,220,948
19.3, 19.4 Commercial auto liability	812,986,501	20,703,011	113,237,233	720,452,279	770,515,337	12,228,207	211,121,209	1,292,074,614	234,772,763
21. Auto physical damage	22,038,382	194,649	1,107,908	21,125,123	(4,023,162)	5,135,292	10,843,939	73,466,246	
22. Aircraft (all perils)	124,798,056	6,409,040	78,312,110	52,894,986	27,121,016	(4,261,776)	5,023,420	70,730,806	10,969,473
23. Fidelity	4,760,147	308,708	1,498,699	3,570,156	17,335,115	774,447	9,480,882	12,198,836	4,223,358
24. Surety	40,102,745	195,548	4,332,285	35,966,008	92,377,011	5,175,923	3,410,923	130,108,019	32,865,336
26. Burglary and theft	18,077	153		18,230	7,546,475	15	7,586,305	(21,585)	1,352,697
27. Boiler and machinery	328,598	13,539	113,598	228,539	119,595	6,644	602,975	(248,197)	274,757
28. Credit						6,525	6,525	6,525	342
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	64,501,883	11,923,586	52,578,297	X X X	35,433,949	2,156,169	85,856,077	1,528,794
31. Reinsurance-Nonproportional Assumed Liability	X X X	364,593,702	209,826,034	154,767,668	X X X	818,458,472	560,547,534	412,678,606	18,398,773
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	4,457,297		4,457,297	X X X	322,562		4,779,859	679,068
33. Aggregate write-ins for other lines of business									
34. TOTALS	14,316,236,059	1,511,202,758	4,275,464,110	11,551,974,707	13,857,140,341	1,596,797,688	5,497,694,387	21,508,218,349	4,566,211,568

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	1,202,232,944			1,202,232,944
1.2 Reinsurance assumed	26,722,624			26,722,624
1.3 Reinsurance ceded	151,738,375			151,738,375
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,077,217,193			1,077,217,193
2. Commission and brokerage:				
2.1 Direct, excluding contingent		1,348,635,160		1,348,635,160
2.2 Reinsurance assumed, excluding contingent		138,825,189		138,825,189
2.3 Reinsurance ceded, excluding contingent		840,796,521		840,796,521
2.4 Contingent-direct		270,429,322		270,429,322
2.5 Contingent-reinsurance assumed		(119,840)		(119,840)
2.6 Contingent-reinsurance ceded		4,482,337		4,482,337
2.7 Policy and membership fees		577		577
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		912,491,550		912,491,550
3. Allowances to manager and agents		52,145,210		52,145,210
4. Advertising	22,051,239	179,398,555	521,802	201,971,596
5. Boards, bureaus and associations	2,982,769	39,998,995	5,743	42,987,507
6. Surveys and underwriting reports	194,423	41,096,971	102,749	41,394,143
7. Audit of assureds' records		1,261,062		1,261,062
8. Salary and related items:				
8.1 Salaries	755,380,940	1,717,885,674	81,661,210	2,554,927,824
8.2 Payroll taxes	42,762,966	127,808,826	3,887,971	174,459,763
9. Employee relations and welfare	149,325,465	496,382,421	5,173,232	650,881,118
10. Insurance	75,194,957	11,561,530	756,556	87,513,043
11. Directors' fees	293,572	1,081,774	21,604	1,396,950
12. Travel and travel items	45,617,394	126,301,521	1,438,879	173,357,794
13. Rent and rent items	52,593,563	153,164,868	1,225,364	206,983,795
14. Equipment	42,103,330	122,369,640	1,774,349	166,247,319
15. Cost or depreciation of EDP equipment and software	18,092,778	82,031,893	899,181	101,023,852
16. Printing and stationery	9,224,477	30,112,186	235,776	39,572,439
17. Postage, telephone and telegraph, exchange and express	30,255,587	92,628,859	499,419	123,383,865
18. Legal and auditing	8,800,122	35,035,350	12,207,026	56,042,498
19. Totals (Lines 3 to 18)	1,254,873,582	3,310,265,335	110,410,861	4,675,549,778
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 10,494,362		600,224,735		600,224,735
20.2 Insurance department licenses and fees		16,642,863		16,642,863
20.3 Gross guaranty association assessments		839,631		839,631
20.4 All other (excluding federal and foreign income and real estate)		23,070,307		23,070,307
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		640,777,536		640,777,536
21. Real estate expenses			42,554,525	42,554,525
22. Real estate taxes			7,034,928	7,034,928
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	104,116,333	231,807,288	11,294,938	347,218,559
25. Total expenses incurred	2,436,207,108	5,095,341,709	171,295,252 (a)	7,702,844,069
26. Less unpaid expenses-current year	4,566,211,583	1,512,455,599	65,221,305	6,143,888,487
27. Add unpaid expenses-prior year	4,270,261,448	1,425,321,554	62,286,314	5,757,869,316
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year		210,794		210,794
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,140,256,973	5,008,418,458	168,360,261	7,317,035,692

DETAILS OF WRITE-INS				
2401. Change in unallocated expense reserves	53,099,145			53,099,145
2402. Other expenses	51,017,188	231,807,288	11,294,938	294,119,414
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	104,116,333	231,807,288	11,294,938	347,218,559

(a) Includes management fees of \$ 0 to affiliates and \$ 62,370,193 to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 244,877,879	220,851,033
1.1 Bonds exempt from U.S. tax	(a) 340,137,295	378,192,973
1.2 Other bonds (unaffiliated)	(a) 1,035,995,950	1,020,952,926
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 35,754,356	35,698,823
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	75,691,422	73,670,706
2.21 Common stocks of affiliates	13,372,000	12,572,000
3. Mortgage loans	(c) 22,734,820	22,734,820
4. Real estate	(d) 87,483,602	87,483,602
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 101,056,257	100,304,431
7. Derivative instruments	(f)	
8. Other invested assets	387,646,517	387,646,517
9. Aggregate write-ins for investment income	9,035,106	9,035,106
10. Total gross investment income	2,353,785,204	2,349,142,937
11. Investment expenses		(g) 170,780,394
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 514,851
13. Interest expense		(h) 87,487,765
14. Depreciation on real estate and other invested assets		(i) 21,205,787
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		279,988,797
17. Net investment income (Line 10 minus Line 16)		2,069,154,140
<b>DETAILS OF WRITE-INS</b>		
0901. MISCELLANEOUS INCOME/(EXPENSE)	9,035,106	9,035,106
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)	9,035,106	9,035,106
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 \$ 36,166,679 accrual of discount less \$ 54,664,836 amortization of premium and less \$ 56,673,604 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 \$ 777,080 paid for accrued interest on purchases.
- (d) Includes \$ 83,773,262 for company's occupancy of its own buildings; and excludes \$ 32,325 interest on encumbrances.
- (e) Includes \$ 14,825,627 accrual of discount less \$ 223,525 amortization of premium and less \$ 3,265,800 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 \$ 74,239,701 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 21,205,787 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(9,703,553)		(9,703,553)		
1.1 Bonds exempt from U.S. tax	896,377		896,377	(2,129,887)	
1.2 Other bonds (unaffiliated)	7,548,542	(4,555)	7,543,987	(62,460,028)	123,597,713
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	(231,098)		(231,098)	(140,413,171)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	173,453,646	(2,116,724)	171,336,922	27,249,310	13,948,660
2.21 Common stocks of affiliates	3,800,758		3,800,758	(114,062,304)	(534,228)
3. Mortgage loans				(188,593)	
4. Real estate	(824,411)	(6,625,062)	(7,449,473)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	40,807		40,807		3,742,312
7. Derivative instruments	(25,331)		(25,331)	(131,770)	
8. Other invested assets	154,708,244	(27,656,156)	127,052,088	403,069,424	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	329,663,981	(36,402,497)	293,261,484	110,932,981	140,754,457
<b>DETAILS OF WRITE-INS</b>					
0901.					
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)					

### 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	Actual Cost	Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States	3,680,190,965	3,736,664,374	3,706,516,162	3,625,576,305
	2. Canada	519,441,851	528,257,809	437,699,863	513,344,859
	3. Other Countries	177,670,495	187,082,311	170,506,719	177,436,663
	4. Totals	4,377,303,311	4,452,004,494	4,314,722,744	4,316,357,827
States, Territories and Possessions (Direct and guaranteed)	5. United States	2,686,130,607	2,704,334,876	2,688,101,826	2,691,149,311
	6. Canada	7,618,599	7,651,170	6,099,013	7,561,340
	7. Other Countries				
8. Totals	2,693,749,206	2,711,986,046	2,694,200,839	2,698,710,651	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	1,999,005,519	2,020,629,254	2,005,515,492	1,972,394,646
	10. Canada				
	11. Other Countries				
12. Totals	1,999,005,519	2,020,629,254	2,005,515,492	1,972,394,646	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	12,050,035,568	12,056,684,275	12,067,726,880	12,038,952,315
	14. Canada	26,942,630	26,944,642	18,020,104	26,586,695
	15. Other Countries				
16. Totals	12,076,978,198	12,083,628,917	12,085,746,984	12,065,539,010	
Public Utilities (unaffiliated)	17. United States	877,314,098	869,997,843	887,601,506	877,169,331
	18. Canada	8,779,930	9,164,188	8,890,000	8,650,000
	19. Other Countries	38,956,905	38,881,987	38,678,171	37,280,750
20. Totals	925,050,933	918,044,018	935,169,677	923,100,081	
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	8,451,444,676	8,417,405,666	8,553,198,328	8,526,002,221
	22. Canada	328,301,360	329,174,612	300,462,951	328,463,172
	23. Other Countries	714,938,832	709,143,321	705,361,686	719,341,126
24. Totals	9,494,684,868	9,455,723,599	9,559,022,965	9,573,806,519	
Parent, Subsidiaries and Affiliates	25. Totals				
	<b>26. Total Bonds</b>	<b>31,566,772,035</b>	<b>31,642,016,328</b>	<b>31,594,378,701</b>	<b>31,549,908,734</b>
<b>PREFERRED STOCKS</b>					
Public Utilities (unaffiliated)	27. United States	20,729,858	20,805,393	20,730,268	
	28. Canada				
	29. Other Countries				
30. Totals	20,729,858	20,805,393	20,730,268		
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	322,929,183	326,188,101	375,510,999	
	32. Canada				
	33. Other Countries				
34. Totals	322,929,183	326,188,101	375,510,999		
Industrial and Miscellaneous (unaffiliated)	35. United States	300,364,246	300,656,355	380,942,604	
	36. Canada				
	37. Other Countries				
38. Totals	300,364,246	300,656,355	380,942,604		
Parent, Subsidiaries and Affiliates	39. Totals	131,322	131,322	131,322	
	<b>40. Total Preferred Stocks</b>	<b>644,154,609</b>	<b>647,781,171</b>	<b>777,315,193</b>	
<b>COMMON STOCKS</b>					
Public Utilities (unaffiliated)	41. United States	76,055,501	76,055,501	36,128,462	
	42. Canada				
	43. Other Countries	17,733,417	17,733,417	14,493,318	
44. Totals	93,788,918	93,788,918	50,621,780		
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	155,078,186	155,078,186	99,397,728	
	46. Canada	597,110	597,110	189,083	
	47. Other Countries	46,537,559	46,537,559	30,576,207	
48. Totals	202,212,855	202,212,855	130,163,018		
Industrial and Miscellaneous (unaffiliated)	49. United States	1,572,204,688	1,572,204,689	866,514,595	
	50. Canada	2,067,177	2,067,177	1,431,611	
	51. Other Countries	579,136,414	579,136,414	421,230,023	
52. Totals	2,153,408,279	2,153,408,280	1,289,176,229		
Parent, Subsidiaries and Affiliates	53. Totals	2,020,147,898	2,020,147,898	3,133,905,173	
	<b>54. Total Common Stocks</b>	<b>4,469,557,950</b>	<b>4,469,557,951</b>	<b>4,603,866,200</b>	
	55. Total Stocks	5,113,712,559	5,117,339,122	5,381,181,393	
	56. Total Bonds and Stocks	36,680,484,594	36,759,355,450	36,975,560,094	

### SCHEDULE D - VERIFICATION BETWEEN YEARS

#### Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	35,423,644,216	7. Amortization of premium	54,664,933
2. Cost of bonds and stocks acquired, Column 7, Part 3	10,206,650,678	8. Foreign Exchange Adjustment:	
3. Accrual of discount	36,166,677	8.1 Column 15, Part 1	100,659,041
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2 Section 1	
4.1 Columns 12 - 14, Part 1	(68,661,065)	8.3 Column 16, Part 2, Section 2	20,855,842
4.2 Column 15 - 17, Part 2, Section 1	(140,196,520)	8.4 Column 15, Part 4	23,104,313
4.3 Column 15, Part 2, Section 2	21,511,850	9. Book/adjusted carrying value at end of current period	36,680,484,595
4.4 Column 11 - 13, Part 4	(106,665,055)	10. Total valuation allowance	
5. Total gain (loss), Column 19, Part 4	147,013,668	11. Subtotal (Lines 9 plus 10)	36,680,484,595
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	8,928,934,117	12. Total nonadmitted amounts	293,512,000
		13. Statement value of bonds and stocks, current period	36,386,972,595

**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	542,251,778	1,184,567,596	979,213,623	985,409,624	94,349,961	3,785,792,582	11.458	5,850,878,846	17.378	3,785,792,581	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	542,251,778	1,184,567,596	979,213,623	985,409,624	94,349,961	3,785,792,582	11.458	5,850,878,846	17.378	3,785,792,581	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	167,300,763	442,948,686	106,970,961	547,769	3,177,302	720,945,481	2.182	629,154,454	1.869	710,955,232	9,990,249
2.2 Class 2											
2.3 Class 3								54,820,804	0.163		
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	167,300,763	442,948,686	106,970,961	547,769	3,177,302	720,945,481	2.182	683,975,258	2.032	710,955,232	9,990,249
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	8,893,120	19,809,575	556,240,065	1,949,308,958	159,497,488	2,693,749,206	8.153	2,243,491,483	6.664	2,693,749,206	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	8,893,120	19,809,575	556,240,065	1,949,308,958	159,497,488	2,693,749,206	8.153	2,243,491,483	6.664	2,693,749,206	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	6,031,934	57,646,210	448,176,087	1,462,075,424	25,075,862	1,999,005,517	6.050	1,715,046,504	5.094	1,999,005,517	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	6,031,934	57,646,210	448,176,087	1,462,075,424	25,075,862	1,999,005,517	6.050	1,715,046,504	5.094	1,999,005,517	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	517,931,567	2,284,886,214	3,164,133,858	4,422,548,055	1,486,873,249	11,876,372,943	35.944	11,023,766,984	32.742	11,876,372,943	
5.2 Class 2	465,000	33,780,211	60,925,184	24,835,710	81,179,350	201,185,455	0.609	92,693,450	0.275	200,720,455	465,000
5.3 Class 3				107,987	321,472	429,459	0.001			429,459	
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	518,396,567	2,318,666,425	3,225,059,042	4,447,491,752	1,568,374,071	12,077,987,857	36.554	11,116,460,434	33.018	12,077,522,857	465,000

**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	19,634,852	192,536,316	249,154,436	41,655,803	40,868,340	543,849,747	1.646	571,133,612	1.696	543,849,746	
6.2 Class 2	9,304,392	101,935,516	144,607,353	2,246,325	1,386,611	259,480,197	0.785	248,901,177	0.739	259,480,197	
6.3 Class 3	1,075,833	14,160,033	15,062,402	1,044,847	10,027,740	41,370,855	0.125	117,587,534	0.349	40,215,345	1,155,510
6.4 Class 4		13,300,193	45,108,646	20,555,250		78,964,089	0.239	46,034,901	0.137	66,614,717	12,349,372
6.5 Class 5		6,900,000	5,726,942			12,626,942	0.038	5,831,447	0.017	12,626,942	
6.6 Class 6											
6.7 Totals	30,015,077	328,832,058	459,659,779	65,502,225	52,282,691	936,291,830	2.834	989,488,671	2.939	922,786,947	13,504,882
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,569,857,527	2,050,868,104	1,918,771,479	625,408,951	1,426,570,105	7,591,476,166	22.976	7,739,912,814	22.989	7,276,269,560	315,206,607
7.2 Class 2	160,373,474	615,709,002	754,172,248	164,928,137	35,958,264	1,731,141,125	5.239	2,177,225,076	6.467	1,537,059,943	194,081,182
7.3 Class 3	13,230,539	368,448,787	447,205,400	15,028,268	1,674,000	845,586,994	2.559	520,741,212	1.547	797,845,219	47,741,774
7.4 Class 4	37,884,754	192,741,520	341,263,730	8,027,500		579,917,504	1.755	566,794,913	1.683	512,939,387	66,978,117
7.5 Class 5	3,909,984	25,874,372	35,267,868			65,052,224	0.197	64,065,969	0.190	54,316,099	10,736,125
7.6 Class 6	640,405	3,413,548	7,240,135	3,071,158		14,365,246	0.043	7,781		13,485,290	879,956
7.7 Totals	1,785,896,683	3,257,055,333	3,503,920,860	816,464,014	1,464,202,369	10,827,539,259	32.770	11,068,747,765	32.876	10,191,915,498	635,623,761
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											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											



**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)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	2,831,901,541	6,233,262,701	7,422,660,509	9,486,954,584	3,236,412,307	29,211,191,642	88.408	X X X	X X X	28,885,994,785	325,196,856
10.2 Class 2	170,142,866	751,424,729	959,704,785	192,010,172	118,524,225	2,191,806,777	6.634	X X X	X X X	1,997,260,595	194,546,182
10.3 Class 3	14,306,372	382,608,820	462,267,802	16,181,102	12,023,212	887,387,308	2.686	X X X	X X X	838,490,023	48,897,284
10.4 Class 4	37,884,754	206,041,713	386,372,376	28,582,750		658,881,593	1.994	X X X	X X X	579,554,104	79,327,489
10.5 Class 5	3,909,984	32,774,372	40,994,810			(c) 77,679,166	0.235	X X X	X X X	66,943,041	10,736,125
10.6 Class 6	640,405	3,413,548	7,240,135	3,071,158		(c) 14,365,246	0.043	X X X	X X X	13,485,290	879,956
10.7 Totals	3,058,785,922	7,609,525,883	9,279,240,417	9,726,799,766	3,366,959,744	(b) 33,041,311,732	100.000	X X X	X X X	32,381,727,838	659,583,892
10.8 Line 10.7 as a % of Col. 6	9.257	23.030	28.084	29.438	10.190	100.000	X X X	X X X	X X X	98.004	1.996
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	4,060,491,619	6,573,629,038	7,502,977,283	8,731,805,245	2,904,481,509	X X X	X X X	29,773,384,694	88.432	29,372,084,361	401,300,334
11.2 Class 2	85,145,970	950,433,780	1,125,457,590	230,627,046	127,155,317	X X X	X X X	2,518,819,703	7.481	2,302,544,415	216,275,287
11.3 Class 3	38,630,546	290,621,588	298,053,703	47,012,231	18,831,482	X X X	X X X	693,149,550	2.059	603,780,473	89,369,077
11.4 Class 4	29,560,228	246,595,544	317,417,323	19,256,718		X X X	X X X	612,829,813	1.820	433,238,802	179,591,012
11.5 Class 5	2,897,474	23,260,731	28,533,202	12,203,384	3,002,625	X X X	X X X	(c) 69,897,416	0.208	53,003,448	16,893,968
11.6 Class 6			7,781			X X X	X X X	(c) 7,781		1	7,780
11.7 Totals	4,216,725,837	8,084,540,681	9,272,446,882	9,040,904,624	3,053,470,933	X X X	X X X	(b) 33,668,088,957	100.000	32,764,651,500	903,437,458
11.8 Line 11.7 as a % of Col. 8	12.524	24.012	27.541	26.853	9.069	X X X	X X X	100.000	X X X	97.317	2.683
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	2,798,329,977	6,199,728,023	7,336,044,063	9,356,619,729	3,195,272,998	28,885,994,790	87.424	29,372,084,361	87.240	28,885,994,790	X X X
12.2 Class 2	158,299,153	686,310,111	922,393,914	119,222,404	111,035,014	1,997,260,596	6.045	2,302,544,415	6.839	1,997,260,596	X X X
12.3 Class 3	9,569,063	378,084,197	425,870,562	12,942,990	12,023,212	838,490,024	2.538	603,780,473	1.793	838,490,024	X X X
12.4 Class 4	37,777,148	195,464,935	317,729,271	28,582,750		579,554,104	1.754	433,238,802	1.287	579,554,104	X X X
12.5 Class 5	3,909,984	32,264,372	30,768,685			66,943,041	0.203	53,003,448	0.157	66,943,041	X X X
12.6 Class 6	640,405	3,413,548	6,360,179	3,071,158		13,485,290	0.041	1		13,485,290	X X X
12.7 Totals	3,008,525,730	7,495,265,186	9,039,166,674	9,520,439,031	3,318,331,224	32,381,727,845	98.004	32,764,651,500	97.317	32,381,727,845	X X X
12.8 Line 12.7 as a % of Col. 6	9.291	23.147	27.914	29.401	10.248	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	9.105	22.685	27.357	28.814	10.043	98.004	X X X	X X X	X X X	98.004	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	33,571,564	33,534,679	86,616,445	130,334,858	41,139,309	325,196,855	0.984	401,300,334	1.192	X X X	325,196,855
13.2 Class 2	11,843,714	65,114,618	37,310,872	72,787,768	7,489,210	194,546,182	0.589	216,275,287	0.642	X X X	194,546,182
13.3 Class 3	4,737,309	4,524,624	36,397,240	3,238,112		48,897,285	0.148	89,369,077	0.265	X X X	48,897,285
13.4 Class 4	107,606	10,576,778	68,643,105			79,327,489	0.240	179,591,012	0.533	X X X	79,327,489
13.5 Class 5		510,000	10,226,125			10,736,125	0.032	16,893,968	0.050	X X X	10,736,125
13.6 Class 6			879,956			879,956	0.003	7,780		X X X	879,956
13.7 Totals	50,260,193	114,260,699	240,073,743	206,360,738	48,628,519	659,583,892	1.996	903,437,458	2.683	X X X	659,583,892
13.8 Line 13.7 as a % of Col. 6	7.620	17.323	36.398	31.287	7.373	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	0.152	0.346	0.727	0.625	0.147	1.996	X X X	X X X	X X X	X X X	1.996

(a) Includes \$ 519,939,797 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 6,268,188 current year, \$ 406,517 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 \$ 14,383,654 current year, \$ 29,201,273 prior year of bonds with 5\* designations and \$ 14,362,277 current year, \$ 93,300 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	399,453,997	1,095,770,981	667,448,143	201,819,261	14,211,492	2,378,703,874	7.199	4,292,320,930	12.749	2,378,703,874	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	142,797,781	88,796,615	311,765,480	783,590,362	80,138,469	1,407,088,707	4.259	1,558,557,916	4.629	1,407,088,707	
1.7 Totals	542,251,778	1,184,567,596	979,213,623	985,409,623	94,349,961	3,785,792,581	11.458	5,850,878,846	17.378	3,785,792,581	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	167,300,763	442,948,686	106,970,961	547,769	3,177,302	720,945,481	2.182	683,975,258	2.032	710,955,232	9,990,249
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
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	167,300,763	442,948,686	106,970,961	547,769	3,177,302	720,945,481	2.182	683,975,258	2.032	710,955,232	9,990,249
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	8,893,120	19,809,575	556,240,065	1,949,409,647	159,497,488	2,693,849,895	8.153	2,243,491,484	6.664	2,693,849,895	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined				(100,689)		(100,689)	(0.000)			(100,689)	
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals	8,893,120	19,809,575	556,240,065	1,949,308,958	159,497,488	2,693,749,206	8.153	2,243,491,484	6.664	2,693,749,206	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	6,031,934	57,646,210	448,286,441	1,462,075,424	25,075,862	1,999,115,871	6.050	1,715,046,504	5.094	1,999,115,871	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined			(110,354)			(110,354)	(0.000)			(110,354)	
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals	6,031,934	57,646,210	448,176,087	1,462,075,424	25,075,862	1,999,005,517	6.050	1,715,046,504	5.094	1,999,005,517	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	44,794,905	331,827,754	1,186,416,776	3,209,557,629	371,279,795	5,143,876,859	15.568	3,955,587,962	11.749	5,143,411,857	465,000
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	323,740,043	1,041,721,523	882,267,903	1,012,477,897	716,119,752	3,976,327,118	12.034	4,122,948,537	12.246	3,976,327,118	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	144,857,892	901,867,195	1,156,374,364	225,456,226	432,264,117	2,860,819,794	8.658	2,944,050,171	8.744	2,860,819,795	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined	5,003,727	43,249,953			48,710,407	96,964,087	0.293	93,873,764	0.279	96,964,087	
5.6 Other											
5.7 Totals	518,396,567	2,318,666,425	3,225,059,043	4,447,491,752	1,568,374,071	12,077,987,858	36.554	11,116,460,434	33.018	12,077,522,857	465,000

**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	30,015,076	327,995,980	457,618,123	65,502,225	52,282,691	933,414,095	2.825	989,488,671	2.939	919,909,213	13,504,882
6.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES			1,923,432			1,923,432	0.006			1,923,432	
6.3 Defined		836,078	118,223			954,301	0.003			954,301	
6.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals	30,015,076	328,832,058	459,659,778	65,502,225	52,282,691	936,291,828	2.834	989,488,671	2.939	922,786,946	13,504,882
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,705,665,217	2,982,709,338	3,286,610,038	711,053,253	179,977,355	8,866,015,201	26.833	9,540,306,864	28.336	8,273,455,809	592,559,388
7.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	6,338,645	14,553,121	14,814,316	12,800,943	33,072,934	81,579,959	0.247	1,190,021	0.004	81,579,959	
7.3 Defined	9,772,157	67,250,759	64,794,903	52,646,742	267,147,777	461,612,338	1.397	210,095,830	0.624	461,612,340	
7.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	1,184,628	15,119,284	10,919,811	302,928		27,526,651	0.083	30,450,876	0.090	23,584,397	3,942,255
7.5 Defined	39,699,164	81,981,273	111,625,877	22,208,542	983,086,546	1,238,601,402	3.749	1,094,175,764	3.250	1,199,479,286	39,122,117
7.6 Other	23,236,875	95,441,557	15,155,915	17,451,607	917,758	152,203,712	0.461	192,528,408	0.572	152,203,712	
7.7 Totals	1,785,896,686	3,257,055,332	3,503,920,860	816,464,015	1,464,202,370	10,827,539,263	32.770	11,068,747,763	32.876	10,191,915,503	635,623,760
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											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities 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											

**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	2,362,155,012	5,258,708,524	6,709,590,547	7,599,965,208	805,501,985	22,735,921,276	68.811	X X X	X X X	22,119,401,751	616,519,519
10.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	472,876,469	1,145,071,259	1,210,771,131	1,808,869,202	829,331,155	5,466,919,216	16.546	X X X	X X X	5,466,919,216	
10.3 Defined	154,630,049	969,954,032	1,221,177,136	278,002,279	699,411,894	3,323,175,390	10.058	X X X	X X X	3,323,175,393	
10.4 Other	1,184,628	15,119,284	10,919,811	302,928		27,526,651	0.083	X X X	X X X	23,584,397	3,942,255
10.5 Defined	44,702,891	125,231,226	111,625,877	22,208,542	1,031,796,953	1,335,565,489	4.042	X X X	X X X	1,296,443,373	39,122,117
10.6 Other	23,236,875	95,441,557	15,155,915	17,451,607	917,758	152,203,712	0.461	X X X	X X X	152,203,712	
10.7 Totals	3,058,785,924	7,609,525,882	9,279,240,417	9,726,799,766	3,366,959,745	33,041,311,734	100.000	X X X	X X X	32,381,727,842	659,583,891
10.8 Line 10.7 as a % of Col. 6	9.257	23.030	28.084	29.438	10.190	100.000		X X X	X X X	98.004	1.996
11. Total Bonds Prior Year											
11.1 Issuer Obligations	3,490,407,687	5,534,923,274	6,675,983,276	6,799,655,030	919,248,405	X X X	X X X	23,420,217,672	69.562	22,538,666,144	881,551,527
11.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	627,029,752	1,384,999,016	1,152,098,295	1,797,425,038	721,144,374	X X X	X X X	5,682,696,475	16.879	5,682,696,475	
11.3 Defined	95,947,527	846,758,209	1,347,181,417	368,299,123	495,959,726	X X X	X X X	3,154,146,002	9.368	3,154,146,003	
11.4 Other		15,360,861	13,008,367	2,081,649		X X X	X X X	30,450,877	0.090	26,408,077	4,042,799
11.5 Defined	3,340,870	168,289,965	52,837,027	55,040,625	908,541,040	X X X	X X X	1,188,049,527	3.529	1,170,206,394	17,843,133
11.6 Other		134,209,358	30,477,298	19,264,364	8,577,388	X X X	X X X	192,528,408	0.572	192,528,408	
11.7 Totals	4,216,725,836	8,084,540,683	9,271,585,680	9,041,765,829	3,053,470,933	X X X	X X X	33,668,088,961	100.000	32,764,651,501	903,437,459
11.8 Line 11.7 as a % of Col. 8	12.524	24.012	27.538	26.856	9.069	X X X	X X X	100.000	X X X	97.317	2.683
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	2,311,894,820	5,144,447,826	6,473,459,056	7,393,604,473	795,995,582	22,119,401,757	66.945	22,538,666,144	66.944	22,119,401,757	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	472,876,469	1,145,071,260	1,210,771,131	1,808,869,201	829,331,154	5,466,919,215	16.546	5,682,696,475	16.879	5,466,919,215	X X X
12.3 Defined	154,630,049	969,954,032	1,221,177,137	278,002,279	699,411,895	3,323,175,392	10.058	3,154,146,003	9.368	3,323,175,392	X X X
12.4 Other	1,184,628	15,119,284	6,977,557	302,928		23,584,397	0.071	26,408,077	0.078	23,584,397	X X X
12.5 Defined	44,702,891	125,231,226	111,625,878	22,208,542	992,674,837	1,296,443,374	3.924	1,170,206,394	3.476	1,296,443,374	X X X
12.6 Other	23,236,875	95,441,557	15,155,915	17,451,607	917,758	152,203,712	0.461	192,528,408	0.572	152,203,712	X X X
12.7 Totals	3,008,525,732	7,495,265,185	9,039,166,674	9,520,439,030	3,318,331,226	32,381,727,847	98.004	32,764,651,501	97.317	32,381,727,847	X X X
12.8 Line 12.7 as a % of Col. 6	9.291	23.147	27.914	29.401	10.248	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	9.105	22.685	27.357	28.814	10.043	98.004	X X X	X X X	X X X	98.004	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	50,260,192	114,260,700	236,131,488	206,360,738	9,506,403	616,519,521	1.866	881,551,527	2.618	X X X	616,519,521
13.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES										X X X	
13.3 Defined										X X X	
13.4 Other			3,942,255			3,942,255	0.012	4,042,799	0.012	X X X	3,942,255
13.5 Defined					39,122,116	39,122,116	0.118	17,843,133	0.053	X X X	39,122,116
13.6 Other										X X X	
13.7 Totals	50,260,192	114,260,700	240,073,743	206,360,738	48,628,519	659,583,892	1.996	903,437,459	2.683	X X X	659,583,892
13.8 Line 13.7 as a % of Col. 6	7.620	17.323	36.398	31.287	7.373	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	0.152	0.346	0.727	0.625	0.147	1.996	X X X	X X X	X X X	X X X	1.996

**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	15 Amount of Assets Pledged or Collateral Held in Trust
					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		1,444	558	3,294	3,852		125	6,708				
0399999		Subtotal - Affiliates - Other (Non-U.S.)		53,279	4,253	27,322	31,575	62	12,867	19,159	3,872			
0499999		Total - Affiliates		54,723	4,811	30,616	35,427	62	12,992	25,867	3,872			
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000		35,064	270	4,001	4,271		1,472	6,797	2,193			
0599999		Total - Other U.S. Unaffiliated Insurers		157,417	9,886	441,241	451,127		10,395	24,183	13,595			
0699998		Pools and Associations - less than \$100,000 - Mandatory		(57)	64	2,321	2,385		(76)	2,360				
0699999		Total - Pools, Associations - Mandatory Pools		243,264	67,181	784,434	851,615		129,871	79,392	4,001			
0799998		Pools and Associations - less than \$100,000 - Voluntary		(1)	72	276	348		337		4,993			
0799999		Total - Pools, Associations - Voluntary Pools		12,410	5,114	108,697	113,811		45,680	12,559	12,524			
0899999		Total - Pools and Associations		255,674	72,295	893,131	965,426		175,551	91,951	16,525			
0999998		Other Non-U.S. Insurers - less than \$100,000		36,635	(700)	4,075	3,375		4,922	14,423	971			
0999999		Total - Other Non-U.S. Insurers		70,772	1,570	132,720	134,290		6,688	23,131	1,336			
9999999		Grand Total - Schedule F - Part 1		538,586	88,562	1,497,708	1,586,270	62	205,626	165,132	35,328			

**NONE**      **Schedule F - Part 2 Premium Portfolio**

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	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					51		2,161						2,212	1,406		806	
0399999		Total Authorized - Affiliates - Other (Non-U.S.)			503,252	(634)		9		1,887	4,751		31	6,044	5		6,039		
0499999		Total Authorized - Affiliates			503,252	(583)		2,170		1,887	4,751		31	8,256	1,411		6,845		
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			(3,421)	(564)	666	538	121	864	165	94		1,884	856		1,028	436,398	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			670,010	191,857	10,652	1,581,828	287,340	3,100,028	506,610	340,696		6,019,011	186,489		5,832,522	1,440,552	
0699999		Total authorized - Pools - Mandatory			594,634	206,397	2,373	1,761,168	13,896	992,566	32,870	222,108		3,231,378	194,569		3,036,809	1,418	
0799999		Total Authorized - Pools - Voluntary			82,127	10,505	1,131	144,158	22,871	99,288	16,317	28,931		323,201	5,448		317,753	939	
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			2,058	(294)	13	740	33	348	178	37		1,055	260		795		
0899999		Total Authorized - Other Non-U.S. Insurers			108,658	68,324	8,475	87,973	26,727	136,314	12,672	37,041		377,526	23,555		353,971	662	
0999999		Total Authorized			1,958,681	476,500	22,631	3,577,297	350,834	4,330,083	573,220	628,807		9,959,372	411,472		9,547,900	1,443,571	
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																	
1199999		Total Unauthorized - Affiliates - U.S. Non-Pool			7,272			1,128	83	2,549		3,631		7,391	(284)		7,675	497	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			482,412	2,497	(36)	43,544	2,213	90,945	26,593	26,976		192,732	20,877		171,855	107,006	
1399999		Total Unauthorized - Affiliates			489,684	2,497	(36)	44,672	2,296	93,494	26,593	30,607		200,123	20,593		179,530	107,503	
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			228	(163)	7	478	152	384	140	62		1,060	97		963	47	
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			208,920	34,537	198	16,090	1,432	44,963	3,204	23,031		123,455	54,410		69,045	10,428	
1599999		Total Unauthorized - Pools - Mandatory																	
1699999		Total Unauthorized - Pools - Voluntary			19,213	23		58,093	17,995	6,838	1,793	7,898		92,640			92,640		
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			(2,056)	209	(144)	738	334	1,616	221	61		3,035	(210)		3,245	129,347	
1799999		Total Unauthorized - Other Non-U.S. Insurers			898,567	135,134	12,348	579,311	52,749	1,022,316	110,678	244,258		2,156,794	261,170		1,895,624	466,239	
1899999		Total Unauthorized			1,616,384	172,191	12,510	698,166	74,472	1,167,611	142,268	305,794		2,573,012	336,173		2,236,839	584,170	
1999999		Total Authorized and Unauthorized			3,575,065	648,691	35,141	4,275,463	425,306	5,497,694	715,488	934,601		12,532,384	747,645		11,784,739	2,027,741	
2099999		Total Protected Cells																	
9999999		Totals			3,575,065	648,691	35,141	4,275,463	425,306	5,497,694	715,488	934,601		12,532,384	747,645		11,784,739	2,027,741	

NOTE: A. 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:

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1) LLOYDS SPL SYNDICATE #5000	51.00	1,620
2) LLOYDS SJC SYNDICATE #2003	51.00	740
3) LLOYDS ATR SYNDICATE #0570	51.00	544
4) LLOYDS ATK SYNDICATE #1183	51.00	463
5) LLOYDS SYNDICATE #2987	51.00	463

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1) NATIONAL WORKERS COMP REINSURANCE	2,040,599	367,337	YES [ ] NO [X]
2) NATIONWIDE INDEMNITY CO	1,781,748	(2,220)	YES [ ] NO [X]
3) SWISS REINSURANCE AMERICA CORPORATION	1,036,555	109,213	YES [ ] NO [X]
4) UPINSCO INC.	485,911	145,416	YES [ ] NO [X]
5) MUNICH REINSURANCE AMERICAN INC	396,363	40,308	YES [ ] NO [X]

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
0199999		Total Authorized-Affiliates U.S.- Intercompany Pooling											
0299999		Total Authorized-Affiliates U.S.- Non-Pool		(194)				245	245	51	480.392	480.392	
0399999		Total Authorized-Affiliates-Other (Non-U.S.)		(634)						(634)			
0499999		Total Authorized Affiliates		(828)				245	245	(583)	(42.024)	(42.024)	
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		161,275	5,369	12,675	(492)	23,679	41,231	202,506	20.360	11.693	
0699999		Total Authorized-Pools - Mandatory		208,930	(160)				(160)	208,770	(0.077)		
0799999		Total Authorized-Pools - Voluntary		7,438	(3)	94		4,107	4,198	11,636	36.078	35.296	
0899999		Total Authorized-Other Non-U.S. Insurers		51,308	967	1,844	404	22,273	25,488	76,796	33.189	29.003	
0999999		Total Authorized		428,123	6,173	14,613	(88)	50,304	71,002	499,125	14.225	10.078	
1099999		Total Unauthorized-Affiliates-U.S. Intercompany Pooling											
1199999		Total Unauthorized-Affiliates-U.S. Non-Pool											
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		2,580	(119)				(119)	2,461	(4.835)		
1399999		Total Unauthorized Affiliates		2,580	(119)				(119)	2,461	(4.835)		
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		33,408	416	308	4	599	1,327	34,735	3.820	1.724	
1599999		Total Unauthorized-Pools - Mandatory											
1699999		Total Unauthorized-Pools - Voluntary		(113)		27		109	136	23	591.304	473.913	
1799999		Total Unauthorized-Other Non-U.S. Insurers		56,371	13,484	62,715	557	14,357	91,113	147,484	61.778	9.735	
1899999		Total Unauthorized		92,246	13,781	63,050	561	15,065	92,457	184,703	50.057	8.156	
1999999		Total Authorized and Unauthorized		520,369	19,954	77,663	473	65,369	163,459	683,828	23.904	9.559	
2099999		Total Protected Cells											
9999999		Totals		520,369	19,954	77,663	473	65,369	163,459	683,828	23.904	9.559	



**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		7,391	497		(284)		17,924	7,391						
0399999		Total Affiliates - Other Non-U.S. Insurers		192,732	107,006	35,000	20,877		114,045	192,342	390				(607)	390
0499999		Total Affiliates		200,123	107,503	35,000	20,593		131,969	199,733	390				(607)	390
0599999		Total Other U.S. Unaffiliated Insurers		123,455	10,428	128,856	54,410		14,948	116,614	6,841	595	119	119	(22)	6,841
0699999		Total Pools and Associations - Mandatory														
0799999		Total Pools and Associations - Voluntary		91,702		79,971			9,273	89,244	2,458	109	22	22		2,458
0899999		Total Other Non-U.S. Insurers		2,156,802	466,239	1,912,418	261,170		1,036,592	2,051,420	105,382	5,821	1,164	1,164	(1,462)	108,132
0999999		Total Affiliates and Others		2,572,082	584,170	2,156,245	336,173		1,192,782	2,457,011	115,071	6,525	1,305	1,305	(2,091)	117,821
1099999		Total Protected Cells														
9999999		Totals		2,572,082	584,170	2,156,245	336,173		1,192,782	2,457,011	115,071	6,525	1,305	1,305	(2,091)	117,821

1. Amounts in dispute totaling \$ 9,806 are included in Column 5.  
 2. Amounts in dispute totaling \$ 9,144 are excluded from Column 13.

**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			12,305,218	172,055,396	139,919,639	3.9	5,196,430	39,592,158	7,918,432	9,204,745

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(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 40,996,396 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 66,252,377 in dispute.



**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit A&H (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	(100,204)	X X X	32,080	X X X		X X X		X X X	70,209	X X X	2,533	X X X		X X X		X X X	(205,026)	X X X
2. Premiums earned	88,780	X X X	32,080	X X X		X X X		X X X	70,220	X X X	2,676	X X X		X X X		X X X	(16,196)	X X X
3. Incurred claims	558,936	629.6	470,305	1,466.0			(66,997)		168,000	239.2	22,338	834.8					(34,710)	214.3
4. Cost containment expenses	16,875	19.0	383	1.2													16,492	(101.8)
5. Incurred claims and cost containment expenses (Lines 3 and 4)	575,811	648.6	470,688	1,467.2			(66,997)		168,000	239.2	22,338	834.8					(18,218)	112.5
6. Increase in contract reserves																		
7. Commissions (a)	701	0.8	(20,752)	(64.7)													21,453	(132.5)
8. Other general insurance expenses	(29,173)	(32.9)	(66,723)	(208.0)					7,443	10.6	269	10.1					29,838	(184.2)
9. Taxes, licenses and fees	20,680	23.3	14,066	43.8					1		61	2.3					6,552	(40.5)
10. Total other expenses incurred	(7,792)	(8.8)	(73,409)	(228.8)					7,444	10.6	330	12.3					57,843	(357.1)
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(479,239)	(539.8)	(365,199)	(1,138.4)			66,997		(105,224)	(149.8)	(19,992)	(747.1)					(55,821)	344.7
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(479,239)	(539.8)	(365,199)	(1,138.4)			66,997		(105,224)	(149.8)	(19,992)	(747.1)					(55,821)	344.7

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DETAILS OF WRITE-INS																	
1101.																	
1102.																	
1103.																	
1198. Summary of remaining write-ins for Line 11 from overflow page																	
1199. Total (Lines 1101 through 1103 + 1198) (Line 11 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
<b>PART 2 - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums	791				20	700			71
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	791				20	700			71
5. Total premium reserves, prior year	189,776				32	841			188,903
6. Increase in total premium reserves	(188,985)				(12)	(141)			(188,832)
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	5,456,649	3,054,822		28,000	20,000	62,000			2,291,827
2. Total prior year	6,589,663	3,398,482		101,000	22,000	100,000			2,968,181
3. Increase	(1,133,014)	(343,660)		(73,000)	(2,000)	(38,000)			(676,354)
<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	1,446,423	816,618		500	127	11,009			618,169
1.2. On claims incurred during current year	245,533	(2,654)		5,504	169,877	49,329			23,477
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	5,191,650	3,034,822		28,000	20,000	62,000			2,046,828
2.2. On claims incurred during current year	264,999	20,000							244,999
3. Test:									
3.1. Lines 1.1 and 2.1	6,638,073	3,851,440		28,500	20,127	73,009			2,664,997
3.2. Claim reserves and liabilities, December 31, prior year	6,589,663	3,398,482		101,000	22,000	100,000			2,968,181
3.3. Line 3.1 minus Line 3.2	48,410	452,958		(72,500)	(1,873)	(26,991)			(303,184)
<b>PART 4 - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written	229,837	230,010							(173)
2. Premiums earned	229,977	230,010			(16)	(11)			(6)
3. Incurred claims	(3,822)	(3,701)		(1)		(1)			(119)
4. Commissions	(1,226)	(1,224)							(2)
B. Reinsurance Ceded:									
1. Premiums written	297,998	230,413							67,585
2. Premiums earned	300,352	230,739							69,613
3. Incurred claims	219,791	201,114		49					18,628
4. Commissions	(97)	(1)							(96)

**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	964,848	338,589	229,130	78,923	45,793	441	111,779	821,818	X X X
2. 1998	12,660,957	1,766,765	10,894,192	9,573,225	1,235,604	761,936	77,587	1,055,885	51,745	367,300	10,026,110	X X X
3. 1999	12,770,227	1,912,017	10,858,210	9,918,155	1,328,582	809,094	98,695	1,089,427	50,202	376,845	10,339,197	X X X
4. 2000	13,145,558	2,101,044	11,044,514	9,851,141	1,577,080	783,533	102,840	1,037,804	34,305	329,247	9,958,253	X X X
5. 2001	13,401,756	1,973,732	11,428,024	9,427,273	1,855,204	712,138	91,469	997,334	34,798	381,665	9,155,274	X X X
6. 2002	15,499,396	2,920,668	12,578,728	9,064,052	1,674,021	645,966	88,681	1,066,656	46,420	494,551	8,967,552	X X X
7. 2003	17,781,077	4,137,228	13,643,849	8,225,264	1,540,605	591,944	50,711	1,189,053	62,677	509,917	8,352,268	X X X
8. 2004	18,140,615	3,974,479	14,166,136	7,673,352	1,638,430	485,905	83,448	1,115,468	53,396	485,194	7,499,451	X X X
9. 2005	18,542,339	3,435,879	15,106,460	8,172,119	1,983,180	386,152	73,442	1,117,867	58,850	435,616	7,560,666	X X X
10. 2006	19,693,896	3,471,326	16,222,570	6,112,154	813,915	248,518	24,912	1,117,382	72,948	378,394	6,566,279	X X X
11. 2007	20,441,532	3,679,949	16,761,583	4,492,544	884,942	110,781	13,040	916,878	72,191	243,583	4,550,030	X X X
12. Totals	X X X	X X X	X X X	83,474,127	14,870,152	5,765,097	783,748	10,749,547	537,973	4,114,091	83,796,898	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	5,529,923	1,774,627	2,628,505	1,543,387	266,250	199,256	1,039,721	403,644	100,216	2,234	47,715	5,641,467	X X X
2. 1998	435,451	75,264	166,648	97,382	12,787	3,631	53,764	6,518	19,469	1	4,526	505,323	X X X
3. 1999	493,015	119,744	176,181	105,948	9,527	1,531	46,750	15,207	22,898	8	7,865	505,933	X X X
4. 2000	509,777	169,331	269,479	160,392	12,588	4,122	52,786	15,931	27,547	903	13,457	521,498	X X X
5. 2001	627,480	262,195	313,661	187,994	16,501	6,969	85,024	28,054	25,975	13	15,403	583,416	X X X
6. 2002	612,183	311,982	490,378	322,811	32,493	17,174	120,550	30,368	33,735	508	19,154	606,496	X X X
7. 2003	736,630	269,535	896,852	371,685	24,751	6,053	216,172	45,694	50,825	842	22,914	1,231,421	X X X
8. 2004	927,329	227,909	1,243,257	427,558	33,014	10,250	295,127	48,488	119,612	1,031	32,860	1,903,103	X X X
9. 2005	1,397,177	393,128	1,690,726	561,957	41,526	11,796	407,587	60,215	124,770	19,865	50,493	2,614,825	X X X
10. 2006	1,862,836	344,731	2,769,035	794,556	58,676	15,771	689,220	90,694	221,143	2,063	85,732	4,353,095	X X X
11. 2007	2,695,632	327,016	4,809,275	924,024	50,661	6,924	878,406	89,457	525,285	4,009	257,389	7,607,829	X X X
12. Totals	15,827,433	4,275,462	15,453,997	5,497,694	558,774	283,477	3,885,107	834,270	1,271,475	31,477	557,508	26,074,406	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	4,840,414	801,053
2. 1998	12,079,165	1,547,732	10,531,433	95.405	87.603	96.670				429,453	75,870
3. 1999	12,565,047	1,719,917	10,845,130	98.393	89.953	99.880				443,504	62,429
4. 2000	12,544,655	2,064,904	10,479,751	95.429	98.280	94.886				449,533	71,965
5. 2001	12,205,386	2,466,696	9,738,690	91.073	124.976	85.218				490,952	92,464
6. 2002	12,066,013	2,491,965	9,574,048	77.848	85.322	76.113				467,768	138,728
7. 2003	11,931,491	2,347,802	9,583,689	67.102	56.748	70.242				992,262	239,159
8. 2004	11,893,064	2,490,510	9,402,554	65.560	62.663	66.373				1,515,119	387,984
9. 2005	13,337,924	3,162,433	10,175,491	71.932	92.041	67.359				2,132,818	482,007
10. 2006	13,078,964	2,159,590	10,919,374	66.411	62.212	67.310				3,492,584	860,511
11. 2007	14,479,462	2,321,603	12,157,859	70.834	63.088	72.534				6,253,867	1,353,962
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	21,508,274	4,566,132

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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior	14,693,348	14,356,919	14,255,498	14,960,542	15,516,787	16,041,695	16,807,219	17,395,287	17,711,894	18,244,389	532,495	849,102
2. 1998	8,572,212	8,751,903	8,895,206	9,106,776	9,193,767	9,252,911	9,355,426	9,444,841	9,551,909	9,587,682	35,773	142,841
3. 1999	X X X	8,637,883	8,910,197	9,172,899	9,378,652	9,533,110	9,607,354	9,750,821	9,799,148	9,848,307	49,159	97,486
4. 2000	X X X	X X X	8,425,069	8,777,898	8,843,024	9,112,996	9,289,197	9,357,475	9,407,746	9,489,689	81,943	132,214
5. 2001	X X X	X X X	X X X	8,551,158	8,357,593	8,496,935	8,425,650	8,615,516	8,689,127	8,776,760	87,633	161,244
6. 2002	X X X	X X X	X X X	X X X	8,627,024	8,277,697	8,273,635	8,428,459	8,538,142	8,548,139	9,997	119,680
7. 2003	X X X	X X X	X X X	X X X	X X X	8,922,460	8,203,645	7,984,748	8,309,876	8,437,996	128,120	453,248
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	9,244,584	8,676,257	8,478,027	8,293,097	(184,930)	(383,160)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,928,874	9,467,737	9,101,691	(366,046)	(827,183)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,217,782	9,750,320	(467,462)	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,892,680	X X X	X X X
12. Totals											(93,318)	745,472

**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		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	000	2,967,007	5,095,307	6,421,295	7,690,577	8,626,452	9,580,047	10,383,511	11,150,895	11,927,362	X X X	X X X
2. 1998	3,613,697	5,637,710	6,788,548	7,611,833	8,096,108	8,410,922	8,648,196	8,806,071	8,927,381	9,021,969	X X X	X X X
3. 1999	X X X	3,692,436	5,756,878	6,968,192	7,834,195	8,407,831	8,811,497	9,047,403	9,205,415	9,299,972	X X X	X X X
4. 2000	X X X	X X X	3,808,030	5,911,795	6,979,423	7,729,169	8,350,587	8,630,026	8,823,575	8,954,754	X X X	X X X
5. 2001	X X X	X X X	X X X	3,867,971	5,821,404	6,780,633	7,387,730	7,791,560	8,022,500	8,192,738	X X X	X X X
6. 2002	X X X	X X X	X X X	X X X	3,604,705	5,551,717	6,653,743	7,274,359	7,729,334	7,947,316	X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X	3,453,080	5,261,136	6,141,133	6,777,587	7,225,893	X X X	X X X
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	3,197,309	4,956,216	5,799,811	6,437,380	X X X	X X X
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,578,595	5,526,573	6,501,649	X X X	X X X
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,579,693	5,521,845	X X X	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,705,343	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	5,759,254	3,683,503	3,008,935	2,368,137	1,826,300	1,723,753	1,473,078	1,757,265	1,659,025	1,802,975
2. 1998	2,622,301	1,166,218	665,281	391,611	285,683	141,459	145,884	118,409	156,902	148,437
3. 1999	X X X	2,579,229	1,253,016	658,752	414,100	250,555	205,078	172,683	136,525	132,466
4. 2000	X X X	X X X	2,235,221	971,094	505,705	341,946	262,005	184,450	163,373	157,937
5. 2001	X X X	X X X	X X X	2,374,071	1,093,803	649,422	385,183	278,930	235,793	187,941
6. 2002	X X X	X X X	X X X	X X X	2,806,044	1,248,427	625,578	438,800	338,722	263,546
7. 2003	X X X	X X X	X X X	X X X	X X X	3,489,905	1,557,231	810,850	807,608	703,648
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	4,042,278	2,307,015	1,569,493	1,110,231
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,398,121	2,416,432	1,546,669
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,505,406	2,643,598
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,756,448

**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	1,666		519		36		6,450	2,221	X X X
2. 1998	1,167,599	50,037	1,117,562	814,330	25,435	29,090	599	98,322	590	14,141	915,118	318,013
3. 1999	1,218,786	56,141	1,162,645	790,273	10,400	29,310	570	108,809	655	14,130	916,767	282,645
4. 2000	1,254,410	71,469	1,182,941	890,817	12,613	38,044	805	106,850	624	18,213	1,021,669	283,366
5. 2001	1,314,085	96,648	1,217,437	963,171	38,307	31,294	1,879	117,279	1,171	21,057	1,070,387	285,710
6. 2002	1,461,796	156,907	1,304,889	894,137	77,105	32,533	3,232	121,525	4,305	20,999	963,553	248,476
7. 2003	1,650,701	227,388	1,423,313	945,671	68,845	27,174	3,038	150,710	19,831	17,645	1,031,841	269,754
8. 2004	1,725,256	207,730	1,517,526	960,604	126,918	20,044	4,012	137,277	8,117	18,296	978,878	378,611
9. 2005	1,848,714	170,549	1,678,165	1,255,210	263,066	22,902	4,787	173,171	15,617	14,754	1,167,813	217,199
10. 2006	1,991,793	128,406	1,863,387	880,602	15,087	11,573	757	146,856	3,597	10,144	1,019,590	197,707
11. 2007	2,186,115	137,152	2,048,963	738,536	13,833	7,784	322	106,176	214	3,884	838,127	186,500
12. Totals	X X X	X X X	X X X	9,135,017	651,609	250,267	20,001	1,267,011	54,721	159,713	9,925,964	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	3,779	27	89	1			217		62		13	4,119	364
2. 1998	788	19	335		85	52	98		17		2	1,252	109
3. 1999	842	58	2,122			4	941		166	1	2	4,008	223
4. 2000	2,362	198	2,328			3	1,114	1	171	1	59	5,772	416
5. 2001	2,874	99	2,441	1		8	1,598	3	395	1	77	7,196	505
6. 2002	5,657	185	2,396	19	53	17	2,069	6	503		138	10,451	550
7. 2003	8,604	420	3,346	5		18	2,424	21	652	78	248	14,484	626
8. 2004	13,755	821	8,070	1,707	2		3,965	64	1,710	116	532	24,794	836
9. 2005	33,836	3,776	40,890	15,910		(286)	9,369	1,561	4,939	7,976	933	60,097	1,892
10. 2006	52,861	1,882	5,095	(6,572)		(6)	16,182	(114)	12,336	38	1,532	91,246	1,330
11. 2007	228,929	4,708	148,561	1,693	36		29,993	585	45,607	36	3,523	446,104	23,401
12. Totals	354,287	12,193	215,673	12,764	176	(190)	67,970	2,127	66,558	8,247	7,059	669,523	30,252

	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	3,840	279
2. 1998	943,065	26,695	916,370	80.770	53.351	81.997				1,104	148
3. 1999	932,463	11,688	920,775	76.508	20.819	79.197				2,906	1,102
4. 2000	1,041,686	14,245	1,027,441	83.042	19.932	86.855				4,492	1,280
5. 2001	1,119,052	41,469	1,077,583	85.158	42.907	88.512				5,215	1,981
6. 2002	1,058,873	84,869	974,004	72.436	54.089	74.643				7,849	2,602
7. 2003	1,138,581	92,256	1,046,325	68.976	40.572	73.513				11,525	2,959
8. 2004	1,145,427	141,755	1,003,672	66.392	68.240	66.139				19,297	5,497
9. 2005	1,540,317	312,407	1,227,910	83.318	183.177	73.170				55,040	5,057
10. 2006	1,125,505	14,669	1,110,836	56.507	11.424	59.614				62,646	28,600
11. 2007	1,305,622	21,391	1,284,231	59.723	15.597	62.677				371,089	75,015
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	545,003	124,520



**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	20,883	13,061	1,127	48	951	514	10,744	9,338	X X X
2. 1998	2,439,640	132,102	2,307,538	1,721,205	117,448	142,522	11,248	228,620	4,429	36,520	1,959,222	584,840
3. 1999	2,410,395	159,346	2,251,049	1,810,138	146,045	147,038	13,204	237,900	6,433	34,612	2,029,394	619,115
4. 2000	2,407,008	180,286	2,226,722	1,921,318	192,360	160,525	14,023	231,070	4,388	37,018	2,102,142	691,071
5. 2001	2,547,747	93,372	2,454,375	2,005,583	134,523	160,668	6,977	244,486	2,896	46,143	2,266,341	778,950
6. 2002	2,759,966	182,194	2,577,772	2,083,208	153,885	151,833	4,848	255,076	7,209	51,884	2,324,175	775,321
7. 2003	3,076,251	333,179	2,743,072	1,943,204	136,100	137,993	3,948	281,845	9,036	59,888	2,213,958	787,306
8. 2004	2,870,582	130,673	2,739,909	1,636,454	79,305	104,767	6,131	228,115	541	50,929	1,883,359	832,382
9. 2005	2,785,597	86,352	2,699,245	1,374,765	44,548	62,244	945	188,653	1,642	40,413	1,578,527	503,217
10. 2006	2,685,779	88,797	2,596,982	1,125,708	53,474	31,637	2,666	239,836	1,670	27,377	1,339,371	502,125
11. 2007	2,703,268	95,527	2,607,741	664,537	25,084	18,634	923	171,265	3	12,134	828,426	460,277
12. Totals	X X X	X X X	X X X	16,307,003	1,095,833	1,118,988	64,961	2,307,817	38,761	407,662	18,534,253	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	351,889	275,437	18,973	14,806		13	398	48	4,016	2,238	159	82,734	1,253
2. 1998	5,228	1,632	1,546	757	1	2	387	7	78		149	4,842	295
3. 1999	8,201	2,807	2,815	1,734		4	843	14	694		229	7,994	497
4. 2000	15,021	5,648	4,176	2,846		16	3,163	37	834		442	14,647	897
5. 2001	23,279	6,119	3,874	1,488		30	5,717	75	824	1	937	25,981	1,767
6. 2002	34,912	8,537	6,099	1,774	74	42	9,348	138	1,080	2	1,658	41,020	2,725
7. 2003	65,343	6,758	15,154	927	16	101	16,473	311	1,839	3	3,090	90,725	4,067
8. 2004	127,855	5,895	26,713	2,107	20	284	41,852	820	4,349	28	5,632	191,655	6,920
9. 2005	231,085	5,318	69,073	6,642	5	939	75,634	1,017	13,299	8	10,901	375,172	11,508
10. 2006	349,228	11,362	177,222	9,999	4	661	107,979	2,934	31,023	19	20,832	640,481	19,507
11. 2007	573,900	20,123	464,571	14,869	1	2,094	127,635	3,782	102,302	2	40,221	1,227,539	95,946
12. Totals	1,785,941	349,636	790,216	57,949	121	4,186	389,429	9,183	160,338	2,301	84,250	2,702,790	145,382

	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	80,619	2,115
2. 1998	2,099,587	135,523	1,964,064	86.061	102.590	85.115				4,385	457
3. 1999	2,207,629	170,241	2,037,388	91.588	106.837	90.508				6,475	1,519
4. 2000	2,336,107	219,318	2,116,789	97.054	121.650	95.063				10,703	3,944
5. 2001	2,444,431	152,109	2,292,322	95.945	162.906	93.397				19,546	6,435
6. 2002	2,541,630	176,435	2,365,195	92.089	96.839	91.753				30,700	10,320
7. 2003	2,461,867	157,184	2,304,683	80.028	47.177	84.018				72,812	17,913
8. 2004	2,170,125	95,111	2,075,014	75.599	72.786	75.733				146,566	45,089
9. 2005	2,014,758	61,059	1,953,699	72.328	70.709	72.379				288,198	86,974
10. 2006	2,062,637	82,785	1,979,852	76.798	93.230	76.237				505,089	135,392
11. 2007	2,122,845	66,880	2,055,965	78.529	70.012	78.841				1,003,479	224,060
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,168,572	534,218

**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	3,562	1,033	809	(11)	386	(36)	3,392	3,771	X X X
2. 1998	915,868	141,516	774,352	808,081	123,539	71,598	10,995	77,238	1,375	3,727	821,008	158,501
3. 1999	870,206	186,988	683,218	918,120	223,771	93,785	18,696	79,924	1,876	17,617	847,486	164,310
4. 2000	874,030	198,431	675,599	793,173	196,901	85,293	18,591	71,111	1,475	6,430	732,610	144,901
5. 2001	778,685	129,512	649,173	525,117	88,916	46,347	6,007	57,794	2,492	2,914	531,843	114,261
6. 2002	950,100	206,831	743,269	527,508	109,923	44,662	8,252	58,489	3,782	3,046	508,702	103,240
7. 2003	1,080,413	244,668	835,745	518,911	122,705	41,977	8,655	58,542	5,500	4,954	482,570	110,095
8. 2004	1,210,009	231,061	978,948	524,983	106,820	39,486	8,521	76,175	1,615	4,986	523,688	132,824
9. 2005	1,238,398	164,869	1,073,529	442,310	65,801	25,149	4,411	66,352	7,991	4,444	455,608	123,312
10. 2006	1,254,469	176,704	1,077,765	283,732	26,941	11,828	888	67,659	75	3,944	335,315	132,084
11. 2007	1,225,865	114,991	1,110,874	131,916	5,529	3,339	144	53,760	31	2,622	183,311	113,889
12. Totals	X X X	X X X	X X X	5,477,413	1,071,879	464,273	85,149	667,430	26,176	58,076	5,425,912	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	28,875	8,160	14,167	2,096	251	106	9,147	359	278	(2)	248	41,999	252
2. 1998	911	124	1,588	1,681	515	38	2,434	174	69		26	3,500	11
3. 1999	3,254	573	5,555	1,941	210	2	1,470	230	48		89	7,791	110
4. 2000	8,454	1,398	12,311	11,163	213	151	4,019	1,209	167	(4)	175	11,247	129
5. 2001	9,601	1,552	9,262	5,475	246	110	2,077	905	100	(1)	148	13,245	113
6. 2002	19,712	5,407	10,532	6,231	303	19	7,961	1,140	433	5	272	26,139	227
7. 2003	38,883	8,611	23,877	14,630	428	9	7,572	2,828	1,454	11	594	46,125	412
8. 2004	84,681	19,563	34,228	17,695	987	112	16,529	4,522	5,011	30	756	99,514	999
9. 2005	126,990	17,587	103,385	36,197	1,394	45	24,812	4,690	9,584	61	1,520	207,585	1,762
10. 2006	261,940	31,441	181,279	65,669	1,052	25	42,001	5,549	20,883	139	2,578	404,332	1,986
11. 2007	250,384	18,821	386,560	48,345	813	36	60,662	7,885	42,101	67	3,815	665,366	22,747
12. Totals	833,685	113,237	782,744	211,123	6,412	653	178,684	29,491	80,128	306	10,221	1,526,843	28,748

	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	32,786	9,213
2. 1998	962,434	137,926	824,508	105.084	97.463	106.477				694	2,806
3. 1999	1,102,366	247,089	855,277	126.679	132.142	125.184				6,295	1,496
4. 2000	974,741	230,884	743,857	111.523	116.355	110.103				8,204	3,043
5. 2001	650,544	105,456	545,088	83.544	81.426	83.967				11,836	1,409
6. 2002	669,600	134,759	534,841	70.477	65.154	71.958				18,606	7,533
7. 2003	691,644	162,949	528,695	64.017	66.600	63.260				39,519	6,606
8. 2004	782,080	158,878	623,202	64.634	68.760	63.660				81,651	17,863
9. 2005	799,976	136,783	663,193	64.598	82.965	61.777				176,591	30,994
10. 2006	870,374	130,727	739,647	69.382	73.981	68.628				346,109	58,223
11. 2007	929,535	80,858	848,677	75.827	70.317	76.397				569,778	95,588
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,292,069	234,774

**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	485,864	104,198	31,032	2,577	25,521	50	8,976	435,592	X X X
2. 1998	3,441,473	711,836	2,729,637	2,982,701	537,592	235,040	30,058	315,428	36,386	44,585	2,929,133	921,049
3. 1999	3,255,307	778,462	2,476,845	2,850,302	480,391	227,084	24,182	306,517	30,223	44,665	2,849,107	865,417
4. 2000	3,397,736	849,107	2,548,629	2,589,891	534,074	202,510	20,023	248,480	16,357	49,743	2,470,427	786,185
5. 2001	3,308,895	830,889	2,478,006	1,920,049	586,812	152,936	2,659	204,135	10,349	44,719	1,677,300	689,147
6. 2002	3,827,556	1,108,860	2,718,696	1,975,853	628,674	159,502	2,323	258,567	6,065	46,519	1,756,860	686,730
7. 2003	4,637,503	1,177,144	3,460,359	1,855,891	412,357	142,826	(3,221)	297,415	5,152	47,927	1,881,844	613,252
8. 2004	5,035,264	1,315,949	3,719,315	1,852,984	505,873	147,437	5,825	232,757	2,915	32,937	1,718,565	617,735
9. 2005	5,445,705	1,346,775	4,098,930	1,678,194	429,576	140,466	10,337	229,619	3,407	16,709	1,604,959	600,788
10. 2006	5,954,691	1,324,611	4,630,080	1,396,347	278,999	126,158	11,088	227,136	(126)	5,633	1,459,680	603,981
11. 2007	5,635,053	916,060	4,718,993	698,642	101,551	60,098	3,954	191,516	253	818	844,498	521,936
12. Totals	X X X	X X X	X X X	20,286,718	4,600,097	1,625,089	109,805	2,537,091	111,031	343,231	19,627,965	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	4,041,491	974,527	896,926	345,470	48,281	2,286	173,249	14,858	24,909	14	22,495	3,847,701	29,571
2. 1998	357,117	57,867	139,255	84,104	5,107	668	35,333	4,964	9,357		2,930	398,566	2,504
3. 1999	402,981	99,760	129,791	82,996	6,092	620	24,506	6,597	11,514	1	6,279	384,910	3,106
4. 2000	345,680	102,559	188,933	120,929	5,222	514	25,340	9,132	12,792	1	10,654	344,832	3,366
5. 2001	324,543	122,164	206,785	131,135	4,940	460	27,258	3,959	12,823	1	10,757	318,630	3,790
6. 2002	394,434	246,920	320,430	240,389	5,965	671	33,933	13,619	14,672	2	12,540	267,833	4,555
7. 2003	378,906	150,121	550,747	220,900	7,450	917	89,176	9,593	18,839	(36)	12,532	663,623	5,745
8. 2004	450,785	152,653	711,495	183,487	7,867	264	105,837	6,687	26,027	5	14,881	958,915	8,021
9. 2005	540,086	181,439	880,528	279,782	13,144	616	120,804	11,161	33,205	12	20,560	1,114,757	11,623
10. 2006	710,462	190,271	1,352,872	367,987	21,941	1,009	199,897	17,352	49,055	19	33,051	1,757,589	12,740
11. 2007	972,748	191,867	2,114,624	324,994	33,639	403	294,375	20,448	103,935	211	60,925	2,981,398	76,041
12. Totals	8,919,233	2,470,148	7,492,386	2,382,173	159,648	8,428	1,129,708	118,370	317,128	230	207,604	13,038,754	161,062

	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	3,618,420	229,281
2. 1998	4,079,338	751,639	3,327,699	118.535	105.592	121.910				354,401	44,165
3. 1999	3,958,787	724,770	3,234,017	121.610	93.103	130.570				350,016	34,894
4. 2000	3,618,848	803,589	2,815,259	106.508	94.639	110.462				311,125	33,707
5. 2001	2,853,469	857,539	1,995,930	86.236	103.207	80.546				278,029	40,601
6. 2002	3,163,356	1,138,663	2,024,693	82.647	102.688	74.473				227,555	40,278
7. 2003	3,341,250	795,783	2,545,467	72.048	67.603	73.561				558,632	104,991
8. 2004	3,535,189	857,709	2,677,480	70.209	65.178	71.989				826,140	132,775
9. 2005	3,636,046	916,330	2,719,716	66.769	68.039	66.352				959,393	155,364
10. 2006	4,083,868	866,599	3,217,269	68.582	65.423	69.486				1,505,076	252,513
11. 2007	4,469,577	643,681	3,825,896	79.317	70.266	81.074				2,570,511	410,887
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	11,559,298	1,479,456

**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	11,256	4,558	12,627	3,238	658	20	25,085	16,725	X X X
2. 1998	790,139	91,957	698,182	545,768	62,785	93,484	7,261	54,092	407	38,484	622,891	100,210
3. 1999	848,969	105,825	743,144	618,303	93,527	94,088	5,705	63,182	3,135	22,799	673,206	107,097
4. 2000	937,151	130,815	806,336	695,078	113,850	104,427	10,641	65,410	4,356	23,790	736,068	104,726
5. 2001	1,053,853	146,884	906,969	677,819	162,176	103,163	7,918	68,607	11,152	32,766	668,343	98,374
6. 2002	1,366,808	315,975	1,050,833	614,022	116,489	92,427	13,585	63,602	10,558	47,273	629,419	82,899
7. 2003	1,607,027	375,590	1,231,437	614,350	116,536	89,786	12,381	90,043	6,035	32,108	659,227	71,845
8. 2004	1,708,991	271,622	1,437,369	607,979	116,917	56,955	5,014	91,598	7,628	23,130	626,973	69,764
9. 2005	1,684,286	194,935	1,489,351	785,937	258,741	45,568	8,355	94,977	2,291	15,074	657,095	65,813
10. 2006	1,818,352	175,238	1,643,114	505,859	46,274	21,464	1,694	92,859	8,971	9,417	563,243	93,963
11. 2007	1,857,682	168,220	1,689,462	339,429	20,021	7,608	620	56,126	3,918	3,210	378,604	60,259
12. Totals	X X X	X X X	X X X	6,015,800	1,111,874	721,597	76,412	741,154	58,471	273,136	6,231,794	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	47,745	12,489	27,508	12,234	24,557	15,849	30,402	10,068	5,696	17	2,724	85,251	9,499
2. 1998	6,014	843	2,468	440	534	710	4,332	109	1,140	2	687	12,384	128
3. 1999	9,026	883	4,247	571	194	1	4,852	107	1,474	3	305	18,228	94
4. 2000	14,300	3,971	7,080	1,189	1,903	1	6,030	225	1,631	11	550	25,548	114
5. 2001	16,255	2,972	10,085	2,098	638	52	11,624	271	1,927	15	575	35,121	117
6. 2002	23,894	1,778	16,212	929	1,851	82	17,712	309	2,707	490	1,537	58,788	104
7. 2003	54,319	6,921	27,744	2,215	2,782	113	29,885	665	8,809	778	2,074	112,847	32
8. 2004	66,930	2,510	50,154	7,144	2,296	266	41,579	1,611	12,604	913	4,500	161,119	217
9. 2005	163,756	57,132	111,878	27,983	3,320	1,525	66,926	2,520	24,000	11,921	6,834	268,799	434
10. 2006	190,553	23,672	226,691	42,209	2,172	268	114,063	3,742	39,679	2,099	9,638	501,168	(2,441)
11. 2007	324,239	28,458	269,770	33,104	2,529	442	134,868	2,320	73,198	3,613	17,257	736,667	12,642
12. Totals	917,031	141,629	753,837	130,116	42,776	19,308	462,273	21,947	172,865	19,862	46,681	2,015,920	20,940

	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	50,530	34,721
2. 1998	707,832	72,557	635,275	89.583	78.903	90.990				7,199	5,185
3. 1999	795,366	103,932	691,434	93.686	98.211	93.042				11,819	6,409
4. 2000	895,859	134,243	761,616	95.594	102.620	94.454				16,220	9,328
5. 2001	890,118	186,654	703,464	84.463	127.076	77.562				21,270	13,851
6. 2002	832,427	144,220	688,207	60.903	45.643	65.492				37,399	21,389
7. 2003	917,718	145,644	772,074	57.107	38.777	62.697				72,927	39,920
8. 2004	930,095	142,003	788,092	54.424	52.280	54.829				107,430	53,689
9. 2005	1,296,362	370,468	925,894	76.968	190.047	62.168				190,519	78,280
10. 2006	1,193,340	128,929	1,064,411	65.628	73.574	64.780				351,363	149,805
11. 2007	1,207,767	92,496	1,115,271	65.015	54.985	66.013				532,447	204,220
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,399,123	616,797

**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	4		3					7	XXX
2. 1998	133		133			6		112			118	520
3. 1999						4					4	4
4. 2000	47		47	6	(1)	1		164			172	6
5. 2001	28		28	6	(4)	1		286			297	
6. 2002								135			135	1
7. 2003	1		1									
8. 2004												
9. 2005	5		5			5		2			7	
10. 2006	4		4									
11. 2007	(4)		(4)									
12. Totals	XXX	XXX	XXX	16	(5)	20		699			740	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	87	5			24	24			13			95	25
2. 1998													
3. 1999	188											188	
4. 2000	74						9					83	
5. 2001	161		(161)										
6. 2002													
7. 2003													
8. 2004													
9. 2005													
10. 2006													
11. 2007													
12. Totals	510	5	(161)		24	24	9		13			366	25

	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	82	13
2. 1998	118		118	88.722		88.722					
3. 1999	192		192							188	
4. 2000	254	(1)	255	540.426		542.553				74	9
5. 2001	293	(4)	297	1,046.429		1,060.714					
6. 2002	135		135								
7. 2003											
8. 2004											
9. 2005	7		7	140.000		140.000					
10. 2006											
11. 2007											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	344	22

**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. 1998												
3. 1999												
4. 2000												
5. 2001												
6. 2002												
7. 2003												
8. 2004												
9. 2005												
10. 2006												
11. 2007												
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. 1998													
3. 1999													
4. 2000													
5. 2001													
6. 2002													
7. 2003													
8. 2004													
9. 2005													
10. 2006													
11. 2007													
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. 1998											
3. 1999											
4. 2000											
5. 2001											
6. 2002											
7. 2003											
8. 2004											
9. 2005											
10. 2006											
11. 2007											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**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	693	91	178	103			2,344	677	X X X
2. 1998	101,568	36,175	65,393	72,733	19,122	5,382	1,557	2,780	312	3,071	59,904	X X X
3. 1999	100,628	36,360	64,268	77,789	14,469	5,149	1,641	1,427	222	4,331	68,033	X X X
4. 2000	108,763	39,030	69,733	53,838	19,077	5,544	1,994	894	121	3,478	39,084	X X X
5. 2001	111,821	53,575	58,246	111,925	46,194	10,279	2,524	591	13	5,360	74,064	X X X
6. 2002	253,987	111,008	142,979	57,784	11,462	5,979	1,432	216	61	5,259	51,024	X X X
7. 2003	201,291	71,974	129,317	59,115	13,757	4,412	760	490	141	6,722	49,359	X X X
8. 2004	157,674	67,288	90,386	52,499	11,436	3,258	700	1,177	(134)	3,043	44,932	X X X
9. 2005	188,576	62,096	126,480	44,926	23,754	1,702	508	698	(55)	2,210	23,119	X X X
10. 2006	140,427	44,134	96,293	49,271	10,804	3,192	686	3,210	(14)	2,088	44,197	X X X
11. 2007	166,047	53,781	112,266	27,288	5,452	544	232	3,887		478	26,035	X X X
12. Totals	X X X	X X X	X X X	607,861	175,618	45,619	12,137	15,370	667	38,384	480,428	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	3,093	203	2,114	714	119	6	969	47	11		49	5,336	96
2. 1998	571	163	74	67			202	54			5	563	24
3. 1999	2,996	58	110	50	20		40	19	8		4	3,047	297
4. 2000	3,553	615	675	260	18	(2)	224	180	115		26	3,532	587
5. 2001	56,720	48,716	868	92	269		14,311	14,187	212		826	9,385	16
6. 2002	4,831	977	1,820	595	21	1	2,118	569	93		43	6,741	35
7. 2003	7,881	1,713	1,296	853	42	1	3,282	1,053	61		101	8,942	49
8. 2004	5,974	1,960	1,629	1,833	19		4,169	1,355	3		102	6,646	48
9. 2005	57,056	48,982	3,669	2,336	65	43	2,498	464	902		352	12,365	50
10. 2006	26,949	16,059	6,090	3,176	109	25	15,265	10,035	763		809	19,881	98
11. 2007	37,076	11,342	39,487	7,201	236	90	6,756	4,477	1,088		1,251	61,533	201
12. Totals	206,700	130,788	57,832	17,177	918	164	49,834	32,440	3,256		3,568	137,971	1,501

	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	4,290	1,046
2. 1998	81,742	21,275	60,467	80.480	58.811	92.467				415	148
3. 1999	87,539	16,459	71,080	86.993	45.267	110.599				2,998	49
4. 2000	64,861	22,245	42,616	59.635	56.995	61.113				3,353	179
5. 2001	195,175	111,726	83,449	174.542	208.541	143.270				8,780	605
6. 2002	72,862	15,097	57,765	28.687	13.600	40.401				5,079	1,662
7. 2003	76,579	18,278	58,301	38.044	25.395	45.084				6,611	2,331
8. 2004	68,728	17,150	51,578	43.589	25.487	57.064				3,810	2,836
9. 2005	111,516	76,032	35,484	59.136	122.443	28.055				9,407	2,958
10. 2006	104,849	40,771	64,078	74.664	92.380	66.545				13,804	6,077
11. 2007	116,362	28,794	87,568	70.078	53.539	78.000				58,020	3,513
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	116,567	21,404

**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	275,209	146,973	98,847	17,214	13,567	(107)	3,485	223,543	X X X
2. 1998	642,632	107,913	534,719	525,660	67,071	107,249	10,384	63,192	3,701	4,750	614,945	122,327
3. 1999	715,629	99,149	616,480	649,272	116,839	118,764	15,438	68,023	3,942	3,858	699,840	119,751
4. 2000	706,574	138,799	567,775	605,499	143,985	113,761	22,693	68,223	3,811	3,407	616,994	103,732
5. 2001	774,895	186,035	588,860	553,472	183,917	105,669	27,793	77,726	3,687	3,165	521,470	492,087
6. 2002	940,909	285,478	655,431	647,194	261,616	75,563	22,496	63,125	5,183	3,564	496,587	75,436
7. 2003	1,129,232	451,751	677,481	474,096	232,224	81,345	12,566	45,288	4,815	2,411	351,124	59,717
8. 2004	1,463,809	642,468	821,341	277,897	105,616	46,041	9,111	73,461	6,737	1,627	275,935	57,516
9. 2005	1,399,893	525,544	874,349	232,748	108,988	29,885	7,499	39,913	1,069	1,384	184,990	50,088
10. 2006	1,365,644	393,448	972,196	83,633	12,218	11,999	1,808	51,015	933	1,522	131,688	53,488
11. 2007	1,521,836	449,314	1,072,522	19,103	2,425	1,660	270	44,900	8,554	328	54,414	50,108
12. Totals	X X X	X X X	X X X	4,343,783	1,381,872	790,783	147,272	608,433	42,325	29,501	4,171,530	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	581,217	135,772	863,933	535,922	33,434	29,345	685,343	343,635	44,501	26	6,049	1,163,728	14,443
2. 1998	38,762	7,239	14,250	9,660	974	732	7,055	1,095	8,256	3	189	50,568	196
3. 1999	31,890	4,649	23,560	14,967	1,415	679	10,300	5,938	8,434	4	192	49,362	313
4. 2000	68,981	30,210	38,638	21,691	2,426	1,750	9,020	4,059	9,711	41	252	71,025	617
5. 2001	113,238	66,729	58,518	42,869	6,172	3,436	16,152	7,417	9,017	1	465	82,645	817
6. 2002	85,450	40,142	97,652	61,536	8,691	6,137	21,924	10,833	12,741	13	375	107,797	948
7. 2003	97,373	45,040	160,758	106,905	4,984	1,540	45,230	24,826	16,101	37	568	146,098	1,347
8. 2004	115,769	27,318	262,152	162,669	7,216	2,565	45,100	22,712	63,395	35	712	278,333	2,120
9. 2005	158,393	52,411	319,461	129,213	6,355	1,887	53,289	19,457	29,016	59	726	363,487	2,872
10. 2006	197,278	41,871	538,238	210,896	5,454	500	103,854	20,293	45,943	115	1,134	617,092	3,886
11. 2007	116,710	10,219	810,787	284,847	2,108	121	136,088	25,805	71,235	41	1,899	815,895	8,979
12. Totals	1,605,061	461,600	3,187,947	1,581,175	79,229	48,692	1,133,355	486,070	318,350	375	12,561	3,746,030	36,538

	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	773,456	390,272
2. 1998	765,398	99,885	665,513	119.104	92.561	124.460				36,113	14,455
3. 1999	911,658	162,456	749,202	127.393	163.850	121.529				35,834	13,528
4. 2000	916,259	228,240	688,019	129.676	164.439	121.178				55,718	15,307
5. 2001	939,964	335,849	604,115	121.302	180.530	102.591				62,158	20,487
6. 2002	1,012,340	407,956	604,384	107.592	142.903	92.212				81,424	26,373
7. 2003	925,175	427,953	497,222	81.930	94.732	73.393				106,186	39,912
8. 2004	891,031	336,763	554,268	60.871	52.417	67.483				187,934	90,399
9. 2005	869,060	320,583	548,477	62.080	61.000	62.730				296,230	67,257
10. 2006	1,037,414	288,634	748,780	75.965	73.360	77.019				482,749	134,343
11. 2007	1,202,591	332,282	870,309	79.022	73.953	81.146				632,431	183,464
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,750,233	995,797



**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	12,912	9,277	899	312	227			4,449	X X X
2. 1998	31,790	11,524	20,266	22,818	4,050	4,404	296	1,315			24,191	348
3. 1999	34,620	16,890	17,730	68,504	46,770	12,145	5,822	1,898	(39)		29,994	1,203
4. 2000	53,874	31,795	22,079	56,537	34,204	6,676	2,207	990	(19)	116	27,811	1,863
5. 2001	113,993	83,405	30,588	116,044	88,388	26,811	20,152	2,206	229	606	36,292	482
6. 2002	217,683	127,418	90,265	246,578	199,391	35,861	22,946	2,439	1,377	437	61,164	1,011
7. 2003	442,475	325,668	116,807	46,842	48,026	26,750	5,759	2,935	1,532	602	21,210	1,176
8. 2004	314,996	214,482	100,514	51,405	29,729	41,015	16,833	7,196	(1,018)	388	54,072	4,661
9. 2005	377,886	209,476	168,410	41,351	26,846	23,408	10,646	4,456	425	296	31,298	4,050
10. 2006	407,837	234,627	173,210	17,082	10,136	16,731	7,550	3,852	(71)	160	20,050	4,191
11. 2007	396,494	227,622	168,872	17,497	10,089	2,675	958	2,072	1	36	11,196	3,873
12. Totals	X X X	X X X	X X X	697,570	506,906	197,375	93,481	29,586	2,417	2,645	321,727	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	12,010	4,314	3,357	38	779	651	2,193	1,595	23			11,764	27
2. 1998	11,084	5,327	164	68	3,185	1,245	34	7	256			8,076	6
3. 1999	4,361	2,776	332	177	347	55	66	194	9	1		1,912	15
4. 2000	29,103	21,843	1,809	1,242	1,007	231	297	519	434	1		8,814	61
5. 2001	12,617	9,892	4,402	2,903	2,920	2,237	702	473	211	1		5,346	171
6. 2002	7,026	4,398	13,251	8,555	14,507	9,878	3,141	1,930	390	2		13,552	290
7. 2003	58,104	46,072	29,740	20,255	6,263	2,369	9,980	5,089	1,528	2		31,828	520
8. 2004	22,901	13,968	52,171	34,445	13,645	6,754	15,379	8,795	1,745	2		41,877	828
9. 2005	25,189	12,701	92,641	59,208	14,762	6,840	26,585	15,341	2,804	3		67,888	1,056
10. 2006	20,610	12,236	179,704	94,213	25,257	13,137	41,798	22,425	5,366	4		130,720	1,862
11. 2007	26,195	12,769	239,306	145,245	9,423	3,389	22,548	17,197	6,685	5		125,552	2,831
12. Totals	229,200	146,296	616,877	366,349	92,095	46,786	122,723	73,565	19,451	21		447,329	7,667

	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	11,015	749
2. 1998	43,260	10,993	32,267	136.081	95.392	159.217				5,853	2,223
3. 1999	87,662	55,756	31,906	253.212	330.112	179.955				1,740	172
4. 2000	96,853	60,228	36,625	179.777	189.426	165.882				7,827	987
5. 2001	165,913	124,275	41,638	145.547	149.002	136.125				4,224	1,122
6. 2002	323,193	248,477	74,716	148.470	195.009	82.774				7,324	6,228
7. 2003	182,142	129,104	53,038	41.164	39.643	45.407				21,517	10,311
8. 2004	205,457	109,508	95,949	65.225	51.057	95.458				26,659	15,218
9. 2005	231,196	132,010	99,186	61.181	63.019	58.896				45,921	21,967
10. 2006	310,400	159,630	150,770	76.109	68.036	87.045				93,865	36,855
11. 2007	326,401	189,653	136,748	82.322	83.319	80.977				107,487	18,065
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	333,432	113,897

**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	160,903	75,284	16,986	2,726	171	(15)	10,507	100,065	X X X
2. 2006	1,397,962	419,607	978,355	628,918	100,979	6,755	563	20,387	107	4,566	554,411	X X X
3. 2007	1,900,613	517,716	1,382,897	711,196	183,077	4,281	456	98,179	46	1,908	630,077	X X X
4. Totals	X X X	X X X	X X X	1,501,017	359,340	28,022	3,745	118,737	138	16,981	1,284,553	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	52,390	22,736	17,415	18,568	2,057	826	11,403	5,459	3,023	28	1,241	38,671	2,270
2. 2006	33,471	14,143	2,403	2,606	224	134	11,335	5,500	1,635	5	509	26,680	344
3. 2007	124,385	25,830	142,323	50,152	412	177	15,524	5,071	10,097	8	1,691	211,503	2,575
4. Totals	210,246	62,709	162,141	71,326	2,693	1,137	38,262	16,030	14,755	41	3,441	276,854	5,189

	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	28,501	10,170
2. 2006	705,128	124,037	581,091	50.440	29.560	59.395			100.000	19,125	7,555
3. 2007	1,106,397	264,817	841,580	58.213	51.151	60.856			100.000	190,726	20,777
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	238,352	38,502

**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	(7,384)	2,681	1,671	53	15,180	(30)	217,855	6,763	X X X
2. 2006	2,118,105	473,247	1,644,858	1,084,740	257,105	3,330	(3,190)	246,780	57,714	311,615	1,023,221	971,492
3. 2007	2,160,589	987,980	1,172,609	1,128,247	515,599	2,220	4,889	174,933	56,258	217,882	728,654	948,641
4. Totals	X X X	X X X	X X X	2,205,603	775,385	7,221	1,752	436,893	113,942	747,352	1,758,638	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	538	582	(3,878)	(977)	21	14	3,666	510	7,023	17	17,004	7,224	7,796
2. 2006	601	77	(7,942)	(1,603)	21	10	3,794	112	11,364	(2)	12,605	9,244	6,236
3. 2007	21,092	448	6,673	7,716	52		7,025	(183)	40,976	(2)	121,726	67,839	54,460
4. Totals	22,231	1,107	(5,147)	5,136	94	24	14,485	439	59,363	13	151,335	84,307	68,492

	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	(2,945)	10,169
2. 2006	1,342,688	310,223	1,032,465	63.391	65.552	62.769			100.000	(5,815)	15,059
3. 2007	1,381,218	584,725	796,493	63.928	59.184	67.925			100.000	19,601	48,238
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	10,841	73,466

**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	(7,396)	(1,048)	2,133	475	3,335	52	892	(1,407)	X X X
2. 2006	262,650	(14,177)	276,827	40,525	50	2,318	6	9,189		1,912	51,976	X X X
3. 2007	346,800	12,674	334,126	10,344	952	1,088	6	6,588		279	17,062	X X X
4. Totals	X X X	X X X	X X X	43,473	(46)	5,539	487	19,112	52	3,083	67,631	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	32,071	5,559	19,495	6,509	6,310	2,175	6,172	1,566	789	6	2,939	49,022	260
2. 2006	5,626	8	24,432	3,885	1,773	8	5,427	2,035	85	13	1,866	31,394	110
3. 2007	7,671	263	71,736	2,498	1,178	172	11,463	1,343	11,240	28	3,365	98,984	301
4. Totals	45,368	5,830	115,663	12,892	9,261	2,355	23,062	4,944	12,114	47	8,170	179,400	671

	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	39,498	9,524
2. 2006	89,375	6,005	83,370	34.028	(42.357)	30.116			100.000	26,165	5,229
3. 2007	121,308	5,262	116,046	34.979	41.518	34.731			100.000	76,646	22,338
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	142,309	37,091

**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	2,367	930	27					1,464	X X X
2. 2006	437	159	278	438	106	28			29		389	X X X
3. 2007	397	297	100	324	97				28		255	X X X
4. Totals	X X X	X X X	X X X	3,129	1,133	55			57		2,108	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	7,417	6,030	4,055	340			130		(4,999)			233	
2. 2006			96									96	
3. 2007	483	475	394	137					5,213			5,478	
4. Totals	7,900	6,505	4,545	477			130		214			5,807	

	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	5,102	(4,869)
2. 2006	591	106	485	135.240	66.667	174.460			100.000	96	
3. 2007	6,442	709	5,733	1,622.670	238.721	5,733.000			100.000	265	5,213
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	5,463	344

**NONE**      **Schedule P - Part 1M International**

**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	132		1					133	X X X
2. 1998	72,597	12,364	60,233	86,032	30,247	455					56,240	X X X
3. 1999	85,229	10,933	74,296	105,152	21,935	2,306					85,523	X X X
4. 2000	45,932	6,009	39,923	32,995	344	501					33,152	X X X
5. 2001	61,402	40,331	21,071	148,557	102,627	660					46,590	X X X
6. 2002	65,022	16,099	48,923	22,615		41					22,656	X X X
7. 2003	102,367	16,754	85,613	17,395	40	118					17,473	X X X
8. 2004	45,909	5,999	39,910	39,086	10,000	581					29,667	X X X
9. 2005	41,796	16,350	25,446	112,174	39,999	863					73,038	X X X
10. 2006	69,086	7,733	61,353	8,952		65					9,017	X X X
11. 2007	133,361	2,826	130,535	1,773		14					1,787	X X X
12. Totals	X X X	X X X	X X X	574,863	205,192	5,605					375,276	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	12,441	9,386	2,068					2				5,125	X X X
2. 1998	1,279	228	105	8				5				1,153	X X X
3. 1999	2,319	849	149					6				1,625	X X X
4. 2000	3,499	62	186					6				3,629	X X X
5. 2001	7,607		121	(10)				3				7,741	X X X
6. 2002	4,326		10					5				4,341	X X X
7. 2003	1,231		1,131	587				12				1,787	X X X
8. 2004	9,848		215	100				17				9,980	X X X
9. 2005	14,296	1,398	11,196	1,470				13				22,637	X X X
10. 2006	3,532		4,605					63				8,200	X X X
11. 2007	4,123		15,646	1				173	1,225			21,166	X X X
12. Totals	64,501	11,923	35,432	2,156				305	1,225			87,384	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	5,123	2
2. 1998	87,876	30,483	57,393	121.046	246.546	95.285				1,148	5
3. 1999	109,932	22,784	87,148	128.984	208.397	117.298				1,619	6
4. 2000	37,187	406	36,781	80.961	6.757	92.130				3,623	6
5. 2001	156,948	102,617	54,331	255.607	254.437	257.847				7,738	3
6. 2002	26,997		26,997	41.520		55.183				4,336	5
7. 2003	19,887	627	19,260	19.427	3.742	22.497				1,775	12
8. 2004	49,747	10,100	39,647	108.360	168.361	99.341				9,963	17
9. 2005	138,542	42,867	95,675	331.472	262.183	375.992				22,624	13
10. 2006	17,217		17,217	24.921		28.062				8,137	63
11. 2007	22,954	1	22,953	17.212	0.035	17.584				19,768	1,398
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	85,854	1,530

**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	95,443	34,426	2,411	2,355	435			61,508	X X X
2. 1998	8,724	(1)	8,725	17,056		147					17,203	X X X
3. 1999	19,030	(5)	19,035	43,298		1,187					44,485	X X X
4. 2000	37,346	76	37,270	75,657		4,394					80,051	X X X
5. 2001	64,620	27,441	37,179	66,478		2,326					68,804	X X X
6. 2002	77,448	1,011	76,437	73,897		3,741					77,638	X X X
7. 2003	137,963	(92)	138,055	30,357		1,342	(4,692)				36,391	X X X
8. 2004	86,558	26	86,532	16,599		675					17,274	X X X
9. 2005	55,647	20	55,627	6,499		360					6,859	X X X
10. 2006	55,251	2	55,249	2,350		52					2,402	X X X
11. 2007	43,538	(3,890)	47,428	849		2					851	X X X
12. Totals	X X X	X X X	X X X	428,483	34,426	16,637	(2,337)	435			413,466	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	247,489	209,826	597,915	561,168	2,261	2,261	342		2,134			76,886	X X X
2. 1998	6,883		3,217				57					10,157	X X X
3. 1999	3,871		3,419	(621)			336	(3)				8,250	X X X
4. 2000	9,971		3,127				1,258					14,356	X X X
5. 2001	35,039		8,511				1,660					45,210	X X X
6. 2002	22,797		9,450				3,031					35,278	X X X
7. 2003	16,007		54,017				1,153					71,177	X X X
8. 2004	12,093		50,025				1,095					63,213	X X X
9. 2005	6,674		24,392				1,555					32,621	X X X
10. 2006	1,467		29,986				1,679					33,132	X X X
11. 2007	2,303		34,399				1,395		2,700			40,797	X X X
12. Totals	364,594	209,826	818,458	560,547	2,261	2,261	13,561	(3)	4,834			431,077	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	74,410	2,476
2. 1998	27,360		27,360	313.618		313.582				10,100	57
3. 1999	52,111	(624)	52,735	273.836	12,480.000	277.042				7,911	339
4. 2000	94,407		94,407	252.790		253.306				13,098	1,258
5. 2001	114,014		114,014	176.438		306.662				43,550	1,660
6. 2002	112,916		112,916	145.796		147.724				32,247	3,031
7. 2003	102,876	(4,692)	107,568	74.568	5,100.000	77.917				70,024	1,153
8. 2004	80,487		80,487	92.986		93.014				62,118	1,095
9. 2005	39,480		39,480	70.947		70.973				31,066	1,555
10. 2006	35,534		35,534	64.314		64.316				31,453	1,679
11. 2007	41,648		41,648	95.659		87.813				36,702	4,095
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	412,679	18,398



**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	1,652		41					1,693	X X X
2. 1998												X X X
3. 1999												X X X
4. 2000												X X X
5. 2001												X X X
6. 2002	(6)		(6)									X X X
7. 2003		(19)	19									X X X
8. 2004												X X X
9. 2005												X X X
10. 2006												X X X
11. 2007												X X X
12. Totals	X X X	X X X	X X X	1,652		41					1,693	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	4,457		323				679					5,459	X X X
2. 1998													X X X
3. 1999													X X X
4. 2000													X X X
5. 2001													X X X
6. 2002													X X X
7. 2003													X X X
8. 2004													X X X
9. 2005													X X X
10. 2006													X X X
11. 2007													X X X
12. Totals	4,457		323				679					5,459	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	4,780	679
2. 1998											
3. 1999											
4. 2000											
5. 2001											
6. 2002											
7. 2003											
8. 2004											
9. 2005											
10. 2006											
11. 2007											
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,780	679

**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	53,212	25,102	80,126	53,128	3,765		3,002	58,873	X X X
2. 1998	89,533	7,514	82,019	65,341	11,338	42,936	2,388	14,605	1,104	1,435	108,052	53,290
3. 1999	100,546	7,335	93,211	58,978	13,256	44,711	7,517	7,666	948	812	89,634	14,044
4. 2000	95,459	11,310	84,149	41,378	12,268	27,600	6,125	8,962	1,254	2,525	58,293	24,530
5. 2001	108,550	12,802	95,748	37,507	14,034	28,946	8,231	6,524	643	2,347	50,069	10,342
6. 2002	104,062	7,416	96,646	22,999	8,793	23,997	5,564	6,181	136	1,059	38,684	22,396
7. 2003	130,056	39,340	90,716	16,506	14,569	18,427	8,789	5,522	254	1,204	16,843	50,169
8. 2004	133,950	126,774	7,176	18,533	50,946	10,284	24,658	16,708	690	1,120	(30,769)	32,422
9. 2005	139,645	88,255	51,390	11,191	37,271	5,062	19,293	13,345	79	561	(27,045)	7,685
10. 2006	164,764	18,781	145,983	3,993	1,737	1,396	393	8,571	88	17	11,742	5,759
11. 2007	154,722	(321)	155,043	2,862	1,233	835	266	7,421	2,915	4	6,704	3,822
12. Totals	X X X	X X X	X X X	332,500	190,547	284,320	136,352	99,270	8,111	14,086	381,080	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	183,334	138,438	195,911	71,133	155,203	148,263	134,919	33,021	23,668	(60)	15,149	302,240	86,637
2. 1998	4,177	220	2,977	555	2,028	175	3,679	84	381	(5)	212	12,213	143
3. 1999	2,608	162	4,698	972	952	91	3,213	351	350	(2)	209	10,247	115
4. 2000	2,416	810	9,114	351	1,224	941	2,007	481	1,152	850	299	12,480	131
5. 2001	8,091	1,036	6,069	793	606	133	2,475	404	413	(7)	292	15,295	144
6. 2002	8,044	3,452	8,949	2,247	456	13	17,823	1,592	607	(26)	640	28,601	231
7. 2003	5,301	730	22,066	1,334	570	21	8,094	792	735	(34)	675	33,923	146
8. 2004	11,550	1,462	32,025	2,739	344		14,851	647	1,435	(99)	1,143	55,456	231
9. 2005	16,761	2,315	25,545	897	357		16,565	764	1,454	(196)	1,103	56,902	282
10. 2006	8,258	1,709	45,520	2,092	669		25,667	831	3,014	(386)	1,178	78,882	318
11. 2007	5,393	1,692	58,701	3,221	234		27,316	728	5,811	1	1,717	91,813	698
12. Totals	255,933	152,026	411,575	86,334	162,643	149,637	256,609	39,695	39,020	36	22,617	698,052	89,076

	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	169,674	132,566
2. 1998	136,124	15,859	120,265	152,038	211,059	146,631				6,379	5,834
3. 1999	123,176	23,295	99,881	122,507	317,587	107,156				6,172	4,075
4. 2000	93,853	23,080	70,773	98,318	204,067	84,104				10,369	2,111
5. 2001	90,631	25,267	65,364	83,492	197,368	68,267				12,331	2,964
6. 2002	89,056	21,771	67,285	85,580	293,568	69,620				11,294	17,307
7. 2003	77,221	26,455	50,766	59,375	67,247	55,961				25,303	8,620
8. 2004	105,730	81,043	24,687	78,932	63,927	344,022				39,374	16,082
9. 2005	90,280	60,423	29,857	64,650	68,464	58,099				39,094	17,808
10. 2006	97,088	6,464	90,624	58,925	34,418	62,078				49,977	28,905
11. 2007	108,573	10,056	98,517	70,173	(3,132,710)	63,542				59,181	32,632
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	429,148	268,904

**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	148		(327)					(179)	X X X
2. 1998	298	12	286	361		189		140	1	26	689	228
3. 1999	670	(732)	1,402	437		283		194	1	562	913	162
4. 2000	561	76	485	239		(87)		19		131	171	183
5. 2001	292		292	923		425		(4)		920	1,343	62
6. 2002	1,547		1,547	1,072	950	1,514	334	36		169	1,338	99
7. 2003	1,050	14	1,036	152	3	1,342	470	71	1	1,790	1,091	185
8. 2004	2,417		2,417	47	47	12	12	94			94	58
9. 2005	3,608	126	3,482	480	397	73	60	13	1		108	38
10. 2006	6,644		6,644			(2)		(1)			(3)	35
11. 2007	9,155		9,155					28	(2)		30	22
12. Totals	X X X	X X X	X X X	3,859	1,397	3,422	877	590	2	3,598	5,595	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	417		965		412	12	15					1,797	6
2. 1998													1
3. 1999	100		61				2					163	6
4. 2000	15		69				(2)					82	5
5. 2001			120				90					210	5
6. 2002	25		955				209	16				1,173	1
7. 2003			929				188	(43)				1,160	5
8. 2004			1,039				260	(3)	(1)			1,301	4
9. 2005			1,041		11		464		(1)			1,515	4
10. 2006			2,743				216		(2)			2,957	1
11. 2007			5,738				2,584		1,872			10,194	5
12. Totals	557		13,660		423	12	4,026	(30)	1,868			20,552	43

	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	1,382	415
2. 1998	690	1	689	231.544	8.333	240.909					
3. 1999	1,077	1	1,076	160.746	(0.137)	76.748				161	2
4. 2000	253		253	45.098		52.165				84	(2)
5. 2001	1,554	1	1,553	532.192		531.849				120	90
6. 2002	3,811	1,300	2,511	246.348		162.314				980	193
7. 2003	2,682	431	2,251	255.429	3,078.571	217.278				929	231
8. 2004	1,451	56	1,395	60.033		57.716				1,039	262
9. 2005	2,081	458	1,623	57.677	363.492	46.611				1,041	474
10. 2006	2,954		2,954	44.461		44.461				2,743	214
11. 2007	10,222	(2)	10,224	111.655		111.677				5,738	4,456
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	14,217	6,335

**NONE**      **Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty**

### 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year	
1. Prior	176,948	176,550	169,231	157,104	158,671	159,527	159,966	162,294	163,604	163,563	(41)	1,269	
2. 1998	806,420	809,580	817,032	818,633	821,927	821,747	819,846	819,984	819,372	818,620	(752)	(1,364)	
3. 1999	X X X	790,341	797,348	805,255	808,990	809,887	811,306	811,655	813,026	812,456	(570)	801	
4. 2000	X X X	X X X	836,606	897,045	915,157	917,139	919,209	919,398	921,170	921,046	(124)	1,648	
5. 2001	X X X	X X X	X X X	906,674	943,262	956,902	958,935	959,706	961,744	961,080	(664)	1,374	
6. 2002	X X X	X X X	X X X	X X X	894,181	864,425	847,742	853,859	867,176	856,282	(10,894)	2,423	
7. 2003	X X X	X X X	X X X	X X X	X X X	932,404	923,658	910,308	916,702	914,871	(1,831)	4,563	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	981,310	895,642	870,277	872,918	2,641	(22,724)	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,062,491	1,075,977	1,073,392	(2,585)	10,901	
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	983,949	955,279	(28,670)	X X X	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,132,699	X X X	X X X	
											12. Totals	(43,490)	(1,109)

### 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year	
1. Prior	1,684,255	1,613,204	1,584,479	1,550,931	1,568,738	1,586,692	1,602,889	1,607,019	1,576,552	1,571,880	(4,672)	(35,139)	
2. 1998	1,787,144	1,723,811	1,720,585	1,725,434	1,739,360	1,736,930	1,739,037	1,737,852	1,742,424	1,739,795	(2,629)	1,943	
3. 1999	X X X	1,786,569	1,756,529	1,755,556	1,789,332	1,799,239	1,798,545	1,802,485	1,806,999	1,805,228	(1,771)	2,743	
4. 2000	X X X	X X X	1,774,572	1,805,813	1,850,681	1,874,960	1,887,452	1,885,801	1,890,501	1,889,272	(1,229)	3,471	
5. 2001	X X X	X X X	X X X	1,971,382	1,970,013	2,035,605	2,034,990	2,039,112	2,053,369	2,049,910	(3,459)	10,798	
6. 2002	X X X	X X X	X X X	X X X	2,176,985	2,130,882	2,125,033	2,135,556	2,142,566	2,116,249	(26,287)	(19,307)	
7. 2003	X X X	X X X	X X X	X X X	X X X	2,109,785	2,060,168	2,008,626	2,038,819	2,030,038	(8,781)	21,412	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,018,502	1,943,668	1,881,559	1,843,119	(38,440)	(100,549)	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,891,646	1,824,097	1,753,398	(70,699)	(138,248)	
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,710,819	1,710,680	(61,139)	X X X	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,782,403	X X X	X X X	
											12. Totals	(219,106)	(252,876)

### 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year	
1. Prior	715,105	770,383	810,599	860,519	886,313	866,137	902,154	890,255	884,577	887,535	2,958	(2,720)	
2. 1998	618,377	640,906	681,310	739,136	758,787	768,646	753,767	752,987	749,811	748,578	(1,233)	(4,409)	
3. 1999	X X X	604,057	675,413	716,224	767,396	768,489	774,164	780,462	776,804	777,182	378	(3,280)	
4. 2000	X X X	X X X	578,735	610,510	626,137	665,967	667,993	679,368	673,052	674,051	999	(5,317)	
5. 2001	X X X	X X X	X X X	520,860	444,935	478,915	490,825	494,937	492,425	489,684	(2,741)	(5,253)	
6. 2002	X X X	X X X	X X X	X X X	526,604	473,933	469,923	482,909	481,439	479,704	(1,735)	(3,205)	
7. 2003	X X X	X X X	X X X	X X X	X X X	563,352	519,752	507,408	490,126	474,210	(15,916)	(33,198)	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	626,025	586,413	546,020	543,661	(2,359)	(42,752)	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	673,632	625,584	595,308	(30,276)	(78,324)	
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	705,029	651,320	(53,709)	X X X	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	752,915	X X X	X X X	
											12. Totals	(103,634)	(178,458)

### 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year	
1. Prior	7,845,555	7,454,153	7,297,455	7,852,999	7,937,252	8,279,369	8,607,344	8,830,028	9,091,301	9,484,393	393,092	654,365	
2. 1998	2,472,928	2,579,031	2,665,519	2,766,663	2,804,447	2,868,265	2,953,288	3,011,584	3,090,327	3,119,156	28,829	107,572	
3. 1999	X X X	2,418,704	2,524,804	2,666,755	2,697,190	2,762,259	2,823,783	2,922,718	2,960,100	3,011,502	51,402	88,784	
4. 2000	X X X	X X X	2,145,807	2,205,935	2,223,902	2,340,393	2,474,914	2,506,801	2,549,135	2,610,425	61,290	103,624	
5. 2001	X X X	X X X	X X X	1,698,647	1,633,472	1,608,888	1,570,440	1,684,374	1,736,923	1,815,887	78,964	131,513	
6. 2002	X X X	X X X	X X X	X X X	1,755,712	1,673,032	1,646,324	1,721,416	1,726,585	1,785,074	58,489	63,658	
7. 2003	X X X	X X X	X X X	X X X	X X X	2,408,094	2,018,513	1,898,923	2,147,304	2,264,996	117,692	366,073	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,682,070	2,548,396	2,549,922	2,492,811	(57,111)	(55,585)	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,030,708	2,676,849	2,550,433	(126,416)	(480,275)	
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,307,862	3,035,432	(272,430)	X X X	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,631,694	X X X	X X X	
											12. Totals	333,801	979,729

### 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year	
1. Prior	645,161	650,215	641,205	676,045	730,355	719,811	751,482	759,463	769,814	786,362	16,548	26,899	
2. 1998	524,210	551,665	551,429	551,141	550,407	540,355	574,976	574,595	576,874	580,450	3,576	5,855	
3. 1999	X X X	552,596	572,976	583,400	612,602	611,723	624,990	627,951	633,237	629,915	(3,322)	1,964	
4. 2000	X X X	X X X	591,077	638,841	657,957	665,659	675,072	683,816	687,510	698,943	11,433	15,127	
5. 2001	X X X	X X X	X X X	765,414	679,326	637,020	650,236	657,504	664,975	644,096	(20,879)	(13,408)	
6. 2002	X X X	X X X	X X X	X X X	672,655	644,046	645,434	639,980	648,055	632,945	(15,110)	(7,035)	
7. 2003	X X X	X X X	X X X	X X X	X X X	694,219	607,301	628,575	658,579	680,036	21,457	51,461	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	826,233	778,193	805,294	692,431	(112,863)	(85,762)	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	900,866	890,061	821,129	(68,932)	(79,737)	
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	961,386	942,943	(18,443)	X X X	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	993,478	X X X	X X X	
											12. Totals	(186,535)	(84,636)

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	275	208	345	363	439	405	446	402	653	628	(25)	226
2. 1998	76	133		6	5	6	6	6	6	6		
3. 1999	X X X		22	4	48	55	57	55	198	192	(6)	137
4. 2000	X X X	X X X	11	9	6	7	7	7	105	91	(14)	84
5. 2001	X X X	X X X		61	11	11	11	11	11	11		
6. 2002	X X X	X X X	X X X	X X X	(11)							
7. 2003	X X X	X X X	X X X	X X X	X X X							
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			5	5	5
10. 2006	X X X	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. 2007	X X X	X X X	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											(40)	452

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	X X X											
4. 2000	X X X	X X X										
5. 2001	X X X	X X X	X X X									
6. 2002	X X X	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X	X X X	X X X							
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2006	X X X	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. 2007	X X X	X X X	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												

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	57,974	56,759	51,334	44,650	42,474	55,897	45,523	44,638	47,399	47,029	(370)	2,391
2. 1998	35,593	62,341	57,592	58,805	58,344	57,503	58,211	58,358	58,444	57,999	(445)	(359)
3. 1999	X X X	44,340	59,693	65,698	66,389	69,127	70,562	70,696	70,945	69,867	(1,078)	(829)
4. 2000	X X X	X X X	36,381	29,282	42,458	20,525	44,852	44,531	43,418	41,727	(1,691)	(2,804)
5. 2001	X X X	X X X	X X X	48,411	63,351	82,374	80,250	81,796	89,639	82,659	(6,980)	863
6. 2002	X X X	X X X	X X X	X X X	72,089	56,043	55,411	55,477	60,878	57,517	(3,361)	2,040
7. 2003	X X X	X X X	X X X	X X X	X X X	92,656	77,857	62,113	57,930	57,891	(39)	(4,222)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	69,545	60,854	56,293	50,264	(6,029)	(10,590)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,977	38,615	33,829	(4,786)	(14,148)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,361	60,091	6,730	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,593	X X X	X X X
12. Totals											(18,049)	(27,658)

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	2,304,442	2,426,170	2,490,156	2,579,828	2,974,833	3,097,508	3,362,466	3,800,881	3,852,531	3,963,894	111,363	163,013
2. 1998	433,605	441,769	478,746	530,241	548,999	543,745	568,015	594,115	596,214	597,769	1,555	3,654
3. 1999	X X X	430,951	429,520	539,728	606,394	649,984	644,461	670,169	667,570	676,691	9,121	6,522
4. 2000	X X X	X X X	479,295	568,287	519,905	580,194	584,865	601,421	600,919	613,937	13,018	12,516
5. 2001	X X X	X X X	X X X	528,815	477,172	491,644	503,055	514,122	503,058	521,058	18,000	6,936
6. 2002	X X X	X X X	X X X	X X X	478,989	483,542	483,932	504,818	519,696	533,714	14,018	28,896
7. 2003	X X X	X X X	X X X	X X X	X X X	483,627	401,580	420,149	434,971	440,686	5,715	20,537
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	595,999	474,478	406,742	424,183	17,441	(50,295)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	599,802	514,993	480,675	(34,318)	(119,127)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	672,135	652,870	(19,265)	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	762,770	X X X	X X X
12. Totals											136,648	72,652

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	42,506	68,369	58,253	50,387	37,308	41,844	43,086	47,268	49,384	42,924	(6,460)	(4,344)
2. 1998	27,817	24,238	23,519	15,535	18,333	28,653	25,786	26,303	27,807	30,695	2,888	4,392
3. 1999	X X X	18,097	20,641	19,645	20,594	26,683	31,269	31,114	31,786	29,961	(1,825)	(1,153)
4. 2000	X X X	X X X	14,720	11,933	17,716	34,582	41,520	34,761	34,002	35,183	1,181	422
5. 2001	X X X	X X X	X X X	19,869	24,895	50,586	44,755	44,961	40,782	39,450	(1,332)	(5,511)
6. 2002	X X X	X X X	X X X	X X X	84,517	29,375	46,099	61,822	73,298	73,267	(31)	11,445
7. 2003	X X X	X X X	X X X	X X X	X X X	40,716	72,260	70,260	59,679	50,109	(9,570)	(20,151)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	96,612	98,934	93,889	85,993	(7,896)	(12,941)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	97,373	98,196	92,355	(5,841)	(5,018)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,539	141,485	29,946	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,996	X X X	X X X
12. Totals											1,060	(32,859)

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	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	319,615	332,350	346,162	13,812	26,547
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	576,794	559,182	(17,612)	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	733,357	X X X	X X X
4. Totals											(3,800)	26,547

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	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	290	3,042	7,465	4,423	7,175
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	828,807	832,034	3,227	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	636,839	X X X	X X X
4. Totals											7,650	7,175

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	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	103,135	84,032	62,695	(21,337)	(40,440)
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,648	74,110	(5,538)	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,246	X X X	X X X
4. Totals											(26,875)	(40,440)

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	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	7,322	7,703	7,969	266	647
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	648	456	(192)	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	492	X X X	X X X
4. Totals											74	647

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	X X X											
4. 2000	X X X	X X X										
5. 2001	X X X	X X X	X X X									
6. 2002	X X X	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X	X X X	X X X							
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2006	X X X	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. 2007	X X X	X X X	X X X	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												

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	9,795	29,628	29,103	30,459	7,550	9,890	10,192	10,505	10,498	11,981	1,483	1,476
2. 1998	37,761	57,671	55,264	57,649	57,477	57,278	57,903	57,928	57,549	57,393	(156)	(535)
3. 1999	X X X	63,799	78,317	80,231	81,813	84,898	86,055	86,121	87,000	87,148	148	1,027
4. 2000	X X X	X X X	12,660	24,421	26,097	31,771	35,282	36,013	36,709	36,781	72	768
5. 2001	X X X	X X X	X X X	32,663	65,895	46,013	48,400	55,801	53,696	54,331	635	(1,470)
6. 2002	X X X	X X X	X X X	X X X	6,910	16,282	23,512	29,612	27,113	26,997	(116)	(2,615)
7. 2003	X X X	X X X	X X X	X X X	X X X	58,723	47,901	33,971	27,272	19,260	(8,012)	(14,711)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	43,879	34,974	40,127	39,647	(480)	4,673
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,408	104,363	95,675	(8,688)	24,267
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,447	17,217	770	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,728	X X X	X X X
12. Totals											(14,344)	12,880

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	111,566	96,587	94,585	117,835	153,494	146,657	262,331	266,650	284,597	284,630	33	17,980
2. 1998	3,181	6,513	6,764	7,848	9,767	13,017	22,305	24,256	24,741	27,360	2,619	3,104
3. 1999	X X X	7,961	19,060	22,748	30,055	39,993	44,582	47,843	51,964	52,735	771	4,892
4. 2000	X X X	X X X	14,537	24,561	43,237	60,097	79,638	83,231	94,415	94,407	(8)	11,176
5. 2001	X X X	X X X	X X X	5,773	20,669	41,570	76,592	103,778	128,158	114,014	(14,144)	10,236
6. 2002	X X X	X X X	X X X	X X X	6,048	16,061	46,514	80,306	115,981	112,916	(3,065)	32,610
7. 2003	X X X	X X X	X X X	X X X	X X X	68,928	47,273	41,649	64,684	107,568	42,884	65,919
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	55,496	17,994	45,318	80,487	35,169	62,493
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,727	49,393	39,480	(9,913)	(3,247)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,977	35,534	5,557	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,948	X X X	X X X
12. Totals											59,903	205,163

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior				22	26	3,952	(103,873)	(103,267)	(101,327)	(97,907)	3,420	5,360
2. 1998												
3. 1999	X X X											
4. 2000	X X X	X X X										
5. 2001	X X X	X X X	X X X									
6. 2002	X X X	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X	X X X	X X X							
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2006	X X X	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. 2007	X X X	X X X	X X X	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											3,420	5,360



**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	694,769	657,649	666,591	724,841	721,105	771,636	917,260	833,302	836,890	855,141	18,251	21,839
2. 1998	69,964	66,050	67,116	79,844	83,719	86,639	87,702	90,272	104,049	106,379	2,330	16,107
3. 1999	X X X	82,003	83,872	57,843	55,893	74,559	89,284	96,131	89,465	92,810	3,345	(3,321)
4. 2000	X X X	X X X	62,209	53,827	51,683	58,174	58,098	57,343	61,373	62,764	1,391	5,421
5. 2001	X X X	X X X	X X X	64,111	31,610	40,476	49,196	51,676	64,987	59,062	(5,925)	7,386
6. 2002	X X X	X X X	X X X	X X X	68,229	57,780	44,818	42,588	51,822	60,606	8,784	18,018
7. 2003	X X X	X X X	X X X	X X X	X X X	69,210	46,239	40,648	47,601	44,730	(2,871)	4,082
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	11,999	6,888	5,373	7,134	1,761	246
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,072	22,892	14,941	(7,951)	(15,131)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	112,914	78,742	(34,172)	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,200	X X X	X X X
12. Totals											(15,057)	54,647

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	10,390	10,542	8,114	9,350	8,625	9,436	10,023	10,607	10,613	9,406	(1,207)	(1,201)
2. 1998	43	317	488	550	730	580	562	562	550	550		(12)
3. 1999	X X X	662	772	1,222	763	885	1,098	1,553	1,044	883	(161)	(670)
4. 2000	X X X	X X X	989	1,744	2,694	2,580	781	168	167	234	67	66
5. 2001	X X X	X X X	X X X	678	897	994	1,548	1,239	1,385	1,557	172	318
6. 2002	X X X	X X X	X X X	X X X	1,231	807	943	1,364	2,395	2,475	80	1,111
7. 2003	X X X	X X X	X X X	X X X	X X X	702	1,456	1,845	1,999	2,181	182	336
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,080	1,557	1,708	1,302	(406)	(255)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,092	2,792	1,612	(1,180)	(1,480)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,492	2,957	(2,535)	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,322	X X X	X X X
12. Totals											(4,988)	(1,787)

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	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. 2006	X X X	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. 2007	X X X	X X X	X X X	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	68,142	102,496	127,021	139,830	145,893	152,103	155,080	157,322	159,507	197	45
2. 1998	597,342	747,719	781,720	801,368	810,788	815,141	815,177	815,770	815,748	817,386	227,340	90,567
3. 1999	X X X	585,434	737,521	769,552	787,548	798,607	804,777	806,492	807,723	808,614	206,733	75,687
4. 2000	X X X	X X X	620,351	835,297	874,854	893,333	907,349	912,740	914,738	915,444	207,377	75,575
5. 2001	X X X	X X X	X X X	680,601	892,253	913,214	935,552	946,111	951,858	954,279	209,867	75,337
6. 2002	X X X	X X X	X X X	X X X	591,656	788,863	823,955	841,267	850,236	846,333	182,501	65,425
7. 2003	X X X	X X X	X X X	X X X	X X X	647,193	831,120	867,897	881,412	900,962	190,022	79,109
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	636,844	820,060	833,507	849,718	257,170	120,601
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	776,301	983,754	1,010,259	147,667	67,635
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	670,345	876,332	126,202	70,182
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	732,166	102,504	60,588

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	656,130	1,044,618	1,241,304	1,343,827	1,398,137	1,463,430	1,473,519	1,482,024	1,490,924	473	258
2. 1998	600,971	1,070,109	1,348,293	1,536,611	1,641,623	1,688,113	1,718,251	1,728,078	1,731,730	1,735,031	349,551	234,992
3. 1999	X X X	606,781	1,117,920	1,398,102	1,588,354	1,696,597	1,758,528	1,778,700	1,791,973	1,797,926	365,140	253,475
4. 2000	X X X	X X X	659,199	1,214,367	1,476,219	1,660,915	1,797,527	1,844,874	1,866,271	1,875,460	396,727	293,437
5. 2001	X X X	X X X	X X X	741,660	1,322,550	1,617,684	1,844,882	1,956,742	2,003,997	2,024,751	438,690	338,487
6. 2002	X X X	X X X	X X X	X X X	752,220	1,386,878	1,733,212	1,933,043	2,047,304	2,076,308	437,438	335,151
7. 2003	X X X	X X X	X X X	X X X	X X X	739,940	1,368,231	1,645,764	1,835,811	1,941,148	426,815	356,414
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	648,069	1,204,668	1,480,720	1,655,785	512,589	312,872
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	632,192	1,137,451	1,391,517	298,306	193,935
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	610,949	1,101,205	256,903	225,715
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	657,164	193,069	171,262

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	347,784	577,506	696,541	769,766	803,971	825,523	834,119	842,468	845,817	35	49
2. 1998	149,097	330,571	495,157	609,666	690,921	722,116	736,982	743,183	745,581	745,146	96,434	62,054
3. 1999	X X X	150,227	346,436	513,683	646,390	715,578	746,916	762,395	765,739	769,439	98,545	65,659
4. 2000	X X X	X X X	146,392	316,660	448,248	555,353	618,978	650,115	659,424	662,974	87,651	57,135
5. 2001	X X X	X X X	X X X	105,065	214,851	325,844	410,148	458,142	470,972	476,540	70,690	43,458
6. 2002	X X X	X X X	X X X	X X X	82,939	191,310	311,729	382,304	430,007	453,994	64,993	38,022
7. 2003	X X X	X X X	X X X	X X X	X X X	95,061	210,724	307,834	383,533	429,528	67,352	42,327
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	100,205	234,957	354,920	449,128	82,287	49,536
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,067	265,875	397,246	70,988	50,560
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,521	267,731	61,955	68,144
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	129,582	52,941	38,199

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	1,035,633	1,809,234	2,156,071	2,731,371	3,240,342	3,663,350	4,077,245	4,477,924	4,888,047	4,991	1,007
2. 1998	625,835	1,340,441	1,747,084	2,039,530	2,200,596	2,334,413	2,423,301	2,504,538	2,582,527	2,650,090	647,226	271,317
3. 1999	X X X	576,675	1,259,286	1,710,226	1,992,569	2,181,644	2,314,771	2,424,946	2,510,778	2,572,814	617,347	244,948
4. 2000	X X X	X X X	554,220	1,228,039	1,624,877	1,835,689	2,007,910	2,084,171	2,167,954	2,238,304	554,925	227,889
5. 2001	X X X	X X X	X X X	434,589	968,582	1,210,629	1,299,738	1,389,827	1,439,852	1,483,514	480,589	204,767
6. 2002	X X X	X X X	X X X	X X X	447,770	1,014,968	1,236,950	1,364,656	1,439,742	1,504,358	462,600	219,571
7. 2003	X X X	X X X	X X X	X X X	X X X	431,224	969,778	1,284,529	1,462,509	1,589,582	437,549	169,958
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	478,190	1,016,081	1,315,700	1,488,722	528,888	80,825
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	528,788	1,070,727	1,378,747	415,985	173,182
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	587,785	1,232,418	365,383	225,857
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	653,236	280,884	165,011

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	206,673	345,787	471,071	544,282	591,775	629,303	665,281	690,702	706,791	93	13,050
2. 1998	212,271	343,772	414,640	468,164	499,226	521,380	539,789	555,620	563,399	569,205	53,194	46,894
3. 1999	X X X	232,352	359,525	436,943	499,180	544,254	580,055	598,785	608,344	613,158	56,741	50,293
4. 2000	X X X	X X X	246,421	423,721	505,271	559,113	605,792	641,055	655,929	675,015	52,990	51,671
5. 2001	X X X	X X X	X X X	239,117	410,751	469,127	526,649	566,468	596,812	610,888	45,274	53,006
6. 2002	X X X	X X X	X X X	X X X	200,875	352,086	430,277	508,272	551,376	576,374	38,977	43,813
7. 2003	X X X	X X X	X X X	X X X	X X X	240,723	378,469	444,270	514,295	575,220	35,480	36,334
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	242,065	401,788	477,148	543,002	36,450	33,099
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	263,226	503,583	564,409	38,685	26,695
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	292,359	479,356	35,006	61,400
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	326,396	27,673	19,939

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	45	102	100	251	298	377	525	539	546		1
2. 1998				6	6	6	6	6	6	6		520
3. 1999	X X X			4	4	4	4	4	4	4	1	3
4. 2000	X X X	X X X		9	7	7	7	7	8	8		6
5. 2001	X X X	X X X	X X X	12	11	11	11	11	11	11		
6. 2002	X X X	X X X	X X X	X X X								1
7. 2003	X X X	X X X	X X X	X X X	X X X							
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X		5	5		
10. 2006	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. 2007	X X X	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 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000											
2. 1998												4
3. 1999	X X X											
4. 2000	X X X	X X X										
5. 2001	X X X	X X X	X X X									
6. 2002	X X X	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X	X X X	X X X							
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2006	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. 2007	X X X	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 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	21,377	34,123	36,498	38,018	40,624	41,742	40,443	41,027	41,704	X X X	X X X
2. 1998	17,891	42,340	47,352	51,069	53,129	54,810	55,570	56,364	57,139	57,436	X X X	X X X
3. 1999	X X X	23,689	48,195	53,245	57,742	62,307	65,161	65,860	66,654	66,828	X X X	X X X
4. 2000	X X X	X X X	19,434	20,998	29,466	30,324	33,915	35,616	37,558	38,310	X X X	X X X
5. 2001	X X X	X X X	X X X	28,216	37,014	59,283	65,846	70,512	73,047	73,486	X X X	X X X
6. 2002	X X X	X X X	X X X	X X X	27,121	31,012	39,691	43,173	46,849	50,869	X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X	23,079	34,913	38,998	42,325	49,010	X X X	X X X
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	15,802	33,453	39,539	43,621	X X X	X X X
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,828	19,487	22,366	X X X	X X X
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,139	40,973	X X X	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,148	X X X	X X X

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	501,858	951,997	1,357,575	1,739,646	1,994,654	2,204,016	2,443,849	2,634,774	2,844,643	544	44,815
2. 1998	37,564	135,385	255,447	366,724	433,371	481,944	511,029	532,219	547,850	555,454	46,532	75,602
3. 1999	X X X	34,042	128,927	259,727	385,906	488,652	550,135	594,894	623,071	635,759	41,979	77,449
4. 2000	X X X	X X X	25,412	131,018	240,549	354,410	440,505	498,715	534,540	552,582	39,462	63,643
5. 2001	X X X	X X X	X X X	16,483	94,516	203,971	305,834	368,247	416,146	447,431	29,695	461,570
6. 2002	X X X	X X X	X X X	X X X	31,081	112,441	211,095	304,387	389,244	438,645	24,529	49,951
7. 2003	X X X	X X X	X X X	X X X	X X X	29,325	96,122	175,733	252,201	310,652	22,279	36,085
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	14,953	67,158	137,229	209,210	23,985	31,407
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,376	70,415	146,146	16,422	30,795
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,685	81,606	16,053	33,545
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,068	11,161	29,964

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	7,075	8,234	7,788	5,880	14,934	17,041	25,565	26,961	31,183	10	1,015
2. 1998	5,292	8,926	10,334	10,590	10,840	13,399	13,864	21,051	22,020	22,876	63	279
3. 1999	X X X	197	7,563	14,581	16,239	19,681	19,698	24,742	27,773	28,057	102	1,078
4. 2000	X X X	X X X	261	5,832	9,328	16,831	17,883	19,133	25,534	26,801	103	1,694
5. 2001	X X X	X X X	X X X	9,996	18,312	21,706	27,529	27,264	33,884	34,314	288	21
6. 2002	X X X	X X X	X X X	X X X	2,572	3,910	11,719	18,640	58,069	60,102	654	67
7. 2003	X X X	X X X	X X X	X X X	X X X	(146)	14,360	(1,880)	10,214	19,807	1,109	(453)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,759	12,558	27,869	45,859	2,755	1,078
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,847	10,654	27,267	2,259	735
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,111	16,127	1,138	1,191
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,125	83	959

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	210,607	310,487	X X X	X X X
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	409,314	534,131	X X X	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	531,943	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	15,695	7,248	707,780	326,809
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	824,344	834,155	682,223	283,036
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	609,979	640,226	253,956

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	19,147	14,457	X X X	X X X
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,075	42,787	X X X	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,474	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	1,273	2,737	X X X	X X X
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	333	360	X X X	X X X
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	227	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000										X X X	X X X
2. 1998											X X X	X X X
3. 1999	X X X										X X X	X X X
4. 2000	X X X	X X X									X X X	X X X
5. 2001	X X X	X X X	X X X								X X X	X X X
6. 2002	X X X	X X X	X X X	X X X							X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2004	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. 2005	X X X	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. 2006	X X X	X X X	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. 2007	X X X	X X X	X X X	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	2,990	2,361	5,294	4,961	5,279	5,714	5,622	6,723	6,856	X X X	X X X
2. 1998	20,042	46,311	58,298	55,457	56,035	56,026	56,390	56,076	56,239	56,240	X X X	X X X
3. 1999	X X X	12,606	67,837	74,769	80,674	82,861	84,456	84,310	84,950	85,523	X X X	X X X
4. 2000	X X X	X X X	3,264	12,280	18,571	24,407	28,349	30,697	31,766	33,152	X X X	X X X
5. 2001	X X X	X X X	X X X	24,994	67,579	102,188	28,683	36,789	38,581	46,590	X X X	X X X
6. 2002	X X X	X X X	X X X	X X X	2,674	10,908	16,109	19,277	19,314	22,656	X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X	4,158	11,694	15,037	16,674	17,473	X X X	X X X
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,748	19,157	27,045	29,667	X X X	X X X
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,684	49,337	73,038	X X X	X X X
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,932	9,017	X X X	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,787	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	(933)	9,728	29,050	52,656	64,858	72,669	82,339	148,805	209,878	X X X	X X X
2. 1998	100	1,348	3,364	4,791	6,843	8,450	10,910	14,261	15,933	17,203	X X X	X X X
3. 1999	X X X	562	5,486	11,280	19,032	27,407	32,102	37,791	43,552	44,485	X X X	X X X
4. 2000	X X X	X X X	1,066	6,713	22,178	34,819	50,756	60,487	75,069	80,051	X X X	X X X
5. 2001	X X X	X X X	X X X	849	4,690	14,273	26,664	40,079	57,160	68,804	X X X	X X X
6. 2002	X X X	X X X	X X X	X X X	7	4,813	18,890	36,600	60,262	77,638	X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X	427	2,548	12,987	26,303	36,391	X X X	X X X
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	38	2,850	10,214	17,274	X X X	X X X
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11	2,758	6,859	X X X	X X X
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	86	2,402	X X X	X X X
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	851	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000			(1)	(78,928)	(106,053)	(105,741)	(105,645)	(105,059)	(103,366)	X X X	X X X
2. 1998											X X X	X X X
3. 1999	X X X										X X X	X X X
4. 2000	X X X	X X X									X X X	X X X
5. 2001	X X X	X X X	X X X								X X X	X X X
6. 2002	X X X	X X X	X X X	X X X							X X X	X X X
7. 2003	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2004	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. 2005	X X X	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. 2006	X X X	X X X	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. 2007	X X X	X X X	X X X	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	72,019	131,061	193,869	270,171	280,542	384,961	462,355	521,522	576,629	3,093	124,521
2. 1998	3,201	11,170	21,701	38,521	47,673	57,726	70,226	79,066	88,503	94,552	4,390	48,755
3. 1999	X X X	2,159	6,283	18,851	26,378	44,801	59,342	70,180	79,215	82,915	3,118	10,808
4. 2000	X X X	X X X	1,958	8,013	15,206	26,077	35,206	45,067	48,695	50,585	3,354	21,039
5. 2001	X X X	X X X	X X X	528	1,328	8,567	15,106	26,813	41,732	44,189	2,141	8,056
6. 2002	X X X	X X X	X X X	X X X	643	1,575	6,121	12,887	25,348	32,638	1,831	20,332
7. 2003	X X X	X X X	X X X	X X X	X X X	720	3,240	11,343	6,195	11,576	1,527	48,495
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	288	2,050	(56,588)	(46,788)	3,658	28,533
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	672	(48,789)	(40,311)	2,633	4,769
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	730	3,260	2,010	3,431
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,198	732	2,392

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	3,864	4,769	4,801	4,803	6,938	7,319	7,958	7,788	7,609	4	313
2. 1998		201	486	550	580	580	562	562	550	550	26	201
3. 1999	X X X	49	66	61	384	462	580	681	700	720	21	135
4. 2000	X X X	X X X	1	76	492	232	235	152	152	152	14	164
5. 2001	X X X	X X X	X X X	1	237	280	807	826	1,304	1,347	14	43
6. 2002	X X X	X X X	X X X	X X X	93	94	262	432	771	1,302	16	82
7. 2003	X X X	X X X	X X X	X X X	X X X	(12)	209	652	1,057	1,021	23	157
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X					1	53
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20	11	96	1	33
10. 2006	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)	(2)	26	8
11. 2007	X X X	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	1

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
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. 2006	X X X	X X X	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. 2007	X X X	X X X	X X X	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 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	42,320	29,391	18,975	2,313	2,150	2,578	1,503	1,009	1,816	305
2. 1998	67,180	14,332	7,847	2,075	2,862	2,293	2,240	2,365	1,870	433
3. 1999	X X X	62,570	14,179	6,318	3,020	3,048	2,500	2,444	3,267	3,063
4. 2000	X X X	X X X	48,322	7,861	9,196	7,309	3,511	2,580	4,180	3,441
5. 2001	X X X	X X X	X X X	45,170	11,638	14,221	7,010	4,101	4,734	4,035
6. 2002	X X X	X X X	X X X	X X X	116,880	25,839	(3,427)	(3,342)	6,808	4,441
7. 2003	X X X	X X X	X X X	X X X	X X X	132,343	41,424	15,939	18,559	5,744
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	191,324	27,854	9,329	10,264
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	236,437	63,866	32,787
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	145,861	27,962
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176,276

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	513,081	238,839	99,636	44,609	25,277	33,404	13,338	6,805	(604)	4,517
2. 1998	549,913	252,026	93,966	25,566	15,361	4,237	4,735	1,209	4,628	1,169
3. 1999	X X X	560,439	221,065	78,604	32,929	14,631	8,399	3,585	6,716	1,911
4. 2000	X X X	X X X	462,209	154,553	76,600	29,026	13,299	5,182	8,864	4,456
5. 2001	X X X	X X X	X X X	517,493	238,189	114,533	41,632	12,413	16,872	8,028
6. 2002	X X X	X X X	X X X	X X X	668,961	276,887	104,882	45,874	32,809	13,534
7. 2003	X X X	X X X	X X X	X X X	X X X	692,800	269,829	111,416	65,128	30,389
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	765,758	342,454	150,578	65,638
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	719,674	317,337	137,048
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	625,599	272,267
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	573,555

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	192,770	78,770	35,548	41,001	40,754	11,257	37,492	26,305	17,380	20,859
2. 1998	239,957	87,815	35,170	17,017	12,762	21,004	3,068	2,732	2,626	2,167
3. 1999	X X X	220,974	97,886	24,965	19,495	7,914	6,504	7,803	3,750	4,854
4. 2000	X X X	X X X	210,333	87,829	31,463	24,855	10,464	8,934	4,011	3,958
5. 2001	X X X	X X X	X X X	259,096	77,695	45,842	24,076	12,244	8,736	4,959
6. 2002	X X X	X X X	X X X	X X X	303,094	133,561	57,531	37,931	20,949	11,122
7. 2003	X X X	X X X	X X X	X X X	X X X	300,629	163,832	98,895	47,904	13,991
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	336,527	192,519	75,207	28,540
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	377,789	170,036	87,309
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	340,815	152,063
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	390,992

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	2,710,402	1,605,327	1,492,092	1,331,999	761,998	650,213	592,821	492,978	564,253	791,625
2. 1998	1,093,475	502,426	346,163	243,195	175,462	95,710	93,958	75,131	120,427	117,446
3. 1999	X X X	1,046,860	593,705	382,481	215,854	132,829	122,908	104,280	85,946	95,392
4. 2000	X X X	X X X	924,187	417,948	203,512	151,791	129,128	90,157	91,754	96,205
5. 2001	X X X	X X X	X X X	720,580	390,435	202,973	120,849	96,386	102,313	104,252
6. 2002	X X X	X X X	X X X	X X X	749,679	362,840	162,053	138,431	100,131	106,151
7. 2003	X X X	X X X	X X X	X X X	X X X	1,435,968	557,361	236,931	379,606	417,434
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,620,007	1,045,148	806,803	675,052
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,919,231	1,098,927	780,918
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,049,323	1,238,024
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,145,805

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	282,739	147,643	92,393	60,709	70,967	60,849	44,407	52,153	46,466	35,608
2. 1998	159,393	85,949	55,522	29,191	15,543	(5,177)	16,248	7,252	5,620	6,250
3. 1999	X X X	154,563	106,109	60,297	48,493	24,346	16,180	13,422	12,964	8,421
4. 2000	X X X	X X X	157,494	83,574	65,872	37,201	24,006	18,595	16,567	11,696
5. 2001	X X X	X X X	X X X	312,130	143,980	70,950	42,348	28,297	20,171	19,339
6. 2002	X X X	X X X	X X X	X X X	322,100	159,415	88,523	63,047	48,120	32,686
7. 2003	X X X	X X X	X X X	X X X	X X X	247,754	139,588	87,960	83,498	54,749
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	370,754	232,542	196,707	82,979
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	364,734	226,534	148,301
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	397,628	294,803
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,215

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior					5	(47)	(77)	(202)	30	
2. 1998					(1)					
3. 1999	X X X		22		43	(138)	(831)	(137)	6	
4. 2000	X X X	X X X			(1)					9
5. 2001	X X X	X X X	X X X	49						(161)
6. 2002	X X X	X X X	X X X	X X X	(1)					
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X		(5)	
10. 2006	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. 2007	X X X	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 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior										
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	6,039	8,967	6,986	1,802	887	11,963	1,183	1,558	3,266	2,322
2. 1998	12,175	6,432	1,325	1,567	674	220	366	305	287	155
3. 1999	X X X	5,948	367	2,600	325	728	1,242	851	648	81
4. 2000	X X X	X X X	2,710	3,745	2,969	(10,469)	6,758	4,087	2,417	459
5. 2001	X X X	X X X	X X X	3,284	16,959	(9,030)	2,649	(81)	6,950	900
6. 2002	X X X	X X X	X X X	X X X	17,170	11,092	7,303	5,495	5,908	2,774
7. 2003	X X X	X X X	X X X	X X X	X X X	48,070	14,127	12,075	6,634	2,672
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	22,276	14,798	7,598	2,610
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,103	9,287	3,367
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,590	8,144
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,565

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	1,440,892	1,129,690	911,590	634,518	627,242	581,008	435,023	747,574	718,451	669,718
2. 1998	298,867	133,508	66,894	42,125	39,458	4,161	12,823	24,819	8,853	10,551
3. 1999	X X X	313,033	136,648	70,838	57,983	43,553	22,118	21,747	10,736	12,955
4. 2000	X X X	X X X	346,676	204,136	89,864	63,572	43,812	41,478	19,753	21,908
5. 2001	X X X	X X X	X X X	407,331	188,793	132,942	96,179	72,257	32,276	24,383
6. 2002	X X X	X X X	X X X	X X X	363,933	216,390	149,314	103,308	59,552	47,207
7. 2003	X X X	X X X	X X X	X X X	X X X	346,418	204,388	138,930	98,314	74,257
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	494,350	310,685	179,585	121,871
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	502,241	321,826	224,079
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	561,197	410,904
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	636,224

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	24,261	31,668	20,507	3,701	3,057	12,524	12,417	5,113	7,148	3,917
2. 1998	9,297	5,731	4,107	4,779	1,332	6,382	3,070	727	1,096	122
3. 1999	X X X	9,885	3,361	2,529	9,389	3,719	3,301	1,372	1,891	27
4. 2000	X X X	X X X	6,542	2,969	6,626	6,774	7,732	2,056	1,654	345
5. 2001	X X X	X X X	X X X	3,265	3,339	30,114	13,011	12,043	2,485	1,727
6. 2002	X X X	X X X	X X X	X X X	73,571	25,039	12,652	16,737	7,690	5,908
7. 2003	X X X	X X X	X X X	X X X	X X X	41,501	41,415	43,807	30,033	14,376
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	87,938	68,557	38,234	24,310
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80,667	68,627	44,677
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	97,866	104,864
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	99,411



**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126,749	34,320	4,791
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	73,217	5,632
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,623

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(16,174)	(13,052)	254
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(10,659)	(2,657)
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,165

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,185	47,643	17,592
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	60,309	23,939
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,358

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,634	4,161	3,845
2. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	299	96
3. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	257

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior										
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	3,548	922	493				1,208	1,836	876	2,070
2. 1998	8,720	5,157	1,513	(1)		(1)	673	778	244	102
3. 1999	X X X	36,050	1,707	438			196	128	289	155
4. 2000	X X X	X X X	2,713	2,055			463	640	290	192
5. 2001	X X X	X X X	X X X	(42,329)	(5,454)	(3,515)	115	2,013	226	134
6. 2002	X X X	X X X	X X X	X X X	66		1,144	3,436	1,026	15
7. 2003	X X X	X X X	X X X	X X X	X X X	48,321	32,730	16,891	8,579	556
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	31,702	8,240	12,820	132
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,112	20,785	9,739
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,063	4,668
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,818

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	48,815	56,916	31,895	38,731	36,944	20,107	131,886	129,160	39,900	37,089
2. 1998	2,962	3,105	2,480	335			300	1,414	472	3,274
3. 1999	X X X	6,270	6,612	1,169			807	806	1,968	4,379
4. 2000	X X X	X X X	7,683	2,402			1,458	1,456	3,657	4,385
5. 2001	X X X	X X X	X X X	(963)			1,277	3,781	23,449	10,171
6. 2002	X X X	X X X	X X X	X X X	1,548		1,421	4,282	25,138	12,481
7. 2003	X X X	X X X	X X X	X X X	X X X	64,038	33,379	10,166	19,645	55,170
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	53,106	5,243	23,556	51,120
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,180	41,560	25,947
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,512	31,665
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35,794

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior					78,932	108,633	(29)	1	43	1,002
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	457,659	337,827	295,000	191,171	170,580	211,451	191,911	277,517	251,049	226,676
2. 1998	58,628	36,739	25,386	22,902	16,915	12,357	7,550	5,654	8,985	6,017
3. 1999	X X X	72,358	63,352	26,792	16,757	11,440	18,735	16,430	5,855	6,588
4. 2000	X X X	X X X	52,049	38,584	24,406	20,509	16,446	6,431	6,935	10,290
5. 2001	X X X	X X X	X X X	62,209	29,220	23,539	20,257	11,259	13,266	7,346
6. 2002	X X X	X X X	X X X	X X X	63,712	43,326	28,614	18,939	20,496	22,933
7. 2003	X X X	X X X	X X X	X X X	X X X	64,538	37,877	24,003	34,698	28,034
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	11,173	4,568	50,883	43,490
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,172	61,338	40,450
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,295	68,265
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,068

**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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	5,728	3,371	31	1,498	767	1,157	1,223	1,193	595	980
2. 1998	26	49	(5)		150					
3. 1999	X X X	280	(17)	384	181	278	121	723	229	63
4. 2000	X X X	X X X	(67)	550	237	2,213	546	15	15	67
5. 2001	X X X	X X X	X X X	219	325	295	606	265	81	210
6. 2002	X X X	X X X	X X X	X X X	1,098	630	633	537	1,069	1,148
7. 2003	X X X	X X X	X X X	X X X	X X X	562	928	335	942	1,160
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,080	1,528	1,678	1,302
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,687	2,760	1,505
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,494	2,959
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,322

**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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2006	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. 2007	X X X	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	31,023	7,709	583	130	893	(10,737)	13,425	7,540	220,735	197
2. 1998	209,725	222,512	225,796	227,376	227,841	223,607	226,624	227,151	227,210	227,340
3. 1999	X X X	175,385	202,592	206,274	207,696	203,095	205,798	206,478	206,685	206,733
4. 2000	X X X	X X X	168,449	200,740	204,345	203,163	205,640	207,283	207,479	207,377
5. 2001	X X X	X X X	X X X	174,274	202,330	204,812	207,124	209,631	209,944	209,867
6. 2002	X X X	X X X	X X X	X X X	150,726	175,067	177,604	182,014	182,510	182,501
7. 2003	X X X	X X X	X X X	X X X	X X X	149,680	169,715	188,618	189,770	190,022
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	189,807	251,585	256,497	257,170
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	118,096	144,899	147,667
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	108,369	126,202
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,504

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	13,173	4,685	2,694	1,574	1,045	712	430	443	397	364
2. 1998	39,953	5,072	2,447	1,196	650	324	166	170	142	109
3. 1999	X X X	33,869	5,911	2,676	1,353	644	262	389	201	223
4. 2000	X X X	X X X	36,693	5,900	2,527	1,072	397	339	218	416
5. 2001	X X X	X X X	X X X	32,540	5,763	1,820	604	491	323	505
6. 2002	X X X	X X X	X X X	X X X	28,988	4,527	1,043	786	432	550
7. 2003	X X X	X X X	X X X	X X X	X X X	16,770	2,397	1,581	761	626
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	18,552	3,153	1,230	836
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,088	4,598	1,892
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,466	1,330
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,401

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	21,670	4,756	(138)	(9,740)	1,552	(10,032)	16,065	9,300	315,089	211
2. 1998	320,633	326,143	326,537	317,661	318,165	313,653	317,127	317,837	317,889	318,013
3. 1999	X X X	269,029	280,172	283,096	283,883	278,311	281,307	282,521	282,587	282,645
4. 2000	X X X	X X X	264,147	281,029	282,163	278,166	280,741	283,106	283,242	283,366
5. 2001	X X X	X X X	X X X	268,819	282,114	279,724	281,753	285,319	285,560	285,710
6. 2002	X X X	X X X	X X X	X X X	236,541	240,807	241,719	247,965	248,281	248,476
7. 2003	X X X	X X X	X X X	X X X	X X X	223,939	243,095	268,833	269,482	269,754
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	321,800	399,719	378,301	378,611
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	202,439	215,916	217,199
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190,246	197,707
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,500

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	134,862	35,895	169,230	136,292	3,556	(5,171)	157,191	166,675	178,505	473
2. 1998	218,367	304,488	322,023	333,148	334,743	332,390	340,772	348,759	349,326	349,551
3. 1999	X X X	219,200	309,015	337,011	341,629	343,347	351,656	363,760	364,852	365,140
4. 2000	X X X	X X X	223,816	337,169	358,615	365,176	375,649	394,442	396,113	396,727
5. 2001	X X X	X X X	X X X	255,239	376,358	392,690	405,240	434,804	437,581	438,690
6. 2002	X X X	X X X	X X X	X X X	265,550	362,536	379,060	429,603	435,316	437,438
7. 2003	X X X	X X X	X X X	X X X	X X X	242,853	313,700	411,872	422,006	426,815
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	311,983	445,590	503,936	512,589
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	196,854	280,929	298,306
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	184,613	256,903
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	193,069

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	102,157	47,776	25,208	14,222	8,726	5,072	2,520	2,345	1,595	1,253
2. 1998	139,578	40,630	23,130	11,950	6,417	3,037	1,259	821	438	295
3. 1999	X X X	142,059	44,428	20,954	11,519	5,512	2,268	1,427	633	497
4. 2000	X X X	X X X	150,330	43,060	23,635	12,123	4,507	2,636	1,145	897
5. 2001	X X X	X X X	X X X	156,285	42,799	21,435	8,294	4,362	1,692	1,767
6. 2002	X X X	X X X	X X X	X X X	154,980	43,331	17,818	10,937	4,747	2,725
7. 2003	X X X	X X X	X X X	X X X	X X X	99,477	34,122	18,986	8,339	4,067
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	102,356	28,749	9,944	6,920
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,919	21,649	11,508
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,954	19,507
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95,946

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	(2,925)	4,363	207,342	191,436	4,764	(3,276)	161,953	181,138	343,563	445
2. 1998	533,359	557,390	559,688	563,607	565,526	564,269	573,062	584,388	584,718	584,840
3. 1999	X X X	549,646	577,026	588,722	595,692	593,486	601,105	618,496	619,013	619,115
4. 2000	X X X	X X X	570,698	631,037	655,026	656,028	662,859	690,239	690,862	691,071
5. 2001	X X X	X X X	X X X	654,963	726,908	727,810	733,347	777,769	778,582	778,950
6. 2002	X X X	X X X	X X X	X X X	673,639	688,462	691,764	773,794	774,699	775,321
7. 2003	X X X	X X X	X X X	X X X	X X X	578,987	610,029	784,807	786,176	787,306
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	656,213	813,294	830,433	832,382
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	466,194	498,787	503,217
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	478,766	502,125
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	460,277

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	31,427	27,418	26,901	10,521	17,844	(650)	9,310	9,975	336	35
2. 1998	61,115	85,108	91,476	93,035	93,813	93,040	94,969	96,378	96,415	96,434
3. 1999	X X X	58,621	84,942	90,823	94,515	94,654	96,912	98,241	98,460	98,545
4. 2000	X X X	X X X	57,129	78,036	82,694	83,656	86,191	87,358	87,543	87,651
5. 2001	X X X	X X X	X X X	48,669	64,132	66,294	68,828	70,279	70,575	70,690
6. 2002	X X X	X X X	X X X	X X X	43,158	57,959	61,563	63,957	64,739	64,993
7. 2003	X X X	X X X	X X X	X X X	X X X	45,110	60,675	64,840	66,676	67,352
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	46,263	62,797	80,900	82,287
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,076	68,156	70,988
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,242	61,955
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,941

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	21,651	11,650	6,028	2,872	1,640	1,023	521	430	375	252
2. 1998	33,210	10,658	5,682	2,651	1,270	643	261	150	114	11
3. 1999	X X X	43,033	17,077	8,881	4,563	2,351	1,019	700	484	110
4. 2000	X X X	X X X	32,574	10,007	5,292	2,803	1,253	697	534	129
5. 2001	X X X	X X X	X X X	22,368	7,149	3,683	1,740	864	564	113
6. 2002	X X X	X X X	X X X	X X X	22,596	6,534	3,220	1,576	810	227
7. 2003	X X X	X X X	X X X	X X X	X X X	16,916	6,459	3,209	1,499	412
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	21,262	6,086	2,931	999
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,182	5,980	1,762
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	36,865	1,986
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,747

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	14,732	8,096	23,311	2,360	10,721	941	12,708	15,509	648	5
2. 1998	135,986	150,984	153,119	154,732	155,189	154,473	156,561	158,473	158,493	158,501
3. 1999	X X X	143,535	158,977	161,244	162,074	160,968	162,737	164,236	164,295	164,310
4. 2000	X X X	X X X	130,958	143,502	143,976	142,078	143,726	144,806	144,867	144,901
5. 2001	X X X	X X X	X X X	104,740	113,367	111,878	113,130	114,161	114,225	114,261
6. 2002	X X X	X X X	X X X	X X X	96,346	100,464	101,427	102,986	103,200	103,240
7. 2003	X X X	X X X	X X X	X X X	X X X	97,440	107,364	109,521	109,950	110,095
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	108,001	120,003	132,383	132,824
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,966	122,373	123,312
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	124,157	132,084
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	113,889

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	783,188	1,260,253	697,698	833,714	676,165	727,787	684,729	692,872	(1,204)	4,991
2. 1998	319,866	545,956	571,254	628,498	634,784	642,443	643,998	646,057	646,572	647,226
3. 1999	X X X	394,139	512,482	582,798	594,968	609,134	612,537	615,476	616,373	617,347
4. 2000	X X X	X X X	362,113	503,453	527,501	542,614	548,150	551,618	553,707	554,925
5. 2001	X X X	X X X	X X X	335,395	437,594	461,150	470,886	476,293	479,105	480,589
6. 2002	X X X	X X X	X X X	X X X	319,512	425,023	445,743	455,374	460,246	462,600
7. 2003	X X X	X X X	X X X	X X X	X X X	308,644	405,385	425,290	433,693	437,549
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	313,210	416,967	522,083	528,888
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	309,034	401,759	415,985
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	284,023	365,383
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	280,884

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	135,141	105,468	84,828	68,178	60,154	53,803	45,845	40,429	34,542	29,571
2. 1998	114,568	50,483	30,897	18,286	12,094	9,243	6,183	4,763	3,880	2,504
3. 1999	X X X	111,571	54,443	29,453	18,486	13,431	8,265	6,125	4,884	3,106
4. 2000	X X X	X X X	107,948	46,973	26,758	17,626	10,352	7,199	5,285	3,366
5. 2001	X X X	X X X	X X X	95,153	42,328	25,723	13,293	8,515	5,948	3,790
6. 2002	X X X	X X X	X X X	X X X	96,764	42,637	20,471	12,306	7,748	4,555
7. 2003	X X X	X X X	X X X	X X X	X X X	84,295	27,636	17,921	10,103	5,745
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	91,190	22,963	7,479	8,021
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,611	36,192	11,623
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	125,394	12,740
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	76,041

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	852,803	807,696	846,690	958,309	802,025	859,863	811,962	821,602	(5,168)	1,692
2. 1998	781,100	828,450	837,930	912,622	912,157	921,704	920,457	921,329	920,959	921,049
3. 1999	X X X	673,638	786,100	849,467	850,660	865,495	864,793	865,689	865,307	865,417
4. 2000	X X X	X X X	704,443	771,138	774,966	785,796	785,554	786,285	786,030	786,185
5. 2001	X X X	X X X	X X X	644,192	676,617	687,636	688,283	688,853	688,785	689,147
6. 2002	X X X	X X X	X X X	X X X	627,089	683,978	686,101	686,825	686,452	686,730
7. 2003	X X X	X X X	X X X	X X X	X X X	586,532	611,784	613,863	612,833	613,252
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	603,289	630,313	616,980	617,735
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	574,794	598,837	600,788
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	580,143	603,981
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	521,936

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	10,772	2,726	976	(31)	1,644	14,395	6,506	3,138	988	93
2. 1998	35,239	42,014	44,047	44,719	45,590	51,247	52,866	52,963	53,130	53,194
3. 1999	X X X	37,184	46,351	47,020	48,135	54,594	56,132	56,455	56,661	56,741
4. 2000	X X X	X X X	35,943	42,756	43,530	50,137	51,848	52,631	52,916	52,990
5. 2001	X X X	X X X	X X X	30,599	35,279	41,338	42,715	44,740	45,162	45,274
6. 2002	X X X	X X X	X X X	X X X	27,452	34,928	35,906	38,252	38,825	38,977
7. 2003	X X X	X X X	X X X	X X X	X X X	27,228	32,089	33,995	35,219	35,480
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	26,089	32,089	35,927	36,450
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,450	37,813	38,685
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,533	35,006
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,673

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	44,859	46,656	50,754	28,328	49,594	24,925	32,229	10,880	11,777	9,499
2. 1998	14,545	3,780	3,154	1,505	988	581	446	396	336	128
3. 1999	X X X	15,060	5,912	3,975	1,920	992	753	487	385	94
4. 2000	X X X	X X X	16,476	4,638	2,708	1,561	1,118	618	433	114
5. 2001	X X X	X X X	X X X	14,974	4,680	2,544	1,487	912	677	117
6. 2002	X X X	X X X	X X X	X X X	12,672	4,832	3,355	1,519	1,130	104
7. 2003	X X X	X X X	X X X	X X X	X X X	12,628	3,619	2,531	1,685	32
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	12,235	3,777	2,416	217
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,015	4,300	434
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,849	(2,441)
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,642

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	17,422	5,830	46,188	(943)	21,333	44,359	32,217	24,403	61,128	11,011
2. 1998	69,771	77,931	80,966	81,690	83,901	97,366	99,499	99,839	100,061	100,210
3. 1999	X X X	71,343	83,892	85,936	88,888	103,695	105,454	106,110	106,611	107,097
4. 2000	X X X	X X X	72,499	82,859	85,629	101,338	103,152	104,273	104,587	104,726
5. 2001	X X X	X X X	X X X	66,547	73,898	89,217	91,342	94,341	95,007	98,374
6. 2002	X X X	X X X	X X X	X X X	59,874	77,174	78,606	81,077	82,605	82,899
7. 2003	X X X	X X X	X X X	X X X	X X X	56,213	64,186	70,630	71,558	71,845
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	56,296	65,445	69,119	69,764
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,459	64,545	65,813
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,524	93,963
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	60,259



**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	21	(18)	29							
2. 1998	52									
3. 1999	X X X			1	1	1	1	1	1	1
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	94	75	36	38	36	38	27	26	26	25
2. 1998	101									
3. 1999	X X X	1	1							
4. 2000	X X X	X X X	1							
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	53	1	69	2	5		1	(1)		1
2. 1998	523	521	521	521	520	520	520	520	520	520
3. 1999	X X X	1	4	4	4	4	4	4	4	4
4. 2000	X X X	X X X	6	6	6	6	6	6	6	6
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X	1	1	1	1	1	1
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior										
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior		1								
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior		1						1		
2. 1998		4	4	4	4	4	4	4	4	4
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	16,604	33,418	6,808	2,173	913	2,449	12,397	12,913	3,360	544
2. 1998	25,616	40,852	44,692	44,839	44,985	45,764	46,233	46,394	46,482	46,532
3. 1999	X X X	24,193	38,057	38,313	39,256	40,674	41,408	41,692	41,877	41,979
4. 2000	X X X	X X X	23,574	32,004	34,851	37,048	38,220	38,800	39,286	39,462
5. 2001	X X X	X X X	X X X	16,470	23,843	26,374	27,845	28,794	29,364	29,695
6. 2002	X X X	X X X	X X X	X X X	13,040	19,551	21,699	23,089	24,078	24,529
7. 2003	X X X	X X X	X X X	X X X	X X X	11,833	18,194	20,068	21,560	22,279
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	10,982	16,810	22,796	23,985
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,330	14,987	16,422
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,700	16,053
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,161

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	233,520	279,346	206,762	227,393	286,138	130,294	184,003	45,146	15,308	14,443
2. 1998	21,680	9,518	7,108	4,442	1,808	762	448	464	380	196
3. 1999	X X X	26,524	9,773	5,066	3,264	1,622	1,001	717	498	313
4. 2000	X X X	X X X	23,943	7,732	5,014	2,549	1,705	1,178	747	617
5. 2001	X X X	X X X	X X X	13,767	6,030	3,193	2,532	1,537	983	817
6. 2002	X X X	X X X	X X X	X X X	11,774	4,134	4,094	2,324	1,380	948
7. 2003	X X X	X X X	X X X	X X X	X X X	9,729	5,966	3,278	2,216	1,347
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	12,766	4,488	3,290	2,120
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,909	4,172	2,872
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,033	3,886
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,979

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	16,655	6,003	204,539	25,465	60,591	174,450	295,170	96,904	343,034	44,562
2. 1998	99,578	116,442	120,225	120,270	120,228	121,437	121,906	122,069	122,200	122,327
3. 1999	X X X	102,225	114,537	114,715	114,991	116,572	117,307	117,948	118,197	119,751
4. 2000	X X X	X X X	97,519	98,663	98,695	101,049	102,149	103,014	103,452	103,732
5. 2001	X X X	X X X	X X X	61,630	70,324	86,195	90,720	185,176	301,348	492,087
6. 2002	X X X	X X X	X X X	X X X	55,048	61,659	65,792	74,217	74,989	75,436
7. 2003	X X X	X X X	X X X	X X X	X X X	47,870	55,428	57,464	59,029	59,717
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	49,782	56,504	56,351	57,516
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,690	48,152	50,088
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,710	53,488
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,108

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	(43)	116	79	22	6		35	19	21	10
2. 1998	30	12	19	49	49	49	50	57	63	63
3. 1999	X X X	6	19	44	46	46	51	85	102	102
4. 2000	X X X	X X X	6	12	15	37	42	81	97	103
5. 2001	X X X	X X X	X X X	6	19	52	99	213	282	288
6. 2002	X X X	X X X	X X X	X X X	7	100	106	408	565	654
7. 2003	X X X	X X X	X X X	X X X	X X X	17	27	591	941	1,109
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	5	703	2,398	2,755
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	252	1,765	2,259
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	674	1,138
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	83

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	57	1,502	2,245	116	96	19,867	103	51	36	27
2. 1998	83	51	26	6	4	11	6	9	9	6
3. 1999	X X X	118	44	9	4	14	4	29	17	15
4. 2000	X X X	X X X	103	55	6	36	51	55	46	61
5. 2001	X X X	X X X	X X X	50	28	209	21	138	111	171
6. 2002	X X X	X X X	X X X	X X X	425	442	52	460	312	290
7. 2003	X X X	X X X	X X X	X X X	X X X	724	25	881	561	520
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	50	1,945	1,022	828
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,205	1,790	1,056
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,001	1,862
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,831

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	5	63	2,290	16	8	1,647	8,031	3,163	10,229	1,020
2. 1998	333	333	334	334	335	343	343	348	348	348
3. 1999	X X X	1,122	1,148	1,154	1,156	1,169	1,175	1,191	1,193	1,203
4. 2000	X X X	X X X	1,774	1,774	1,774	1,826	1,845	1,855	1,858	1,863
5. 2001	X X X	X X X	X X X	168	204	433	443	453	470	482
6. 2002	X X X	X X X	X X X	X X X	497	917	939	993	1,000	1,011
7. 2003	X X X	X X X	X X X	X X X	X X X	990	1,039	1,129	1,142	1,176
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	99	600	4,579	4,661
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,505	3,972	4,050
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,497	4,191
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,873

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	2,993	5,199	3,988	1,840	727	4,620	3,827	5,360	3,699	3,093
2. 1998	1,039	2,150	2,509	2,602	2,981	3,304	3,881	4,160	4,294	4,390
3. 1999	X X X	1,199	2,195	2,349	2,514	2,734	2,892	2,988	3,070	3,118
4. 2000	X X X	X X X	1,810	2,573	2,782	2,953	3,143	3,241	3,309	3,354
5. 2001	X X X	X X X	X X X	1,318	1,808	1,695	1,824	1,975	2,068	2,141
6. 2002	X X X	X X X	X X X	X X X	852	1,205	1,354	1,497	1,683	1,831
7. 2003	X X X	X X X	X X X	X X X	X X X	579	1,185	1,300	1,426	1,527
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,101	2,890	3,560	3,658
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,780	2,470	2,633
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,498	2,010
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	732

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	338,451	426,735	515,680	369,364	537,633	221,691	275,621	109,885	88,410	86,637
2. 1998	1,772	1,112	1,614	1,881	1,587	1,039	758	291	207	143
3. 1999	X X X	2,641	1,101	991	788	541	667	214	132	115
4. 2000	X X X	X X X	2,950	2,469	1,701	1,372	3,436	223	184	131
5. 2001	X X X	X X X	X X X	1,132	545	259	392	286	235	144
6. 2002	X X X	X X X	X X X	X X X	1,411	273	414	366	270	231
7. 2003	X X X	X X X	X X X	X X X	X X X	699	490	317	242	146
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,196	377	303	231
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,068	385	282
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,006	318
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	698

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	13,793	1,889	512,953	6,653	171,261	194,370	240,848	164,069	380,369	125,848
2. 1998	5,907	7,633	8,856	10,069	10,828	13,035	17,833	21,123	46,926	53,290
3. 1999	X X X	6,728	8,137	8,756	9,153	10,551	11,818	11,841	13,756	14,044
4. 2000	X X X	X X X	7,935	10,852	13,250	18,862	22,635	20,547	23,644	24,530
5. 2001	X X X	X X X	X X X	5,025	6,007	5,860	6,322	9,153	9,753	10,342
6. 2002	X X X	X X X	X X X	X X X	4,965	6,578	13,060	14,605	19,755	22,396
7. 2003	X X X	X X X	X X X	X X X	X X X	2,974	6,169	32,778	45,581	50,169
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	5,570	12,529	29,214	32,422
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,147	7,397	7,685
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,848	5,759
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,822

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	(1,273)	902	534	171	2,065		1	2		4
2. 1998	12	1	17	17	17	17	17	26	26	26
3. 1999	X X X	1	12	12	14	14	13	20	20	21
4. 2000	X X X	X X X	6	6	9	9	12	15	13	14
5. 2001	X X X	X X X	X X X			8	9	11	12	14
6. 2002	X X X	X X X	X X X	X X X	1	2	4	9	12	16
7. 2003	X X X	X X X	X X X	X X X	X X X		1	12	17	23
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X		1	1	1
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1	1
10. 2006	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	26
11. 2007	X X X	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

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	1,318	60	14,792	23	23	107	2,151	12	11	6
2. 1998	154	9	5	11	11			1	1	1
3. 1999	X X X	17	12	12	9	38	1	1	29	6
4. 2000	X X X	X X X	133	85	76	11			6	5
5. 2001	X X X	X X X	X X X	26	26	14	1	1	7	5
6. 2002	X X X	X X X	X X X	X X X	31	20	13	11	7	1
7. 2003	X X X	X X X	X X X	X X X	X X X	67	19	11	7	5
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X		6	7	4
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11	29	4
10. 2006	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	1
11. 2007	X X X	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 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	13		15,283	408	2,179	2	2,105	(1,747)	9,713	312
2. 1998	169	169	187	192	201	202	205	228	228	228
3. 1999	X X X	30	47	49	50	76	76	99	137	162
4. 2000	X X X	X X X	161	161	167	167	171	178	183	183
5. 2001	X X X	X X X	X X X	35	46	47	47	55	61	62
6. 2002	X X X	X X X	X X X	X X X	79	80	85	94	98	99
7. 2003	X X X	X X X	X X X	X X X	X X X	98	110	162	181	185
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	9	26	55	58
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13	39	38
10. 2006	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	35
11. 2007	X X X	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

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	122,148	4,472	11,730	3,548	(20,600)	9,152	(15,945)	(1,584)	30,375	(754)	(754)
2. 1998	802,726	845,769	841,779	845,804	833,128	839,162	827,387	828,882	828,459	827,631	(828)
3. 1999	X X X	822,504	834,820	835,531	836,020	835,684	838,399	843,428	844,584	842,968	(1,616)
4. 2000	X X X	X X X	853,942	859,785	865,310	865,524	865,556	860,654	860,959	859,040	(1,919)
5. 2001	X X X	X X X	X X X	764,566	884,238	891,071	891,161	890,963	882,316	879,379	(2,937)
6. 2002	X X X	X X X	X X X	X X X	857,692	833,394	858,584	858,708	858,677	856,935	(1,742)
7. 2003	X X X	X X X	X X X	X X X	X X X	1,082,882	1,087,105	1,083,589	1,083,634	1,085,414	1,780
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,205,409	1,208,867	1,205,034	1,204,829	(205)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,238,491	1,238,413	1,241,197	2,784
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,235,597	1,230,648	(4,949)
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,240,323	1,240,323
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	1,229,937
13. Earned Premiums (Sc P-Pt 1)	915,868	870,206	874,030	778,685	950,100	1,080,413	1,210,009	1,238,398	1,254,466	1,229,937	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	19,707	286	(162)	(470)	(715)	56	(266)	(1,635)	30,808	686	686
2. 1998	131,366	142,281	142,812	143,046	143,442	143,528	143,740	143,708	143,708	143,834	126
3. 1999	X X X	175,585	179,019	182,005	182,410	182,371	182,555	181,408	181,407	181,408	1
4. 2000	X X X	X X X	194,634	201,962	203,511	203,504	203,405	203,438	203,577	203,581	4
5. 2001	X X X	X X X	X X X	119,433	184,203	185,404	186,812	186,706	186,466	185,455	(1,011)
6. 2002	X X X	X X X	X X X	X X X	140,428	145,073	146,657	147,848	148,398	148,498	100
7. 2003	X X X	X X X	X X X	X X X	X X X	238,799	239,827	241,742	242,314	242,380	66
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	227,567	237,530	241,526	241,944	418
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	154,621	152,617	153,972	1,355
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	142,341	143,348	1,007
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	116,310	116,310
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	119,062
13. Earned Premiums (Sc P-Pt 1)	141,516	186,988	198,431	129,512	206,829	244,667	231,061	164,868	176,700	119,062	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	95,886	9,266	143,185	(9,349)	60,849	55,351	69,453	52,061	157,627	(3,523)	(3,523)
2. 1998	2,998,594	3,172,452	3,214,769	3,243,077	3,211,300	3,221,055	3,222,571	3,230,440	3,246,692	3,235,284	(11,408)
3. 1999	X X X	2,884,765	3,037,636	3,103,782	3,115,116	3,122,319	3,058,206	3,062,469	3,083,514	3,069,099	(14,415)
4. 2000	X X X	X X X	2,944,006	3,154,263	3,207,768	3,245,596	3,246,658	3,191,775	3,215,858	3,200,927	(14,931)
5. 2001	X X X	X X X	X X X	2,948,248	3,333,219	3,312,838	3,307,744	3,308,398	3,224,069	3,189,046	(35,023)
6. 2002	X X X	X X X	X X X	X X X	3,333,854	3,550,164	3,568,626	3,569,614	3,570,597	3,531,626	(38,971)
7. 2003	X X X	X X X	X X X	X X X	X X X	4,355,464	4,398,949	4,413,069	4,402,512	4,398,467	(4,045)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	4,980,090	5,044,391	5,042,174	5,043,713	1,539
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,366,227	5,444,314	5,442,194	(2,120)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,753,714	5,774,956	21,242
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,778,485	5,778,485
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	5,676,830
13. Earned Premiums (Sc P-Pt 1)	3,441,473	3,255,307	3,397,736	3,308,895	3,827,556	4,637,503	5,035,264	5,445,705	5,954,687	5,676,830	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	3,262	134,315	160,121	19,537	14,972	16,208	13,105	(16,331)	122,002	1,531	1,531
2. 1998	364,083	433,058	437,802	430,044	431,524	432,231	419,122	419,152	419,194	419,374	180
3. 1999	X X X	387,737	486,538	478,701	479,626	479,652	466,639	444,911	444,967	445,065	98
4. 2000	X X X	X X X	470,062	560,591	560,769	561,185	562,263	553,445	548,982	549,137	155
5. 2001	X X X	X X X	X X X	671,174	979,887	986,630	960,517	963,617	965,379	964,652	(727)
6. 2002	X X X	X X X	X X X	X X X	767,756	895,233	936,537	960,920	987,275	981,494	(5,781)
7. 2003	X X X	X X X	X X X	X X X	X X X	1,036,458	1,045,912	1,046,333	1,045,465	1,040,076	(5,389)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,313,122	1,332,657	1,321,636	1,319,330	(2,306)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,356,432	1,379,606	1,373,620	(5,986)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,166,441	1,181,320	14,879
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	961,183	961,183
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	957,837
13. Earned Premiums (Sc P-Pt 1)	711,834	778,462	849,108	830,891	1,108,861	1,177,143	1,315,950	1,346,775	1,324,603	957,837	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	170,569	692	29,075	(230)	(25,554)	2	(3)	1	(1,540)	1	1
2. 1998	628,612	794,867	798,698	798,681	791,516	791,516	791,512	791,513	791,513	791,514	1
3. 1999	X X X	683,039	701,629	711,215	702,828	702,826	702,812	702,531	702,531	702,532	1
4. 2000	X X X	X X X	921,681	950,574	945,828	945,817	945,819	945,819	945,818	945,993	175
5. 2001	X X X	X X X	X X X	1,015,272	1,271,930	1,271,299	1,271,307	1,271,308	1,271,306	1,271,306	(7)
6. 2002	X X X	X X X	X X X	X X X	1,079,868	1,085,727	1,084,836	1,084,832	1,084,822	1,084,815	(7)
7. 2003	X X X	X X X	X X X	X X X	X X X	1,601,811	1,611,458	1,610,539	1,610,507	1,610,500	(7)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,700,245	1,711,754	1,711,314	1,711,329	15
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,673,975	1,686,714	1,686,976	262
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,807,640	1,814,674	7,034
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,886,633	1,886,633
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	1,894,108
13. Earned Premiums (Sc P-Pt 1)	790,139	848,969	937,151	1,053,853	1,366,808	1,607,027	1,708,991	1,684,286	1,818,353	1,894,108	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	52,242	3,980	29,068	(617)	(25,838)	(465)	133	(2,632)	(2,010)	582	582
2. 1998	49,954	92,297	101,160	97,938	90,703	90,412	90,382	90,351	90,351	90,447	96
3. 1999	X X X	59,542	84,388	79,394	70,585	70,618	70,645	70,641	70,641	70,694	53
4. 2000	X X X	X X X	104,083	106,775	101,506	102,570	102,691	102,559	102,559	102,559	(1)
5. 2001	X X X	X X X	X X X	152,658	228,061	230,512	230,954	230,516	230,517	230,518	1
6. 2002	X X X	X X X	X X X	X X X	211,591	216,729	216,600	216,599	216,600	216,600	(402)
7. 2003	X X X	X X X	X X X	X X X	X X X	367,653	370,160	373,363	373,356	372,954	(369)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	269,031	273,025	285,040	284,671	(307)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190,986	178,957	178,650	6,814
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176,772	183,586	198,177
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	198,177	198,177
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	204,645
13. Earned Premiums (Sc P-Pt 1)	91,957	105,825	130,817	146,884	315,976	375,589	271,621	194,934	175,238	204,645	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	20,894	32,883	3,636	10,066	(7,318)	2,854	4,449	31,861	776	1,380	1,380
2. 1998	627,557	650,732	652,661	656,400	664,994	665,705	659,716	663,787	663,787	663,787	(804)
3. 1999	X X X	659,569	668,008	682,124	684,356	684,656	674,074	677,423	679,266	678,462	(286)
4. 2000	X X X	X X X	692,564	700,376	700,956	702,708	702,559	685,042	685,148	684,862	(3,948)
5. 2001	X X X	X X X	X X X	739,151	777,521	774,365	776,459	775,722	781,258	777,310	1,353
6. 2002	X X X	X X X	X X X	X X X	869,292	841,641	866,504	870,757	867,038	868,391	(3,609)
7. 2003	X X X	X X X	X X X	X X X	X X X	1,153,418	1,140,177	1,139,686	1,137,335	1,133,726	9,423
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,463,369	1,464,874	1,423,281	1,432,704	(2,658)
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,373,591	1,368,848	1,366,190	9,903
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,409,789	1,419,692	1,525,976
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,525,976	1,525,976
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	1,536,730
13. Earned Premiums (Sc P-Pt 1)	642,632	715,629	706,574	774,894	940,909	1,129,232	1,463,809	1,399,893	1,365,645	1,536,730	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	18,174	1,831	(2,653)	(1,118)	(650)	89	5,822	(12,397)	2,745	460	460
2. 1998	91,986	100,164	100,100	100,785	101,072	101,110	101,009	100,951	101,069	101,421	352
3. 1999	X X X	89,115	93,532	95,926	96,375	97,254	100,949	99,852	99,566	99,503	(63)
4. 2000	X X X	X X X	137,100	145,825	146,626	148,008	151,570	153,871	150,256	150,404	148
5. 2001	X X X	X X X	X X X	175,344	186,372	191,941	192,107	188,912	192,656	192,509	(147)
6. 2002	X X X	X X X	X X X	X X X	244,401	252,321	248,259	249,340	247,525	249,805	2,280
7. 2003	X X X	X X X	X X X	X X X	X X X	435,872	438,359	441,671	439,478	439,969	(8,509)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	632,875	633,715	598,910	599,593	683
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	534,430	534,353	536,117	1,764
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	427,978	429,160	1,182
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	466,058	466,058
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	464,208
13. Earned Premiums (Sc P-Pt 1)	107,911	99,149	138,799	186,034	285,478	451,749	642,466	525,542	393,449	464,208	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior							(305)	11	(7)	17	17
2. 1998	31,791	31,791	31,791	31,791	31,791	31,791	31,791	31,791	31,790	31,790	
3. 1999	X X X	34,619	34,619	34,619	34,619	34,619	34,619	34,619	34,619	34,619	
4. 2000	X X X	X X X	53,873	53,873	53,873	53,873	53,873	53,873	53,872	53,872	
5. 2001	X X X	X X X	X X X	134,993	134,993	134,993	134,493	134,786	134,491	134,491	
6. 2002	X X X	X X X	X X X	X X X	196,121	196,121	196,121	195,352	196,136	196,136	
7. 2003	X X X	X X X	X X X	X X X	X X X	442,460	442,429	442,475	442,482	442,482	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	315,835	315,743	315,788	315,799	11
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	378,394	378,471	377,067	(1,404)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	407,229	405,352	(1,877)
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	400,272	400,272
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	397,019
13. Earned Premiums (Sc P-Pt 1)	31,789	34,620	53,874	113,993	217,684	442,476	315,324	377,886	407,838	397,019	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior											
2. 1998	11,524	11,524	11,524	11,524	11,524	11,524	11,524	11,524	11,524	11,524	
3. 1999	X X X	16,889	16,889	16,889	16,889	16,889	16,889	16,889	16,889	16,889	
4. 2000	X X X	X X X	31,795	31,795	31,795	31,795	31,795	31,959	31,959	31,959	
5. 2001	X X X	X X X	X X X	83,405	83,405	83,405	83,405	83,405	83,405	83,405	
6. 2002	X X X	X X X	X X X	X X X	126,858	126,727	126,479	125,707	125,707	125,707	
7. 2003	X X X	X X X	X X X	X X X	X X X	325,783	325,783	325,913	325,914	325,914	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	214,732	214,442	214,412	214,412	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	210,242	209,942	209,887	(55)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	234,958	234,958	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	228,201	228,201
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	228,146
13. Earned Premiums (Sc P-Pt 1)	11,524	16,890	31,795	83,405	127,419	325,668	214,810	209,476	234,629	228,146	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior											
2. 1998											
3. 1999	X X X										
4. 2000	X X X	X X X									
5. 2001	X X X	X X X	X X X								
6. 2002	X X X	X X X	X X X	X X X							
7. 2003	X X X	X X X	X X X	X X X	X X X						
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2006	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. 2007	X X X	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior											
2. 1998											
3. 1999	X X X										
4. 2000	X X X	X X X									
5. 2001	X X X	X X X	X X X								
6. 2002	X X X	X X X	X X X	X X X							
7. 2003	X X X	X X X	X X X	X X X	X X X						
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2006	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. 2007	X X X	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior	1,997	3,050	(20)	(439)	4	(80)	128	15	7	(21)	(21)
2. 1998	70,580	74,634	76,537	76,757	75,342	74,550	74,712	74,720	74,721	74,618	(103)
3. 1999	X X X	78,160	81,105	84,387	83,850	83,214	83,243	83,270	83,125	83,263	138
4. 2000	X X X	X X X	41,079	44,605	45,498	45,598	45,273	44,927	44,946	44,947	1
5. 2001	X X X	X X X	X X X	54,824	57,224	61,177	63,863	62,992	63,265	63,848	583
6. 2002	X X X	X X X	X X X	X X X	63,679	71,878	66,968	65,419	65,570	66,200	630
7. 2003	X X X	X X X	X X X	X X X	X X X	91,631	91,631	89,897	90,227	90,299	72
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	48,139	48,142	50,692	51,035	343
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,251	45,289	47,916	2,627
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,861	66,872	11
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	129,081	129,081
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	133,362
13. Earned Premiums (Sc P-Pt 1)	72,597	85,229	45,932	61,403	65,022	102,365	45,910	41,796	69,085	133,362	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior	324	539	160	131	12		27	2			
2. 1998	12,060	12,293	12,465	12,736	12,736	12,794	12,796	12,796	12,816	12,875	59
3. 1999	X X X	10,157	10,395	10,939	10,934	11,109	11,115	11,193	11,193	11,205	12
4. 2000	X X X	X X X	5,449	5,748	5,747	5,838	5,838	5,838	5,838	5,838	
5. 2001	X X X	X X X	X X X	39,087	39,096	39,096	39,096	39,096	39,096	39,096	
6. 2002	X X X	X X X	X X X	X X X	16,085	16,139	16,139	16,139	16,139	16,139	
7. 2003	X X X	X X X	X X X	X X X	X X X	16,377	16,377	16,377	16,377	16,377	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	5,963	5,963	5,963	5,963	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,272	17,034	17,249	215
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,951	6,951	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,540	2,540
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	2,826
13. Earned Premiums (Sc P-Pt 1)	12,364	10,933	6,010	40,331	16,099	16,761	5,999	16,350	7,733	2,826	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior	495	40	21	86	309	1,556	221	51	127	173	173
2. 1998	8,270	8,802	10,326	10,620	10,720	11,671	12,018	11,932	12,009	11,905	(104)
3. 1999	X X X	18,452	20,928	25,193	25,451	25,914	26,178	26,260	26,311	26,109	(202)
4. 2000	X X X	X X X	33,313	39,224	41,591	42,756	43,100	43,657	44,340	44,570	230
5. 2001	X X X	X X X	X X X	54,053	59,437	65,385	65,114	66,685	68,968	69,836	868
6. 2002	X X X	X X X	X X X	X X X	69,038	79,476	83,294	83,117	85,012	85,669	657
7. 2003	X X X	X X X	X X X	X X X	X X X	117,448	117,518	113,454	115,877	116,017	140
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	81,748	81,748	85,296	86,243	947
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,716	57,994	59,352	1,358
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,888	43,888	
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,376	43,376
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	47,443
13. Earned Premiums (Sc P-Pt 1)	8,724	19,030	37,346	64,624	77,448	137,955	86,553	55,646	55,253	47,443	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior							269	7	(1)	16	16
2. 1998											
3. 1999	X X X	(5)	1	31	31	31	31	31	31	31	
4. 2000	X X X	X X X	67	85	85	85	85	85	85	85	
5. 2001	X X X	X X X	X X X	27,394	27,394	27,394	27,394	27,394	27,394	27,394	
6. 2002	X X X	X X X	X X X	X X X	1,011	1,011	1,011	1,011	1,011	1,011	
7. 2003	X X X	X X X	X X X	X X X	X X X	(86)	(360)	(360)	(360)	(360)	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	26	23	23	23	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18	18	18	
10. 2006	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	3	
11. 2007	X X X	X X X	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	16
13. Earned Premiums (Sc P-Pt 1)	(1)	(5)	76	27,441	1,011	(86)	26	22	2	16	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior	(5,794)	3,786	(83)	4,896	(6,020)		(2,000)	975	253	(86)	(86)
2. 1998	95,413	93,691	94,203	95,845	98,075	96,362	94,665	95,786	96,035	95,880	(155)
3. 1999	X X X	98,428	98,997	104,866	102,009	101,710	98,499	99,957	100,359	100,075	(284)
4. 2000	X X X	X X X	94,498	89,571	90,576	90,266	90,608	84,785	84,989	84,695	(294)
5. 2001	X X X	X X X	X X X	100,989	103,906	103,649	101,859	102,151	98,516	97,198	(1,318)
6. 2002	X X X	X X X	X X X	X X X	106,746	105,352	106,288	103,962	106,663	104,455	(2,208)
7. 2003	X X X	X X X	X X X	X X X	X X X	134,028	138,208	138,222	138,210	136,599	(1,611)
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	137,190	140,812	143,003	145,311	2,308
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	140,306	141,232	144,789	3,557
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	161,482	164,711	3,229
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	155,018	155,018
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	158,156
13. Earned Premiums (Sc P-Pt 1)	89,533	100,546	95,459	108,551	104,062	130,056	133,950	139,645	164,761	158,156	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior	136	(73)	2	11			5	(129)		(1)	(1)
2. 1998	6,721	6,807	6,812	6,807	6,807	6,807	6,811	6,811	6,811	6,811	
3. 1999	X X X	6,672	6,685	6,723	6,723	6,723	6,696	6,696	6,696	6,696	
4. 2000	X X X	X X X	11,144	11,267	11,285	11,285	11,285	11,285	11,285	11,285	
5. 2001	X X X	X X X	X X X	12,539	12,769	12,766	12,766	12,766	12,766	12,766	
6. 2002	X X X	X X X	X X X	X X X	7,202	7,531	7,147	7,147	7,147	7,147	
7. 2003	X X X	X X X	X X X	X X X	X X X	39,019	39,027	39,057	38,306	38,306	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	127,166	127,193	128,811	128,811	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,331	88,252	88,196	(56)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,992	18,023	31
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,139	3,139
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	3,113
13. Earned Premiums (Sc P-Pt 1)	7,514	7,336	11,311	12,799	7,419	39,343	126,777	88,251	18,780	3,113	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior											
2. 1998	298	298	310	310	310	310	310	310	310	310	
3. 1999	X X X	670	670	670	670	670	670	670	670	670	
4. 2000	X X X	X X X	561	561	561	561	561	561	561	561	
5. 2001	X X X	X X X	X X X	292	292	292	292	419	291	291	
6. 2002	X X X	X X X	X X X	X X X	1,546	1,546	1,546	1,210	1,545	1,545	
7. 2003	X X X	X X X	X X X	X X X	X X X	1,050	1,080	1,080	1,080	1,080	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,388	2,388	2,388	2,388	
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,819	3,800	3,799	(1)
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,452	6,445	(7)
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,163	9,163
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	9,155
13. Earned Premiums (Sc P-Pt 1)	298	670	561	292	1,547	1,050	2,419	3,608	6,640	9,155	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	Current Year Premiums Earned
1. Prior											
2. 1998	12	12	12	12	12	12	12	12	12	12	
3. 1999	X X X	(732)	(732)	(732)	(732)	(732)	(732)	(732)	(732)	(732)	
4. 2000	X X X	X X X	76	76	76	76	76	76	76	76	
5. 2001	X X X	X X X	X X X								
6. 2002	X X X	X X X	X X X	X X X							
7. 2003	X X X	X X X	X X X	X X X	X X X	14	14	14	14	14	
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126	126	126	
10. 2006	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. 2007	X X X	X X X	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)	12	(732)	76			14		126			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	669,523			2,073,901		
2. Private Passenger Auto Liability/Medical	2,702,790	71	0.003	2,640,080		
3. Commercial Auto/Truck Liability/Medical	1,526,843	104,899	6.870	1,131,386	55,170	4.876
4. Workers' Compensation	13,038,743	3,682,213	28.241	4,930,626	838,810	17.012
5. Commercial Multiple Peril	2,015,920			1,694,097		
6. Medical Malpractice - Occurrence	366			(11)		
7. Medical Malpractice - Claims-made						
8. Special Liability	137,970			118,446		
9. Other Liability - Occurrence	3,746,030	253,846	6.776	1,120,582	34,037	3.037
10. Other Liabilities - Claims-made	447,329			187,004	(664)	(0.355)
11. Special Property	276,854			1,387,921		
12. Auto Physical Damage	84,307	923	1.095	1,205,122	1,923	0.160
13. Fidelity/Surety	179,400			359,947		
14. Other	5,807			(100)		
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	698,052	61,668	8.834	155,867	10,900	6.993
20. Products Liability - Claims-made	20,552			10,750	(15)	(0.140)
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	25,550,486	4,103,620	16.061	17,015,618	940,161	5.525

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	1,888,099	1,798,375	1,806,300	1,868,372	1,846,227	1,884,125	1,908,922	2,052,672	2,122,720	2,128,655
2. 1998	509,091	842,704	733,198	822,330	794,356	843,126	856,369	995,259	1,083,603	1,075,369
3. 1999	X X X	534,244	896,030	849,494	794,736	851,062	914,310	1,040,253	1,171,227	1,155,384
4. 2000	X X X	X X X	473,781	780,636	718,722	756,517	847,176	755,702	899,350	848,721
5. 2001	X X X	X X X	X X X	423,165	692,218	656,516	781,589	706,528	845,316	796,898
6. 2002	X X X	X X X	X X X	X X X	422,796	756,707	931,624	770,912	908,821	893,958
7. 2003	X X X	X X X	X X X	X X X	X X X	532,468	1,060,638	809,727	880,959	846,219
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	566,761	1,009,942	892,548	828,483
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	575,084	1,026,786	834,022
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	588,111	974,615
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	463,856

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	405,677	187,676	110,946	119,109	53,229	36,857	31,005	34,249	30,761	47,111
2. 1998	308,475	348,929	120,609	122,260	48,608	17,811	28,401	22,063	21,668	38,562
3. 1999	X X X	323,133	370,421	198,094	73,467	32,421	50,186	16,213	26,715	38,009
4. 2000	X X X	X X X	309,187	335,114	144,156	51,918	85,335	35,712	44,568	33,592
5. 2001	X X X	X X X	X X X	281,118	304,467	101,410	147,692	98,519	92,166	73,679
6. 2002	X X X	X X X	X X X	X X X	255,040	267,789	315,591	182,102	158,567	160,468
7. 2003	X X X	X X X	X X X	X X X	X X X	320,240	600,573	354,640	252,176	242,029
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	398,651	671,912	371,896	290,916
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	450,655	616,268	378,373
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	409,669	576,875
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	336,796

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	2,112,464	2,110,668	2,127,077	2,131,979	2,091,811	2,103,275	2,093,025	2,104,478	2,163,102	2,148,793
2. 1998	500,007	829,269	863,461	861,299	821,033	835,265	771,566	784,804	935,346	915,557
3. 1999	X X X	579,337	800,272	850,365	861,653	890,437	840,734	807,824	787,843	764,207
4. 2000	X X X	X X X	560,099	900,087	876,633	928,782	946,411	898,864	786,977	759,789
5. 2001	X X X	X X X	X X X	802,065	1,005,808	880,027	1,055,410	1,043,175	906,608	865,854
6. 2002	X X X	X X X	X X X	X X X	548,346	1,155,298	1,174,562	1,216,647	1,050,679	1,029,893
7. 2003	X X X	X X X	X X X	X X X	X X X	741,524	1,355,898	1,224,721	1,194,527	1,201,561
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	628,053	1,221,697	1,253,832	1,279,888
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	555,595	1,113,460	1,105,192
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	453,731	1,081,017
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	546,136

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	76,592	152,552	112,835	82,887	27,409	31,298	10,486	16,578	24,159	8,628
2. 1998	(15,805)	84,757	172,533	137,267	76,656	86,943	12,477	20,895	34,556	13,320
3. 1999	X X X	83,354	59,759	154,489	122,146	142,115	65,760	26,783	42,768	17,320
4. 2000	X X X	X X X	47,287	119,614	176,523	174,871	160,042	105,150	53,831	22,731
5. 2001	X X X	X X X	X X X	53,737	131,227	137,843	252,562	217,993	155,297	108,608
6. 2002	X X X	X X X	X X X	X X X	11,821	42,956	192,190	197,049	183,375	151,714
7. 2003	X X X	X X X	X X X	X X X	X X X	47,387	55,475	120,085	129,185	115,074
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	(23,367)	(8,703)	47,450	43,703
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(28,276)	(25,395)	7,855
10. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(23,328)	(39,592)
11. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(39,768)

**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	669,523			2,073,901		
2. Private Passenger Auto Liability/Medical	2,702,790	71	0.003	2,640,080		
3. Commercial Auto/Truck Liability/Medical	1,526,843	104,899	6.870	1,131,386	55,170	4.876
4. Workers' Compensation	13,038,743	3,682,213	28.241	4,930,626	838,810	17.012
5. Commercial Multiple Peril	2,015,920			1,694,097		
6. Medical Malpractice - Occurrence	366			(11)		
7. Medical Malpractice - Claims-made						
8. Special Liability	137,970			118,446		
9. Other Liability - Occurrence	3,746,030	253,846	6.776	1,120,582	34,037	3.037
10. Other Liability - Claims-made	447,329			187,004	(664)	(0.355)
11. Special Property	276,854			1,387,921		
12. Auto Physical Damage	84,307	923	1.095	1,205,122	1,923	0.160
13. Fidelity/Surety	179,400			359,947		
14. Other	5,807			(100)		
15. International						
16. Reinsurance - Nonproportional Assumed Property	87,384			138,946		
17. Reinsurance - Nonproportional Assumed Liability	431,077			44,762		
18. Reinsurance - Nonproportional Assumed Financial Lines	5,459					
19. Products Liability - Occurrence	698,052	61,668	8.834	155,867	10,900	6.993
20. Products Liability - Claims-made	20,552			10,750	(15)	(0.140)
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	26,074,406	4,103,620	15.738	17,199,326	940,161	5.466

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	8,301	8,301	8,301	8,301	8,301	8,301	8,301	8,301	8,301	8,301
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior										
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2006	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. 2007	X X X	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 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	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	12,995	12,995	12,995	12,995	12,995	12,995	12,995	12,995	12,995	12,995	12,995
2. 1998											
3. 1999	X X X										
4. 2000	X X X	X X X									
5. 2001	X X X	X X X	X X X								
6. 2002	X X X	X X X	X X X	X X X							
7. 2003	X X X	X X X	X X X	X X X	X X X						
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2006	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. 2007	X X X	X X X	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	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior											
2. 1998											
3. 1999	X X X										
4. 2000	X X X	X X X									
5. 2001	X X X	X X X	X X X	<b>NONE</b>							
6. 2002	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X			X X X					
8. 2004	X X X	X X X	X X X			X X X	X X X				
9. 2005	X X X	X X X	X X X			X X X	X X X	X X X			
10. 2006	X X X	X X X	X X X			X X X	X X X	X X X	X X X		
11. 2007	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	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior											
2. 1998											
3. 1999	X X X										
4. 2000	X X X	X X X									
5. 2001	X X X	X X X	X X X	<b>NONE</b>							
6. 2002	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X			X X X					
8. 2004	X X X	X X X	X X X			X X X	X X X				
9. 2005	X X X	X X X	X X X			X X X	X X X	X X X			
10. 2006	X X X	X X X	X X X			X X X	X X X	X X X	X X X		
11. 2007	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	
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior											
2. 1998											
3. 1999	X X X										
4. 2000	X X X	X X X									
5. 2001	X X X	X X X	X X X	<b>NONE</b>							
6. 2002	X X X	X X X	X X X								
7. 2003	X X X	X X X	X X X			X X X					
8. 2004	X X X	X X X	X X X			X X X	X X X				
9. 2005	X X X	X X X	X X X			X X X	X X X	X X X			
10. 2006	X X X	X X X	X X X			X X X	X X X	X X X	X X X		
11. 2007	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 (Incl. in Col. 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	YES	152,230,430	158,882,354	212,613	88,831,327	120,119,871	307,406,714	262,786	17,128
2. Alaska	AK	YES	87,681,855	86,248,200	1,269	25,701,154	32,169,394	138,810,982	15,195	648
3. Arizona	AZ	YES	280,034,185	264,955,881	49,242	144,368,006	182,442,581	276,884,737	661,254	46,118
4. Arkansas	AR	YES	90,164,722	91,363,972	3,391	35,659,766	39,229,297	137,294,511	91,669	8,213
5. California	CA	YES	1,909,076,154	1,857,698,156	40,509	898,771,112	1,090,654,049	2,534,689,043	4,914,606	
6. Colorado	CO	YES	290,627,884	278,924,980	84,210	129,609,659	147,561,652	287,871,362	758,026	17,055
7. Connecticut	CT	YES	480,416,355	471,652,991	724,374	237,444,022	293,859,311	660,620,554	2,185,942	26,637
8. Delaware	DE	YES	135,346,086	133,201,641	46,392	71,613,020	64,710,404	184,149,346	507,081	4,160
9. Dist. Columbia	DC	YES	59,228,242	58,876,747	(2,686)	21,226,753	23,865,047	90,255,086	69,730	1,125
10. Florida	FL	YES	1,545,674,499	1,515,454,970	44,221,472	698,190,431	670,281,658	1,912,417,810	5,360,944	293,312
11. Georgia	GA	YES	597,764,599	563,368,988	411,737	303,289,402	337,432,593	548,626,762	1,906,409	35,703
12. Hawaii	HI	YES	71,052,399	69,617,428	1,129	44,661,325	48,800,944	60,682,129	290,298	
13. Idaho	ID	YES	122,703,709	131,003,229	3,644,151	58,632,709	80,306,779	143,515,234	241,799	15,936
14. Illinois	IL	YES	733,541,333	719,566,492	313,930	622,608,330	624,351,679	1,339,645,161	1,634,810	33,395
15. Indiana	IN	YES	477,023,933	475,959,001	111,563	250,137,583	249,912,270	473,880,313	1,765,965	14,892
16. Iowa	IA	YES	108,499,462	108,856,097	(125,361)	61,491,915	57,455,693	161,239,185	226,305	6,782
17. Kansas	KS	YES	128,409,220	122,343,278	230,942	74,354,744	102,243,254	220,091,121	196,995	5,924
18. Kentucky	KY	YES	424,221,310	417,350,490	52,926	220,573,837	241,030,370	578,104,082	981,253	11,909
19. Louisiana	LA	YES	375,896,099	361,682,272	263,441	221,425,699	118,462,139	476,986,710	339,637	30,762
20. Maine	ME	YES	160,659,266	162,133,252	109,496	83,507,272	93,563,866	173,899,215	1,050,593	2,314
21. Maryland	MD	YES	360,883,123	354,050,898	144,822	180,886,062	215,600,465	472,065,745	1,268,143	42,285
22. Massachusetts	MA	YES	741,793,175	728,847,032	147,647	412,127,662	409,033,892	948,298,888	8,512,370	26,572
23. Michigan	MI	YES	403,765,789	397,689,619	331,540	212,653,218	229,556,174	609,108,067	1,299,295	33,843
24. Minnesota	MN	YES	264,283,442	254,620,106	47,721	138,614,957	163,809,984	492,162,825	666,141	17,241
25. Mississippi	MS	YES	124,071,639	128,962,968	(18,297)	50,510,274	47,566,493	192,970,625	56,057	12,710
26. Missouri	MO	YES	308,098,453	298,697,296	(2,929)	159,088,699	175,935,793	372,451,383	816,931	23,038
27. Montana	MT	YES	75,206,237	72,864,659	11,311	35,642,417	41,820,730	163,395,775	92,596	800
28. Nebraska	NE	YES	72,209,731	74,494,707	98,232	39,974,400	53,037,102	137,095,074	126,303	4,185
29. Nevada	NV	YES	167,778,843	156,888,845	28,635	65,900,328	125,332,717	151,812,713	413,712	46,078
30. New Hampshire	NH	YES	246,939,777	247,636,138	565,419	145,018,922	175,041,926	317,384,863	1,348,933	6,747
31. New Jersey	NJ	YES	1,162,670,204	1,195,272,290	1,120,349	686,251,168	609,475,169	2,260,770,864	7,548,627	81,264
32. New Mexico	NM	YES	98,768,322	94,786,814	30,962	45,000,308	50,813,332	90,308,409	182,438	5,179
33. New York	NY	YES	1,735,513,418	1,701,811,924	2,333,491	853,168,989	1,017,334,132	2,741,789,944	8,957,060	62,195
34. No. Carolina	NC	YES	570,900,733	559,305,998	112,149	289,595,296	313,840,588	666,035,257	1,287,202	46,285
35. No. Dakota	ND	YES	9,219,363	8,747,366	8	3,224,897	3,583,321	7,765,341	8,130	310
36. Ohio	OH	YES	505,589,744	509,131,276	732	249,556,891	260,929,208	427,603,397	2,056,787	27,841
37. Oklahoma	OK	YES	221,977,744	215,564,129	36,315	97,757,365	120,839,498	236,249,419	475,889	9,987
38. Oregon	OR	YES	377,065,671	370,025,241	211,311	190,220,151	222,080,957	757,311,679	872,718	8,656
39. Pennsylvania	PA	YES	1,033,559,594	1,007,553,603	1,185,954	556,543,556	581,093,197	1,520,009,317	4,450,101	80,828
40. Rhode Island	RI	YES	125,649,208	122,079,327	5,792	91,145,214	88,034,914	129,756,293	655,787	2,696
41. So. Carolina	SC	YES	271,986,981	259,925,579	(77,777)	110,979,724	125,602,670	303,252,537	683,186	38,351
42. So. Dakota	SD	YES	15,194,632	15,618,319	(4,530)	5,790,755	22,089,628	42,252,699	16,319	1,045
43. Tennessee	TN	YES	366,561,749	364,751,225	(8,734)	174,845,556	173,886,889	476,438,550	1,089,053	28,710
44. Texas	TX	YES	1,058,116,640	1,015,597,541	2,406,671	460,561,674	523,772,484	1,417,741,233	2,811,946	132,026
45. Utah	UT	YES	125,074,787	120,558,210	6,984	47,996,924	64,192,990	123,375,008	260,743	7,389
46. Vermont	VT	YES	99,442,432	99,476,880	307,874	39,167,158	33,866,051	106,008,473	422,292	780
47. Virginia	VA	YES	360,012,818	348,297,022	83,082	168,550,086	170,097,317	412,626,304	1,298,127	46,803
48. Washington	WA	YES	327,668,408	319,514,805	3,809	162,166,833	165,521,525	275,214,089	868,549	19,458
49. West Virginia	WV	YES	47,132,879	43,946,056	7,272	21,276,534	21,300,412	49,314,392	227,332	5,679
50. Wisconsin	WI	YES	360,631,948	354,864,367	14,466,730	220,051,341	243,650,187	745,747,957	539,687	8,967
51. Wyoming	WY	YES	35,279,719	34,025,591	(6,875)	15,964,301	18,416,748	19,527,945	80,968	1,745
52. American Samoa	AS	NO								
53. Guam	GU	YES	126,667	130,306			(43,220)	108,768		
54. Puerto Rico	PR	YES	20,672,952	18,577,890	1,604	6,203,908	28,651,375	33,723,215		
55. U.S. Virgin Islands	VI	YES	2,548,617	2,579,942		768,836	796,821	688,909		
56. Northern Mariana Islands	MP	YES								
57. Canada	CN	YES	172,568,558	174,194,648	(7)	130,360,887	158,698,445	337,928,857		
58. Aggregate other alien	OT	X X X	136,593,174	131,729,445	17,612	26,002,374	1,370,009	428,011,587		
59. Totals	(a) 55		20,235,808,913	19,851,958,481	73,989,619	10,385,665,731	11,275,082,774	28,173,376,458	72,854,719	1,401,706

DETAILS OF WRITE-INS									
5801. Other alien	X X X	136,593,174	131,729,445	17,612	26,002,374	1,370,009	428,011,587		
5802.	X X X								
5803.	X X X								
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X								
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	X X X	136,593,174	131,729,445	17,612	26,002,374	1,370,009	428,011,587		

**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.



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**OVERFLOW PAGE FOR WRITE-INS**

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**OVERFLOW PAGE FOR WRITE-INS**

**Page 3 - Continuation  
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR LIABILITIES</b>		
2304. Collateral Held for Securities Loaned .....	365,777,707	917,166,098
2305. Retroactive Reinsurance Reserve - Assumed .....	142,383,029	
2306. ....		
2307. ....		
2308. ....		
2309. ....		
2310. ....		
2311. ....		
2312. ....		
2313. ....		
2314. ....		
2315. ....		
2316. ....		
2317. ....		
2318. ....		
2319. ....		
2320. ....		
2321. ....		
2322. ....		
2323. ....		
2324. ....		
2325. ....		
2397. Totals (Lines 2304 through 2325) (Page 3, Line 2398)	508,160,736	917,166,098
<b>REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR SPECIAL SURPLUS FUNDS</b>		
2704. ....		
2705. ....		
2706. ....		
2707. ....		
2708. ....		
2709. ....		
2710. ....		
2711. ....		
2712. ....		
2713. ....		
2714. ....		
2715. ....		
2716. ....		
2717. ....		
2718. ....		
2719. ....		
2720. ....		
2721. ....		
2722. ....		
2723. ....		
2724. ....		
2725. ....		
2797. Totals (Lines 2704 through 2725) (Page 3, Line 2798)		
<b>REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR OTHER THAN SPECIAL SURPLUS FUNDS</b>		
3004. ....		
3005. ....		
3006. ....		
3007. ....		
3008. ....		
3009. ....		
3010. ....		
3011. ....		
3012. ....		
3013. ....		
3014. ....		
3015. ....		
3016. ....		
3017. ....		
3018. ....		
3019. ....		
3020. ....		
3021. ....		
3022. ....		
3023. ....		
3024. ....		
3025. ....		
3097. Totals (Lines 3004 through 3025) (Page 3, Line 3098)		

**SCHEDULE D - PART 1**

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

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1 CUSIP Identifi- cation	2 Description	Codes			6 NAIC Desig- nation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 *	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due & Accrued	20 Gross Amt. Rec. During Year	21 Acquired	22 Maturity
0199999	Subtotal-Issuer Obligations					2,208,483,716	X X X	2,222,186,512	2,125,744,108	2,182,235,371		(6,088,031)			X X X	X X X	X X X	24,461,243	93,211,355	X X X	X X X
0299999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					1,496,032,454	X X X	1,512,464,773	1,497,832,196	1,495,956,886		26,128			X X X	X X X	X X X	16,881,671	80,694,773	X X X	X X X
0399999	Subtotal-U.S. Governments					3,704,516,170	X X X	3,734,651,285	3,623,576,304	3,678,192,257		(6,061,903)			X X X	X X X	X X X	41,342,914	173,906,128	X X X	X X X
0499999	Subtotal-Issuer Obligations					608,206,578	X X X	715,338,829	690,781,523	697,111,054		(1,983,996)		60,328,439	X X X	X X X	X X X	7,908,375	27,116,340	X X X	X X X
0699999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					2,000,000	X X X	2,014,380	2,000,000	2,000,000					X X X	X X X	X X X	37,001	102,815	X X X	X X X
1099999	Subtotal-All Other Governments					610,206,578	X X X	717,353,209	692,781,523	699,111,054		(1,983,996)		60,328,439	X X X	X X X	X X X	7,945,376	27,219,155	X X X	X X X
1199999	Subtotal-Issuer Obligations					2,694,200,838	X X X	2,711,986,046	2,698,710,651	2,693,749,206		(1,086,556)		1,002,751	X X X	X X X	X X X	32,181,376	96,868,741	X X X	X X X
1799999	Subtotal-States, Territories and Possessions					2,694,200,838	X X X	2,711,986,046	2,698,710,651	2,693,749,206		(1,086,556)		1,002,751	X X X	X X X	X X X	32,181,376	96,868,741	X X X	X X X
1899999	Subtotal-Issuer Obligations					2,005,515,497	X X X	2,020,629,258	1,972,394,646	1,999,005,515		(2,939,568)			X X X	X X X	X X X	28,445,873	70,379,268	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.					2,005,515,497	X X X	2,020,629,258	1,972,394,646	1,999,005,515		(2,939,568)			X X X	X X X	X X X	28,445,873	70,379,268	X X X	X X X
2599999	Subtotal-Issuer Obligations					5,151,682,846	X X X	5,173,710,714	5,106,668,244	5,138,795,927		(5,858,122)			X X X	X X X	X X X	71,896,863	176,777,992	X X X	X X X
2699999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					3,977,590,378	X X X	3,973,471,027	3,994,568,770	3,977,807,081		1,460,856			X X X	X X X	X X X	17,780,859	177,169,168	X X X	X X X
2799999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					2,868,356,713	X X X	2,839,940,722	2,867,590,302	2,863,411,108		(1,013,890)			X X X	X X X	X X X	12,104,474	143,226,522	X X X	X X X
2999999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					88,117,048	X X X	96,506,471	96,711,695	96,964,086		3,384		3,866,781	X X X	X X X	X X X	319,663	4,042,418	X X X	X X X
3199999	Subtotal-Special Revenue					12,085,746,985	X X X	12,083,628,934	12,065,539,011	12,076,978,202		(5,407,772)		3,866,781	X X X	X X X	X X X	102,101,859	501,216,100	X X X	X X X
3299999	Subtotal-Issuer Obligations					935,169,678	X X X	918,044,018	923,100,081	925,050,933	(4,975,591)	(1,463,539)		184,568	X X X	X X X	X X X	13,495,134	44,633,501	X X X	X X X

**SCHEDULE D - PART 1**

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

1 CUSIP Identi- fication	2 Description	Codes			6 NAIC Desig- nation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 *	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due & Accrued	20 Gross Amt. Rec. During Year	21 Acquired	22 Maturity
3899999	Subtotal-Public Utilities (Unaffiliated)					935,169,678	X X X	918,044,018	923,100,081	925,050,933	(4,975,591)	(1,463,539)		184,568	X X X	X X X	X X X	13,495,134	44,633,501	X X X	X X X
3999999	Subtotal-Issuer Obligations					7,596,843,026	X X X	7,500,834,593	7,616,844,696	7,533,982,140	(75,843,860)	(10,908,953)	4,555	34,326,703	X X X	X X X	X X X	115,196,693	381,775,026	X X X	X X X
4099999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					76,141,256	X X X	76,774,800	75,818,623	76,132,236		(33,435)			X X X	X X X	X X X	504,705	1,291,891	X X X	X X X
4199999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					464,829,205	X X X	462,729,695	470,623,201	465,083,388		138,107			X X X	X X X	X X X	2,303,526	18,168,486	X X X	X X X
4299999	Subtotal-Other Multi-Class Residential Mortgage-Backed Securities					27,570,111	X X X	27,744,140	27,516,946	27,526,652		23,604			X X X	X X X	X X X	143,344	1,531,539	X X X	X X X
4399999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					1,241,909,118	X X X	1,234,700,828	1,230,026,272	1,239,756,745		(893,189)		949,799	X X X	X X X	X X X	6,053,046	48,277,254	X X X	X X X
4499999	Subtotal-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					151,730,239	X X X	152,939,522	152,976,778	152,203,713		(17,093)			X X X	X X X	X X X	580,976	7,860,495	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)					9,559,022,955	X X X	9,455,723,578	9,573,806,516	9,494,684,874	(75,843,860)	(11,690,959)	4,555	35,276,502	X X X	X X X	X X X	124,782,290	458,904,691	X X X	X X X
5499999	Total Bonds-Issuer Obligations					21,200,102,179	X X X	21,262,729,970	21,134,243,949	21,169,930,146	(80,819,451)	(30,328,765)	4,555	95,842,461	X X X	X X X	X X X	293,585,557	890,762,223	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities					5,549,764,088	X X X	5,562,710,600	5,568,219,589	5,549,896,203		1,453,549			X X X	X X X	X X X	35,167,235	259,155,832	X X X	X X X
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities					3,335,185,918	X X X	3,304,684,797	3,340,213,503	3,330,494,496		(875,783)			X X X	X X X	X X X	14,445,001	161,497,823	X X X	X X X
5799999	Total Bonds-Other Multi-Class Residential Mortgage-Backed Securities					27,570,111	X X X	27,744,140	27,516,946	27,526,652		23,604			X X X	X X X	X X X	143,344	1,531,539	X X X	X X X
5899999	Total Bonds-Defined Multi-Class Commercial Mortgage-Backed Securities					1,330,026,166	X X X	1,331,207,299	1,326,737,967	1,336,720,831		(889,805)		4,816,580	X X X	X X X	X X X	6,372,709	52,319,672	X X X	X X X
5999999	Total Bonds-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					151,730,239	X X X	152,939,522	152,976,778	152,203,713		(17,093)			X X X	X X X	X X X	580,976	7,860,495	X X X	X X X
6099999	Grand Total Bonds					31,594,378,701	X X X	31,642,016,328	31,549,908,732	31,566,772,041	(80,819,451)	(30,634,293)	4,555	100,659,041	X X X	X X X	X X X	350,294,822	1,373,127,584	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 Identifi- cation	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Desig- nation	21 Date Acquired
		3 Code	4 F o r e i g n					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amort- ization)/ Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15+16-17)	19 Total Foreign Exchange Change in B./A.C.V.		
6199999	Subtotal - Preferred Stock - Public Utilities						20,729,858	X X X	20,805,393	20,730,268	52,956	931,228		(544,782)			(544,782)		X X X	X X X
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies						322,929,183	X X X	326,188,101	375,510,999	2,242,458	16,182,933		(56,528,090)	2,851		(56,525,239)		X X X	X X X
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous						300,364,246	X X X	300,656,355	380,942,604	516,440	17,705,392		(83,123,648)			(83,123,648)		X X X	X X X
6499999	Subtotal - Preferred Stock - Parent, Subsidiaries and Affiliates						131,322	X X X	131,322	131,322									X X X	X X X
6599999	Total Preferred Stocks						644,154,609	X X X	647,781,171	777,315,193	2,811,854	34,819,553		(140,196,520)	2,851		(140,193,669)		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 Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
6699999	Subtotal - Common Stock - Public Utilities				93,788,918	X X X	93,788,918	50,621,780	70,330	1,933,239		19,809,822		19,809,822	702,215	X X X	X X X
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies				202,212,854	X X X	202,212,854	130,163,018	142,888	7,056,093		(36,260,345)		(36,260,345)	1,874,319	X X X	X X X
6899999	Subtotal - Industrial and Miscellaneous				1,789,747,683	X X X	1,789,747,683	920,456,480	2,197,298	30,277,610		168,141,336	710,030	167,431,306	18,279,307	X X X	X X X
6999999	Subtotal - Parent, Subsidiaries and Affiliates				2,020,147,898	X X X	2,020,147,898	3,313,905,173		13,372,000		(109,718,287)		(109,718,287)	1	X X X	X X X
7099999	Subtotal - Mutual Funds				363,660,597	X X X	363,660,598	368,719,749	1,121,414	28,278,385		(19,216,416)		(19,216,416)		X X X	X X X
7199999	Subtotal - Money Market Mutal Funds					X X X										X X X	X X X
7299999	Total Common Stocks				4,469,557,950	X X X	4,469,557,951	4,783,866,200	3,531,930	80,917,327		22,756,110	710,030	22,046,080	20,855,842	X X X	X X X
7399999	Total Preferred and Common Stock				5,113,712,559	X X X	5,117,339,122	5,561,050,071	6,343,784	115,736,880		(117,440,410)	710,030	(118,147,589)	20,855,842	X X X	X X X

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(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 204, the total \$ value (included in Column 8) of all such issues \$ 552,680,422.

## SCHEDULE Z

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

Name of Company	NAIC 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
LIBERTY MUTUAL MID-ATLANTIC 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 MUTUAL PERSONAL INSURANCE COMPANY	12484	04-1023460			COMBINED
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.000	100.000	CONSOLIDATION
PEERLESS INSURANCE COMPANY	24198	02-0177030	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
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
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	100.000	CONSOLIDATION
NORTH PACIFIC INSURANCE COMPANY	23892	93-6029263	100.000	100.000	CONSOLIDATION
OREGON AUTOMOBILE INSURANCE COMPANY	23922	93-0241650	100.000	100.000	CONSOLIDATION
AMERICA FIRST LLOYDS INSURANCE COMPANY	11526	74-3038540	100.000	100.000	CONSOLIDATION
LM PROPERTY AND CASUALTY INSURANCE COMPANY	32352	22-2053189	100.000	100.000	CONSOLIDATION
LM PERSONAL INSURANCE COMPANY	36439	22-2227331	100.000	100.000	CONSOLIDATION
LM GENERAL INSURANCE COMPANY	36447	22-2227328	100.000	100.000	CONSOLIDATION
OHIO CASUALTY INSURANCE COMPANY	24074	31-0396250	100.000		CONSOLIDATION







01112200727000100

**INSURANCE EXPENSE EXHIBIT  
FOR THE YEAR ENDED DECEMBER 31, 2007**

(To Be Filed by April 1)

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 02116  
NAIC Group Code 0111 NAIC Company Code 01112  
Federal Employer's Identification Number (FEIN) 00-0000000  
Contact Person Joanne Connolly Title Sr Mgr, Financial Analysis  
Telephone 617-654-4393

**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 WITH THE APPROPRIATE INSURANCE DEPARTMENT.**

- (1) Refer to Annual Statement Instructions appendix 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 .....	\$ 371,309,960
2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....	\$ 26,501,567
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 .....	\$ 24,266,625
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 .....	\$ 2,069,154,141
3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 .....	\$ 189,655,540
  
- 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? YES [ ] NO [X]  
Statement may be attached.
  
- 4.3 If yes, explain:  
 .....  
 .....  
 .....  
 .....  
 .....  
 .....  
 .....

**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	1,202,230					1,202,230
1.2 Reinsurance assumed	26,725					26,725
1.3 Reinsurance ceded	151,736					151,736
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,077,219					1,077,219
2. Commission and brokerage:						
2.1 Direct excluding contingent		1,348,634				1,348,634
2.2 Reinsurance assumed excluding contingent		138,825				138,825
2.3 Reinsurance ceded excluding contingent		840,797				840,797
2.4 Contingent - direct		270,430				270,430
2.5 Contingent - reinsurance assumed		(120)				(120)
2.6 Contingent - reinsurance ceded		4,484				4,484
2.7 Policy and membership fees		1				1
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		912,489				912,489
3. Allowances to managers and agents		4,540	47,603			52,143
4. Advertising	22,052	131,398	48,002		520	201,972
5. Boards, bureaus and associations	2,984	10,204	29,798		5	42,991
6. Surveys and underwriting reports	194	7,358	33,739		101	41,392
7. Audit of assureds' records			1,262			1,262
8. Salary related items:						
8.1 Salaries	755,380	995,072	722,813		81,662	2,554,927
8.2 Payroll taxes	42,761	49,157	78,651		3,886	174,455
9. Employee relations and welfare	149,324	205,960	290,423		5,172	650,879
10. Insurance	75,194	5,033	6,531		754	87,512
11. Directors' fees	293	555	527		22	1,397
12. Travel and travel items	45,618	62,294	64,006		1,438	173,356
13. Rent and rent items	52,593	60,370	92,794		1,222	206,979
14. Equipment	42,104	53,117	69,252		1,776	166,249
15. Cost or depreciation of EDP equipment and software	18,095	32,284	49,748		898	101,025
16. Printing and stationery	9,221	20,992	9,123		235	39,571
17. Postage, telephone and telegraph, exchange and express	30,257	60,448	32,176		497	123,378
18. Legal and auditing	8,799	21,064	13,971		12,208	56,042
19. Totals (Lines 3 to 18)	1,254,869	1,719,846	1,590,419		110,396	4,675,530
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 9,380				600,226		600,226
20.2 Insurance department licenses and fees				16,643		16,643
20.3 Gross guaranty association assessments				841		841
20.4 All other (excl. Fed. and foreign income and real estate)				23,070		23,070
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				640,780		640,780
21. Real estate expenses					42,554	42,554
22. Real estate taxes					7,035	7,035
23. Reimbursements by uninsured 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	104,117	119,450	112,359		11,291	347,217
25. TOTAL EXPENSES INCURRED	2,436,205	2,751,785	1,702,778	640,780	171,276	7,702,824

DETAILS OF WRITE-INS						
2401. Change in unallocated expense reserves	53,100					53,100
2402. Other expenses	51,017	119,450	112,359		11,291	294,117
2403.						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Line 2401 through 2403 plus 2498) (Line 24 above)	104,117	119,450	112,359		11,291	347,217



**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	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, 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	29,886	8.4	11,442	3.2	26,401	7.4	59,826	16.8	2,231	0.6	51,451	14.4	5,712	1.6	57,163	16.1	21,075	5.9	78,238	22.0
2.1 Allied Lines	14,543	9.0	4,504	2.8	7,666	4.8	16,225	10.1	64		13,230	8.2	3,596	2.2	16,826	10.5	9,134	5.7	25,960	16.1
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(7,909)		846		1,152		259		(432)		4,572		3		4,575		896		5,471	
3. Farmowners Multiple Peril	6,499	18.9	683	2.0	2,334	6.8	1,952	5.7	(18)	(0.1)	(1,931)	(5.6)	651	1.9	(1,280)	(3.7)	1,156	3.4	(124)	(0.4)
4. Homeowners Multiple Peril	197,873	9.9	53,934	2.7	306,034	15.3	96,607	4.8	1,006	0.1	126,831	6.3	36,161	1.8	162,992	8.1	125,016	6.2	288,008	14.4
5.1 Commercial Multiple Peril (Non-Liability Portion)	137,160	15.7	23,374	2.7	91,965	10.5	98,888	11.3	291		32,893	3.8	18,367	2.1	51,260	5.9	36,025	4.1	87,285	10.0
5.2 Commercial Multiple Peril (Liability Portion)	149,969	18.3	19,577	2.4	79,351	9.7	63,574	7.8	(3,106)	(0.4)	54,577	6.7	85,425	10.4	140,002	17.1	50,199	6.1	190,201	23.2
6. Mortgage Guaranty																				
8. Ocean Marine	264	0.8	1,258	3.8	108	0.3	29,777	89.3	(224)	(0.7)	(28,459)	(85.4)	(3,597)	(10.8)	(32,056)	(96.2)	2,862	8.6	(29,194)	(87.6)
9. Inland Marine	2,925	0.4	30,073	3.8	8,081	1.0	210,856	26.3	(13,300)	(1.7)	(22,600)	(2.8)	(292)	(0.0)	(22,892)	(2.9)	33,293	4.2	10,401	1.3
10. Financial Guaranty																				
11. Medical Malpractice											35	(700.0)	14	(280.0)	49	(980.0)	9	(180.0)	58	(1,160.0)
12. Earthquake	5,120	9.3	1,611	2.9	1,672	3.0	215	0.4	12		45,881	83.2	(178)	(0.3)	45,703	82.8	2,820	5.1	48,523	87.9
13. Group A&H (See Interrogatory 1)	(21)	(67.7)	14	45.2			(67)	(216.1)	423	1,364.5	73	235.5	134	432.3	207	667.7	73	235.5	280	903.2
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)	22	38.6	7	12.3	5	8.8	32	56.1			(143)	(250.9)	127	222.8	(16)	(28.1)	71	124.6	55	96.5
16. Workers' Compensation	130,112	2.8	291,015	6.2	295,811	6.3	442,760	9.4	(99,079)	(2.1)	(840,241)	(17.8)	461,011	9.8	(379,230)	(8.0)	405,417	8.6	26,187	0.6
17. Other Liability	57,255	4.6	37,868	3.1	129,083	10.4	189,484	15.3	(40,530)	(3.3)	(457,879)	(36.9)	180,930	14.6	(276,949)	(22.3)	131,217	10.6	(145,732)	(11.7)
18. Products Liability	5,247	3.2	3,794	2.3	12,421	7.6	17,279	10.5	(412)	(0.3)	29,616	18.0	28,400	17.3	58,016	35.4	22,785	13.9	80,801	49.2
19.1, 19.2 Private Passenger Auto Liability	119,639	4.6	66,924	2.6	406,610	15.6	158,165	6.1	3,280	0.1	43,335	1.7	121,260	4.7	164,595	6.3	193,480	7.4	358,075	13.7
19.3, 19.4 Commercial Auto Liability	111,782	10.0	29,613	2.7	106,041	9.5	112,735	10.1	13,678	1.2	17,684	1.6	71,339	6.4	89,023	8.0	65,815	5.9	154,838	13.9
21.1 Private Passenger Auto Physical Damage	(214,250)	(23.8)	44,913	5.0	288,341	32.0	111,456	12.4	1,234	0.1	17,655	2.0	13,424	1.5	31,079	3.4	52,396	5.8	83,475	9.3
21.2 Commercial Auto Physical Damage	39,580	14.4	6,594	2.4	24,860	9.0	22,116	8.0	(22)	(0.0)	5,852	2.1	1,206	0.4	7,058	2.6	10,081	3.7	17,139	6.2
22. Aircraft (all perils)	13,990	19.2	2,713	3.7	779	1.1	19,191	26.3	78	0.1	(3,177)	(4.4)	3,334	4.6	157	0.2	5,491	7.5	5,648	7.7
23. Fidelity	646	5.6	514	4.4	1,810	15.7	2,549	22.1	12	0.1	6,944	60.1	208	1.8	7,152	61.9	1,040	9.0	8,192	70.9
24. Surety	86,999	27.0	9,199	2.9	48,128	15.0	48,259	15.0	(656)	(0.2)	38,992	12.1	(1,823)	(0.6)	37,169	11.6	21,849	6.8	59,018	18.3
26. Burglary and Theft	(448)	(37.5)	177	14.8	150	12.5	609	50.9	10	0.8	1,907	159.4	157	13.1	2,064	172.6	411	34.4	2,475	206.9
27. Boiler and Machinery	69	1.5	123	2.6	501	10.7	91	1.9	1		4,282	91.6	32	0.7	4,314	92.2	249	5.3	4,563	97.6
28. Credit											8		13		21		11		32	
29. International																				
30, 31, 32 Reinsurance - Nonproportional Assumed	25,539	14.7	2		(7)	(0.0)	(66)	(0.0)	(4,260)	(2.4)	33,541	19.3	6,876	4.0	40,417	23.2	27,080	15.6	67,497	38.8
33. Aggregate write-ins for Other Lines of Business									(13)		(13)		5,419		5,406		17,902		23,308	
34. TOTALS (Lines 1 through 33)	912,491	5.4	640,772	3.8	1,839,297	11.0	1,702,772	10.2	(139,732)	(0.8)	(825,084)	(4.9)	1,037,909	6.2	212,825	1.3	1,237,858	7.4	1,450,683	8.7

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DETAILS OF WRITE-INS																				
3301. Other Income									(13)		(13)		5,419		5,406		17,902		23,308	
3302.																				
3303.																				
3398. Summary of remaining write-ins for Line 31 from overflow page																				
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)									(13)		(13)		5,419		5,406		17,902		23,308	

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.



**PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (continued)**  
(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	31,758	7.1	11,449	2.6	26,413	5.9	59,912	13.4	2,707	0.6	92,255	20.6
2.1 Allied Lines	16,455	8.8	4,476	2.4	7,671	4.1	16,251	8.7	149	0.1	(9,304)	(5.0)
2.2 Multiple Peril Crop											(47)	
2.3 Federal Flood	1,211	3.7	848	2.6	1,152	3.6	258	0.8	57	0.2	14,622	45.1
3. Farmowners Multiple Peril	6,524	18.8	684	2.0	2,334	6.7	1,953	5.6	2		(1,363)	(3.9)
4. Homeowners Multiple Peril	211,081	9.9	52,524	2.5	306,095	14.3	97,144	4.6	3,702	0.2	327,670	15.4
5.1 Commercial Multiple Peril (Non-Liability Portion)	159,196	16.2	21,189	2.2	91,954	9.3	98,760	10.0	(615)	(0.1)	144,621	14.7
5.2 Commercial Multiple Peril (Liability Portion)	150,901	18.4	19,821	2.4	79,353	9.7	63,584	7.8	426	0.1	43,406	5.3
6. Mortgage Guaranty												
8. Ocean Marine	4,448	8.9	135	0.3	102	0.2	30,500	60.8	(96)	(0.2)	(50,517)	(100.7)
9. Inland Marine	57,666	5.1	35,426	3.2	7,956	0.7	209,598	18.7	(6,829)	(0.6)	111,063	9.9
10. Financial Guaranty												
11. Medical Malpractice					1	(25.0)					288	(7,200.0)
12. Earthquake	5,530	8.6	1,616	2.5	1,675	2.6	228	0.4	69	0.1	54,943	85.8
13. Group A&H (See Interrogatory 1)	(20)	(60.6)	14	42.4			(67)	(203.0)	423	1,281.8	(137)	(415.2)
14. Credit A&H												
15. Other A&H (See Interrogatory 1)	21	15.8	7	5.3	5	3.8	33	24.8	1	0.8	(66)	(49.6)
16. Workers' Compensation	252,124	4.7	309,971	5.7	295,914	5.5	443,787	8.2	(31,178)	(0.6)	(699,123)	(12.9)
17. Other Liability	182,946	9.6	32,476	1.7	129,058	6.8	188,659	9.9	318		(171,407)	(9.0)
18. Products Liability	5,746	3.4	3,800	2.3	12,419	7.4	17,264	10.3	(463)	(0.3)	(49,139)	(29.4)
19.1,19.2 Private Passenger Auto Liability	146,811	5.5	65,714	2.5	406,647	15.2	158,475	5.9	1,258		32,314	1.2
19.3,19.4 Commercial Auto Liability	131,989	10.9	28,764	2.4	106,042	8.8	112,743	9.3	18,575	1.5	72,395	6.0
21.1 Private Passenger Auto Physical Damage	104,279	5.6	44,968	2.4	288,331	15.4	111,382	5.9	1,177	0.1	93,651	5.0
21.2 Commercial Auto Physical Damage	38,789	13.9	6,418	2.3	24,859	8.9	22,122	7.9	(258)	(0.1)	10,963	3.9
22. Aircraft (all perils)	22,758	22.3	2,707	2.7	764	0.7	19,049	18.7	(811)	(0.8)	(20,255)	(19.9)
23. Fidelity	2,568	12.9	221	1.1	1,809	9.1	2,530	12.7	(92)	(0.5)	10,383	52.1
24. Surety	82,663	26.3	9,224	2.9	48,126	15.3	47,877	15.2	(2,294)	(0.7)	48,299	15.3
26. Burglary and Theft	3,050	29.0	219	2.1	148	1.4	610	5.8	7	0.1	7,608	72.4
27. Boiler and Machinery	567	8.1	124	1.8	470	6.7	131	1.9	8	0.1	5,232	75.0
28. Credit												
29. International												
33. Aggregate write-ins for Other Lines of Business									(13)		(13)	
34. TOTAL (Lines 1 through 33)	1,619,061	8.2	652,795	3.3	1,839,298	9.3	1,702,783	8.6	(13,770)	(0.1)	68,342	0.3

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DETAILS OF WRITE-INS											
3301. Other Income										(13)	(13)
3302.											
3303.											
3398. Summary of remaining write-ins for Line 33 from overflow page											
3399. TOTALS (Lines 3301 thru 3303 plus 3398)(Line 33 above)										(13)	(13)

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**OVERFLOW PAGE FOR WRITE-INS**

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