

ANNUAL STATEMENT
Including Index and Supplements

OF THE

of _____

in the state of _____

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
December 31, 2002

PROPERTY AND CASUALTY

2002



21458200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Employers Insurance Company of Wausau

NAIC Group Code 0111 (Current Period) 0111 (Prior Period) NAIC Company Code 21458 Employer's ID Number 39-0264050

Organized under the Laws of Wisconsin, State of Domicile or Port of Entry Wisconsin

Country of Domicile United States of America

Incorporated: August 21, 1911 Commenced Business: September 1, 1911

Statutory Home Office: 2000 Westwood Drive Wausau, WI 54401

Main Administrative Office: 2000 Westwood Drive Wausau, WI 54401 715-845-5211

Mail Address: Post Office Box 8017 Wausau, WI 54402-8017

Primary Location of Books and Records: 175 Berkeley Street Boston, MA 02117 617-357-9500

Internet Website Address: www.wausau.com

Statement Contact: Steven Latham 617-357-9500 43660
Steven.Latham@LibertyMutual.com 617-574-5955
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 2000 Westwood Drive Wausau, WI 54401 715-845-5211 6570

OFFICERS

President Joseph Anthony Gilles
Secretary James Stanley Hoffert
Treasurer #Juliana Marie Coyle
Actuary Roy Kelly Morell

Vice-Presidents

David Lee Lancaster Deborah Lucille Michel Mark Alan Steinberg Martin Jay Welch

DIRECTORS OR TRUSTEES

James Paul Condrin III Terry Lee Conner Anthony Alexander Fontanes Joseph Anthony Gilles
Gary Richard Gregg Edmund Francis Kelly Christopher Charles Mansfield Jeffrey Stephen Padnos
Michael Edward Stroh

State of Massachusetts
County of Suffolk ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature) (Signature) (Signature)
Joseph Anthony Gilles James Stanley Hoffert Juliana Marie Coyle
(Printed Name) (Printed Name) (Printed Name)
President Secretary Treasurer

Subscribed and sworn to before me this
15th day of February, 2003

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	2,737,202,732		2,737,202,732	2,676,289,869
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	71,869		71,869	
2.2 Common stocks (Schedule D, Part 2, Section 2)	6,432,742		6,432,742	7,301,312
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	20,348,571		20,348,571	19,098,819
4.2 Properties held for the production of income (less \$ 0 encumbrances)	2,238,602		2,238,602	2,363,487
4.3 Properties held for sale (less \$ 0 encumbrances)	7,700,713		7,700,713	8,116,960
5. Cash (\$ 22,146,947 Schedule E, Part 1) and short-term investments (\$ 48,573,681 Schedule DA, Part 2)	70,720,628		70,720,628	112,625,805
6. Other invested assets (Schedule BA)	31,974,145		31,974,145	43,609,657
7. Receivable for securities	231,131		231,131	51,538,073
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	2,876,921,133		2,876,921,133	2,920,943,982
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	166,651,297	366,952	166,284,345	158,511,153
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	207,267,997		207,267,997	166,901,934
10.3 Accrued retrospective premiums	123,858,399	11,943,101	111,915,298	115,368,144
11. Funds held by or deposited with reinsured companies	1,481,466		1,481,466	1,125,709
12. Bills receivable, taken for premiums	15,395	15,395		
13. Amounts receivable under high deductible policies	34,563,764		34,563,764	41,146,050
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	92,026,368		92,026,368	54,042,912
15. Federal and foreign income tax recoverable and interest thereon (including \$ 75,154,986 net deferred tax asset)	334,909,752	259,754,766	75,154,986	59,938,300
16. Guaranty funds receivable or on deposit	4,802,599		4,802,599	643,670
17. Electronic data processing equipment and software	220,437	121,513	98,924	729,334
18. Interest, dividends and real estate income due and accrued	37,339,432		37,339,432	39,313,427
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Amount due from/to protected cells				
22. Equities and deposits in pools and associations	5,970,137		5,970,137	6,355,311
23. Amounts receivable relating to uninsured accident and health plans				105
24. Other assets nonadmitted (Exhibit 1)	1,528,393	1,528,393		
25. Aggregate write-ins for other than invested assets	97,200,097	16,859,458	80,340,639	186,231,794
26. Total assets excluding protected cell assets (Lines 9 through 25)	3,984,756,666	290,589,578	3,694,167,088	3,751,251,825
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	3,984,756,666	290,589,578	3,694,167,088	3,751,251,825

DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)				
2501. Other Assets	60,301,833	16,859,458	43,442,375	70,525,290
2502. Cash Surrender Value - Life Insurance	36,898,264		36,898,264	32,706,504
2503. Promissory Note - Affiliate				83,000,000
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 + 2598) (Line 25 above)	97,200,097	16,859,458	80,340,639	186,231,794

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	1,992,110,283	2,065,412,682
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	13,696,164	26,395,125
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	379,667,924	400,944,964
4. Commissions payable, contingent commissions and other similar charges	4,754,072	3,312,775
5. Other expenses (excluding taxes, licenses and fees)	78,976,114	65,147,919
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	58,687,684	59,814,636
7. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	514,699	646,265
8. Borrowed money \$ 0 and interest thereon \$ 0		
9. Unearned premiums (Part 1A, Line 37, Column 5)(after deducting unearned premiums for ceded reinsurance of \$ 291,483,653 and including warranty reserves of \$ 0)	516,107,568	440,992,921
10. Advance premium	3,910,329	
11. Dividends declared and unpaid:		
11.1 Stockholders		100,000
11.2 Policyholders	9,052,560	6,168,769
12. Ceded reinsurance premiums payable (net of ceding commissions)	29,817,076	32,245,722
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	6,992,792	19,841,622
14. Amounts withheld or retained by company for account of others	16,958,073	14,524,516
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	9,796,182	20,323,204
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	51,453,249	57,997,908
19. Payable to parent, subsidiaries and affiliates	50,868,601	104,363,861
20. Payable for securities	15,148,087	13,533,696
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities	(245,037,327)	(230,310,003)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	2,993,474,130	3,101,456,582
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	2,993,474,130	3,101,456,582
27. Aggregate write-ins for special surplus funds	186,346,392	179,981,463
28. Common capital stock	5,000,000	5,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	220,000,000	220,000,000
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	289,346,566	244,813,780
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)		
34.2 0 shares preferred (value included in Line 29 \$ 0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	700,692,958	649,795,243
36. TOTALS (Page 2, Line 28, Col. 3)	3,694,167,088	3,751,251,825
DETAILS OF WRITE-INS		
2301. Amounts Held Under Uninsured plans	76,087,019	66,413,978
2302. Other Liabilities	30,073,361	44,552,479
2303. Pooled Retroactive Reinsurance	(351,394,876)	(341,276,460)
2398. Summary of remaining write-ins for Line 23 from overflow page	197,169	
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	(245,037,327)	(230,310,003)
2701. Special Surplus from Retroactive Reinsurance	186,346,392	179,981,463
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)	186,346,392	179,981,463
3001.		
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)		

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 34, Column 4)	1,266,717,764	1,173,519,501
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	869,414,756	1,011,434,293
3. Loss expenses incurred (Part 3, Line 25, Column 1)	208,223,987	199,045,877
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	299,756,538	303,753,062
5. Aggregate write-ins for underwriting deductions	197,169	
6. Total underwriting deductions (Lines 2 through 5)	1,377,592,450	1,514,233,232
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(110,874,686)	(340,713,731)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	182,945,928	205,439,639
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	10,057,170	22,989,982
11. Net investment gain (loss) (Lines 9 + 10)	193,003,098	228,429,621
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 99,268 amount charged off \$ 7,113,586)	(7,014,318)	(5,447,733)
13. Finance and service charges not included in premiums	8,133,988	6,876,631
14. Aggregate write-ins for miscellaneous income	(21,853,242)	105,497,107
15. Total other income (Lines 12 through 14)	(20,733,572)	106,926,005
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	61,394,840	(5,358,105)
17. Dividends to policyholders	10,380,108	12,361,645
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	51,014,732	(17,719,750)
19. Federal and foreign income taxes incurred	2,206,655	(207,773)
20. Net income (Line 18 minus Line 19) (to Line 22)	48,808,077	(17,511,977)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	649,795,243	744,542,052
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	48,808,077	(17,511,977)
23. Net unrealized capital gains or (losses)	1,298,983	(37,700,228)
24. Change in net unrealized foreign exchange capital gain (loss)		
25. Change in net deferred income tax	32,167,267	(17,777,365)
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	(26,772,667)	47,142,568
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	10,527,022	(8,999,507)
28. Change in surplus notes		
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles		(60,978,527)
31. Capital changes:		
31.1 Paid in		
31.2 Transferred from surplus (Stock Dividend)		5,000,000
31.3 Transferred to surplus		
32. Surplus adjustments:		
32.1 Paid in		
32.2 Transferred to capital (Stock Dividend)		(5,000,000)
32.3 Transferred from capital		
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders	100,000	(100,000)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus	(15,230,967)	1,178,227
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	50,897,715	(94,746,809)
38. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 37) (Page 3, Line 35)	700,692,958	649,795,243

DETAILS OF WRITE-INS		
0501. NC Private Passenger Auto Escrow	197,169	
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)	197,169	
1401. Miscellaneous Income / (Expense)	(28,214,528)	(23,504,836)
1402. Retroactive Reinsurance Gain	6,361,286	129,001,943
1403. Interest On Funds Held		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus Line 1498) (Line 14 above)	(21,853,242)	105,497,107
3601. Other Surplus Items	(14,366,519)	948,473
3602. Change In Accumulated Translation Adjustment	(514,006)	229,754
3603. Supplemental Income Retirement Plan	(350,442)	
3698. Summary of remaining write-ins for Line 36 from overflow page		
3699. Totals (Lines 3601 through 3603 plus Line 3698) (Line 36 above)	(15,230,967)	1,178,227

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,297,055,922	1,226,625,820
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,230,518,988	1,152,377,672
3. Underwriting expenses paid	286,147,051	296,093,493
4. Other underwriting income (expenses)	22,090,315	(28,076,501)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(197,519,802)	(249,921,846)
6. Net Investment income	195,379,224	218,383,081
7. Other income (expenses):		
7.1 Agents' balances charged off	(7,014,318)	(5,447,733)
7.2 Net funds held under reinsurance treaties	(13,204,587)	20,743,082
7.3 Net amount withheld or retained for account of others	2,439,954	(15,397,267)
7.4 Aggregate write-ins for miscellaneous items	(20,088,277)	117,750,630
7.5 Total other income (Lines 7.1 to 7.4)	(37,867,228)	117,648,712
8. Dividends to policyholders on direct business, less \$ (4,359,432) dividends on reinsurance assumed or ceded (net)	6,017,317	11,221,917
9. Federal and foreign income taxes (paid) recovered	(2,335,798)	1,277,694
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(48,360,921)	76,165,724
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	1,616,493,634	1,187,258,037
11.2 Stocks	2,249,775	11,201,468
11.3 Mortgage loans		
11.4 Real estate	2,228,126	
11.5 Other invested assets	5,514,952	41,792,997
11.6 Net gains or (losses) on cash and short-term investments		27
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,626,486,487	1,240,252,529
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,652,547,253	1,011,418,493
12.2 Stocks	519,707	1,030,268
12.3 Mortgage loans		
12.4 Real estate	2,279,538	699,100
12.5 Other invested assets	7,592,787	9,180,956
12.6 Miscellaneous applications	129,518	444,910
12.7 Total investment acquired (Lines 12.1 to 12.6)	1,663,068,803	1,022,773,727
13. Net cash from investments (Line 11.8 minus Line 12.7)	(36,582,316)	217,478,802
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates		26,808,819
14.4 Borrowed funds received		
14.5 Other cash provided	83,334,271	
14.6 Total (Lines 14.1 to 14.5)	83,334,271	26,808,819
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	40,296,211	
15.3 Borrowed funds repaid		
15.4 Other applications		523,058,431
15.5 Total (Lines 15.1 to 15.4)	40,296,211	523,058,431
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	43,038,060	(496,249,612)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(41,905,177)	(202,605,086)
18. Cash and short-term investments:		
18.1 Beginning of year	112,625,805	315,230,891
18.2 End of year (Line 17 plus Line 18.1)	70,720,628	112,625,805
DETAILS OF WRITE-INS		
7.401 Finance and Service Charges	8,133,988	6,876,631
7.402 Other Income / Expense	(28,222,265)	110,873,999
7.403		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)	(20,088,277)	117,750,630

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1- PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	14,466,746	7,899,767	8,848,486	13,518,027
2. Allied lines	6,216,000	1,941,356	3,252,880	4,904,476
3. Farmowners multiple peril	1,455,221	888,205	643,171	1,700,255
4. Homeowners multiple peril	105,968,177	49,316,687	58,333,525	96,951,339
5. Commercial multiple peril	53,771,807	20,557,634	21,449,336	52,880,105
6. Mortgage guaranty				
8. Ocean marine	14,593,277	6,009,848	8,637,058	11,966,067
9. Inland marine	10,760,961	5,142,654	5,139,788	10,763,827
10. Financial guaranty				
11.1 Medical malpractice - occurrence				
11.2 Medical malpractice - claims-made				
12. Earthquake	4,205,354	978,391	1,489,334	3,694,411
13. Group accident and health	63,409,191	1,548,775	1,582,778	63,375,188
14. Credit accident and health (group and individual)				
15. Other accident and health	9,640,826	1,980,261	1,618,053	10,003,034
16. Workers' compensation	374,814,028	(42,943,768)	(18,600,538)	350,470,798
17.1 Other liability - occurrence	60,332,777	12,134,901	12,476,896	59,990,782
17.2 Other liability - claims-made	19,900,252	4,649,723	10,272,408	14,277,567
18.1 Products liability - occurrence	19,116,742	1,699,487	3,687,624	17,128,605
18.2 Products liability - claims-made	239,770	9,454	1,660	247,564
19.1, 19.2 Private passenger auto liability	266,097,700	118,760,856	134,508,959	250,349,597
19.3, 19.4 Commercial auto liability	63,442,808	14,342,788	16,914,816	60,870,780
21. Auto physical damage	209,028,091	92,984,879	101,309,738	200,703,232
22. Aircraft (all perils)	12,738,255	1,689,885	3,954,719	10,473,421
23. Fidelity	566,493	287,072	308,972	544,593
24. Surety	12,471,533	12,850,952	13,600,658	11,721,827
26. Burglary and theft	117,583	102,057	55,588	164,052
27. Boiler and machinery	99,371	(84,268)	53,739	(38,636)
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	10,336,468	(1,270,799)	1,238,706	7,826,963
31. Reinsurance-Nonproportional Assumed Liability	12,952,089	748,543	1,470,742	12,229,890
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	1,346,741,520	312,225,340	392,249,096	1,266,717,764

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

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

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

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	8,057,897	790,590			8,848,487
2. Allied lines	3,166,369	86,511			3,252,880
3. Farmowners multiple peril	643,171				643,171
4. Homeowners multiple peril	58,017,199	316,326			58,333,525
5. Commercial multiple peril	20,684,943	774,127		(9,733)	21,449,337
6. Mortgage guaranty					
8. Ocean marine	8,484,462	152,596			8,637,058
9. Inland marine	5,046,959	92,830			5,139,789
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	1,442,899	46,434			1,489,333
13. Group accident and health	1,481,503			101,275	1,582,778
14. Credit accident and health (group and individual)					
15. Other accident and health	1,617,990	63			1,618,053
16. Workers' compensation	73,979,283	7,436,210		(100,016,032)	(18,600,539)
17.1 Other liability - occurrence	19,511,125	4,636,085		(11,670,314)	12,476,896
17.2 Other liability - claims-made	9,814,942	457,466			10,272,408
18.1 Products liability - occurrence	5,885,701	2,032,424		(4,230,500)	3,687,625
18.2 Products liability - claims-made	1,660				1,660
19.1, 19.2 Private passenger auto liability	134,093,873	415,082			134,508,955
19.3, 19.4 Commercial auto liability	24,764,148	183,591		(8,032,922)	16,914,817
21. Auto physical damage	100,960,143	349,842		(246)	101,309,739
22. Aircraft (all perils)	3,954,719				3,954,719
23. Fidelity	(425,883)	734,856			308,973
24. Surety	6,516,880	7,083,778			13,600,658
26. Burglary and theft	55,225	363			55,588
27. Boiler and machinery	(11,873)	65,612			53,739
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property	1,239,384	(679)			1,238,705
31. Reinsurance-Nonproportional Assumed Liability	1,499,428	(28,686)			1,470,742
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	490,482,147	25,625,421		(123,858,472)	392,249,096
35. Accrued retrospective premiums based on experience					123,858,472
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					516,107,568

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 plus 3398) (Line 33 above)					

- (a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.
 Are they so returned in this statement? YES [X] NO []
- (b) State here basis of computation used in each case Daily for direct business as reported by ceding companies for reinsurance assumed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

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

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire	71,895,130	15,022,141	133,385	51,852,655	20,731,255	14,466,746
2. Allied lines	33,624,376	6,854,500	332,604	23,135,027	11,460,452	6,216,001
3. Farmowners multiple peril		1,455,221				1,455,221
4. Homeowners multiple peril	205,978	105,968,177	62,190	809,603	(541,435)	105,968,177
5. Commercial multiple peril	114,543,500	103,497,056	(49,724)	121,626,984	42,592,041	53,771,807
6. Mortgage guaranty						
8. Ocean marine	767,903	14,593,277		706,739	61,164	14,593,277
9. Inland marine	3,388,966	10,763,662	(1,113)	(1,821,435)	5,211,989	10,760,961
10. Financial guaranty						
11.1 Medical malpractice - occurrence						
11.2 Medical malpractice - claims-made						
12. Earthquake	15,890,450	4,963,875		18,052,262	(1,403,291)	4,205,354
13. Group accident and health	1,765,519	63,409,191		(1,536,225)	3,301,744	63,409,191
14. Credit accident and health (group and individual)						
15. Other accident and health		9,640,826				9,640,826
16. Workers' compensation	448,626,118	533,864,844	41,314,690	582,809,142	66,182,484	374,814,026
17.1 Other liability - occurrence	26,203,974	86,153,964		39,829,359	12,195,803	60,332,776
17.2 Other liability - claims-made	2,803,876	19,921,970	(21,718)	2,311,253	492,623	19,900,252
18.1 Products liability - occurrence	7,092,244	24,177,330		9,012,449	3,140,383	19,116,742
18.2 Products liability - claims-made	(4,430)	239,770		(4,430)		239,770
19.1, 19.2 Private passenger auto liability	(249,010)	266,091,039	148	(255,523)		266,097,700
19.3, 19.4 Commercial auto liability	51,716,315	85,979,358	11,673,809	76,562,929	9,363,744	63,442,809
21. Auto physical damage	14,405,223	215,643,103	2,091,726	22,717,347	394,613	209,028,092
22. Aircraft (all perils)		12,738,255				12,738,255
23. Fidelity	209,106	566,493	166	194,031	15,241	566,493
24. Surety	1,955,043	12,471,533		1,961,550	(6,507)	12,471,533
26. Burglary and theft	63,120	120,563	705	46,312	20,493	117,583
27. Boiler and machinery	1,000,482	110,878		424,049	587,940	99,371
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	10,336,468				10,336,468
31. Reinsurance-Nonproportional Assumed Liability	X X X	12,952,089	66,122		66,122	12,952,089
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	795,903,883	1,617,535,583	55,602,990	948,434,078	173,866,858	1,346,741,520

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

(a) Does the company's direct premiums written include premiums recorded on an installment basis? YES [] NO [X]
 If yes: 1. The amount of such installment premiums \$ 0
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 0

**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	16,596,690	2,816,878	17,581,716	1,831,852	10,034,173	4,902,570	6,963,455	51.510
2. Allied Lines	4,838,805	2,548,135	5,198,090	2,188,850	3,392,811	4,770,910	810,751	16.530
3. Farmowners multiple peril		939,641	939,641	939,641	521,541	814,151	647,031	38.060
4. Homeowners multiple peril	90,355	59,564,886	120,576	59,534,665	30,142,180	25,651,796	64,025,049	66.040
5. Commercial multiple peril	58,392,761	68,692,627	88,443,190	38,642,198	70,739,293	84,333,574	25,047,917	47.370
6. Mortgage guaranty								
8. Ocean marine	31,421	3,852,014	31,421	3,852,014	8,490,975	4,723,509	7,619,480	63.680
9. Inland marine	152,095	5,592,186	151,994	5,592,287	6,223,816	5,556,054	6,260,049	58.160
10. Financial guaranty								
11.1 Medical malpractice - occurrence	2,042,106	20,168	2,042,106	20,168	35,530	45,328	10,370	
11.2 Medical malpractice - claims - made								
12. Earthquake	86,679	99,726	86,669	99,736	804,695	836,971	67,460	1.830
13. Group accident and health	6,501,057	46,094,874	6,501,057	46,094,874	121,528,178	108,594,162	59,028,890	93.140
14. Credit accident and health (group and individual)								
15. Other accident and health		6,238,489		6,238,489	(1,018,219)	579,336	4,640,934	46.400
16. Workers' compensation	268,468,555	540,972,103	510,449,589	298,991,069	966,979,302	1,064,151,298	201,819,073	57.590
17.1 Other liability - occurrence	110,211,491	118,745,909	142,329,439	86,627,961	272,417,647	266,708,771	92,336,837	153.920
17.2 Other liability - claims - made	(3,060,966)	1,280,055	(3,060,966)	1,280,055	20,097,081	11,408,383	9,968,753	69.820
18.1 Products liability - occurrence	43,910,556	13,254,252	51,659,708	5,505,100	77,023,063	76,006,034	6,522,129	38.080
18.2 Products liability - claims - made	(10)	85,935	(10)	85,935	997,845	864,678	219,102	88.500
19.1, 19.2 Private passenger auto liability	(5,588)	174,474,896	(17,913)	174,487,221	273,630,625	255,344,298	192,773,548	77.000
19.3, 19.4 Commercial auto liability	73,636,350	129,765,917	142,178,859	61,223,408	105,713,590	119,355,743	47,581,255	78.170
21. Auto physical damage	5,867,383	116,790,841	10,196,429	112,461,795	(6,330,520)	(4,726,638)	110,857,913	55.230
22. Aircraft (all perils)		3,923,277		3,923,277	6,147,537	2,225,958	7,844,856	74.900
23. Fidelity	1,452,288	671,768	1,452,270	671,786	3,385,959	1,305,327	2,752,418	505.410
24. Surety	5,317,839	16,387,003	5,274,621	16,430,221	(1,759,367)	8,993,750	5,677,104	48.430
26. Burglary and theft	(1,368)	108,463	(1,419)	108,514	595,323	629,316	74,521	45.430
27. Boiler and machinery	302,209	(22,098)	302,184	(22,073)	636,098	531,719	82,306	(213.030)
28. Credit								
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	9,445,375		9,445,375	2,422,065	8,409,945	3,457,495	44.170
31. Reinsurance-Nonproportional Assumed Liability	X X X	30,670,945	23,217,662	7,453,283	19,255,123	14,382,346	12,326,060	100.790
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X				3,939	3,939		
33. Aggregate write-ins for other lines of business								
34. TOTALS	594,830,708	1,353,014,265	1,004,137,272	943,707,701	1,992,110,283	2,066,403,228	869,414,756	68.640

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	154,711,047	3,931,777	154,988,148	3,654,676	26,202,545	7,990,867	27,813,915	10,034,173	663,010
2. Allied lines	7,820,239	2,080,664	7,918,453	1,982,450	8,905,025	2,184,699	9,679,362	3,392,812	337,170
3. Farmowners multiple peril		477,164		477,164		44,378		521,542	101,211
4. Homeowners multiple peril	110,547	24,799,152	126,133	24,783,566		5,362,827	4,213	30,142,180	6,204,484
5. Commercial multiple peril	139,576,988	106,862,803	199,448,721	46,991,070	73,807,625	66,951,295	117,010,697	70,739,293	24,332,970
6. Mortgage guaranty									
8. Ocean marine	111,467	4,942,256	135,489	4,918,234	1,769,434	3,572,741	1,769,434	8,490,975	722,604
9. Inland marine	282,172	4,388,771	282,172	4,388,771	4,199,882	2,042,468	4,407,305	6,223,816	1,692,358
10. Financial guaranty									
11.1 Medical malpractice - occurrence	2,895,000	28,264	2,895,000	28,264	4,416,235	52,593	4,461,561	35,531	3,150
11.2 Medical malpractice - claims - made									
12. Earthquake	38,417	510,184	38,417	510,184	202,521	294,513	202,522	804,696	33,462
13. Group accident and health	16,555,344	107,886,139	16,555,344	107,886,139	1,860,758	13,642,039	1,860,758	(a) 121,528,178	168,501
14. Credit accident and health (group and individual)									
15. Other accident and health		194,598		194,598		(1,212,817)		(a) (1,018,219)	54,479
16. Workers' compensation	1,049,738,411	1,353,165,182	1,612,327,599	790,575,994	356,962,186	436,914,023	617,472,908	966,979,295	130,032,443
17.1 Other liability - occurrence	227,916,522	224,321,105	270,111,082	182,126,545	235,218,797	129,005,305	273,932,999	272,417,648	102,991,754
17.2 Other liability - claims - made	18,051,527	6,159,559	18,051,527	6,159,559	35,852	13,937,522	35,852	20,097,081	2,025,780
18.1 Products liability - occurrence	182,940,655	68,734,494	201,953,063	49,722,086	18,841,459	33,909,239	25,449,721	77,023,063	31,746,523
18.2 Products liability - claims - made		893,657		893,657		104,188		997,845	337,758
19.1, 19.2 Private passenger auto liability	568	201,837,252	129,998	201,707,822		71,922,810	6	273,630,626	49,232,149
19.3, 19.4 Commercial auto liability	82,683,798	158,963,004	165,066,624	76,580,178	63,891,881	60,343,816	95,102,283	105,713,592	20,721,514
21. Auto physical damage		(689,872)	9,562	(699,434)		(5,550,571)	80,515	(6,330,520)	3,957,747
22. Aircraft (all perils)		4,168,612	34,214	4,134,398	57,787	2,013,139	57,787	6,147,537	518,829
23. Fidelity	185,363	316,726	185,363	316,726	4,599,916	3,315,433	4,846,116	3,385,959	279,145
24. Surety	730,444	(4,014,244)	730,444	(4,014,244)	676,528	2,254,890	676,541	(1,759,367)	2,959,012
26. Burglary and theft	2,667	126,973	2,686	126,954	483,576	488,053	503,260	595,323	37,038
27. Boiler and machinery		17,298		17,298	3,834,674	686,826	3,902,701	636,097	68,985
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	12,628,381	9,333,532	3,294,849	X X X	(872,784)		2,422,065	16,729
31. Reinsurance-Nonproportional Assumed Liability	X X X	165,927,626	148,778,005	17,149,621	X X X	275,942,334	273,836,832	19,255,123	429,119
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	3,146		3,146	X X X	793		3,939	
33. Aggregate write-ins for other lines of business									
34. TOTALS	1,884,351,176	2,448,660,671	2,809,101,576	1,523,910,271	805,966,681	1,125,340,619	1,463,107,288	1,992,110,283	379,667,924
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	160,469,267			160,469,267
1.2 Reinsurance assumed	126,691,377			126,691,377
1.3 Reinsurance ceded	196,909,921			196,909,921
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	90,250,723			90,250,723
2. Commission and brokerage:				
2.1 Direct excluding contingent		63,937,603		63,937,603
2.2 Reinsurance assumed excluding contingent		52,324,589		52,324,589
2.3 Reinsurance ceded excluding contingent		93,451,396		93,451,396
2.4 Contingent-direct		(458,178)		(458,178)
2.5 Contingent-reinsurance assumed		2,428,098		2,428,098
2.6 Contingent-reinsurance ceded		(458,178)		(458,178)
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		25,238,894		25,238,894
3. Allowances to manager and agents		2,946		2,946
4. Advertising	1,130,171	7,867,033	2,949	9,000,153
5. Boards, bureaus and associations	397,064	3,359,340	35	3,756,439
6. Surveys and underwriting reports	2,813	4,286,427	3	4,289,243
7. Audit of assureds' records	5	11		16
8. Salary and related items:				
8.1 Salaries	69,205,062	126,749,749	412,660	196,367,471
8.2 Payroll taxes	4,849,497	9,790,889	42,582	14,682,968
9. Employee relations and welfare	11,771,281	24,145,708	31,356	35,948,345
10. Insurance	7,202,421	582,691	4,216	7,789,328
11. Directors' fees	6,897	62,549	18	69,464
12. Travel and travel items	4,393,084	10,118,418	12,890	14,524,392
13. Rent and rent items	6,285,209	13,121,189	15,003	19,421,401
14. Equipment	4,072,939	8,848,978	17,588	12,939,505
15. Cost of depreciation of EDP equipment and software	2,198,688	4,233,434	12,379	6,444,501
16. Printing and stationery	1,330,050	3,235,544	2,857	4,568,451
17. Postage, telephone and telegraph, exchange and express	3,692,166	9,809,716	35,019	13,536,901
18. Legal and auditing	438,890	2,526,293	209,776	3,174,959
19. Totals (Lines 3 to 18)	116,976,237	228,740,915	799,331	346,516,483
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 784,630		41,579,394		41,579,394
20.2 Insurance department licenses and fees		1,274,332		1,274,332
20.3 Gross guaranty association assessments		2,254,764		2,254,764
20.4 All other (excluding federal and foreign income and real estate)		1,507,457		1,507,457
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		46,615,947		46,615,947
21. Real estate expenses			4,023,773	4,023,773
22. Real estate taxes			1,531,061	1,531,061
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	997,027	(839,218)	194,079	351,888
25. Total expenses incurred	208,223,987	299,756,538	6,548,244	(a) 514,528,769
26. Less unpaid expenses-current year	379,667,924	142,441,640	(23,770)	522,085,794
27. Add unpaid expenses-prior year	401,003,994	128,832,153	(54,306)	529,781,841
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	229,560,057	286,147,051	6,517,708	522,224,816
DETAILS OF WRITE-INS				
2401. Change in unallocated expense reserves	974,352			974,352
2402. Other expenses	22,675	(839,218)	194,079	(622,464)
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	997,027	(839,218)	194,079	351,888

(a) Includes management fees of \$ 981,877 to affiliates and \$ 369,985 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 19,941,459	20,873,073
1.1 Bonds exempt from U.S. tax	(a) 424,438	254,008
1.2 Other bonds (unaffiliated)	(a) 163,962,716	161,148,218
1.3 Bonds of affiliates	(a) 490,000	490,000
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 8,136,940	8,136,940
5. Contract loans		
6. Cash/short-term investments	(e) 2,464,787	2,535,204
7. Derivative instruments	(f)	
8. Other invested assets	372,023	372,023
9. Aggregate write-ins for investment income	7,039,247	7,039,247
10. Total gross investment income	202,831,610	200,848,713
11. Investment expenses		(g) 6,548,244
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 9,944,000
14. Depreciation on real estate and other invested assets		(i) 1,410,541
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		17,902,785
17. Net investment income - (Line 10 minus Line 16)		182,945,928
DETAILS OF WRITE-INS		
0901. Miscellaneous Income/(Expenses)	7,039,247	7,039,247
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)	7,039,247	7,039,247
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 \$ 4,601,294 accrual of discount less \$ 3,667,247 amortization of premium and less \$ 11,537,095 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 7,047,117 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 112,761 accrual of discount less \$ 0 amortization of premium and less \$ 0 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 \$ 9,944,000 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 1,410,541 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. Government bonds	861,403				861,403
1.1 Bonds exempt from U.S. tax	194,447				194,447
1.2 Other bonds (unaffiliated)	29,519,520	(3,981,763)	(3,401,644)		22,136,113
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)			71,869		71,869
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	1,725,410		(1,571,981)		153,429
2.21 Common stocks of affiliates			708,070		708,070
3. Mortgage loans					
4. Real estate	2,067,749				2,067,749
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets	1,426,655	(20,633,306)	5,492,669		(13,713,982)
9. Aggregate write-ins for capital gains (losses)	(1,122,945)				(1,122,945)
10. Total capital gains (losses)	34,672,239	(24,615,069)	1,298,983		11,356,153
DETAILS OF WRITE-INS					
0901. Miscellaneous gains (losses)	(1,122,945)				(1,122,945)
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)	(1,122,945)				(1,122,945)

**EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS
AND RELATED ITEMS**

	1	2	3
	End of Current Year	End of Prior Year	Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2	272,201,727	258,198,542	(14,003,185)
2. Other Nonadmitted Assets:			
2.1 Bills receivable			
2.2 Furniture, equipment and supplies	1,091,133	2,007,674	916,541
2.3 Leasehold improvements	437,260	792,876	355,616
2.4 Loans on personal security, endorsed or not			
3. Total (Lines 2.1 to 2.4)	1,528,393	2,800,550	1,272,157
4. Aggregate write-ins for other assets	16,859,458	2,707,822	(14,151,636)
5. Total (Line 1 plus Lines 3 and 4)	290,589,578	263,706,914	(26,882,664)
DETAILS OF WRITE-INS			
0401. Other Assets	16,859,458	2,707,822	(14,151,636)
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)	16,859,458	2,707,822	(14,151,636)

NOTES TO FINANCIAL STATEMENTS

Note 1- Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Employers Insurance Company of Wausau (the "Company") have been prepared in conformity with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual*, (APP Manual) and subject to any deviations prescribed or permitted by the State of Wisconsin.

Effective December 31, 1998, the Company entered into a reinsurance treaty with Nationwide Indemnity Company, with Nationwide Mutual Insurance Company as guarantor of the recoverables ceded under that treaty. The Wisconsin Insurance Commissioner has issued a Permitted Practice Decision allowing the guarantee to be used as credit for reinsurance collateral, reducing the provision for reinsurance by \$51,041,000.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues, and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.

C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro-rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

1. Investment grade short-term investments are carried at cost adjusted where appropriate for amortization of premium or discount, or market as specified by the Purposes and Procedures Manual of the NAIC Securities Valuation Office (SVO Manual).
2. Investment grade bonds are carried at cost adjusted where appropriate for amortization of premium or discount, or market as specified by the SVO Manual.
3. Common stocks are carried at market value except that investments in stocks of subsidiaries and affiliates are carried on the equity basis.
4. Preferred stocks are carried at cost or market in accordance with the SVO Manual.
5. The Company does not own mortgage loans.
6. Mortgage-backed/asset backed securities are stated at amortized value. Prepayment assumptions for single class mortgage-backed/asset backed securities and multi-class securities were obtained from internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all single class mortgage-backed/asset-backed securities and multi-class securities. Non-investment grade mortgage-backed/asset backed securities are stated at the lower of amortized value or fair value.
7. The Company carries its investments in subsidiaries, controlled, and affiliated (SCA) companies in accordance with SSAP No. 46 and the SVO Manual. Schedule D Part 6-Section 1 illustrates the valuation method used for each SCA company.
8. Investments in joint ventures, partnerships, and limited liability companies are carried at the underlying audited GAAP equity value, when available.
9. All derivative instruments are valued consistently with the hedged items.
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, *Property-Casualty Contracts - Premiums*.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods, for making such estimates and for establishing the resulting liability, are continually reviewed and follow current standards of practice. Any adjustments to the liability are reflected in the period that they are determined.

Note 2- Accounting Changes and Correction of Errors

- A. There were no material changes in accounting principles or corrections of errors except for the implementation of Codification in 2001.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Wisconsin. Effective January 1, 2001, the Wisconsin Insurance Commissioner required that insurance companies domiciled in Wisconsin prepare their statutory-basis financial statements in accordance with the NAIC APP Manual, effective January 1, 2001, subject to any deviations prescribed or permitted by the Wisconsin Insurance Commissioner.

NOTES TO FINANCIAL STATEMENTS

Accounting changes adopted to conform to the provisions of the NAIC APP Manual, effective January 1, 2001, are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at the date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that decreased unassigned funds (surplus) by \$60,978,527 as of January 1, 2001. Included in this total adjustment:

Guaranty funds and other assessments	\$(45,570,141)
Net deferred tax asset (liability)	74,158,100
Postemployment benefits and compensated absences	(15,588,195)
Allowance for doubtful accounts	(30,648,576)
Receivables from securities older than 15 days	(9,379,881)
Real estate valuation	(10,016,669)
Other	(23,933,165)
Total	\$60,978,527

Note 3- Business Combinations and Goodwill

A. Statutory Purchase Method

The Company did not enter into any statutory purchases during the year.

B. Statutory Mergers

The Company did not enter into any statutory mergers during the year.

C. Impairment Loss

Not applicable

Note 4- Discontinued Operations

The Company has no discontinued operations to report.

Note 5- Investments

A. Mortgage Loans

Not applicable

B. Troubled Debt Restructuring for Creditors

Not applicable

C. Reverse Mortgages

The Company has no reverse mortgages.

D. Loan-Backed Securities

1. The Company has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date, where historical cash flows are not readily available.
2. Prepayment assumptions for single class and multi-class mortgages-backed/asset-backed securities were based upon 1-month historical constant prepayment rates.
3. The Company used Merrill Lynch pricing service (through month-end October), IDSI (for the balance of the year), Bloomberg, and Lehman Index data in determining the market value of its vast majority of loan-backed securities. A small number of securities are priced in other ways, such as contacting brokers.
4. The Company had no negative yield situations requiring a change from the retrospective to prospective method.

E. Repurchase Agreements

The Company did not enter into any repurchase agreements during 2002.

Note 6- Joint Ventures, Partnerships & Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships, or limited liability companies that exceed 10% of its admitted assets.
- B. The Company invests in various limited partnerships that are reported in accordance with SSAP No. 48. The partnerships are valued using traditional private equity valuation metrics. Poor performance and/or prospects within the partnerships may lead to impairment losses being recognized by management. The Company realized impairment losses on the following partnerships during 2002:

NOTES TO FINANCIAL STATEMENTS

Partnership	Impairment Loss
2000 Riverside Capital Apprec., L.P.	\$17,196
Austin Ventures IV-B, L.P.	2,986,286
Austin Ventures VI, L.P.	1,277,670
Austin Ventures VIII, L.P.	76,539
Axiom Venture Partners, L. P.	604,667
Axiom Venture Partners II, L.P.	3,614,507
Battery Ventures III, L. P.	2,766,263
Battery Ventures IV, L.P.	2,293,425
Battery Ventures VI, L.P.	436,533
Frontenac VI, L.P.	469,489
Great Hill Equity Partners II, L.P.	76,777
Interwest Partners V, L. P.	119,387
Interwest Partners VI, L. P.	1,224
Interwest Partners VIII L.P.	20,485
Menlo Ventures VI, L. P.	118,300
Menlo Ventures VII, L.P.	1,791,113
Summit Ventures IV, L. P.	2,563,107
Trident Capital V Delaware, L.P.	111,192
Trinity Ventures VI, L. P.	1,016,128
US Venture Partners V, L.P.	265,202
Willis Stein & Partners III, L.P.	7,817
Total	<u>\$20,633,307</u>

Note 7- Investment Income

- A. All investment income due and accrued over 90 days past due are excluded from Surplus.
- B. No amounts were excluded as of December 31, 2002.

Note 8- Derivative Instruments

The Company has no derivative instruments.

Note 9- Income Taxes

In accordance with the adoption of SSAP No. 10, Income Taxes, deferred federal income tax balances were recorded for the first time at January 1, 2001.

- A. The main components of deferred tax assets/(liabilities) are as follows:

	December 31, 2002	December 31, 2001	Change
Gross deferred tax assets	\$339,358,602	\$308,731,685	\$30,626,917
Gross deferred tax liabilities	(4,448,850)	(5,989,200)	1,540,350
Net deferred tax assets	<u>\$334,909,752</u>	<u>\$302,742,485</u>	<u>\$32,167,267</u>
Deferred tax assets nonadmitted	(259,754,766)	(242,804,185)	(16,950,581)
Deferred tax assets admitted	<u>\$75,154,986</u>	<u>\$59,938,300</u>	<u>\$15,216,686</u>

- B. Not applicable
- C. Current income taxes incurred consist of the following major components:

	December 31, 2002	December 31, 2001
Current year (benefit)/expense	\$34,058,862	\$(207,773)
Net operating loss benefit	(31,852,207)	0
Current income taxes (benefit)/incurred	<u>\$2,206,655</u>	<u>\$(207,773)</u>

- D. Effective tax rates differ from the current statutory rate of 35% principally due to the effects of tax-exempt interest, discounting of reserves for unpaid losses and loss adjustment expenses, an unearned premium adjustment, and nonadmitted deferred tax assets.
- E. The amount of Federal income taxes incurred and available for recoupment in the event of the future losses is \$13,682,000 from the current year and none from the first preceding year.

The amount of net losses carried forward and available to offset future net income subject to Federal income taxes are as follows:

	Year	Amount	Expiration
First Preceding Year	2001	\$39,846,620	2021
Fourth Preceding Year	1998	39,470,294	2018
Fifth Preceding Year	1997	1,957,606	2017
Sixth Preceding Year	1996	36,740,238	2011
Seventh Preceding Year	1995	33,482,538	2010
	Pre-1995	\$146,464,259	2004 - 2008

The company also had a minimum tax credit of \$9,856,000 which does not expire.

NOTES TO FINANCIAL STATEMENTS

F. The Company's Federal income tax return is consolidated with the following entities:

Access Insurance Services, Co.	Liberty International Holdings Inc.
ALM Services, Inc.	Liberty International Latin America Holdings Inc.
AMBCO Capital Company	Liberty International Services, Inc.
America First Insurance Company	Liberty Life Assurance Company of Boston
** American First Lloyds Insurance Company	Liberty Life Holdings Inc.
American Ambassador Casualty Company	Liberty Lloyds of Texas Insurance Company
Berkeley Holding Company Associates, Inc	Liberty Management Services, Inc.
Berkeley Management Corporation	Liberty Massachusetts Trust
Bridgefield Casualty Insurance Company	Liberty Mexico Holdings, Inc.
Bridgefield Employers Insurance Company	Liberty Mutual Capital Corporation (Boston)
C.E. Schools, Inc.	Liberty Mutual Equity Corporation
Capitol Agency, Inc. (an Arizona Corporation)	* Liberty Mutual Fire Insurance Company
Capitol Agency, Inc. (an Ohio Corporation)	Liberty Mutual Holding Company, Inc.
Capitol Agency, Inc. (a Tennessee Corporation)	Liberty Mutual Insurance Company
Cascade Disability Management, Inc.	Liberty Mutual Managed Care, Inc.
Colorado Casualty Insurance Company	Liberty Mutual Group, Inc.
Commercial Insurance of Central Florida, Inc.	Liberty Mutual Property - Casualty Holdings Inc.
Companies Agency Insurance Services of California	Liberty Northwest Insurance Corporation
Companies Agency of Alabama, Inc.	Liberty Personal Insurance Company
Companies Agency of Georgia, Inc.	Liberty Real Estate Corporation
Companies Agency of Idaho, Inc.	Liberty Surplus Insurance Corporation
Companies Agency of Kentucky, Inc.	Liberty-USA Corporation
Companies Agency of Massachusetts, Inc.	LIH-Re of America Corporation
Companies Agency of Michigan, Inc.	LIH U.S. P&C Corporation
Companies Agency of New York, Inc.	LIIA Insurance Agency, Inc.
Companies Agency of Pennsylvania, Inc.	LLS Insurance Agency of Nevada, Inc.
Companies Agency of Phoenix, Inc.	LM Insurance Corporation
Companies Agency of Texas, Inc.	LRE Properties, Inc.
Companies Agency, Inc.	LMHC Massachusetts Holding, Inc.
Companies Annuity Agency of Texas, Inc.	Mid-American Agency, Inc.
Consolidated Insurance Company	Mid-American Fire and Casualty Company
Cooling Grumme Mumford Company, Inc.	Missouri Agency, Inc.
Copley Venture Capital, Inc.	* North Pacific Insurance Company
Countrywide Services Corporation	* Oregon Automobile Insurance Company
Datachem Software, Inc.	Peerless Indemnity Insurance Company
Diversified Settlements, Inc.	Peerless Insurance Company
* Employers Insurance Company of Wausau	ReCover, Inc.
Excelsior Insurance Company	Risktrac, Inc.
First State Agency, Inc.	San Diego Insurance Corporation
Florida State Agency, Inc.	State Agency, Inc. (an Indiana Corporation)
Globe American Casualty Company	State Agency, Inc. (a Wisconsin Corporation)
Golden Eagle Insurance Corporation	Summit Claims Management, Inc.
** Gulf States AIF, Inc.	Summit Consulting, Inc.
Hawkeye-Security Insurance Company	Summit Consulting, Inc. of Louisiana
Helmsman Insurance Agency of Illinois, Inc.	Summit Healthcare Holdings, Inc.
Helmsman Insurance Agency of Texas, Inc.	Summit Holding Corporation
Helmsman Insurance Agency, Inc.	Summit Holding Southeast, Inc.
Helmsman Management Services, Inc.	Summit Loss Control Services, Inc.
Heritage-Summit Healthcare of Florida, Inc.	Talbot Bird & Company of Texas
Indiana Insurance Company	Talbot Bird & Company, Inc.
LEXCO Limited	Talbot Bird of New England, Inc.
LFC Holdings, Inc.	The First Liberty Insurance Corporation
LFC Management Corporation	The Midwestern Indemnity Company
Liberty Assignment Corporation	The National Corporation
Liberty Corporate Holdings, Inc.	The Netherlands Insurance Company
Liberty Energy Corporation	Turnkey Insurance Services, Inc.
Liberty Energy Gulf Corporation	Turnkey Resources, Inc.
Liberty Financial Services, Inc.	* Wausau (Bermuda) Ltd.
Liberty Hospitality Group, Inc.	Wausau Business Insurance Company
Liberty Insurance Company of America	Wausau General Insurance Company
Liberty Insurance Corporation	* Wausau Holdings Inc.
Liberty Insurance Holdings, Inc.	Wausau Service Corporation (WSC)
Liberty Insurance Underwriters, Inc	Wausau Underwriters Insurance Company
Liberty International Aberdeen, Inc.	Workwell Health & Safety, Inc.
Liberty International Asia Pacific Holdings, Inc.	

* These companies joined the consolidated group in 2002 and their activity from the date they joined the group is included in the consolidated return.

** These companies were incorporated in 2002.

The method of federal income tax allocation is subject to a written agreement. Allocation is based upon separate return calculations with credit applied for losses as appropriate. The Company has the enforceable right to recoup prior year payments in the event of future losses.

NOTES TO FINANCIAL STATEMENTS

Note 10- Information concerning Parent, Subsidiaries and Affiliates

- A. All of the outstanding shares of capital stock of the Company are held by Liberty Mutual Group, Inc. ("LMGI"). LMGI is owned 100% by LMHC Massachusetts Holdings, Inc. ("LMHC MHI") and LMHC MHI is owned 100% by Liberty Mutual Holding Company, Inc. ("LMHCI").
- B. (1) During 2001, LMIC reorganized into a stock insurance company as part of an overall conversion to a mutual holding company structure. As part of the conversion process, LMIC's ultimate parent, LMHCI (a Massachusetts mutual holding company) merged with Employers Insurance of Wausau Mutual Holding Company ("EIOWMHC"). EIOWMHC, prior to the merger, was the parent company of Employers Insurance Company of Wausau ("EICOW"). Additionally, Liberty Mutual Fire Company ("LMFIC") reorganized into LMHCI's mutual holding company structure. The members of EIOWMHC and LMFIC became members of LMHCI. These were the final steps necessary to complete the reorganization and LMIC's affiliated companies, EICOW and LMFIC became indirect wholly-owned stock subsidiaries of LMHCI.
- (2) During 2002, the Company received \$83,000,000 on a promissory note with Liberty Mutual Insurance Company. The receivable was classified as other admitted assets in the 2001 annual statement.
- C. There have been no material changes in the terms of any intercompany arrangements.
- D. At December 31, 2002, the Company reported \$50,868,601 due to affiliates. In general, the terms of the intercompany arrangements require settlement at least quarterly.
- E. The Company has made no guarantee or initiated undertaking for the benefit of affiliates which result in a material contingent exposure of the Company's or affiliates' assets or liabilities.
- F. See Note 25 for information regarding intercompany pooling arrangement. The Company has an investment services agreement with Liberty Mutual Insurance Company.
- G. The Company is part of a holding company structure as illustrated in Schedule Y Part 1.
- H. The Company does not own shares of an upstream company, either directly or indirectly.
- I. The Company has no investments in subsidiary, controlled or affiliated companies greater than 10% of admitted assets.
- J. The Company did not recognize any impairment write down for its subsidiary, controlled, or affiliated companies during the statement period.

Note 11- Debt

- A. The Company has no capital notes.
- B. The Company has no outstanding borrowed money.

Note 12- Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company does not have any direct employees and therefore, does not have any direct obligations for a defined benefit plan, deferred compensation arrangements, compensated absences or other post retirement benefit plans. Services for the operation of the Company are provided under provisions of an intercompany cost-sharing arrangement as described in Note 10(f).

Note 13- Capital and Surplus, Shareholders' Dividend restrictions and Quasi-Reorganizations

- A. The Company has 5,000,000 shares authorized, issued, and outstanding as of December 31, 2001. All shares have a stated par value of \$1.00.
- B. Preferred Stock
Not applicable
- C. The maximum amount of dividends which can be paid by Wisconsin-domiciled insurance companies to shareholders without prior approval of the Insurance Commissioner is the lesser of (a) 10% of policyholder's surplus or (b) adjusted net income. The maximum dividend payout which may be made without prior approval in 2003 is \$45,196,615.
- D. The Company did not pay dividends to its shareholders in 2002.
- E. As of December 31, 2002, the Company has restricted surplus of \$186,346,392 resulting from retroactive reinsurance contracts.
- F. The Company had no advances to surplus.
- G. The Company did not hold stock for special purposes.
- H. The Company had changes in special surplus funds since December 31, 2001 resulting from retroactive reinsurance contracts.
- I. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

NOTES TO FINANCIAL STATEMENTS

	Cumulative Increase (Decrease) in Surplus	Current Year Increase (Decrease) in Surplus
Unrealized gains/(losses)	\$(24,962,841)	\$1,298,983
Nonadmitted asset values	(290,589,578)	(26,772,667)
Provision for reinsurance	(9,796,182)	10,527,022
Total	<u>\$(325,348,601)</u>	<u>\$(14,946,662)</u>

J. Surplus Notes

(1) Date Issued	(2) Interest Rate	(3) Amount of Note(s)	(4) Carrying Value	(5) Interest Paid Current Year	(6) Total Interest Paid	(7) Unapproved Interest	(8) Date of Maturity
December 31, 1998	4.52%	\$220,000,000	\$220,000,000	\$9,944,000	\$34,002,956	0	December 31, 2005
Total		<u>\$220,000,000</u>	<u>\$220,000,000</u>	<u>\$9,944,000</u>	<u>\$34,002,956</u>	<u>0</u>	

The surplus debenture, in the amount of \$220,000,000, listed in 13J was issued to Liberty Mutual Insurance Company (an affiliated company) in exchange for cash and securities.

K. Quasi re-organization (dollar impact)

Not applicable

L. Quasi re-organization (effective date)

Not applicable

Note 14- Contingencies**A. Contingent Commitments**

Not applicable

B. Assessments

The Company is subject to guaranty funds and other assessments by the states in which it writes business. Guaranty funds assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessments or in the case of premium based assessments, at the time the premiums are written, or, in the case of loss based assessments, at the time the losses are incurred.

The Company has accrued a liability for guaranty funds and other assessments of \$43,081,345, net of premium tax offsets of \$5,009,481. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to factors including the company's share of the ultimate cost of current insolvencies.

On October 3, 2001, the Company received notification of the insolvency of the Reliance Insurance Group. It is expected the insolvency will result in a guaranty fund assessment against the company of \$6,847,526 that has been charged to operations in the prior year, and any remaining unpaid balance is included in the liability above.

C. Gain Contingencies

Not applicable

D. All other Contingencies

Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

Note 15- Leases**A. The Company is not involved in material lease arrangements.****B. Leasing as a significant part of lessor's business activities**

Not applicable

Note 16- Information About Financial Instruments With Off-Balance Sheet Risk And With Concentrations of Credit Risk

The Company is not exposed to financial instruments with off-balance sheet risk.

Note 17- Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**A. Transfers of Receivables reported as sales:**

After consideration of the Inter-Company Reinsurance Agreement, the Company sold \$21,510,638 and \$10,402,738 as of December 31, 2002 and 2001, respectively of agents balances without recourse to Liberty Mutual Group, Inc. As a result of the sales, the Company realized losses of \$4,577,659 and \$1,346,606 for the years ended December 31, 2002 and 2001,

NOTES TO FINANCIAL STATEMENTS

respectively.

B. Transfers and servicing of financial assets:

The Company did not have any transfers and servicing of financial assets during the year.

C. Wash Sales

In the course of the Company's asset management, securities are sold and reacquired within 30 days of the sale date. The details by NAIC designation 3 or below of securities sold during the year, and reacquired within 30 days of the sale date are:

	<u>Number of Transactions</u>	<u>Book Value of Securities Sold</u>	<u>Cost of Securities Repurchased</u>	<u>Gain/ (Loss)</u>
Bonds:				
NAIC 3	1	\$583,671	\$583,500	\$(121,670)
NAIC 4	11	\$9,902,951	\$7,502,780	\$133,299
NAIC 5	4	\$3,363,114	\$1,178,000	\$(1,218,489)

Note 18-Gain or Loss from Uninsured Accident and Health Plans and the Uninsured Portion of Partially Insured Plans

A. Administrative Services Only (ASO) Plans

Not applicable

B. Administrative Services Contract (ASC) Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable

Note 19- Direct Premium Written/Produced by Managing General Agents/ Third Party Administrators

The Company has no direct premiums written through managing general agents or third party administrators.

Note 20- Other Items

A. The Company has no extraordinary items to report.

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

1) Florida Special Disability Trust Fund

a) The amount of credit taken by the Company in determination of its loss reserves was \$0 in 2002 and 2001.

b) The Company reported loss recoveries from the Special Disability Trust Fund of \$831,665 and \$208,586, in 2002 and 2001, respectively.

c) The amount the Company was assessed by the Special Disability Trust Fund was \$1,079,883 and \$722,035, in 2002 and 2001, respectively.

2) Assets in the amount of \$365,023,985 and \$399,154,599 as of December 31, 2002 and 2001, respectively, were on deposit with government authorities or trustees as required by law.

D. The Company routinely assesses the collectibility of its premium receivable. Based upon Company experience, amounts in excess of non-admitted amounts are not believed to be material.

E. Reinsurance Accounted for as a Deposit

There are no contracts recorded as deposit accounting.

F. Multiple Peril Crop Insurance

Not applicable

G. Mezzanine Real Estate Loans

Not applicable

H. Health Care Receivables

Not applicable

NOTES TO FINANCIAL STATEMENTS

I. September 11 Events

The Company has material exposure to losses arising from the World Trade Center disaster of September 11, 2001. The exposure arises from the property, WC, auto, and surety policies and reinsurance contracts written by member companies of the Liberty Mutual Group. The Company shares in the losses via the inter-company pooling agreement. Although uncertainty about the final loss amount still exists, the losses are reasonably estimable and such estimate has been recorded. The Company believes that its reinsurers are financially sound and that reinsurance collectibility is not a significant issue or concern. The amounts recorded by the Company in this annual statement are as follows:

	Direct	Assumed	Gross	Ceded	Net
Paid Loss and ALAE	\$5,700,000	\$10,512,000	\$16,212,000	\$3,212,000	\$13,000,000
Loss and ALAE Reserves	\$57,407,000	\$10,290,000	\$67,697,000	\$53,109,000	\$14,588,000
Incurred Loss and ALAE	\$63,107,000	\$20,802,000	\$83,909,000	\$56,322,000	\$27,588,000

J. Real Estate

Not applicable

K. Participating Policies

Not applicable

L. Premium Deficiency Reserves

As of December 31, 2002, the Company had no liabilities related to premium deficiency reserves. The Company considers anticipated investment income when calculating its premium deficiency reserves.

M. Noncash Transactions

Not applicable

Note 21- Events Subsequent

There were no events subsequent to December 31, 2002 which would require disclosure.

Note 22- Reinsurance

- A. The unsecured reinsurance recoverables with an individual reinsurer which exceed 3% of policyholders' surplus are listed below. Amounts arising pursuant to the intercompany pooling agreement are described in Note 25.

<u>Reinsurer</u>	<u>NAIC Co.</u>	<u>Fed ID #</u>	<u>Recoverable Amount</u>
National Workers' Compensation Reinsurance Pool		AA-9992118	\$210,474,300
Texas Workers' Compensation Reinsurance Pool		AA-9991444	35,235,884
Minnesota WCRA		AA-9991423	71,682,055
American Reinsurance Company	10227	13-4924125	28,108,021
Converium Reinsurance	39136	06-1325038	83,336,050
GE Reinsurance Corporation	22969	36-2667627	33,826,701
General Re	22039	13-2673100	43,451,225
XL Reinsurance America	20583	13-1290712	25,179,425
Odyssey Re	25070	13-2781282	21,655,729
Swiss Reinsurance America	25364	13-1675535	57,335,400
Total			<u>\$610,284,790</u>

- B. There are no reinsurance recoverables in dispute from an individual reinsurer which exceed 5% of the Company's surplus. In addition, the aggregate reinsurance recoverables in dispute do not exceed 10% of the Company's surplus.

- C. The following table sets forth the maximum return premium and commission equity due the reinsurer or the Company if all of the Company's assumed and ceded reinsurance were canceled as of December 31, 2002.

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net Reinsurance</u>	
	UEP	Commission Equity	UEP	Commission Equity	UEP	Commission Equity
Affiliates	\$575,440,659	\$51,957,618	\$266,042,213	\$24,021,451	\$309,398,446	\$27,936,167
All Other	17,228,205	4,134,769	25,441,440	4,116,425	(8,213,235)	18,344
Total	<u>\$592,668,864</u>	<u>\$56,092,387</u>	<u>\$291,483,653</u>	<u>\$28,137,876</u>	<u>\$301,185,211</u>	<u>\$27,954,511</u>

Direct Unearned Premium Reserve: \$214,922,357

There are no sliding scale adjustments, or other profit sharing commissions for direct, assumed or ceded business. Following are the contingent commissions for direct, assumed and ceded business.

Direct	\$300,000
Assumed	2,104,364
Ceded	300,000
Net	<u>\$2,104,364</u>

NOTES TO FINANCIAL STATEMENTS

- D. The Company did not write off any balances in the current year.
- E. The Company has not recorded any commutations in the current year.
- F. The Company has one assumed retroactive contract as a result of the intercompany pooling arrangement with Liberty Mutual Insurance Company.

	<u>Assumed</u>	<u>Ceded</u>
a. Reserves Transferred:		
1. Initial Reserves	\$(330,859,422)	\$0
2. Adjustment- Prior Year(s)	788,830	0
3. Adjustment- current Year	9,875,716	0
4. Total	<u>\$(320,194,876)</u>	<u>\$0</u>
b. Consideration Paid or Received:		
1. Initial Reserves	\$(141,047,924)	\$0
2. Adjustment- Prior Year(s)	(1,772)	0
3. Adjustment- current Year	160,000	0
4. Total	<u>\$(140,889,696)</u>	<u>\$0</u>
c. Amounts Recovered/Paid-Cumulative		
1. Initial Reserves	\$1,584,565	\$0
2. Adjustment- Prior Year(s)	(1,969,485)	0
3. Adjustment- current Year	(6,656,293)	0
4. Total	<u>\$(7,041,213)</u>	<u>\$0</u>
Special Surplus from Retroactive Reinsurance		
d. 1. Initial Reserves	\$188,226,932	\$0
2. Adjustment- Prior Year(s)	1,178,883	0
3. Adjustment- current Year	(3,059,423)	0
4. Total	<u>\$186,346,392</u>	<u>\$0</u>
e. Other insurers included in the above transactions:		
Liberty Mutual insurance Company, 23043	Assumed \$(320,194,876)	Ceded \$0

- f. There are no reinsurance contracts covering losses that have occurred prior to the inception of the contract that have been accounted for in conformity with the NAIC Accounting Practices and Procedures Manual.

Note 23- Retrospectively Rated Contracts and Contracts Subject to Redetermination

- A. Accrued retrospective premiums reported in Line 10.3 of the assets have been determined based upon loss experience on business subject to such experience rating adjustment. Accrued retrospectively rated premiums, including all of those relating to bulk IBNR, have been determined by or allocated to individual policyholder accounts.
- B. The Company records accrued retrospective premium as an adjustment to earned premium.
- C. For detail of net premium written subject to retrospective rating features see Schedule P – Part 7A.
- D. Ten percent of the amount not offset by retrospective return premiums or collateral has been designated non-admitted and charged to surplus.

Total accrued retro premium	\$123,858,399
Less: Non-admitted amount	<u>11,943,101</u>
Admitted amount	<u>\$111,915,298</u>

Note 24- Changes in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred loss and loss adjustment expenses attributed to insured events of prior years has increased by \$98 million from \$2.466 billion to \$2.564 billion during 2002 as a result of re-estimation of unpaid losses and loss adjustment expenses, principally on other liability (asbestos) and personal auto liability lines of insurance. This increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are revised as additional information becomes known regarding individual claims.

A portion of the unfavorable prior year loss development relates to retrospectively rated policies. Additional premium accruals of \$5.92 million have been made, that partially offset this adverse loss development.

NOTES TO FINANCIAL STATEMENTS

Note 25- Intercompany Pooling Arrangements

		NAIC Co. #	Pooling %	LOB Subject
Lead Company:	Liberty Mutual Insurance Company	23043	63.00%	All Lines
Affiliated Companies:	Employers Insurance Company of Wausau	21458	16.00%	All Lines
	Liberty Mutual Fire Insurance Company	23035	10.00%	All Lines
	Liberty Insurance Corporation	42404	6.00%	All Lines
	Golden Eagle Insurance Corporation	10836	2.50%	All Lines
	Montgomery Mutual Insurance Company	14613	0.70%	All Lines
	Wausau Business Insurance Company	26069	0.40%	All Lines
	Wausau General Insurance Company	26425	0.40%	All Lines
	Wausau Underwriters Insurance Company	26042	0.40%	All Lines
	Merchants and Business Men's Mutual Insurance Co.	14486	0.20%	All Lines
	LM Insurance Corporation	33600	0.20%	All Lines
	Montgomery Indemnity Company	16900	0.10%	All Lines
	The First Liberty Insurance Corporation	33588	0.10%	All Lines
			100.00%	
100% Quota Share Affiliated Companies:	Liberty Lloyds of Texas Insurance Company	11041	0.00%	All Lines
	Liberty Insurance Company of America	10337	0.00%	All Lines
	Liberty Personal Insurance Company	11746	0.00%	All Lines
	Liberty Surplus Insurance Corporation	10725	0.00%	All Lines
	Liberty County Mutual Insurance Company	19544	0.00%	All Lines
	Liberty Insurance Underwriters, Inc.	19917	0.00%	All Lines
	Colorado Casualty Insurance Company	41785	0.00%	All Lines
	Bridgefield Employers Insurance Company	10701	0.00%	All Lines
	Bridgefield Casualty Insurance Company	10335	0.00%	All Lines

- (a) All cessions to non affiliated reinsurers reported and ceded on an individual company basis are done prior to the cession of pooled business from the affiliated pool members to the lead company.
- (b) Liberty Mutual Insurance Company (LMIC) reports cessions to unaffiliated reinsurers on behalf of Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation, LM Insurance Corporation, The First Liberty Insurance Corporation; and Employers Insurance Company of Wausau (EICOW) reports cessions to unaffiliated reinsurers on behalf of Wausau Business Insurance Company (WBIC), Wausau General Insurance Company (WGIC) and Wausau Underwriters Insurance Company (WUIC) pursuant to the Inter-Company Reinsurance Agreement.
- (c) With the exception of WBIC, WGIC, and WUIC, all affiliated companies in the pool cede their net results to the Lead Company, LMIC; WBIC, WGIC and WUIC cede their net results to EICOW prior to its cession to the lead company.
- (d) The write off of uncollectible reinsurance is pooled and the Provision for Reinsurance is recognized by the entity placing the outbound external reinsurance.

Note 26- Structured Settlements

- (a) As a result of purchased annuities with the claimant as payee, the Company no longer carries reserves of \$115,147,598 after applying Inter-Company Reinsurance Agreement percentages. The Company is contingently liable should the issuers of the purchased annuities fail to perform under the terms of the annuities. The amount of unrecorded loss contingencies related to the purchased annuities was \$115,147,598 as of December 31, 2002.
- (b) The Company does not have material structured settlements from life insurers for which the Company has not obtained a release of liability from the claimant.

Note 27- High Deductibles

As of December 31, 2002, the amount of reserve credit recorded for high deductibles on unpaid losses was \$295,109,916 and the amount billed and recoverable was \$34,563,764.

Note 28- Discounting of Liabilities for Unpaid Losses and Unpaid Loss Adjustment Expenses

For Workers Compensation, the Company discounts its reserves for unpaid losses using a tabular discount on the long-term annuity portion of certain workers compensation claims. The tabular discount is based on Unit Statistical Plan tables as approved by the respective states at an annual discount rate of 4.0%. The December 31, 2002, liabilities include \$536,535,889 of liabilities carried at a discounted value of \$333,302,598, representing a discount of \$203,233,291.

For Group Accident and Health, the Company discounts its reserves for unpaid losses using a tabular discount on the long-term disability portion of some Group Accident and Health claims. The tabular discount is based on the 1987 Commissioners Group Disability Table (CGDT) at annual discount rates varying from 5.00% to 5.75%. The December 31, 2002 liabilities include \$117,665,053 of liabilities carried at a discounted value of \$81,726,759, representing a discount of \$35,938,294.

For all other lines, the Company does not discount its reserves for unpaid losses and loss adjustment expenses.

NOTES TO FINANCIAL STATEMENTS**Note 29- Asbestos/Environmental Reserves**

The Company has exposure to asbestos and environmental claims which emanate principally from general liability policies written prior to the mid- 1980's. In establishing the Company's asbestos and environmental reserves, the Company estimates case basis reserves for anticipated losses and bulk reserves for loss adjustment expenses and incurred but not reported losses. The Company maintained casualty excess of loss reinsurance during the relevant periods. The reserves are reported net of expected recoveries from reinsurers and include any reserves reported by ceding reinsurers on assumed reinsurance contracts.

Factors Contributing to Uncertainty in Establishing Adequate Reserves

The process of establishing reserves for asbestos and environmental claims is subject to greater uncertainty than the establishment of reserves for liabilities relating to other types of insurance claims. A number of factors contribute to this greater uncertainty surrounding the establishment of asbestos and environmental reserves, including, without limitation: (i) the lack of available and reliable historical claims data as an indicator of future loss development, (ii) the long waiting periods between exposure and manifestation of any bodily injury or property damage, (iii) the difficulty in identifying the source of asbestos or environmental contamination, (iv) the difficulty in properly allocating liability for asbestos or environmental damage, (v) the uncertainty as to the number and identity of insureds with potential exposure, (vi) the cost to resolve claims, and (vii) the collectibility of reinsurance.

The uncertainties associated with establishing reserves for asbestos and environmental losses and loss adjustment expenses are compounded by the differing, and at times inconsistent, court rulings on environmental and asbestos coverage issues involving: (i) the differing interpretations of various insurance policy provisions and whether asbestos and environmental losses are or were ever intended to be covered, (ii) when the loss occurred and what policies provide coverage, (iii) whether there is an insured obligation to defend, (iv) whether a compensable loss or injury has occurred, (v) how policy limits are determined, (vi) how policy exclusions are applied and interpreted, (vii) the impact of entities seeking bankruptcy protection as a result of asbestos-related liabilities, (viii) whether clean-up costs are covered as insured property damage, and (ix) applicable coverage defenses or determinations, if any, including the determination as to whether or not an asbestos claim is a products/completed operation claim subject to an aggregate limit and the available coverage, if any, for that claim.

In recent years the Company, as well as the industry generally, has witnessed a significant increase in the number of asbestos claims being filed, due to a number of variables, including more intensive advertising by lawyers seeking asbestos claimants, and the increasing focus by plaintiffs on new and previously peripheral defendants, attempts to broaden the interpretation of compensable loss, and courts expanding the scope of the coverage.

Uncertainty Regarding Reserving Methodologies

As a result of the significant uncertainty inherent in determining a company's asbestos and environmental liabilities and establishing related reserves, the amount of reserves required to adequately fund the Company's asbestos and environmental claims cannot be accurately estimated using conventional reserving methodologies based upon historical data and trends. As a result, the use of conventional reserving methodologies frequently has to be supplemented by subjective considerations including managerial judgment.

Effect of Uncertainty in Reserving For Asbestos and Environmental Claims on Company's Financial Condition

The methods of determining estimates for reported and unreported losses and establishing resulting reserves and related reinsurance recoverables are periodically reviewed and updated, and adjustments resulting from this review are reflected in income currently.

As a direct result of the significant uncertainties associated with estimating its asbestos and environmental exposures and establishing appropriate levels of reserves, the ultimate liability of the Company for asbestos and environmental exposures may vary materially from the reserves currently recorded. The Company and other industry members have and will continue to litigate the broadening judicial interpretation of policy coverage and the liability issues. If the courts continue to expand the scope of the coverage provided, additional liabilities could emerge for amounts in excess of reserves held. This emergence, as well as the other uncertainties noted above, cannot now be reasonably estimated, but could have a material impact on the Company's future operating results, and financial condition.

The table below summarizes reserve and loss activity for the Company's asbestos and environmental loss and loss adjustment expenses for each of the five most recent calendar years. Gross reserves for both asbestos and environmental are representative of all Liberty pooled companies. Net reserves for asbestos and environmental are allocated based on the Company's Intercompany Reinsurance Agreement as discussed in Note 25.

Asbestos:

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Gross of Reinsurance Basis (all Liberty companies)					
Beginning Reserves	\$1,196,133,000	\$1,112,647,000	\$1,271,587,000	\$1,403,396,000	\$1,495,343,000
Incurring losses and loss adjustment expenses	74,469,000	316,289,000	341,418,000	289,052,000	280,834,000
Calendar year payments	157,955,000	157,349,000	209,609,000	197,105,000	254,203,000
Ending Reserves	<u>\$1,112,647,000</u>	<u>\$1,271,587,000</u>	<u>\$1,403,396,000</u>	<u>\$1,495,343,000</u>	<u>\$1,521,974,000</u>
Net of Reinsurance Basis					
Beginning Reserves	\$177,581,000	\$117,014,000	\$114,164,000	\$126,022,000	\$133,877,000
Incurring losses and loss adjustment expenses	6,548,000	11,180,000	35,000,000	16,455,000	46,392,000
Calendar year payments	67,115,000	14,030,000	23,142,000	8,600,000	27,252,000
Ending Reserves	<u>\$117,014,000</u>	<u>\$114,164,000</u>	<u>\$126,022,000</u>	<u>\$133,877,000</u>	<u>\$153,017,000</u>

NOTES TO FINANCIAL STATEMENTS**Ending Reserves for Bulk + IBNR included above (Loss & LAE)**

Gross of Reinsurance Basis:	\$598,614,000	\$541,723,000	\$774,582,000	\$688,756,000	\$716,853,000
Net of Reinsurance Basis:	\$62,099,000	\$30,096,000	\$62,407,000	\$59,223,000	\$74,530,000

Ending Reserves for LAE included above (Case, Bulk & IBNR)

Gross of Reinsurance Basis:	\$238,797,000	\$219,991,000	\$314,376,000	\$368,925,000	\$289,951,000
Net of Reinsurance Basis:	\$19,922,000	\$21,116,000	\$18,128,000	\$17,769,000	\$19,852,000

Environmental:

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Gross of reinsurance (all Liberty companies)					
Beginning Reserves	\$1,202,694,000	\$1,144,578,000	\$1,060,762,000	\$829,400,000	\$698,032,000
Incurred losses and loss adjustment expenses	87,433,000	43,358,000	(114,257,000)	(21,271,000)	(51,397,000)
Calendar year payments	145,549,000	127,174,000	117,105,000	110,097,000	111,573,000
Ending Reserves	<u>\$1,144,578,000</u>	<u>\$1,060,762,000</u>	<u>\$829,400,000</u>	<u>\$698,032,000</u>	<u>\$535,062,000</u>

Net of Reinsurance Basis

Beginning Reserves	\$180,937,000	\$121,414,000	\$106,505,000	\$71,578,000	\$68,644,000
Incurred losses and loss adjustment expenses	13,414,000	(2,122,000)	(21,061,000)	9,546,000	(1,217,000)
Calendar year payments	72,937,000	12,787,000	13,866,000	12,480,000	17,429,000
Ending Reserves	<u>\$121,414,000</u>	<u>\$106,505,000</u>	<u>\$71,578,000</u>	<u>\$68,644,000</u>	<u>\$49,998,000</u>

Ending Reserves for Bulk + IBNR included above (Loss & LAE)

Gross of Reinsurance Basis:	\$952,633,000	\$898,788,000	\$705,151,000	\$510,332,000	\$353,993,000
Net of Reinsurance Basis:	\$101,740,000	\$90,913,000	\$57,503,000	\$42,367,000	\$25,045,000

Ending Reserves for LAE included above (Case, Bulk & IBNR)

Gross of Reinsurance Basis:	\$464,218,000	\$504,157,000	\$551,060,000	\$424,593,000	\$184,901,000
Net of Reinsurance Basis:	\$49,556,000	\$45,967,000	\$44,933,000	\$27,764,000	\$17,334,000

Note 30- Subscriber Savings Accounts

The Company is not a reciprocal insurance company.

Note 31- Financial Guaranty Exposures

The Company does not write financial guaranty business.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	63,060,140	2.192	63,060,140	2.192
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	189,633,980	6.592	189,633,980	6.592
1.22 Issued by U.S. government sponsored agencies	250,173,590	8.696	250,173,590	8.696
1.3 Foreign government (including Canada, excluding mortgage-backed securities)	28,213,519	0.981	28,213,519	0.981
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	5,824,339	0.202	5,824,339	0.202
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations	831,866	0.029	831,866	0.029
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA	122,485,909	4.258	122,485,909	4.258
1.512 Issued by FNMA and FHLMC	288,218,195	10.018	288,218,195	10.018
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC	311,865,718	10.840	311,865,718	10.840
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued	241,406,289	8.391	241,406,289	8.391
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	1,150,145,699	39.978	1,150,145,699	39.978
2.2 Unaffiliated foreign securities	78,367,573	2.724	78,367,573	2.724
2.3 Affiliated securities	6,975,913	0.242	6,975,913	0.242
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated	71,869	0.002	71,869	0.002
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	5,294,721	0.184	5,294,721	0.184
3.32 Unaffiliated	1,138,022	0.040	1,138,022	0.040
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company	30,287,886	1.053	30,287,886	1.053
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)				
6. Policy loans				
7. Receivables for securities	231,131	0.008	231,131	0.008
8. Cash and short-term investments	70,720,629	2.458	70,720,629	2.458
9. Other invested assets	31,974,145	1.111	31,974,145	1.111
10. Total invested assets	2,876,921,133	100.000	2,876,921,133	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? WISCONSIN
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []
- 2.2 If yes, date of change: 05/23/2002
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1999
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1996
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/01/1999
- 3.4 By what department or departments? WISCONSIN
-
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	00000	
	00000	
	00000	
	00000	
	00000	

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement) Yes [] No [X]
- 6.2 If yes, give full information
-
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes, 0 %
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager, or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES
(continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP
200 Clarendon Street, Boston, MA 02116
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Roy K. Morell, FCAS, MAAA, VP & Senior Actuary
175 Berkeley Street, Boston, MA 02117
Liberty Mutual Insurance Company
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
.....
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|---|----------|
| 14.11 To directors or other officers | \$ _____ |
| 14.12 To stockholders not officers | \$ _____ |
| 14.13 Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|---|----------|
| 14.21 To directors or other officers | \$ _____ |
| 14.22 To stockholder not officers | \$ _____ |
| 14.23 Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- | | |
|----------------------------|----------|
| 15.21 Rented from others | \$ _____ |
| 15.22 Borrowed from others | \$ _____ |
| 15.23 Leased from others | \$ _____ |
| 15.24 Other | \$ _____ |
- Disclose in Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- | | |
|--|----------|
| 16.21 Amount paid as losses or risk adjustment | \$ _____ |
| 16.22 Amount paid as expenses | \$ _____ |
| 16.23 Other amounts paid | \$ _____ |

GENERAL INTERROGATORIES
(continued)
INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred					Yes [] No [X]	Yes [] No [X]
Common	5,000,000	5,000,000	1.000	X X X	X X X X X X	X X X X X X

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [X] No []

18.2 If no, give full and complete information, relating thereto

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E - Part 2 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1). Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	\$ _____
19.22 Subject to repurchase agreements	\$ _____
19.23 Subject to reverse repurchase agreements	\$ _____
19.24 Subject to dollar repurchase agreements	\$ _____
19.25 Subject to reverse dollar repurchase agreements	\$ _____
19.26 Pledged as collateral	\$ _____
19.27 Placed under option agreements	\$ _____
19.28 Letter stock or securities restricted as to sale	\$ _____
19.29 Other	\$ _____

19.3 For each category above, if any of these assets are held by other, identify by whom held:

19.31	19.36
19.32	19.37
19.33	19.38
19.34	19.39
19.35	

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year. \$ _____

22. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

22.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase	3 Chase Metro Tech Center, Brooklyn, NY 11245
Royal Trust/RBC	77 King Street West, Toronto, Ontario 1P9

GENERAL INTERROGATORIES

(continued)

INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year?

Yes [] No []

22.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?

\$ _____

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any?

\$ _____

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any?

\$ _____

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or department of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

**GENERAL INTERROGATORIES
(continued)**

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
1.2	If yes, indicate premium earned on U. S. business only.	\$ <u>6,433</u>
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ _____
	1.31 Reason for excluding _____	
.....		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ _____
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ <u>14,191</u>
1.6	Individual policies:	
	Most current three years:	
	1.61 Total premium earned	\$ _____
	1.62 Total incurred claims	\$ _____
	1.63 Number of covered lives	\$ _____
	All years prior to most current three years:	
	1.64 Total premium earned	\$ <u>6,433</u>
	1.65 Total incurred claims	\$ <u>14,191</u>
	1.66 Number of covered lives	\$ _____
1.7	Group policies:	
	Most current three years:	
	1.71 Total premium earned	\$ _____
	1.72 Total incurred claims	\$ _____
	1.73 Number of covered lives	\$ _____
	All years prior to most current three years:	
	1.74 Total premium earned	\$ _____
	1.75 Total incurred claims	\$ _____
	1.76 Number of covered lives	\$ _____
2.1	Does the reporting entity issue both participating and non-participating policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
2.2	If yes, state the amount of calendar year premiums written on:	
	2.21 Participating	\$ _____
	2.22 Non-participating policies	\$ _____
3.	For Mutual Reporting Entities and Reciprocal Exchange only:	
3.1	Does the reporting entity issue assessable policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3.2	Does the reporting entity issue non-assessable policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	\$ _____
3.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ _____
4.	For Reciprocal Exchanges Only:	
4.1	Does the exchange appoint local agents?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4.2	If yes, is the commission paid:	
	4.21 Out of Attorney's-in-fact compensation	YES <input type="checkbox"/> NO <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
	4.22 As a direct expense of the exchange	YES <input type="checkbox"/> NO <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
4.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
.....		
4.4	Has an Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4.5	If yes, give full information	
.....		
5.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss: The company purchased Workers' Compensation Catastrophe coverage in the amount of \$550 million part of \$675 million in excess of \$25 million.	
5.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: The company tracks aggregate property exposure from Homeowners and Commercial Property Policies and determines probable maximum loss amounts through application of the IRIS (RMS) and Catalyst (Benfield Branch) models for windstorm and earthquake. Relative exposure concentrations can be found in the Northeast and Florida.	
5.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types of concentrations of insured exposures comprising its probable maximum property insurance loss? Catastrophe reinsurance of \$455 million, part of \$500 million in excess of \$250 million was purchased in 2002. Liberty also participated in Florida Hurricane Catastrophe fund to the maximum extent allowed and participated in the California Earthquake Authority. Coverage is sufficient to protect the company against a 250 year event model.	
5.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence:	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
5.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss	
.....		
6.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar provisions)?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
6.2	If yes, indicate the number of reinsurance contracts containing such provisions.	_____

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES (Continued)

- 7.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? YES [] NO [X]
- 7.2 If yes, give full information
8. If the reporting entity has assumed risks from another entity, there should be a charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [X] NO [] N/A []
- 9.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: YES [] NO [X]
- 9.2 If yes, give full information
- 10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- | | | | | |
|--|-------|---|----|-------------|
| | 10.11 | Unpaid losses | \$ | 116,950,400 |
| | 10.12 | Unpaid underwriting expenses (including loss adjustment expenses) | \$ | 42,709,600 |
- 10.2 Of the amount on Line 10.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds? \$ 37,976,510
- 10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? YES [X] NO [] N/A []
- 10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- | | | | |
|--|-------|------|----------|
| | 10.41 | From | 4.000 % |
| | 10.42 | To | 10.000 % |
- 10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? YES [X] NO []
- 10.6 If yes, state the amount thereof at December 31 of current year:
- | | | | | |
|--|-------|----------------------------|----|-------------|
| | 10.61 | Letters of Credit | \$ | 714,990,435 |
| | 10.62 | Collateral and other funds | \$ | 110,040,092 |
- 11.1 What amount of installment notes is owned and now held by the reporting entity? \$
- 11.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? YES [] NO [X]
- 11.3 If yes, what amount? \$
- 12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 25,811,440
- 12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? YES [X] NO []
- 12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 5
- 13.1 Has the reporting entity guaranteed any financial premium accounts? YES [] NO [X]
- 13.2 If yes, give full information
- 14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? YES [] NO [X]
- | | | | |
|--|-------|-------------------------------------|----|
| | 14.11 | Name of real estate holding company | |
| | 14.12 | Number of parcels involved | |
| | 14.13 | Total book/adjusted carrying value | \$ |
- 14.2 If yes, provide explanation
- 15.1 Does the reporting entity write any warranty business? YES [] NO [X]
- If yes, disclose the following information for each of the following types of warranty coverage:
- | | 1 | 2 | 3 | 4 | 5 |
|------------------|---------------------------|-------------------------|---------------------------|----------------------------|--------------------------|
| | Direct Losses
Incurred | Direct Losses
Unpaid | Direct Written
Premium | Direct Premium
Unearned | Direct Premium
Earned |
| 15.11 Home | \$ | \$ | \$ | \$ | \$ |
| 15.12 Products | \$ | \$ | \$ | \$ | \$ |
| 15.13 Automobile | \$ | \$ | \$ | \$ | \$ |
| 15.14 Other* | \$ | \$ | \$ | \$ | \$ |

* Disclose type of coverage: 00

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1,2 & 3)					
1. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	1,605,584,291	1,515,225,800	1,210,535,133	1,161,549,508	981,523,799
2. Property lines (Lines 1, 2, 9, 12, 21, & 26)	395,192,416	340,274,638	323,791,747	329,511,403	354,502,511
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	354,893,193	323,700,843	243,445,391	184,853,088	181,448,211
4. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)	90,017,877	121,497,217	175,679,417	226,488,561	158,500,644
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)	23,354,679	7,152,266	13,244,158	12,783,265	241,038
6. Total (Line 34)	2,469,042,456	2,307,850,764	1,966,695,846	1,915,185,825	1,676,216,203
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	803,944,075	699,725,981	714,886,412	672,928,612	359,050,486
8. Property lines (Lines 1, 2, 9, 12, 21, & 26)	244,794,737	225,648,551	221,966,857	199,548,632	265,213,757
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	188,626,108	163,638,746	175,021,097	148,696,540	107,108,118
10. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)	86,088,043	87,470,002	100,127,271	76,118,863	25,447,625
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)	23,288,557	7,263,050	13,231,026	12,788,336	(76,495,763)
12. Total (Line 34)	1,346,741,520	1,183,746,330	1,225,232,663	1,110,080,983	680,324,223
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(110,874,686)	(340,713,731)	(197,747,264)	(142,573,789)	(260,289,558)
14. Net investment gain (loss) (Line 11)	193,003,098	228,429,621	259,760,486	234,745,191	503,777,406
15. Total other income (Line 15)	(20,733,572)	106,926,005	64,412,687	(8,975,177)	(3,703,109)
16. Dividends to policyholders (Line 17)	10,380,108	12,361,645	15,006,960	15,071,988	12,620,845
17. Federal and foreign income taxes incurred (Line 19)	2,206,655	(207,773)	7,119,671		(23,223,483)
18. Net income (Line 20)	48,808,077	(17,511,977)	104,299,278	68,124,237	250,387,377
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding Protected Cell (Page 2, Line 26, Col. 3)	3,694,167,088	3,751,251,825	4,024,803,444	3,207,372,682	2,825,909,258
20. Agents' balances or uncollected premiums (Page 2, Col. 3)					
20.1 In course of collection (Line 10.1)	166,284,345	158,511,153	154,075,423	80,094,070	75,421,589
20.2 Deferred and not yet due (Line 10.2)	207,267,997	166,901,934	165,598,196	127,431,921	65,641,376
20.3 Accrued retrospective premiums (Line 10.3)	111,915,298	115,368,144	99,713,456	71,431,842	63,922,000
21. Total liabilities excluding Protected Cell (Page 3, Line 24)	2,993,474,130	3,101,456,582	3,280,261,392	2,538,568,322	2,250,909,258
22. Losses (Page 3, Lines 1 and 2)	2,005,806,447	2,091,807,807	2,015,490,915	1,690,479,868	1,206,124,623
23. Loss adjustment expenses (Page 3, Line 3)	379,667,924	400,944,964	412,993,690	339,739,156	283,345,616
24. Unearned premiums (Page 3, Line 9)	516,107,568	440,992,921	409,429,991	295,135,786	76,052,051
25. Capital paid up (Page 3, Lines 28 & 29)	5,000,000	5,000,000			
26. Surplus as regards policyholders (Page 3, Line 35)	700,692,958	649,795,243	744,542,052	668,804,360	575,000,000
Risk-Based Capital Analysis					
27. Total adjusted capital	700,692,958	649,795,243	744,542,052	668,804,360	575,000,000
28. Authorized control level risk-based capital	234,596,075	221,835,068	196,328,533	173,785,494	141,972,286
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	95.1	91.6	85.4	97.2	82.5
30. Stocks (Lines 2.1 & 2.2)	0.2	0.3	0.3	0.1	
31. Mortgage loans on real estate (Line 3.1 and 3.2)					
32. Real estate (Lines 4.1, 4.2 & 4.3)	1.1	1.0	1.2	1.9	2.1
33. Cash and short-term investments (Line 5)	2.5	3.9	9.5	0.8	
34. Other invested assets (Line 6)	1.1	1.5	2.7		0.1
35. Receivable for securities (Line 7)		1.8	0.9		
36. Aggregate write-ins for invested assets (Line 8)					
37. Cash and invested assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds, (Sch. D, Summary, Line 25, Col. 1)	6,975,913	6,896,053	6,822,388		
39. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	5,294,721	4,576,651	5,094,361		
41. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43	12,270,634	11,472,704	11,916,749		
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Col. 1, Line 34 x 100.0)	1.8	1.8	1.6		

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains (losses) (Line 23)	1,298,983	(37,700,228)	(14,477,242)	(2,468,549)	(17,827,493)
47. Dividends to stockholders (Line 34)	100,000	(100,000)			
48. Change in surplus as regards policyholders for the year (Line 37)	50,897,715	(94,746,809)	75,737,692	93,804,360	49,778,978
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	1,473,801,729	489,611,748	799,055,338	(496,368,259)	629,895,290
50. Property lines (Lines 1, 2, 9, 12, 21 & 26)	155,496,513	188,268,129	211,907,288	136,290,993	276,130,681
51. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	195,767,093	182,016,479	102,151,505	72,032,373	321,847,520
52. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)	82,663,318	96,073,647	102,078,848	92,767,077	117,364,517
53. Nonproportional reinsurance lines (Lines 30, 31 & 32)	40,116,320	36,346,857	46,636,550	29,153,729	(130,403,175)
54. Total (Line 34)	1,947,844,973	992,316,860	1,261,829,529	(166,124,087)	1,214,834,833
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	628,220,917	583,597,669	292,330,654	39,992,266	418,086,569
56. Property lines (Lines 1, 2, 9, 12, 21 & 26)	122,283,034	140,203,199	128,466,158	112,871,533	203,400,730
57. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	106,869,722	125,362,697	86,281,411	14,412,463	355,351,818
58. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	69,435,370	59,726,110	44,353,254	37,317,194	18,920,299
59. Nonproportional reinsurance lines (Lines 30, 31 & 32)	16,898,658	11,526,257	8,769,437	(9,016,258)	102,683,987
60. Total (Line 34)	943,707,701	920,415,932	560,200,914	195,577,198	1,098,443,403
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses incurred (Line 2)	68.6	86.2	76.6	74.8	81.8
63. Loss expenses incurred (Line 3)	16.4	17.0	16.1	17.0	19.7
64. Other underwriting expenses incurred (Line 4)	23.7	25.9	24.6	24.5	22.5
65. Net underwriting gain (loss) (Line 8)	(8.8)	(29.0)	(17.3)	(15.9)	(23.8)
Other Percentages					
66. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	23.8	16.6	17.7	20.3	36.4
67. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	85.1	103.2	92.7	91.8	101.5
68. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34, divided by Page 3, Line 35, Col. 1 x 100.0)	192.2	182.2	164.6	166.0	118.3
One Year Loss Development (000 omitted)					
69. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	97,838	193,403	53,368	(11,950)	(25,688)
70. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)	15.1	26.0	8.0	(2.1)	(4.9)
Two Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	370,363	253,999	(1,133)	(54,184)	(36,865)
72. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)	49.7	38.0	(0.2)	(10.3)	(7.5)

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	29,579,266
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(1,410,541)
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	2,279,538
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	2,067,749
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	2,228,126
8. Book/adjusted carrying value at the end of current period	30,287,886
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	30,287,886
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	30,287,886

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	NONE
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	43,609,658
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	1,110,441
2.2 Additional investment made after acquisitions	6,482,346
3. Accrual of discount	633
4. Increase (decrease) by adjustment	(15,140,636)
5. Total profit (loss) on sale	1,426,654
6. Amounts paid on account or in full during the year	5,514,952
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	31,974,144
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	31,974,144
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	31,974,144

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	375,180,029	390,729,440	375,906,128	370,314,164
	2. Canada	13,493,333	8,945,635	13,642,234	13,360,479
	3. Other Countries	13,997,663	13,997,663	13,917,400	14,000,000
	4. Totals	402,671,025	413,672,738	403,465,762	397,674,643
States, Territories and Possessions (Direct and guaranteed)	5. United States	5,824,339	6,795,245	5,825,450	5,690,000
	6. Canada	358,332	239,966	363,556	349,917
	7. Other Countries				
8. Totals	6,182,671	7,035,211	6,189,006	6,039,917	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada	364,191	243,590	407,360	349,917
	11. Other Countries				
12. Totals	364,191	243,590	407,360	349,917	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	608,865,493	608,886,977	606,970,657	611,494,201
	14. Canada				
	15. Other Countries				
16. Totals	608,865,493	608,886,977	606,970,657	611,494,201	
Public Utilities (unaffiliated)	17. United States	113,464,565	114,964,563	114,210,168	111,955,000
	18. Canada				
	19. Other Countries				
20. Totals	113,464,565	114,964,563	114,210,168	111,955,000	
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	1,520,311,300	1,592,215,722	1,534,194,620	1,528,894,155
	22. Canada	46,721,161	47,882,332	46,805,714	46,063,523
	23. Other Countries	31,646,412	34,953,426	31,697,965	32,770,000
24. Totals	1,598,678,873	1,675,051,480	1,612,698,299	1,607,727,678	
Parent, Subsidiaries and Affiliates	25. Totals	6,975,913	6,975,913	6,769,770	7,000,000
	26. Total Bonds	2,737,202,731	2,826,830,472	2,750,711,022	2,742,241,356
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
30. Totals					
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
34. Totals					
Industrial and Miscellaneous (unaffiliated)	35. United States	71,869	71,869		
	36. Canada				
	37. Other Countries				
38. Totals	71,869	71,869			
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks	71,869	71,869		
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
44. Totals					
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
48. Totals					
Industrial and Miscellaneous (unaffiliated)	49. United States	1,138,022	1,138,022	1,523,048	
	50. Canada				
	51. Other Countries				
52. Totals	1,138,022	1,138,022	1,523,048		
Parent, Subsidiaries and Affiliates	53. Totals	5,294,721	5,294,721	5,104,361	
	54. Total Common Stocks	6,432,743	6,432,743	6,627,409	
	55. Total Stocks	6,504,612	6,504,612	6,627,409	
	56. Total Bonds and Stocks	2,743,707,343	2,833,335,084	2,757,338,431	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 1,382,441,333 .

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	2,683,591,182	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	1,653,066,960	6.1 Column 17, Part 1	274,611
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1	
3.1 Column 16, Part 1	(10,566,860)	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1	71,869	6.4 Column 11, Part 4	458,623
3.3 Column 10, Part 2, Section 2	127,842	7. Book/adjusted carrying value at end of current period	2,743,707,343
3.4 Column 10, Part 4	3,125,747	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	32,300,778	9. Subtotal (Lines 7 plus 8)	2,743,707,343
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	1,618,743,409	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	2,743,707,343

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	86,290,147	46,931,573	66,245,500	143,361,119	42,446,753	385,275,092	13.830	308,358,668	11.060	385,275,092	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	86,290,147	46,931,573	66,245,500	143,361,119	42,446,753	385,275,092	13.830	308,358,668	11.060	385,275,092	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	18,586,082	9,662,944	629,921			28,878,947	1.037	34,805,109	1.248	28,878,947	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	18,586,082	9,662,944	629,921			28,878,947	1.037	34,805,109	1.248	28,878,947	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1			1,548,332		4,634,339	6,182,671	0.222	14,083,654	0.505	6,182,671	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals			1,548,332		4,634,339	6,182,671	0.222	14,083,654	0.505	6,182,671	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1		364,191				364,191	0.013	8,770,260	0.315	364,191	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals		364,191				364,191	0.013	8,770,260	0.315	364,191	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	34,112,718	84,805,472	75,592,868	184,368,307	229,986,128	608,865,493	21.856	586,885,635	21.051	608,865,493	
5.2 Class 2											
5.3 Class 3								40,000	0.001		
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	34,112,718	84,805,472	75,592,868	184,368,307	229,986,128	608,865,493	21.856	586,925,635	21.052	608,865,493	

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		11,802,874	22,171,519	21,569,321	2,975,553	58,519,267	2.101	46,819,609	1.679	58,519,267	
6.2 Class 2	2,492,545	1,808,258	46,076,855			50,377,658	1.808	31,768,168	1.139	48,877,658	1,500,000
6.3 Class 3		2,730,000				2,730,000	0.098			2,730,000	
6.4 Class 4		1,715,140				1,715,140	0.062	1,717,745	0.062	1,715,140	
6.5 Class 5											
6.6 Class 6		122,500				122,500	0.004			122,500	
6.7 Totals	2,492,545	18,178,772	68,248,374	21,569,321	2,975,553	113,464,565	4.073	80,305,522	2.880	111,964,565	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	44,125,164	82,880,686	353,809,211	246,305,239	378,395,740	1,105,516,040	39.684	1,016,022,598	36.443	1,009,428,376	96,087,665
7.2 Class 2	19,771,557	117,110,625	201,449,660	21,539,604	17,605,870	377,477,316	13.550	476,936,809	17.107	359,336,792	18,140,524
7.3 Class 3		27,256,959	68,420,385	1,455,226		97,132,570	3.487	150,854,851	5.411	92,325,137	4,807,432
7.4 Class 4	1,327,500	13,052,600	34,591,640			48,971,740	1.758	95,214,348	3.415	45,559,325	3,412,415
7.5 Class 5			6,286,875			6,286,875	0.226	8,766,707	0.314	6,286,875	
7.6 Class 6	367,500		17,500			385,000	0.014			385,000	
7.7 Totals	65,591,721	240,300,870	664,575,271	269,300,069	396,001,610	1,635,769,541	58.719	1,747,795,313	62.691	1,513,321,505	122,448,036
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1	6,975,913					6,975,913	0.250	6,896,053	0.247	6,975,913	
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals	6,975,913					6,975,913	0.250	6,896,053	0.247	6,975,913	

SCHEDULE D - PART 1A - SECTION 1 (continued)
 Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	190,090,024	236,447,740	519,997,351	595,603,986	658,438,513	2,200,577,614	78.993	X X X	X X X	2,104,489,950	96,087,665
10.2 Class 2	22,264,102	118,918,883	247,526,515	21,539,604	17,605,870	427,854,974	15.359	X X X	X X X	408,214,450	19,640,524
10.3 Class 3		29,986,959	68,420,385	1,455,226		99,862,570	3.585	X X X	X X X	95,055,137	4,807,432
10.4 Class 4	1,327,500	14,767,740	34,591,640			50,686,880	1.819	X X X	X X X	47,274,465	3,412,415
10.5 Class 5			6,286,875			(c) 6,286,875	0.226	X X X	X X X	6,286,875	
10.6 Class 6	367,500	122,500	17,500			(c) 507,500	0.018	X X X	X X X	507,500	
10.7 Totals	214,049,126	400,243,822	876,840,266	618,598,816	676,044,383	(b) 2,785,776,413	100.000	X X X	X X X	2,661,828,377	123,948,036
10.8 Line 10.7 as a % of Col. 6	7.684	14.367	31.476	22.206	24.268	100.000	X X X	X X X	X X X	95.551	4.449
11. Total Bonds Prior Year											
11.1 Class 1	193,128,411	397,606,663	540,507,460	229,273,975	662,125,077	X X X	X X X	2,022,641,586	72.550	1,829,096,227	193,545,359
11.2 Class 2	19,927,827	201,227,830	255,241,996	4,603,458	32,307,324	X X X	X X X	508,704,977	18.247	475,528,853	33,176,124
11.3 Class 3	40,000	25,105,168	121,146,225			X X X	X X X	150,894,851	5.412	142,187,926	8,706,925
11.4 Class 4		18,955,109	77,976,984			X X X	X X X	96,932,093	3.477	84,899,593	12,032,500
11.5 Class 5		2,868,270	5,898,437			X X X	X X X	(c) 8,766,707	0.314	8,766,707	
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	213,096,238	645,763,040	1,000,771,102	233,877,433	694,432,401	X X X	X X X	(b) 2,787,940,214	100.000	2,540,479,306	247,460,908
11.8 Line 11.7 as a % of Col. 8	7.644	23.163	35.896	8.389	24.908	X X X	X X X	100.000	X X X	91.124	8.876
12. Total Publicly Traded Bonds											
12.1 Class 1	165,030,914	234,435,347	490,955,829	592,264,481	621,803,379	2,104,489,950	75.544	1,829,096,227	65.607	2,104,489,950	X X X
12.2 Class 2	20,764,102	107,746,793	242,558,081	19,539,604	17,605,870	408,214,450	14.654	475,528,853	17.057	408,214,450	X X X
12.3 Class 3		29,986,959	63,612,952	1,455,226		95,055,137	3.412	142,187,926	5.100	95,055,137	X X X
12.4 Class 4	1,327,500	14,767,740	31,179,225			47,274,465	1.697	84,899,593	3.045	47,274,465	X X X
12.5 Class 5			6,286,875			6,286,875	0.226	8,766,707	0.314	6,286,875	X X X
12.6 Class 6	367,500	122,500	17,500			507,500	0.018			507,500	X X X
12.7 Totals	187,490,016	387,059,339	834,610,462	613,259,311	639,409,249	2,661,828,377	95.551	2,540,479,306	91.124	2,661,828,377	X X X
12.8 Line 12.7 as a % of Col. 6	7.044	14.541	31.355	23.039	24.021	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	6.730	13.894	29.960	22.014	22.953	95.551	X X X	X X X	X X X	95.551	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	25,059,110	2,012,393	29,041,522	3,339,505	36,635,134	96,087,664	3.449	193,545,359	6.942	X X X	96,087,664
13.2 Class 2	1,500,000	11,172,090	4,968,434	2,000,000		19,640,524	0.705	33,176,124	1.190	X X X	19,640,524
13.3 Class 3			4,807,433			4,807,433	0.173	8,706,925	0.312	X X X	4,807,433
13.4 Class 4			3,412,415			3,412,415	0.122	12,032,500	0.432	X X X	3,412,415
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals	26,559,110	13,184,483	42,229,804	5,339,505	36,635,134	123,948,036	4.449	247,460,908	8.876	X X X	123,948,036
13.8 Line 13.7 as a % of Col. 6	21.428	10.637	34.071	4.308	29.557	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	0.953	0.473	1.516	0.192	1.315	4.449	X X X	X X X	X X X	X X X	4.449

(a) Includes \$ 123,948,036 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 4,986,414 current year, \$ 2,055,041 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 \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	45,176,600	9,233,616	55,824,865	127,093,317	25,460,785	262,789,183	9.433	124,243,969	4.456	262,789,183	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	41,113,547	37,697,957	10,420,635	16,267,802	16,985,968	122,485,909	4.397	184,114,699	6.604	122,485,909	
1.7 Totals	86,290,147	46,931,573	66,245,500	143,361,119	42,446,753	385,275,092	13.830	308,358,668	11.060	385,275,092	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	18,586,082	9,662,944	629,921			28,878,947	1.037	34,805,109	1.248	28,878,947	
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	18,586,082	9,662,944	629,921			28,878,947	1.037	34,805,109	1.248	28,878,947	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations			1,548,332		4,634,339	6,182,671	0.222	14,083,654	0.505	6,182,671	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals			1,548,332		4,634,339	6,182,671	0.222	14,083,654	0.505	6,182,671	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations		364,191				364,191	0.013	8,770,260	0.315	364,191	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals		364,191				364,191	0.013	8,770,260	0.315	364,191	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	494,270	337,596				831,866	0.030	1,472,843	0.053	831,866	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	33,618,448	45,919,058	47,777,853	159,427,936	229,986,128	516,729,423	18.549	224,633,908	8.057	516,729,423	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined		38,548,818	25,309,322	24,940,371		88,798,511	3.188	360,818,884	12.942	88,798,511	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined			2,505,693			2,505,693	0.090			2,505,693	
5.6 Other											
5.7 Totals	34,112,718	84,805,472	75,592,868	184,368,307	229,986,128	608,865,493	21.856	586,925,635	21.052	608,865,493	

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	2,492,545	18,178,772	68,248,374	21,569,321	2,975,553	113,464,565	4.073	80,305,522	2.880	111,964,565	1,500,000
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals	2,492,545	18,178,772	68,248,374	21,569,321	2,975,553	113,464,565	4.073	80,305,522	2.880	111,964,565	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	65,591,721	223,305,317	639,874,278	267,279,745	206,261,905	1,402,312,966	50.338	1,463,567,071	52.496	1,281,864,797	120,448,169
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds			5,415,990		93,597,071	99,013,061	3.554	108,774,131	3.902	99,013,061	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined			7,353,287	2,020,324	68,053,767	77,427,378	2.779	106,575,342	3.823	77,427,378	
7.4 Other					5,042,929	5,042,929	0.181	935,693	0.034	5,042,929	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other		16,995,553	11,931,716		23,045,938	51,973,207	1.866	67,943,076	2.437	49,973,340	1,999,867
7.7 Totals	65,591,721	240,300,870	664,575,271	269,300,069	396,001,610	1,635,769,541	58.719	1,747,795,313	62.691	1,513,321,505	122,448,036
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations	6,975,913					6,975,913	0.250	6,896,053	0.247	6,975,913	
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals	6,975,913					6,975,913	0.250	6,896,053	0.247	6,975,913	

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	139,317,131	261,082,436	766,125,770	415,942,383	239,332,582	1,821,800,302	65.397	X X X	X X X	1,699,852,133	121,948,169
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	74,731,995	83,617,015	63,614,478	175,695,738	340,569,167	738,228,393	26.500	X X X	X X X	738,228,393	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined		38,548,818	32,662,609	26,960,695	68,053,767	166,225,889	5.967	X X X	X X X	166,225,889	
10.4 Other					5,042,929	5,042,929	0.181	X X X	X X X	5,042,929	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined			2,505,693			2,505,693	0.090	X X X	X X X	2,505,693	
10.6 Other		16,995,553	11,931,716		23,045,938	51,973,207	1.866	X X X	X X X	49,973,340	1,999,867
10.7 Totals	214,049,126	400,243,822	876,840,266	618,598,816	676,044,383	2,785,776,413	100.000	X X X	X X X	2,661,828,377	123,948,036
10.8 Line 10.7 as a % of Col. 6	7.684	14.367	31.476	22.206	24.268	100.000		X X X	X X X	95.551	4.449
11. Total Bonds Prior Year											
11.1 Issuer Obligations	152,805,070	480,831,772	783,276,655	128,457,413	188,773,571	X X X	X X X	1,734,144,481	62.202	1,496,668,806	237,475,675
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	60,249,554	83,760,766	54,594,998	63,411,021	255,506,399	X X X	X X X	517,522,738	18.563	517,522,738	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	41,614	65,372,964	138,871,361	42,008,999	221,099,288	X X X	X X X	467,394,226	16.765	467,394,226	
11.4 Other					935,693	X X X	X X X	935,693	0.034	935,693	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other		15,797,538	24,028,088		28,117,450	X X X	X X X	67,943,076	2.437	57,957,843	9,985,233
11.7 Totals	213,096,238	645,763,040	1,000,771,102	233,877,433	694,432,401	X X X	X X X	2,787,940,214	100.000	2,540,479,306	247,460,908
11.8 Line 11.7 as a % of Col. 8	7.644	23.163	35.896	8.389	24.908	X X X	X X X	100.000	X X X	91.124	8.876
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	112,758,021	249,897,820	723,895,966	410,602,878	202,697,448	1,699,852,133	61.019	1,496,668,806	53.684	1,699,852,133	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	74,731,995	83,617,015	63,614,478	175,695,738	340,569,167	738,228,393	26.500	517,522,738	18.563	738,228,393	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined		38,548,818	32,662,609	26,960,695	68,053,767	166,225,889	5.967	467,394,226	16.765	166,225,889	X X X
12.4 Other					5,042,929	5,042,929	0.181	935,693	0.034	5,042,929	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined			2,505,693			2,505,693	0.090			2,505,693	X X X
12.6 Other		14,995,686	11,931,716		23,045,938	49,973,340	1.794	57,957,843	2.079	49,973,340	X X X
12.7 Totals	187,490,016	387,059,339	834,610,462	613,259,311	639,409,249	2,661,828,377	95.551	2,540,479,306	91.124	2,661,828,377	X X X
12.8 Line 12.7 as a % of Col. 6	7.044	14.541	31.355	23.039	24.021	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	6.730	13.894	29.960	22.014	22.953	95.551	X X X	X X X	X X X	95.551	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	26,559,110	11,184,616	42,229,804	5,339,505	36,635,134	121,948,169	4.378	237,475,675	8.518	X X X	121,948,169
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other		1,999,867				1,999,867	0.072	9,985,233	0.358	X X X	1,999,867
13.7 Totals	26,559,110	13,184,483	42,229,804	5,339,505	36,635,134	123,948,036	4.449	247,460,908	8.876	X X X	123,948,036
13.8 Line 13.7 as a % of Col. 6	21.428	10.637	34.071	4.308	29.557	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	0.953	0.473	1.516	0.192	1.315	4.449	X X X	X X X	X X X	X X X	4.449

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	111,650,345			111,650,345	
2. Cost of short-term investments acquired	1,951,202,087	30,248,732		1,920,953,355	
3. Increase (decrease) by adjustment	112,762	112,762			
4. Increase (decrease) by foreign exchange adjustment	(10,778)	(10,778)			
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	2,014,380,734	18,967,702		1,995,413,032	
7. Book/adjusted carrying value, current year	48,573,682	11,383,014		37,190,668	
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	48,573,682	11,383,014		37,190,668	
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	48,573,682	11,383,014		37,190,668	
12. Income collected during year	2,448,461	124,705		2,323,756	
13. Income earned during year	2,518,878	124,705		2,394,173	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: CLASS ONE AND EXEMPT MONEY MARKET MUTUAL FUNDS

NONE **Schedule DB - Part A and B Verification**

NONE **Schedule DB - Part C, D and E Verification**

NONE **Schedule DB - Part F - Section 1**

NONE **Schedule DB - Part F - Section 2**

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPANY	MA	1,346,742		1,688,932	1,688,932	2,104		516,108			
36-3522250	26069	WAUSAU BUSINESS INSURANCE COMPA	WI	89,279		224,063	224,063			20,308			
36-2753986	26425	WAUSAU GENERAL INSURANCE COMPAN	WI	8,013		26,701	26,701			682			
39-1341459	26042	WAUSAU UNDERWRITERS INSURANCE C	WI	173,482		459,007	459,007			38,343			
0199999		Subtotal - Affiliates - U.S. Intercompany Pooling		1,617,516		2,398,703	2,398,703	2,104		575,441			
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPANY	MA	20		138	138						
0299999		Subtotal - Affiliates - U.S. Non-Pool		20		138	138						
AA-1121532	00000	WAUSAU INSURANCE COMPANY (UK)	UNITED KINGDOM			9,334	9,334						
0399999		Subtotal - Affiliates - Other (Non-U.S.)				9,334	9,334						
0499999		Total - Affiliates		1,617,536		2,408,175	2,408,175	2,104		575,441			
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PA			3,618	3,618						
06-0237820	20699	ACE PROPERTY & CASUALTY INS CO	PA	(76)	382	5,567	5,949	(580)			1,481		
95-3323939	36420	ALLIANZ UNDERWRITERS INS. CO.	CA			169	169						
36-0719665	19232	ALLSTATE INS CO	IL			818	818						
13-5124990	19380	AMERICAN HOME ASR CO	NY			1,690	1,690						
00-0000000	00000	AMERICAN INTERNATIONAL UNDERWRIT	GA			1,099	1,099						
36-2797074	30562	AMERICAN MANUFACTURERS MUTUAL I	IL			1,144	1,144						
36-0727470	13358	AMERICAN MUTUAL REINSURANCE CO	IL			1,179	1,179						
13-4924125	10227	AMERICAN RE-INSURANCE CO	DE	4		6,839	6,839						
35-0145400	19704	AMERICAN STATES INS CO	IN			2,422	2,422						
38-0829210	23396	AMERISURE MUTUAL INSURANCE COMP	MI			160	160						
05-0284861	10316	APPALACHIAN INS CO	RI			1,476	1,476						
94-1390273	19801	ARGONAUT INS CO	CA			1,728	1,728						
13-4934590	19895	ATLANTIC MUTUAL INS CO	NY			148	148						
38-0477270	21202	AUTO CLUB INSURANCE ASSOCIATION	MI			532	532						
13-2653231	34649	CENTRE INS CO	DE			401	401						
06-6105395	20710	CENTURY INDEMNITY CO	PA			202	202						
22-2405591	41386	CHUBB INS COMPANY OF NJ	NJ			1,959	1,959						
74-1061659	29262	COLONIAL COUNTY MUTUAL INS CO	TX	11,417		10,611	10,611			3,750			
47-0490411	31127	COLUMBIA CASUALTY CO	IL			750	750						
31-0908652	22144	CONSTELLATION REINSURANCE CO	NY			1,327	1,327						
00-0000000	00000	CONSTITUTION STATE INSURANCE CO	CT			131	131						
36-2114545	20443	CONTINENTAL CASUALTY CO	IL			2,901	2,901						
13-5010440	35289	CONTINENTAL INS CO	NH			1,127	1,127						

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
13-1941984	20923	CONTINENTAL REINSURANCE CORP	CA			193	193						
22-2464174	42471	CRUM & FORSTER INS CO	NJ			768	768						
00-0000000	00000	ELECTRIC MUTUAL LIABILITY CO	MA			441	441						
13-1203170	21350	EMPIRE INS CO	NY			788	788						
13-1963496	20281	FEDERAL INS CO	IN	(1)		424	424						
94-1610280	21873	FIREMANS FUND INS CO	CA			3,121	3,121						
04-2198460	21822	FIRST STATE INS CO	MA			6,267	6,267						
94-1032958	21040	FREMONT INDEMNITY CO	CA			19,006	19,006						
36-2667627	22969	GE REINS CORP	IL	(1)		266	266						
13-2673100	22039	GENERAL REINSURANCE CORP	DE			3,800	3,800						
13-5460208	25909	GENERAL SECURITY PROP AND CAS CO	NY			148	148						
13-5009848	21032	GERLING GLOBAL RE CORP OF AMERICA	NY			3,712	3,712						
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NY			7,609	7,609						
02-0140690	23809	GRANITE STATE INS CO	PA			1,061	1,061						
31-0501234	16691	GREAT AMERICAN INS CO	OH			155	155						
95-1479095	22322	GREENWICH INS CO	CA			458	458						
06-0383030	22357	HARTFORD ACCIDENT & INDEMNITY	CT			1,005	1,005						
74-1296673	22489	HIGHLANDS INS CO	TX			301	301						
02-0308052	22527	HOME INS CO	NH			1,989	1,989						
23-0723970	22713	INSURANCE CO OF NORTH AMERICA	PA			2,978	2,978						
13-5540698	19429	INSURANCE CO OF THE STATE OF P	PA			208	208						
13-5339725	18341	INSURANCE CORP OF NY (THE)	NY			2,273	2,273						
22-1626385	11584	INTEGRITY INS CO	NJ			3,817	3,817						
22-1964136	21083	INTERNATIONAL INS CO	IL			1,511	1,511						
25-1149494	19437	LEXINGTON INS CO	DE			6,945	6,945						
36-1410470	22977	LUMBERMENS MUTUAL CAS CO	IL	(1)		282	282						
13-2915260	34339	METROPOLITAN GROUP PROP & CAS	RI			121	121						
13-1916653	23493	MIDLAND INS CO	NY			2,886	2,886						
13-1988169	34835	NATIONAL REINSURANCE CORP	DE			902	902						
31-1399201	10070	NATIONWIDE INDEMNITY CO	OH			453	453						
00-0000000	00000	NETHERLAND REINSURANCE GROUP U	PA			124	124						
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	CT			920	920						
00-0000000	00000	NORTH AMERICAN MANAGERS INC	NY			1,247	1,247						
13-2930109	22047	NORTH STAR REINSURANCE CORPORAT	DE			263	263						
00-0000000	00000	NORTHBROOK EXCESS & SUPPLY INS	IL			1,901	1,901						
13-2781282	25070	ODYSSEY REINSURANCE CORP	DE			1,837	1,837						
04-2475442	20621	ONEBEACON AMERICA INSURANCE COM	MA			1,213	1,213						
23-1502700	21970	ONEBEACON INS CO	PA			119	119						
13-3031176	38636	PARTNER REINSURANCE CO OF THE US	NY			463	463						
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF	NY			141	141						
23-1620930	12319	PHILADELPHIA REINSURANCE CORP	PA			13,887	13,887						
22-2053189	32352	PRUDENTIAL PROPERTY & CAS INS	IN			2,805	2,805						

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
95-2801326	22179	REPUBLIC INDEMNITY CO OF AMERI	CA			488	488						
13-5358230	24678	ROYAL INDEMNITY CO	DE			1,616	1,616						
36-2722478	26980	ROYAL INS CO. OF AMERICA	IL			388	388						
91-0341780	25763	SEATON INS CO	WA			1,762	1,762						
06-0529570	24902	SECURITY INS CO OF HARTFORD	CT			251	251						
39-0333950	24988	SENTRY INS A MUTUAL CO	WI			1,249	1,249						
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MN			868	868						
41-1230819	30481	ST. PAUL SURPLUS LINES INS. CO.	DE			426	426						
37-0533080	25143	STATE FARM FIRE AND CAS CO	IL			122	122						
63-0202590	22276	STONEWALL INSURANCE CO	OH			132	132						
13-1675535	25364	SWISS REINSURANCE AMERICA CORPOR	NY			3,742	3,742						
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	NY			116	116						
00-0000000	01899	TRAVELERS INS GROUP INC	CT			581	581						
06-1117063	34894	TRENWICK AMERICA REINSURANCE C	CT			2,501	2,501						
41-1232071	31003	TRI STATE INSURANCE CO OF MINNESO	MN			140	140						
52-0515280	25887	U.S. FIDELITY & GUARANTY	MD			524	524						
75-2191453	38911	UNION STANDARD INSURANCE CO	OK			108	108						
03-0308423	10020	UNITED EDUCATORS INS. RRG INC	VT			168	168						
15-0476880	25976	UTICA MUTUAL INSURANCE CO	NY			448	448						
13-2605890	32883	WESTERN EMPLOYERS INSURANCE CO	CA			336	336						
41-0430825	15377	WESTERN NATIONAL MUTUAL INS CO	MN			123	123						
95-1651549	13269	ZENITH INS CO	CA			104	104						
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000				1,071	1,071						
0599999		Total - Other U.S. Unaffiliated Insurers		11,342	382	164,070	164,452		(580)	3,750	1,481		
AA-9991105	00000	CALIFORNIA COMMERCIAL AUTO INSURA	RI	396	22	89	111		71	144			
AA-9991161	00000	COMMONWEALTH AUTOMOBILE REINSU	MA		(2)	120	118		(2)				
AA-9991421	00000	MASSACHUSETTS WORKERS' COMPENS	FL	28		7,478	7,478						
AA-9992114	00000	MICHIGAN WORKERS' COMPENSATION I	FL	869		3,101	3,101		116	273			
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MS		9,481	685	10,166		15,318	223			
AA-9992118	00000	NATIONAL WORKERS' COMPENSATION R	FL	16,366		103,146	103,146		(301)	5,651			
AA-9991134	00000	NEW JERSEY COMMERCIAL AUTOMOBIL	RI	866	85	314	399		125	262			
AA-9992108	00000	NEW MEXICO WORKERS' COMPENSATIO	FL	232		674	674		11	45			
AA-9991139	00000	NORTH CAROLINA REINSURANCE FACILI	NC		536	161	697		851	198			
AA-9991443	00000	TENNESSEE WORKERS COMPENSATION	TN	1,348		106	106						
AA-9991450	00000	WISCONSIN WORKERS COMPENSATION	WI	3,563	3,476		3,476		6,840				
AA-9995051	00000	WORKERS COMPENSATION REINSURAN	NJ			498	498						
0699998		Pools and Associations - less than \$100,000 - Mandatory Pools		2,173	(1,251)	446	(805)		(904)	727			

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SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
0699999		Total - Pools, Associations - Mandatory Pools		25,841	12,347	116,818	129,165		22,125	7,523			
AA-9995081	00000	AGENCY MANAGERS	NY			1,196	1,196						
AA-9995000	00000	AMERICAN ACCIDENT REINSURANCE GR	NY			216	216						
AA-9990000	00000	BACCALA & SHOOP INSURANCE SERVICE	CA			2,324	2,324						
AA-9990000	00000	CRAVENS DARGON & CO	CA			1,213	1,213						
AA-9995026	00000	GUY CARPENTER MANAGEMENT CORP (	NY			839	839						
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NY	18,175	967	11,286	12,253		4,531	5,955			
AA-9995045	00000	WOREXCO (WOR-FAC FACULTATIVE S	NY			211	211						
0799998		Pools and Associations - less than \$100,000 -Voluntary Pools				48	48						
0799999		Total - Pools, Associations - Voluntary Pools		18,175	967	17,333	18,300		4,531	5,955			
0899999		Total - Pools and Associations		44,016	13,314	134,151	147,465		26,656	13,478			
AA-1120133	00000	ALEXANDER HOWDEN GROUP AGENCY	UNITED KINGDOM			102	102						
AA-1121220	00000	AXA INS PLC	UNITED KINGDOM			229	229						
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM			147	147						
AA-1120518	00000	HOME AND OVERSEAS INSURANCE CO	UNITED KINGDOM			111	111						
AA-1122000	00000	LLOYD'S UNDERWRITERS	UNITED KINGDOM	8		971	971						
AA-1121135	00000	ORION INSURANCE CO. PLC.	UNITED KINGDOM			206	206						
0999998		Other Non-U.S. Insurers - less than \$100,000		237		385	385		73				
0999999		Total - Other Non-U.S. Insurers		245		2,151	2,151		73				
9999999		Grand Total - Schedule F - Part 1		1,673,139	13,696	2,708,547	2,722,243	2,104	26,149	592,669	1,481		

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SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999		Total Reinsurance Ceded by Portfolio			
NONE					
0299999		Total Reinsurance Assumed by 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			
04-1543470	23043	LIBERTY MUTUAL INSURANCE CO	MA		947,234			1,521,453	116,738	612,394	307,385	265,038		2,823,008		300	2,822,708		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling				947,234		1,521,453	116,738	612,394	307,385	265,038		2,823,008		300	2,822,708			
13-2919779	18333	ATLAS ASSURANCE CO OF AMERIC	NY					680	44	377	217			1,318			1,318		
31-4386540	11312	GLOBE AMERICAN CASUALTY CO	OH					7		31				38			38		
04-1543470	23043	LIBERTY MUTUAL INSURANCE CO	MA		9	40	203	747	182	2,000	43			3,215	462		2,753		
31-0978280	23515	THE MIDWESTERN INDEMNITY CO	OH					45		131				176			176		
0299999	Total Authorized - Affiliates - U.S. Non-Pool				9	40	203	1,479	226	2,539	260			4,747	462		4,285		
0499999	Total Authorized - Affiliates				947,243	40	203	1,522,932	116,964	614,933	307,645	265,038		2,827,755	462	300	2,826,993		
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PA					650	8	117	15			790			790		
06-0237820	20699	ACE PROPERTY & CASUALTY INS C	PA		229			261	32	1,071	152			1,516	51		1,465	950	
36-0719665	19232	ALLSTATE INS CO	IL			30		569		1,413	39			2,051			2,051		
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		398	1		3,791	1	9				3,802	140		3,662		
31-0973761	37990	AMERICAN EMPIRE INS CO	OH		114	387	17	99	35	94	15	1		648	70		578		
62-0929818	31208	AMERICAN GENERAL PROPERTY I	TN					108		397				505			505		
36-0727470	13358	AMERICAN MUTUAL REINSURANCE	IL			233	6	3,783	15	504	46			4,587			4,587		
74-0484030	60739	AMERICAN NATIONAL INSURANCE	TX		843			2,090	72	1,567	3	2		3,734	140		3,594		
13-4924125	10227	AMERICAN RE-INSURANCE CO	DE		4,049	(4,162)		13,569	74	17,854	311	949		28,595	486		28,109		
35-0145825	60895	AMERICAN UNITED LIFE INSURANC	IN		14			394	3	437	9			843	138		705		
38-0829210	23396	AMERISURE MUTUAL INSURANCE	MI							115	35			150			150		
06-1430254	10348	ARCH REINSURANCE CO	NE		300	(46)								(46)	47		(93)		
94-1390273	19801	ARGONAUT INS CO	CA					510		1,659				2,169			2,169		
13-2668999	20931	ATLANTA INTERNATIONAL INS CO	NY					108		209				317			317		
36-2994662	36552	AXA CORPORATE SOLUTIONS REIN	DE		1,204	20	1	7,498	68	1,220	19	114		8,940	260		8,680	1	
04-1590940	11835	AXA RE AMERICA INSURANCE COM	DE			1				155				156			156		
04-2482364	16187	AXA RE PROP AND CAS INS CO	DE					67	33	277	219			596			596		
47-0574325	32603	BERKLEY INSURANCE COMPANY	DE		853	260	43	184	213	1,055	15	319		2,089	177		1,912		
38-0397420	80659	CANADA LIFE ASSURANCE COMPA	MI		87			154		548	7			709	156		553		
39-0971527	10472	CAPITOL INDEMNITY CORP	WI					456		515				971			971		
13-2798872	32190	CONSTITUTION INS CO	NY		464	152		217	5	112	2	130		618	41		577		
36-2114545	20443	CONTINENTAL CASUALTY CO	IL		1,620	48		207	51	3,155	26	469		3,956	270		3,686		
13-5010440	35289	CONTINENTAL INS CO	NH					165	5	630	86			886			886		

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

1 Name of Company	2 Commission Rate	3 Ceded Premium
1) NOT APPLICABLE		
2) NOT APPLICABLE		
3) NOT APPLICABLE		
4) NOT APPLICABLE		
5) NOT APPLICABLE		

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			
06-1325038	39136	CONVERIUM REINSURANCE NORT	CT		7,655	14,414	1,372	15,590	2,279	40,762	10,987	4		85,408	2,072		83,336		
37-0807507	20990	COUNTRY MUTUAL INS CO	IL		104			659	7	4				670	124		546		
38-2145898	33499	DORINCO REINSURANCE CO	MI		9		(23)	210	47	1,961	124			2,319			2,319		
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IA		178	3		1,840	157	1,688	1			3,689	112		3,577		
48-0921045	39845	EMPLOYERS REINSURANCE CORP	MO		20	(3,669)		1,856	22	11,641	59	1		9,910	(8)		9,918		
13-5570651	62944	EQUITABLE LIFE ASSURANCE SOCI	NY					80		283				363			363		
25-6038677	26271	ERIE INS EXCHANGE	PA		599	878	1	9,523	12	713	2			11,129	481		10,648		
22-2005057	26921	EVEREST REINSURANCE COMPAN	DE		442	963	110	3,238	172	10,060	179	114		14,836	(93)		14,929		
05-0316605	21482	FACTORY MUTUAL INS CO	RI					1,024		3,992	9			5,025			5,025		
42-0245840	13897	FARMERS MUTUAL HAIL INS CO OF	IA		23	2		964		133				1,099	37		1,062		
42-0618271	13838	FARMLAND MUTUAL INSURANCE C	IA			163		371	10					544	13		531		
13-1963496	20281	FEDERAL INS CO	IN		144	562		44		767	118			1,491	6		1,485		
13-2997499	38776	FOLKSAMERICA REINSURANCE CO	NY		142		1	311	24	859	8			1,203	23		1,180		
94-1032958	21040	FREMONT INDEMNITY CO	CA					2,829	384	12,739	2,375			18,327			18,327	7	
22-1721971	20796	GE CASUALTY INS CO	PA						1	183	50			234			234		
36-2667627	22969	GE REINS CORP	IL		140	7,478	244	13,122	2,654	14,027	941	2		38,468	4,641		33,827		
13-2673100	22039	GENERAL REINSURANCE CORP	DE		5,186	717	99	18,975	122	22,539	124	1,533		44,109	657		43,452		
13-3029255	39322	GENERAL SECURITY NATIONAL INS	NY		(214)	5,263		3,673	451	1,030				10,417	327		10,090		
13-5460208	25909	GENERAL SECURITY PROP AND CA	NY					335		7				342			342		
13-1958482	11967	GENERAL STAR NATIONAL INS CO	OH					244		1,111				1,355			1,355		
13-3071466	41343	GERLING AMERICA INSURANCE CO	NY		10	430	24	524	55	(290)	9			752			752		
13-5009848	21032	GERLING GLOBAL RE CORP OF AM	NY		512	20	17	921	193	5,368	330	139		6,988	23		6,965		
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NY		305	2,744		4,346	256	1,481	139			8,966	28		8,938		
31-0501234	16691	GREAT AMERICAN INS CO	OH					980	1	3,067	57			4,105			4,105		
22-2222789	11398	GUARANTEE INS CO	DE					51	2	291	39			383			383		
42-0660911	14559	GUIDEONE SPECIALTY MUTUAL IN	IA					41		151				192			192		
43-6028696	22217	GULF INSURANCE COMPANY	CT		2	26	2	143	5	127				303			303		
06-0383750	19682	HARTFORD FIRE INS CO	CT		1,865	663	32	1,274	241	5,118	101	482		7,911	22		7,889		
06-0838648	70815	HARTFORD LIFE AND ACCIDENT IN	CT			18		927						945			945		
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	CT		8,760	2,644	6	1,028	14	3,860	9	3,255		10,816	670		10,146		
74-1296673	22489	HIGHLANDS INS CO	TX					45	9	85				139			139		
02-0308052	22527	HOME INS CO	NH					414	88	1,545	1,052			3,099			3,099		
59-1027412	22578	HORACE MANN INS CO	IL					67		170				237			237		
13-5339725	18341	INSURANCE CORP OF NY (THE)	NY					20	7	208	36			271			271		
36-3030511	37257	INSURANCE CORPORATION OF HA	IL		(98)	629	41	58	4	930	81			1,743	370		1,373		
01-0233346	65838	MANUFACTURERS LIFE INS CO US	MI		43					106	2			108	29		79		
36-3347420	23876	MAPFRE REINSURANCE CORP	NJ		80			1,451	25	3	171			1,650	38		1,612		

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1) NOT APPLICABLE		
2) NOT APPLICABLE		
3) NOT APPLICABLE		
4) NOT APPLICABLE		
5) NOT APPLICABLE		

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					
39-2007102	10454	MERITER HEALTH INS CO	WI		3,298																
13-2915260	34339	METROPOLITAN GROUP PROP & C	RI					158	12	207	62				439					439	
46-0368854	41653	MILBANK INS CO	SD					47		137					184					184	
13-3467153	22551	NETBANK INS CO	NY					218	91	251	49				609					609	
38-0855585	22012	MITSUI MARINE & FIRE INSURANCE	MI		429	136	29	250	30	656	14	189			1,304					1,304	25
38-0865250	11991	MOTORS INSURANCE CORPORATI	WI					616		1,344					1,960					1,960	
47-0355979	20087	NATIONAL CASUALTY CO	NE					109							109					109	
13-1988169	34835	NATIONAL INDEMNITY CO	DE			90				257	1				348					348	
25-0687550	19445	NATIONAL REINSURANCE CORP	PA		502				1						1					1	
31-1399201	10070	NATIONAL UNION FIRE INS CO OF	OH		2,140	(3,667)		385,824	252,110	324,333	99,956				1,058,556	669				1,057,887	2,153
31-4177100	23787	NATIONWIDE INDEMNITY CO	OH					419	597	1,199	35				2,250	525				1,725	
06-1053492	41629	NATIONWIDE MUTUAL INS CO	CT			27	1	3,383	117	7,032	964				11,524					11,524	
22-2187459	35432	NEW ENGLAND REINSURANCE CO	NJ		105	1		985	11	199	4				1,200	27				1,173	
13-2930109	22047	NEW JERSEY RE-INSURANCE CO	DE							98	4				102					102	
47-0698507	23680	NORTH STAR REINSURANCE CORP	CT		119	53	5	320	6	557	4				945	596				349	
13-2781282	25070	ODYSSEY AMERICA REINSURANCE	DE		2,466	618	28	6,334	588	10,415	3,146	943			22,072	417				21,655	
25-0410420	24147	ODYSSEY REINSURANCE CORP	PA		1			115	3	99	2				219					219	
23-1502700	21970	OLD REPUBLIC INS CO	PA					81	5	557	160				803					803	
23-2745904	10019	ONEBEACON INS CO	DE		538					338	6	78			422					422	
95-1077060	22748	OVERSEAS PARTNERS US REINS C	PA					127	17	283	86				513					513	
13-3031176	38636	PACIFIC EMPLOYERS INS CO	NY		(12)	11		2,769	2	259	2				3,043	17				3,026	
13-3531373	10006	PARTNER REINSURANCE CO OF T	NY		1,212	4,143		4,847	432	429	16	574			10,441	180				10,261	
23-1642962	12262	PARTNERRE INSURANCE COMPAN	PA					268	5	226	1				500					500	
23-1620930	12319	PENNSYLVANIA MANUFACTURERS	PA					253	7	643	1				904					904	
23-2153760	39675	PHILADELPHIA REINSURANCE COR	PA		99	586	39	1,662	294	2,026	200	78			4,885	677				4,208	
47-0444314	20265	PMA CAPITAL INSURANCE COMPA	NE							116	19				135					135	
13-1188550	15059	PROTECTIVE NATIONAL INS CO OF	NY					617		2,689					3,306					3,306	
23-1641984	10219	PUBLIC SERVICE MUTUAL INS CO	PA		535	2,190	191	1,668	131	1,329	37	120			5,666	79				5,587	
41-0451140	67105	QBE REINSURANCE CORPORATIO	MN		83	56	4	1,582	26	4,648	21	59			6,396	73				6,323	
95-2801326	22179	RELIASTAR LIFE INSURANCE COM	CA			159	6	122	5						292					292	
75-1670124	38318	REPUBLIC INDEMNITY CO OF AME	TX					68	7	121	29				225					225	
31-4290270	12475	REPUBLIC INS CO	OH					99		318					417					417	
37-0915434	13056	REPUBLIC-FRANKLIN INS CO	IL					250	20	125	34				429					429	
94-6078058	21911	RLI INS CO	CA		1	1		60	43	18,267	31				18,402	21				18,381	
75-1444207	30058	SAN FRANCISCO REINSURANCE C	NY		931	1,515	63	6,371	115	8,853	65	181			17,163	611				16,552	
91-0341780	25763	SCOR REINSURANCE CO	WA					1,360	272	4,473	2,466				8,571					8,571	
06-0529570	24902	SEATON INS CO	CT					124		72	7				203					203	

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1 Name of Company	2 Commission Rate	3 Ceded Premium
1) NOT APPLICABLE		
2) NOT APPLICABLE		
3) NOT APPLICABLE		
4) NOT APPLICABLE		
5) NOT APPLICABLE		

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			
39-0333950	24988	SENTRY INS A MUTUAL CO	WI					554	5	427	118			1,104			1,104		
52-0261905	20524	SPECIALTY NATIONAL INS CO	IL					43		114				157			157		
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MN	545		96		3,066	579	3,152	312			7,205	419		6,786		
31-4316080	25135	STATE AUTOMOBILE MUTUAL INS	OH	134				2,054						2,054	92		1,962		
13-1562932	82627	SWISS RE LIFE AND HEALTH AMER	NY	(28)		145	30	1,050	60	369	1			1,655			1,655		
13-1675535	25364	SWISS REINSURANCE AMERICA C	NY	18,466		699	73	17,307	358	41,808	129	1,596		61,970	4,634		57,336		
94-1517098	25534	TIG INSURANCE COMPANY	CA					45	4	212	65			326			326		
13-2918573	42439	TOA-RE INS CO OF AMERICA	DE	1,301		179	6	7,605	100	939	10	127		8,966	271		8,695		
13-6108722	12904	TOKIO MARINE & FIRE INS CO LTD	NY					11	10	131	49			201			201		
13-5616275	19453	TRANSATLANTIC REINSURANCE C	NY	215		(29)		815	4	1,180	108	33		2,111	51		2,060		
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CT	5,656		3,845		643	2	1,714	25	2,235		8,464	624		7,840		
06-1117063	34894	TRENWICK AMERICA REINSURANC	CT	57		80	137	7	30	785	9	16		1,064	1		1,063		
52-0515280	25887	U.S. FIDELITY & GUARANTY	MD	1				20	20	108	3			131	1		130		
16-0366830	22314	UNDERWRITERS REINSURANCE C	NH	(4)		2,025	492	5,818	1,067	8,227	720			18,349	3		18,346		
13-2953213	36048	UNIONE ITALIANA REINS CO OF AM	NY					357	37	647	254			1,295			1,295		
42-0644327	13021	UNITED FIRE & CAS CO	IA	23		44		61	7	7		16		135			135		
13-1941868	34207	WESTPORT INSURANCE CORPORA	MO	79				448	169	733	301			1,651	51		1,600		
39-1341441	26050	WORLDWIDE INS CO	OH					2,698						2,698			2,698		
13-1290712	20583	XL REINSURANCE AMERICA INC	NY	1,589		18,687	60	2,948	227	4,013	38	521		26,494	1,315		25,179		
36-2781080	27855	ZURICH AMERICAN INS CO OF IL	IL	163				340	5	46		52		443			443		
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			169	6	4	715	106	499	53	1		1,384	(380)		1,764	3	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			76,895	62,568	3,161	589,749	265,594	637,499	127,619	14,333		1,700,523	22,522		1,678,001	3,139	
AA-9991310	00000	FLORIDA HURRICANE CAT POOL F	FL		5					16				16			16		
AA-9991500	00000	ILLINOIS MINE SUBSIDENCE FUND	IL		11					126	8	3		137			137		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		2					10				10			10		
AA-9991502	00000	KENTUCKY MINE SUBSIDENCE FU	KY		1														
AA-9991419	00000	MAINE WORKERS COMPENSATION	FL			8		555						563			563		
AA-9991421	00000	MASSACHUSETTS WORKERS' COM	FL			382		15,267		173				15,822			15,822		
AA-9992114	00000	MICHIGAN WORKERS' COMPENSAT	FL		(68)	485		14,124		2,012				16,621			16,621		
AA-9990000	00000	MINNESOTA ARP	MN		(46)	228		16,889						17,117			17,117		
AA-9991423	00000	MINNESOTA WORKERS' COMPENS	MN		(115)	2,136		69,374		173				71,683			71,683		
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MS		(1)	69		1,023		285				1,377			1,377		
AA-9992118	00000	NATIONAL WORKERS' COMPENSAT	FL		(154)	7,081	35	189,807		10,484	509			207,916	(2,559)		210,475		
AA-9991160	00000	NEW JERSEY UCJF	NJ		322														

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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			
AA-9992108	00000	NEW MEXICO WORKERS' COMPEN	FL			3		52							55		55		
AA-9991443	00000	TENNESSEE WORKERS COMPENS	TN		(13)	479	10	1,064		132				1,685	(85)	1,770			
AA-9991306	00000	TEXAS BEACH PLAN	TX												10	(10)			
AA-9992082	00000	TEXAS SMALL PREMIUM POLICY PL	TX			23	2	160						185		185			
AA-9991444	00000	TEXAS WORKERS COMPENSATION	FL			1,147	94	33,995						35,236		35,236			
AA-9991506	00000	WEST VIRGINIA MINE SUBSIDENCE	WV		2							1		1		1			
AA-9991157	00000	WISCONSIN SPECIAL RISK PROGR	RI		(54)	5		10		1,289				1,304		1,304			
AA-9991450	00000	WISCONSIN WORKERS COMPENSA	WI		(22)	687		17,204		1,940				19,831	(16)	19,847			
0699999		Total Authorized - Pools - Mandatory			(130)	12,733	141	359,524		16,640	517	4		389,559	(2,650)	392,209			
AA-9995001	00000	AMERICAN ACCIDENT REINSURAN	NY			23		1,414		567	14			2,018		2,018			
AA-9995000	00000	AMERICAN ACCIDENT REINSURAN	NY			23		1,414		1,058	26			2,521		2,521			
AA-9995055	00000	AMERICAN DISABILITY REINS UND	ME			84		4,986						5,070		5,070			
AA-9993202	00000	BROUGHER SYNDICATE INC	NY					250		70	19			339		339			
AA-9995093	00000	EXCESS & TREATY MANAGEMENT	NY					29						29		29			
AA-9993208	00000	FREMONT SYNDICATE INC	NY					486	26	269	72			853		853			
AA-9993210	00000	GOLDSTREET SYNDICATE CORP	NY					25	7	44	13			89		89			
AA-9995035	00000	MUTUAL REINSURANCE BUREAU	IL		165	(2)		5,291						5,289	208	5,081			
AA-9995050	00000	PINEHURST ACCIDENT REINSURA	NJ			45		2,828		362	9			3,244		3,244			
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROU	NY		44,450	4,110		84,376	2,467	69,473	1,620	7,454		169,500	(2,759)	172,259			
0799999		Total Authorized - Pools - Voluntary			44,615	4,283		101,099	2,500	71,843	1,773	7,454		188,952	(2,551)	191,503			
AA-1320035	00000	AXA CORPORATE SOLUTIONS ETA	FRANCE		245	(1)		1,565	22	128	37			1,754	148	1,606	12		
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM		(86)	21		5,437	115	1,886	137			7,596	(78)	7,674			
AA-1340125	00000	HANNOVER RUCKVERSICHERUNG	GERMANY		623	(15)		2,370	32	480	6			2,892	36	2,856	2		
AA-1122000	00000	LLOYD'S UNDERWRITERS	UNITED KINGDOM		20	19	1	7,925	630	26,514	2,212			37,301	17	37,284			
AA-1126033	00000	LLOYDS SYNDICATE 0033	UNITED KINGDOM		1,344		6	10,054	13	376		108		10,557	389	10,168			
AA-1126051	00000	LLOYDS SYNDICATE 0051	UNITED KINGDOM				1		1	115				117		117			
AA-1126138	00000	LLOYDS SYNDICATE 0138	UNITED KINGDOM		473	1		1,197	2	71			31	1,302	153	1,149			
AA-1126183	00000	LLOYDS SYNDICATE 0183	UNITED KINGDOM		38		(10)	577		111	4			682	(6)	688			
AA-1126205	00000	LLOYDS SYNDICATE 0205	UNITED KINGDOM		443		(11)	7,445	4	334	5		5	7,782	318	7,464			
AA-1126219	00000	LLOYDS SYNDICATE 0219	UNITED KINGDOM			(80)		87	1	148	3			159	(84)	243			
AA-1126227	00000	LLOYDS SYNDICATE 0227	UNITED KINGDOM			(22)	(19)	216		79	2			256	(67)	323			
AA-1126250	00000	LLOYDS SYNDICATE 0250	UNITED KINGDOM		486			3,088		75	3		4	3,170	383	2,787			
AA-1126314	00000	LLOYDS SYNDICATE 0314	UNITED KINGDOM				(8)	709		252	8			961	(109)	1,070			

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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			
AA-1126362	00000	LLOYDS SYNDICATE 0362	UNITED KINGDOM		(42)		1	68	2	70	1			142	32		110		
AA-1126376	00000	LLOYDS SYNDICATE 0376	UNITED KINGDOM		(159)		(28)	9,721	3	412	5	7		10,120	222		9,898		
AA-1126382	00000	LLOYDS SYNDICATE 0382	UNITED KINGDOM		72			251		3				254	62		192		
AA-1126435	00000	LLOYDS SYNDICATE 0435	UNITED KINGDOM		961	7		1,849		207	6	2		2,071	1,356		715		
AA-1126506	00000	LLOYDS SYNDICATE 0506	UNITED KINGDOM		6			175		1				176	12		164		
AA-1126510	00000	LLOYDS SYNDICATE 0510	UNITED KINGDOM		1,663		3	10,592	6	160		99		10,860	666		10,194		
AA-1126557	00000	LLOYDS SYNDICATE 0557	UNITED KINGDOM		527			73		7		1		81	184		(103)		
AA-1126570	00000	LLOYDS SYNDICATE 0570	UNITED KINGDOM		105	1		91	1	54		1		148	2		146		
AA-1126588	00000	LLOYDS SYNDICATE 0588	UNITED KINGDOM		66	1		2,043	1	141				2,186	58		2,128		
AA-1126623	00000	LLOYDS SYNDICATE 0623	UNITED KINGDOM		1,260	2		9,633	4	124				9,763	301		9,462		
AA-1126626	00000	LLOYDS SYNDICATE 0626	UNITED KINGDOM		1,022										548		(548)		
AA-1126727	00000	LLOYDS SYNDICATE 0727	UNITED KINGDOM		689	(40)		1,427		65	2	7		1,461	252		1,209		
AA-1126780	00000	LLOYDS SYNDICATE 0780	UNITED KINGDOM		387		1	2,007	1	39		1		2,049	109		1,940		
AA-1126807	00000	LLOYDS SYNDICATE 0807	UNITED KINGDOM		506		1	1,927	3	178				2,109	226		1,883		
AA-1126947	00000	LLOYDS SYNDICATE 0947	UNITED KINGDOM		4			644		2				646	19		627		
AA-1126958	00000	LLOYDS SYNDICATE 0958	UNITED KINGDOM		426			2,476	1	18		1		2,496	231		2,265		
AA-1126990	00000	LLOYDS SYNDICATE 0990	UNITED KINGDOM		12		(31)	494		172	5	2		642	(105)		747		
AA-1126991	00000	LLOYDS SYNDICATE 0991	UNITED KINGDOM			(30)	(16)	198		74	2			228	(67)		295		
AA-1127003	00000	LLOYDS SYNDICATE 1003	UNITED KINGDOM		18			100	2			1		103	4		99		
AA-1127007	00000	LLOYDS SYNDICATE 1007	UNITED KINGDOM		(17)		2	3,169	4	468	4			3,647	160		3,487		
AA-1127096	00000	LLOYDS SYNDICATE 1096	UNITED KINGDOM		251			226	1	59		2		288	13		275		
AA-1127207	00000	LLOYDS SYNDICATE 1207	UNITED KINGDOM			14		11	1	259				285	17		268		
AA-1127212	00000	LLOYDS SYNDICATE 1212	UNITED KINGDOM		71	(3)				191	6			194	18		176		
AA-1127223	00000	LLOYDS SYNDICATE 1223	UNITED KINGDOM			7		1	1	66	2			77			77		
AA-1127229	00000	LLOYDS SYNDICATE 1229	UNITED KINGDOM				(5)	165		55	2			217	(34)		251		
AA-1127414	00000	LLOYDS SYNDICATE 1414	UNITED KINGDOM		119										12		(12)		
AA-1127688	00000	LLOYDS SYNDICATE 1688	UNITED KINGDOM		(122)	90		80	1	136	2			309	22		287		
AA-1128000	00000	LLOYDS SYNDICATE 2000	UNITED KINGDOM		624			6,533	2	88	2			6,625	275		6,350		
AA-1128001	00000	LLOYDS SYNDICATE 2001	UNITED KINGDOM		1,966	6	1	11,863	7	179		43		12,099	385		11,714		
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM		3,785	47		11,569	8	568	12	576		12,780	1,619		11,161		
AA-1128027	00000	LLOYDS SYNDICATE 2027	UNITED KINGDOM		211	(1)		2,432			1			2,432	199		2,233		
AA-1128147	00000	LLOYDS SYNDICATE 2147	UNITED KINGDOM		194			1,336						1,336	160		1,176		
AA-1128376	00000	LLOYDS SYNDICATE 2376	UNITED KINGDOM			33	1	108	1	351	1			495			495		
AA-1128488	00000	LLOYDS SYNDICATE 2488	UNITED KINGDOM		12	(1)		4,085		81	1			4,166	155		4,011		
AA-1128791	00000	LLOYDS SYNDICATE 2791	UNITED KINGDOM		1,628	(2)		3,254		6	2	40		3,300	598		2,702		
AA-1128987	00000	LLOYDS SYNDICATE 2987	UNITED KINGDOM		706	1		339	4	164		25		533	35		498		
AA-1129000	00000	LLOYDS SYNDICATE 3000	UNITED KINGDOM		239			31		42				73	5		68		

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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
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AA-1129030	00000	LLOYDS SYNDICATE 3030	UNITED KINGDOM		138	1		105	1	74					181		181		
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY	UNITED KINGDOM		37	(79)		728	1	2,199				10	2,866	(13)	2,879		
AA-1121425	00000	TERRA NOVA INSURANCE CO. LTD.	UNITED KINGDOM		117		3	2,741	57	541					3,347	71	3,276		
AA-1121480	00000	UNIONAMERICA INSURANCE CO. L	UNITED KINGDOM		(5)		3	251	2	1,015					1,303	(59)	1,362	39	
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM		(30)		1	76	13	606					706	23	683		
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			445	(26)	1	102	3	318			4	24	426	52	374		
0899999		Total Authorized - Other Non-U.S. Insurers			21,478	(36)	(102)	133,644	951	39,762	2,518		1,012		177,749	8,925	168,824	53	
0999999		Total Authorized			1,090,101		79,588	3,403	2,706,948	386,009	1,380,677	440,072	287,841		5,284,538	26,708	300	5,257,530	3,192
AA-0000000	00000	ARLINGTON INS CO LTD	BERMUDA		1,206					140			1,005		1,145	1,206	(61)		
AA-1120855	00000	LIB. MUT. INS. CO. (UK) LTD	UNITED KINGDOM							20		1			21		21		
AA-3190751	00000	WAUSAU (BERMUDA) LTD	BERMUDA		(15)		10								10	(217)	227		
AA-1121532	00000	WAUSAU INSURANCE COMPANY (U	UNITED KINGDOM					23		244					267		267		
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			1,191		10	23		404		1	1,005		1,443	989	454		
1399999		Total Unauthorized - Affiliates			1,191		10	23		404		1	1,005		1,443	989	454		
44-0447850	15725	CAMERON MUTUAL INS CO	MO					39		117					156		156		
22-2405591	41386	CHUBB INS COMPANY OF NJ	NJ							128		33			161		161		
13-1701424	10650	COMMERCIAL COMPENSATION INS	CA					40	21	79		19			159		159		
31-0908652	22144	CONSTELLATION REINSURANCE C	NY					132		43		11			186		186		
91-1517866	10611	HOMEPORT INS CO	VT		(1,956)	132		921	56	2,933				4,042	(286)	4,328	325		
52-1739109	10048	HYUNDAI MARINE & FIRE INS CO L	CA		(29)	207	48	52	17	199				523	(19)	542			
36-6060565	23558	ILLINOIS INS CO	IL						1	145		37		183		183			
03-0326849	10624	INDUSTRIES INS INC	VT		1,407	642		2,768	141	3,629				7,180	(49)	7,229	735		
00-0000000	00000	NORRMARK INS CO LTD	VT			625	56	352	6	860				1,899		1,899	69		
41-0446480	14850	NORTH STAR MUTUAL INS CO	MN					133		524				657		657			
13-3054070	38946	PALADIN REINS CORP	NY					80	7	859		183		1,129		1,129			
23-0580680	24457	RELIANCE INS CO	PA			112		95	9	23				239		239			
00-0000000	00000	RELIANCE INS CO OF IL	PA		107	1,771	399	2,849	160					5,179		5,179			
43-1424791	26557	SHELTER REINSURANCE COMPAN	MO		10	6		553		14				573	50	523	12		
74-1321032	25380	TEXAS FARM BUREAU MUTUAL INS	TX					56		178				234		234			
47-0547953	25844	UNION INS CO	NE					391		2,181				2,572		2,572			

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

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AA-1220070	00000	GENERAL COLOGNE RE RUCK AG	AUSTRIA		353															
AA-3190600	00000	GLENCOE INSURANCE LTD	BERMUDA		154					12						12			12	
AA-1320150	00000	GROUPEMENT FRANCAIS D'ASSUR	FRANCE					13		97						110			110	
AA-1120705	00000	GUARDIAN ROYAL EXCHANGE ASS	UNITED KINGDOM					1	43	84		24				152			152	
AA-1560483	00000	HANNOVER RUCKVERSICHERUNG	CANADA		337												263		(263)	
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERS	SWITZERLAND		2					1						161	21		140	
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA							28						57			57	
AA-2130420	00000	I.N.D.E.R.	ARGENTINA													283			283	
AA-1440084	00000	IF PROPERTY & CASUALTY INSURA	SWEDEN		14,114		607	64	29,468	2,943	22,074	140	2,105		57,401	782		56,619	302	
AA-3190095	00000	INSCO LTD.	BERMUDA							37						174			174	
AA-3190463	00000	IPC RE LTD	BERMUDA		192															
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL										665			665			665	
AA-1560610	00000	LA NATIONALE CIE DE REASSURAN	CANADA						41	60						104			104	
AA-3190654	00000	LASALLE RE HOLDINGS LTD	BERMUDA		358				2,545		9					2,554	188		2,366	
AA-3190373	00000	LEETS ASSURANCE LTD	BERMUDA		1,209		172									172	182		(10)	170
AA-1123000	00000	LLOYDS SYNDICATE	UNITED KINGDOM		230												14		(14)	
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM							4						151			151	
AA-3770071	00000	MATERIALS INS	CAYMAN ISLANDS				4	1	413		99					517			517	50
AA-1860620	00000	MILLIREASURANS TURK ANONIM SI	TURKEY						35		133					168			168	1
AA-1580085	00000	MITSUI MARINE & FIRE INSURANCE	JAPAN						72	72	675	546				1,365			1,365	39
AA-3194129	00000	MONTPELIER RE (BERMUDA)	BERMUDA		540												22		(22)	
AA-1340165	00000	MUNCHENER RUCKVERSICHERUN	GERMANY		221				8,522	1,863	7,464	4,067				21,916	13		21,903	
AA-1120011	00000	MUNICH REINSURANCE COMPANY-	UNITED KINGDOM								152					152			152	
AA-3190679	00000	NATIONAL TOOLING INS LTD	BERMUDA		22		304	110	316	290						1,020	519		501	
AA-1580060	00000	NIPPON FIRE AND MARINE INSURA	JAPAN						47		246					293			293	
AA-1580065	00000	NISSAN FIRE AND MARINE INSURA	JAPAN						71	31	108					210			210	17
AA-1560011	00000	ODYSSEY REINSURANCE CO OF C	CANADA				(27)				502	66				541			541	
AA-3190564	00000	OLD ZOAR RISK MANAGEMENT LTD	BERMUDA				448		212	22	269					951			951	327
AA-3192686	00000	PARTNER REINSURANCE CO LTD.	BERMUDA		792												41		(41)	
AA-1720061	00000	POHJOLA NON-LIFE INS. CO. LTD.	FINLAND		4,234		274	20	74	48	5,186	209	58			5,869	91		5,778	
AA-1780070	00000	QBE INS. AND REINS. (EUROPE) L	IRELAND		(12)		(41)	(106)	958	5	559	16				1,391			1,391	
AA-1930031	00000	QBE INSURANCE LTD	AUSTRALIA		123				2,631							2,631	49		2,582	
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM				42		34							76	(286)		362	
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM						123			4				127			127	
AA-3190339	00000	RENAISSANCE REINSURANCE LTD.	BERMUDA		198															
AA-1121290	00000	SAN FRANCISCO INSURANCE CO. (	UNITED KINGDOM						116		909					1,025			1,025	
AA-3190729	00000	SBI REINSURANCE CO LTD.	BERMUDA						244		54	15				313			313	

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

1 Name of Company	2 Commission Rate	3 Ceded Premium
1) NOT APPLICABLE		
2) NOT APPLICABLE		
3) NOT APPLICABLE		
4) NOT APPLICABLE		
5) NOT APPLICABLE		

Annual Statement for the year 2002 of the Employers Insurance Company of Wausau
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			
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN		131			545							545	84	461		
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRI	FRANCE		298	(1)		3,258		8					3,265	275	2,990		
AA-1120485	00000	SOVEREIGN INSURANCE (UK) LTD.	UNITED KINGDOM					25		274					299		299		
AA-1320018	00000	SPS RE	FRANCE		250					3					3		3		
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM					17	14	84	23				138		138	185	
AA-1930925	00000	SUNCORP INSURANCE AND FINAN	AUSTRALIA					110		378					488		488		
AA-1460146	00000	SWISS REINSURANCE CO.	SWITZERLAND		132														
AA-1380180	00000	TRANSATLANTICA REINS CO LTD	NETHERLANDS							193					193		193	41	
AA-1120431	00000	TUREGUM INSURANCE COMPANY (	UNITED KINGDOM					149		748	35				932		932	
AA-0000000	00000	UNDERWRITERS RE	BERMUDA							2,388	403				2,791		2,791		
AA-3771000	00000	UNITED INS CO	CAYMAN ISLANDS			169		338	2						509		509	70	
AA-1420148	00000	VESTA FORSIKRING	NORWAY		954					413	39	406			858		858		
AA-3190170	00000	WALTON INS. LTD.	BERMUDA					477		197	65				739		739		
AA-1120295	00000	WELLINGTON REINSURANCE LTD	UNITED KINGDOM		494	1		276	3	203					483		483		
AA-1121547	00000	WINTERTHUR INT'L INS CO LTD	UNITED KINGDOM					9	12	95					116		116	344	
AA-3190757	00000	XL MID OCEAN REINS CO	BERMUDA		131					1					1		1		
AA-3191278	00000	XL RE LTD	BERMUDA		127	12		4,590							4,602	87	4,515		
AA-1580110	00000	YASUDA FIRE AND MARINE INSURA	JAPAN					204	5	627					836		836	74	
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			295		44	5	818	136	1,342	162			2,507	(213)	2,720	651	
1799999		Total Unauthorized - Other Non-U.S. Insurers			31,383		4,679	348	91,892	6,848	67,616	6,073	2,638		180,094	2,405	177,689	2,631	
1899999		Total Unauthorized			32,200		8,174	861	102,154	7,451	82,430	6,874	3,643		211,587	3,109	208,478	3,801	
1999999		Total Authorized and Unauthorized			1,122,301		87,762	4,264	2,809,102	393,460	1,463,107	446,946	291,484		5,496,125	29,817	300	5,466,008	6,993
9999999		Totals			1,122,301		87,762	4,264	2,809,102	393,460	1,463,107	446,946	291,484		5,496,125	29,817	300	5,466,008	6,993

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

	2 Commission Rate	3 Ceded Premium
1) NOT APPLICABLE	_____	_____
2) NOT APPLICABLE	_____	_____
3) NOT APPLICABLE	_____	_____
4) NOT APPLICABLE	_____	_____
5) NOT APPLICABLE	_____	_____

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								12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9				
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPAN	MA	243						243			
0299999		Total Authorized-Affiliates-U.S.-Non-Pool		243						243			
0499999		Total Authorized-Affiliates		243						243			
36-0719665	19232	ALLSTATE INS CO	IL	30						30			
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN	1						1			
31-0973761	37990	AMERICAN EMPIRE INS CO	OH	404						404			
36-0727470	13358	AMERICAN MUTUAL REINSURANCE CO	IL	239						239			
13-4924125	10227	AMERICAN RE-INSURANCE CO	DE	(4,163)		1			1	(4,162)			
06-1430254	10348	ARCH REINSURANCE CO	NE	(46)						(46)			
38-0315280	18988	AUTO-OWNERS INS CO	MI	1						1			
36-2994662	36552	AXA CORPORATE SOLUTIONS REINSUR	DE	21						21			
04-1590940	11835	AXA RE AMERICA INSURANCE COMPAN	DE	1						1			
47-0574325	32603	BERKLEY INSURANCE COMPANY	DE	297		6			6	303	1.980		
13-2798872	32190	CONSTITUTION INS CO	NY	152						152			
36-2114545	20443	CONTINENTAL CASUALTY CO	IL	48						48			
06-1325038	39136	CONVERIUM REINSURANCE NORTH AM	CT	15,786						15,786			
38-2145898	33499	DORINCO REINSURANCE CO	MI	(27)		4			4	(23)			
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IA	3						3			
48-0921045	39845	EMPLOYERS REINSURANCE CORP	MO	(3,669)						(3,669)			
25-6038677	26271	ERIE INS EXCHANGE	PA	879						879			
22-2005057	26921	EVEREST REINSURANCE COMPANY	DE	1,073						1,073			
42-0245840	13897	FARMERS MUTUAL HAIL INS CO OF	IA	2						2			
42-0618271	13838	FARMLAND MUTUAL INSURANCE COMP	IA	163						163			
13-1963496	20281	FEDERAL INS CO	IN					562	562	562	100.000	100.000	
13-2997499	38776	FOLKSAMERICA REINSURANCE CO	NY	1						1			
36-2667627	22969	GE REINS CORP	IL	7,710	12				12	7,722	0.155		
13-2673100	22039	GENERAL REINSURANCE CORP	DE	815		1			1	816	0.123		
13-3029255	39322	GENERAL SECURITY NATIONAL INS CO	NY	5,263						5,263			
13-3071466	41343	GERLING AMERICA INSURANCE COMPA	NY	454						454			
13-5009848	21032	GERLING GLOBAL RE CORP OF AMERIC	NY	8		29			29	37	78.378		
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NY	2,740		4			4	2,744	0.146		
43-6028696	22217	GULF INSURANCE COMPANY	CT	28						28			
06-0383750	19682	HARTFORD FIRE INS CO	CT	694		1			1	695	0.144		
06-0838648	70815	HARTFORD LIFE AND ACCIDENT INSUR	CT	18						18			
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	CT	2,650						2,650			
36-3030511	37257	INSURANCE CORPORATION OF HANNO	IL	670						670			
31-1169435	23612	MIDWEST EMPLOYERS CASUALTY CO	DE	2						2			
38-0855585	22012	MOTORS INSURANCE CORPORATION	MI	165						165			
13-1988169	34835	NATIONAL REINSURANCE CORP	DE	90						90			

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								12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9				
31-1399201	10070	NATIONWIDE INDEMNITY CO	OH	(3,667)							(3,667)		
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	CT	28							28		
22-2187459	35432	NEW JERSEY RE-INSURANCE CO	NJ	1							1		
13-3440360	29700	NORTH AMERICAN ELITE INS CO	NH	1							1		
47-0698507	23680	ODYSSEY AMERICA REINSURANCE CO	CT	58							58		
13-2781282	25070	ODYSSEY REINSURANCE CORP.	DE	646							646		
25-0410420	24147	OLD REPUBLIC INS CO	PA										
13-3031176	38636	PARTNER REINSURANCE CO OF THE U	NY	11							11		
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF	NY	4,131	12					12	4,143	0.290	
23-2153760	39675	PMA CAPITAL INSURANCE COMPANY	PA	625							625		
23-1641984	10219	QBE REINSURANCE CORPORATION	PA	2,092				289		289	2,381	12.138	12.138
41-0451140	67105	RELIASTAR LIFE INSURANCE COMPANY	MN	60							60		
95-2801326	22179	REPUBLIC INDEMNITY CO OF AMERI	CA	165							165		
36-2722478	26980	ROYAL INS CO. OF AMERICA	IL	3							3		
94-6078058	21911	SAN FRANCISCO REINSURANCE CO	CA	1							1		
75-1444207	30058	SCOR REINSURANCE CO	NY	1,578							1,578		
43-0613000	23388	SHELTER MUTUAL INS CO	MO	1							1		
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MN	96							96		
13-1562932	82627	SWISS RE LIFE AND HEALTH AMERICA I	NY	126				49		49	175	28.000	28.000
13-1675535	25364	SWISS REINSURANCE AMERICA CORPO	NY	772							772		
13-2918573	42439	TOA-RE INS CO OF AMERICA	DE	185							185		
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	NY	(29)							(29)		
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CT	3,845							3,845		
06-1117063	34894	TRENWICK AMERICA REINSURANCE C	CT	217							217		
16-0366830	22314	UNDERWRITERS REINSURANCE CO	NH	2,517							2,517		
42-0644327	13021	UNITED FIRE & CAS CO	IA	43			1			1	44	2.273	
13-1290712	20583	XL REINSURANCE AMERICA INC	NY	18,527			50			170	18,747	1.174	0.907
36-4233459	16535	ZURICH AMERICAN INSURANCE COMPA	NY	2							2		
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		64,538	24	97		1,070		1,191	65,729	1.812	1.628
AA-9991419	00000	MAINE WORKERS COMPENSATION	FL	8							8		
AA-9991421	00000	MASSACHUSETTS WORKERS' COMPEN	FL	382							382		
AA-9992114	00000	MICHIGAN WORKERS' COMPENSATION I	FL	485							485		
AA-9990000	00000	MINNESOTA ARP	MN	228							228		
AA-9991423	00000	MINNESOTA WORKERS' COMPENSATIO	MN	2,136							2,136		
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MS	69							69		
AA-9992118	00000	NATIONAL WORKERS' COMPENSATION	FL	7,116							7,116		
AA-9992108	00000	NEW MEXICO WORKERS' COMPENSATI	FL	3							3		
AA-9991443	00000	TENNESSEE WORKERS COMPENSATIO	TN	489							489		
AA-9992082	00000	TEXAS SMALL PREMIUM POLICY PLAN	TX	25							25		
AA-9991444	00000	TEXAS WORKERS COMPENSATION	FL	1,241							1,241		

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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								12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9				
AA-1127209	00000	LLOYDS SYNDICATE 1209	UNITED KINGDOM	15							15		
AA-1127212	00000	LLOYDS SYNDICATE 1212	UNITED KINGDOM	(3)							(3)		
AA-1127223	00000	LLOYDS SYNDICATE 1223	UNITED KINGDOM					7		7	7	100.000	
AA-1127229	00000	LLOYDS SYNDICATE 1229	UNITED KINGDOM	(5)							(5)		
AA-1127688	00000	LLOYDS SYNDICATE 1688	UNITED KINGDOM	90							90		
AA-1128001	00000	LLOYDS SYNDICATE 2001	UNITED KINGDOM	7							7		
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM	1				46		46	47	97.872	
AA-1128027	00000	LLOYDS SYNDICATE 2027	UNITED KINGDOM	(1)							(1)		
AA-1128227	00000	LLOYDS SYNDICATE 2227	UNITED KINGDOM	6							6		
AA-1128376	00000	LLOYDS SYNDICATE 2376	UNITED KINGDOM	34							34		
AA-1128488	00000	LLOYDS SYNDICATE 2488	UNITED KINGDOM	(1)							(1)		
AA-1128791	00000	LLOYDS SYNDICATE 2791	UNITED KINGDOM	(2)							(2)		
AA-1128987	00000	LLOYDS SYNDICATE 2987	UNITED KINGDOM	1							1		
AA-1129030	00000	LLOYDS SYNDICATE 3030	UNITED KINGDOM	1							1		
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY L	UNITED KINGDOM	(79)							(79)		
AA-1121425	00000	TERRA NOVA INSURANCE CO. LTD.	UNITED KINGDOM	3							3		
AA-1121480	00000	UNIONAMERICA INSURANCE CO. LTD	UNITED KINGDOM					16		16	16	100.000	
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM	1							1		
0899999		Total Authorized-Other Non-U.S. Insurers		(235)		10		87		97	(138)		
0999999		Total Authorized		81,703	24	107		1,157		1,288	82,991	1.552	
AA-3190751	00000	WAUSAU (BERMUDA) LTD	BERMUDA	10							10		
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		10							10		
1399999		Total Unauthorized-Affiliates		10							10		
91-1517866	10611	HOMEPORT INS CO	VT	92	40					40	132	30.303	
52-1739109	10048	HYUNDAI MARINE & FIRE INS CO LTD	CA	255							255		
03-0326849	10624	INDUSTRIES INS INC	VT	148	151	69		274		494	642	76.947	
00-0000000	00000	NORRMARK INS CO LTD	VT	20		19	13	629		661	681	97.063	
23-0580680	24457	RELIANCE INS CO	PA					112		112	112	100.000	
00-0000000	00000	RELIANCE INS CO OF IL	PA	1,207		164		799		963	2,170	44.378	
43-1424791	26557	SHELTER REINSURANCE COMPANY	MO					6		6	6	100.000	
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		1,722	191	252	13	1,820		2,276	3,998	56.928	
AA-1320015	00000	A.G.F. REASSURANCES S.A.	FRANCE	4							4		
AA-3190004	00000	ASSOCIATED ELECTRIC & GAS INSURA	BERMUDA	2,402							2,402		
AA-3194139	00000	AXIS RE (BERMUDA)	BERMUDA	6							6		

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				
AA-3190624	00000	COLUMBIA INS CORP LTD	BERMUDA	(13)							(13)		
AA-1460190	00000	CONVERIUM LTD ZURICH	SWITZERLAND	(3)							(3)		
AA-3191152	00000	CORPORATE OFFICERS & DIRECTORS	BERMUDA	23							23		
AA-1340085	00000	E & S RUCKVERSICHERUNGS - AKT	GERMANY	2							2		
AA-1370150	00000	ELECTRO RE	LUXEMBOURG	202							202		
AA-3194130	00000	ENDURANCE SPECIALTY INS LTD	BERMUDA	274							274		
AA-3190747	00000	ENERGY INSURANCE (BERMUDA) LTD	BERMUDA	3							3		
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA					28		28	28	100.000	100.000
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA	1							1		
AA-1440084	00000	IF PROPERTY & CASUALTY INSURANCE	SWEDEN	671							671		
AA-3190373	00000	LEETS ASSURANCE LTD	BERMUDA	172							172		
AA-3770071	00000	MATERIALS INS	CAYMAN ISLANDS					5		5	5	100.000	100.000
AA-3190256	00000	MAXFORT INS LTD	BERMUDA	16							16		
AA-1560600	00000	MUNICH REINSURANCE CO. OF CANAD	CANADA	8							8		
AA-3190280	00000	N.I. LTD	BERMUDA	4							4		
AA-1380165	00000	N.R.G.	NETHERLANDS	6							6		
AA-3190679	00000	NATIONAL TOOLING INS LTD	BERMUDA	(70)		16	65	403		484	414	116.908	97.343
AA-1560011	00000	ODYSSEY REINSURANCE CO OF CANAD	CANADA	(27)							(27)		
AA-3190564	00000	OLD ZOAR RISK MANAGEMENT LTD	BERMUDA	448							448		
AA-1320265	00000	PARTNER RE SA	FRANCE	1							1		
AA-1720061	00000	POHJOLA NON-LIFE INS. CO. LTD.	FINLAND	294							294		
AA-1780070	00000	QBE INS. AND REINS. (EUROPE) L	IRELAND	(147)							(147)		
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM			14		28		42	42	100.000	66.667
AA-1930880	00000	REINSURANCE AUSTRALIA CORP. LT	AUSTRALIA										
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURANCE	UNITED KINGDOM			10				10	10	100.000	
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIPTIO	FRANCE	(1)							(1)		
AA-3771000	00000	UNITED INS CO	CAYMAN ISLANDS	6				163		163	169	96.450	96.450
AA-1120295	00000	WELLINGTON REINSURANCE LTD UK	UNITED KINGDOM	1							1		
AA-3191278	00000	XL RE LTD	BERMUDA	12							12		
1799999		Total Unauthorized-Other Non-U.S. Insurers		4,295		40	65	627		732	5,027	14.561	12.473
1899999		Total Unauthorized		6,027		191	292	78	2,447	3,008	9,035	33.293	27.084
1999999		Total Authorized and Unauthorized		87,730		215	399	78	3,604	4,296	92,026	4.668	3.916
9999999		Totals		87,730		215	399	78	3,604	4,296	92,026	4.668	3.916

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Annual Statement for the year 2002 of the **Employers Insurance Company of Wausau**
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
AA-0000000	00000	ARLINGTON INS CO LTD	BERMUDA	1,145			1,206			1,145						
AA-1120855	00000	LIB. MUT. INS. CO. (UK) LTD	UNITED KINGDOM	21							21					21
AA-3190751	00000	WAUSAU (BERMUDA) LTD	BERMUDA	10			(217)			(217)	227				(217)	10
AA-1121532	00000	WAUSAU INSURANCE COMPANY (UK	UNITED KINGDOM	267					267	267						
0399999		Total Affiliates-Other Non-U.S. Insurers		1,443			989		267	1,195	248				(217)	31
0499999		Total Affiliates		1,443			989		267	1,195	248				(217)	31
35-3985972	34886	AIOI INS CO OF AMERICA	NY	43					43	43						
66-0319193	31674	AMERICAN INTERNATIONAL INS CO	PR	92			19			19	73					73
44-0447850	15725	CAMERON MUTUAL INS CO	MO	156					156	156						
22-2405591	41386	CHUBB INS COMPANY OF NJ	NJ	161					161	161						
43-0790393	40371	COLUMBIA MUTUAL INS CO	MO	51					51	51						
13-1701424	10650	COMMERCIAL COMPENSATION INSU	CA	159					159	159						
91-1673817	10220	COMMONWEALTH INSURANCE CO O	WA	86	13				73	86						
31-0908652	22144	CONSTELLATION REINSURANCE CO	NY	186					186	186						
13-2901685	35165	CORPA REINSURANCE CO	NY	35					35	35						
34-0960104	12912	CREDIT GENERAL INS CO	OH	17					17	17						
61-0654823	10987	DELTA AMERICA RE INSURANCE CO	KY	15							15					15
63-0329091	25186	EMC PROP & CAS INS CO	IA	41					42	41						
75-1250658	21377	EMPLOYERS CASUALTY CORP	TX													
74-1746542	26581	FIRST STANDARD SECURITY INS CO	NY	58					58	58						
91-1517866	10611	HOMEPORT INS CO	VT	4,042	325	4,150	(286)			4,042						
52-1739109	10048	HYUNDAI MARINE & FIRE INS CO LT	CA	523			(19)			(19)	542			(19)		523
36-6060565	23558	ILLINOIS INS CO	IL	183					183	183						
03-0326849	10624	INDUSTRIES INS INC	VT	7,180	735	7,500	(49)			7,180		274	55	55		55
25-1149494	19437	LEXINGTON INS CO	DE	84					84	84						
06-1246809	37630	MID-AMERICA INS CO	PA	6					6	6						
00-0000000	00000	NORRMARK INS CO LTD	VT	1,899	69	2,000				1,899		642	128	128		128
41-0446480	14850	NORTH STAR MUTUAL INS CO	MN	657					657	657						
13-3054070	38946	PALADIN REINS CORP	NY	1,129					1,129	1,129						
23-0580680	24457	RELIANCE INS CO	PA	239					239	239		112	22	22		22
00-0000000	00000	RELIANCE INS CO OF IL	PA	5,179					5,178	5,178	1	799	160	160		161
00-0000000	00000	RELIANCE NATIONAL INDEMNITY CO	PA	57					57	57						
43-1424791	26557	SHELTER REINSURANCE COMPANY	MO	573	12	418	50			480	93	6	1	1		94
13-3031274	39187	SUECIA INSURANCE COMPANY	NY	18							18					18
74-1321032	25380	TEXAS FARM BUREAU MUTUAL INS	TX	234					234	234						
47-0547953	25844	UNION INS CO	NE	2,572					2,572	2,572						
23-1614367	11142	UNITED CASUALTY INS CO OF AMER	PA	14					14	14						

4 2

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Annual Statement for the year 2002 of the **Employers Insurance Company of Wausau**
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
AA-1120660	00000	CGU INSURANCE CO LTD	UNITED KINGDOM	1					1	1						
AA-1580010	00000	CHIYODA FIRE AND MARINE INSURA	JAPAN	186					186	186						
AA-2232002	00000	CIA REAL BRASILEIRA DE SEGUROS	BRAZIL	2					2	2						
AA-1320105	00000	CIE. TRANSCONTINENTALE DE REA	FRANCE	79					79	79						
AA-3190092	00000	CIGNA INTERNATIONAL REINS CO L	BERMUDA	10					10	10						
AA-1120345	00000	CITY INT INS CO LTD	UNITED KINGDOM	4					4	4						
AA-3190624	00000	COLUMBIA INS CORP LTD	BERMUDA	2,434					4,559	2,434						
AA-2231020	00000	COMPANHIA UNIAO DE SEGUROS G	BRAZIL	19					19	19						
AA-1120415	00000	CONTINENTAL ASSURANCE CO. OF	UNITED KINGDOM	10					10	10						
AA-1120876	00000	CONTINENTAL MANAGEMENT SERVI	UNITED KINGDOM	8					8	8						
AA-1460190	00000	CONVERIUM LTD ZURICH	SWITZERLAND	1,423		1,041	51			1,092	331					331
AA-1120440	00000	COPENHAGEN REINSURANCE CO. (	UNITED KINGDOM													
AA-1280067	00000	COPENHAGEN REINSURANCE CO. L	DENMARK	721		820	16		19	721						
AA-1320117	00000	CORIFRANCE	FRANCE	2					2	2						
AA-3191152	00000	CORPORATE OFFICERS & DIRECTO	BERMUDA	273			17			17	256					256
AA-1580025	00000	DAI-ICHI MUTUAL FIRE AND MARIN	JAPAN	16					16	16						
AA-1580015	00000	DAI-TOKYO FIRE AND MARINE INSU	JAPAN	429					429	429						
AA-1380025	00000	DE CENTRALE VERZEKERINGEN N.V	NETHERLANDS		53											
AA-3190215	00000	DEVONSHIRE UNDERWRITERS LIMIT	BERMUDA	45					45	45						
AA-1120495	00000	DOMINION INSURANCE CO. LTD.	UNITED KINGDOM	1					1	1						
AA-1580030	00000	DOWA FIRE & MARINE INS CO	JAPAN	77					77	77						
AA-1120505	00000	DOWA INSURANCE CO (EUROPE) LT	UNITED KINGDOM	33					33	33						
AA-1120510	00000	DRAKE INSURANCE CO. LTD.	UNITED KINGDOM	2					2	2						
AA-1340085	00000	E & S RUCKVERSICHERUNGS - AKT	GERMANY	116		23	1		18	45	71					71
AA-1120515	00000	EAGLE STAR INSURANCE CO. LTD.	UNITED KINGDOM	50					48	48	2					2
AA-4690210	00000	EGYPTIAN REINSURANCE COMPANY	EGYPT	2					2	2						
AA-1370150	00000	ELECTRO RE	LUXEMBOURG	981	301	4,470				981						
AA-3194130	00000	ENDURANCE SPECIALTY INS LTD	BERMUDA	1,272			629	33		662	610					610
AA-3190747	00000	ENERGY INSURANCE (BERMUDA) LT	BERMUDA	86	30	303				86						
AA-1120545	00000	ENGLISH AND AMERICAN INSURANC	UNITED KINGDOM		10											
AA-1784100	00000	EUROPE RE (DUBLIN)	IRELAND					5								
AA-1460045	00000	EUROPEAN REINS CO OF ZURICH	SWITZERLAND	24					24	24						
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM	2,140					2,140	2,140						
AA-1930251	00000	F.A.I. GENERAL INS LTD	AUSTRALIA	301					301	301						
AA-1821000	00000	FIDELIDADE GRUPO SEGURADOR.	PORTUGAL	7					7	7						
AA-2232000	00000	FINASA SEGURADORA SA	BRAZIL	1						1						
AA-1720035	00000	FINSKA SJOFORSKRINGS AKTIEBO	FINLAND	2	26				2	2						
AA-3190617	00000	FMC INS CO LTD	BERMUDA	41					41	41						
AA-1440035	00000	FOLKSAM INTERNATIONAL INS (SW)	SWEDEN	96			24			24	72					72
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM	2,033		1,623	62		233	1,918	115					115

4 2 . 2

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Annual Statement for the year 2002 of the Employers Insurance Company of Wausau
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
AA-1420075	00000	FORENEDE NORGE FORSIKRING A/S	NORWAY	73					73	73						
AA-1120255	00000	FORTIS INS LTD	UNITED KINGDOM	7					7	7						
AA-1580035	00000	FUJI FIRE AND MARINE INSURANCE	JAPAN	23					23	23						
AA-1120650	00000	FUJI INTERNATIONAL INSURANCE C	UNITED KINGDOM	30					30	30						
AA-1320135	00000	GAN INCENDIE ACCIDENTS	FRANCE		3											
AA-1120827	00000	GE FRANKONA REINSURANCE LTD	UNITED KINGDOM	115					115	115						
AA-3190600	00000	GLENCOE INSURANCE LTD	BERMUDA	12		92										
AA-1120980	00000	GROUPAMA INS CO LTD	UNITED KINGDOM	70	1				69	70						
AA-1320150	00000	GROUPEMENT FRANCAIS D'ASSURA	FRANCE	110					110	110						
AA-1560470	00000	GUARDIAN INS CO OF CANADA	CANADA	87					87	87						
AA-1120705	00000	GUARDIAN ROYAL EXCHANGE ASSU	UNITED KINGDOM	152					152	152						
AA-1121401	00000	GUILDHALL INSURANCE CO. LTD.	UNITED KINGDOM	12					12	12						
AA-1860340	00000	GUNES SIGORTA SICITURA KOBATE	TURKEY		1											
AA-1340110	00000	HAMBURG-MANNHEIMER SACHVER	GERMANY	13	9				7	13						
AA-1560483	00000	HANNOVER RUCKVERSICHERUNGS-	CANADA				263									
AA-1340129	00000	HANSEATICA RUCKVERSICHERUNG	GERMANY	42	4				38	42						
AA-1120750	00000	HARLEYSVILLE INSURANCE CO. (UK	UNITED KINGDOM	1					1	1						
AA-1120757	00000	HEDDINGTON INSURANCE (UK) LTD.	UNITED KINGDOM	11					11	11						
AA-3190080	00000	HEDDINGTON INSURANCE LTD.	BERMUDA	3					3	3						
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERSI	SWITZERLAND	161		100	21			121	40					40
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA	57		341				57					6	6
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA	1							1					1
AA-5420015	00000	HYUNDAI MARINE & FIRE INSURANC	SOUTH KOREA	13	2				11	13						
AA-2130420	00000	I.N.D.E.R.	ARGENTINA	283					283	283						
AA-1440084	00000	IF PROPERTY & CASUALTY INSURAN	SWEDEN	57,401	302	62,272	782			57,401						
AA-1122022	00000	INDEMNITY GUARANTEE	UNITED KINGDOM	76					76	76						
AA-1720095	00000	INDUSTRIAL INS CO LTD	FINLAND	6	84					6						
AA-1560480	00000	ING HALIFAX	CANADA	17							17					17
AA-3190095	00000	INSCO LTD.	BERMUDA	174					174	174						
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL	665					665	665						
AA-4360430	00000	ISRAEL REINSURANCE CO. LTD.	ISRAEL		7											
AA-1240120	00000	KEMPER EUROPE REASSURANCE S.	BELGIUM				(251)			(251)	251				(250)	
AA-1720092	00000	KESKINAINEN VAKUUTUSYHTIO TAP	FINLAND		133											
AA-3190327	00000	KETTLEBROOK INSURANCE COMPA	BERMUDA	8		550										
AA-3190666	00000	KODA INSURANCE GROUP LTD.	BERMUDA	5		15										
AA-5420050	00000	KOREAN REINSURANCE CO.	SOUTH KOREA	28					28	28						
AA-1560610	00000	LA NATIONALE CIE DE REASSURAN	CANADA	104					104	104						
AA-1320245	00000	LA REASSRANCE INTERCONTINENT	FRANCE	51	11				40	51						
AA-1440060	00000	LANSFORSKRINGAR WASA FORSA	SWEDEN	11					11	11						
AA-3190654	00000	LASALLE RE HOLDINGS LTD	BERMUDA	2,554		2,800	188			2,554						

4 2 . 3

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Annual Statement for the year 2002 of the **Employers Insurance Company of Wausau**
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
AA-3190373	00000	LEETS ASSURANCE LTD	BERMUDA	172	170	2,108	182			172						
AA-1361006	00000	LLOYD ITALICO ASSICURAZIONI SPA	ITALY	34					34	34						
AA-1123000	00000	LLOYDS SYNDICATE	UNITED KINGDOM				14									
AA-1120887	00000	LONDON AND EDINBURGH INSURAN	UNITED KINGDOM	24					24	24						
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM	151					151	151						
AA-5320106	00000	M.U. CAMBRIDGE INSURANCE CO LT	HONG KONG	50					50	50						
AA-1840617	00000	MAPFRE RE CIA DE REASEGUROS S	SPAIN	8												
AA-3770071	00000	MATERIALS INS	CAYMAN ISLANDS	517	50					50	467	5	1	1		8
AA-3190256	00000	MAXFORT INS LTD	BERMUDA	41	61	300				41						
AA-1120950	00000	MERCANTILE & GENERAL RE CO LT	UNITED KINGDOM	24					24	24						
AA-1860620	00000	MILLIREASURANS TURK ANONIM SI	TURKEY	168	1				167	168						
AA-1121410	00000	mitsui MARINE & FIRE INS CO (EUR	UNITED KINGDOM	18					18	18						
AA-1580085	00000	mitsui MARINE & FIRE INSURANCE	JAPAN	1,365	39				1,326	1,365						
AA-3194129	00000	MONTPELLIER RE (BERMUDA)	BERMUDA				22									
AA-1121200	00000	MOORGATE INS CO LTD	UNITED KINGDOM	38					38	38						
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNG	GERMANY	21,916			13		21,902	21,915	1					1
AA-1560600	00000	MUNICH REINSURANCE CO. OF CAN	CANADA	7						7						7
AA-1120011	00000	MUNICH REINSURANCE COMPANY-	UNITED KINGDOM	152		13			152	152						
AA-1360160	00000	MUTUAMAR SOCIETE DI ASSICURAZ	ITALY	1					1	1						
AA-3190280	00000	N.I. LTD	BERMUDA	3	12	20				3						
AA-1380165	00000	N.R.G.	NETHERLANDS	5							5					5
AA-2232006	00000	NACIONAL COMPANHIA DE SEGUR	BRAZIL	5					5	5						
AA-3190679	00000	NATIONAL TOOLING INS LTD	BERMUDA	1,020		975	519			1,020		468	94	94		94
AA-1580055	00000	NICHIDO FIRE & MARINE INS COLTD	JAPAN	2					2	2						
AA-1580060	00000	NIPPON FIRE AND MARINE INSURAN	JAPAN	293					293	293						
AA-1580065	00000	NISSAN FIRE AND MARINE INSURAN	JAPAN	210	17				193	210						
AA-1580070	00000	NISSHIN FIRE AND MARINE INSURA	JAPAN	18					18	18						
AA-1121085	00000	NORDEN INSURANCE CO. (UK) LTD.	UNITED KINGDOM	1					1	1						
AA-1460100	00000	NOUVELLE CIE. DE REASSURANCES	SWITZERLAND		6											
AA-1560011	00000	ODYSSEY REINSURANCE CO OF CA	CANADA	541							541					541
AA-3190564	00000	OLD ZOAR RISK MANAGEMENT LTD	BERMUDA	951	327	1,400				951						
AA-1121380	00000	OSLO REINSURANCE CO (UK) LTD	UNITED KINGDOM	87					87	87						
AA-1720050	00000	OTSO	FINLAND		31											
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE	81	1				80	81						
AA-1320265	00000	PARTNER RE SA	FRANCE	3		2				2	1					1
AA-3192686	00000	PARTNER REINSURANCE CO LTD.	BERMUDA				41									
AA-9240100	00000	PICC GROUP (PEOPLES INS CO OF	CHINA	11					11	11						
AA-1720060	00000	POHJOLA GROUP PLC	FINLAND	2					2	2						
AA-1720061	00000	POHJOLA NON-LIFE INS. CO. LTD.	FINLAND	5,869		5,180	91			5,271	598					598
AA-1121225	00000	PRUDENTIAL ASSURANCE CO. LTD.	UNITED KINGDOM	1	1					1						

42.4

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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
AA-5360120	00000	PT ASUR WAHANA TATA	INDONESIA	6					6	6						
AA-1780070	00000	QBE INS. AND REINS. (EUROPE) L	IRELAND	1,391							1,391					1,391
AA-1930031	00000	QBE INSURANCE LTD	AUSTRALIA	2,631		2,026	49			2,075	556					556
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM	76		196	(286)			(90)	166				(90)	76
AA-1120145	00000	QBE REINSURANCE (UK)	UNITED KINGDOM		1											
AA-2831008	00000	REAFIANZADORA Y REASEGURADO	PANAMA	43					43	43						
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM	127							127					127
AA-1930880	00000	REINSURANCE AUSTRALIA CORP. L	AUSTRALIA													
AA-1340200	00000	RHEINLAND RUCKVERSICHERUNG A	GERMANY		4											
AA-1360182	00000	RIUNIONE ADRIATICA DI SICURTA S	ITALY	32					32	32						
AA-1120465	00000	RIVER STONE INS (UK) LTD	UNITED KINGDOM	2					2	2						
AA-1121270	00000	RIVER THAMES INSURANCE CO. LTD	UNITED KINGDOM	3					3	3						
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURA	UNITED KINGDOM	35							35					35
AA-1121290	00000	SAN FRANCISCO INSURANCE CO. (U	UNITED KINGDOM	1,025					1,025	1,025						
AA-3190729	00000	SBI REINSURANCE CO LTD.	BERMUDA	313					313	313						
AA-1121310	00000	SCOTTISH LION INSURANCE CO. LT	UNITED KINGDOM	61					61	61						
AA-1121315	00000	SECURITY INS CO LTD	UNITED KINGDOM	1					1	1						
AA-2731005	00000	SEGUROS LA REPUBLICA S.A.	MEXICO	1					1	1						
AA-2991006	00000	SEGUROS LARA	VENEZUELA	3	40						3					
AA-1121320	00000	SENTRY MOTOR INS CO LTD	UNITED KINGDOM	2					2	2						
AA-5420070	00000	SHINDONAGAH FIRE & MARINE INS	SOUTH KOREA	1	15					1						
AA-1121335	00000	SIRIUS INSURANCE CO. (UK) LTD.	UNITED KINGDOM	32			7			7	25					25
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN	545		600	84			545						
AA-1320085	00000	SIS ASSURANCES	FRANCE	4	7					4						
AA-1440080	00000	SKANDIA FORSAKRINGSAKTIEBOLA	SWEDEN													
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIP	FRANCE	3,265		3,233	275		1	3,265						
AA-1120485	00000	SOVEREIGN INSURANCE (UK) LTD.	UNITED KINGDOM	299					299	299						
AA-1420110	00000	SPAREBANK ONE SKADEFORSIKRIN	NORWAY		23											
AA-1340260	00000	SPARKASSEN-VERSICHERUNG ALLG	GERMANY	26					26	26						
AA-1121365	00000	SPHERE INSURANCE CO. LTD.	UNITED KINGDOM	4					4	4						
AA-1320018	00000	SPS RE	FRANCE	3							3					3
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM	138	185					138						
AA-1121390	00000	STRONGHOLD INSURANCE CO.	UNITED KINGDOM	48	1				47	48						
AA-1580075	00000	SUMITOMO MARINE & FIRE INS CO L	JAPAN	5					5	5						
AA-1930925	00000	SUNCORP INSURANCE AND FINANC	AUSTRALIA	488					488	488						
AA-1440095	00000	SVENSKA KREDITFORSKRINGSAKT	SWEDEN	2					2	2						
AA-1560160	00000	SWISS REINSURANCE CO CANADA	CANADA	10					10	10						
AA-1580080	00000	TAISEI FIRE AND MARINE INSURAN	JAPAN	3					3	3						
AA-1121430	00000	TOA-RE INSURANCE CO. (UK) LTD.	UNITED KINGDOM	1					1	1						
AA-1580100	00000	TOKIO MARINE AND FIRE INS (JP)	JAPAN	24					24	24						

4 2 . 5

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SCHEDULE F - PART 5

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AA-1121445	00000	TOKIO MARINE AND FIRE INS (UK)	UNITED KINGDOM	87	18				68	86	1					1
AA-1460147	00000	TOKIO RUCK GESELL AG	SWITZERLAND	1					1	1						
AA-1580105	00000	TOYO FIRE AND MARINE INSURANC	JAPAN	17					17	17						
AA-1380180	00000	TRANSATLANTICA REINS CO LTD	NETHERLANDS	193	41				152	193						
AA-1120365	00000	TRYG-BALTICA INTERNATIONAL (UK)	UNITED KINGDOM	2					2	2						
AA-1120431	00000	TUREGUM INSURANCE COMPANY (U	UNITED KINGDOM	932					932	932						
AA-0000000	00000	UNDERWRITERS RE	BERMUDA	2,791					2,791	2,791						
AA-3771000	00000	UNITED INS CO	CAYMAN ISLANDS	459	70	1,610				459		163	33	33		33
AA-1780065	00000	UNITED REINSURANCE CO. OF IREL	IRELAND				2									
AA-1780075	00000	UNIVERSAL INS CO OF IRELAND	IRELAND	1					1	1						
AA-1420148	00000	VESTA FORSIKRING	NORWAY	858		652			73	725	133					133
AA-3190170	00000	WALTON INS. LTD.	BERMUDA	739					739	739						
AA-1120295	00000	WELLINGTON REINSURANCE LTD U	UNITED KINGDOM	483							483					483
AA-1121547	00000	WINTERTHUR INT'L INS CO LTD	UNITED KINGDOM	116	344					116						
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE VE	SWITZERLAND	82					82	82						
AA-3190757	00000	XL MID OCEAN REINS CO	BERMUDA	1							1					1
AA-3191278	00000	XL RE LTD	BERMUDA	4,602		4,499	87			4,586	16					16
AA-1121575	00000	YASUDA FIRE & MARINE INS CO OF	UNITED KINGDOM	29					29	29						
AA-1580110	00000	YASUDA FIRE AND MARINE INSURA	JAPAN	836	74				762	836						
AA-5280035	00000	ZURICH INS (TAIWAN) LTD	TAIWAN			61										
AA-3190185	00000	ZURICH INTERNATIONAL (BERMUDA	BERMUDA			8										
AA-1340015	00000	ZURICH RUCKVERSICHERUNG (KOL	GERMANY	76					76	76						
0899999		Total Other Non-U.S. Insurers		180,042	2,631	142,031	2,405		44,962	171,711	8,331	636	127	127	(334)	8,123
0999999		Total Affiliates and Others		211,538	3,801	156,387	3,109		60,913	202,217	9,321	2,469	494	494	(570)	9,244
9999999		Totals		211,538	3,801	156,387	3,109		60,913	202,217	9,321	2,469	494	494	(570)	9,244

4 2 . 6

1. Amounts in dispute totaling \$ 56 are included in Column 5.
 2. Amounts in dispute totaling \$ 56 are excluded from Column 13.
 3. Column 5 excludes \$ 49 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE F - PART 6

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20 % of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	11,149	21,613	460,514	2.3	11,149			2,230
13-1963496	20281	FEDERAL INS CO						562,444	112,489	112,489
AA-1126435	00000	LLOYDS SYNDICATE 0435			245,289			6,895	1,379	1,379
AA-1127223	00000	LLOYDS SYNDICATE 1223						6,895	1,379	1,379
AA-1128020	00000	LLOYDS SYNDICATE 2020		1,567	1,477			45,967	9,193	9,193
25-0410420	24147	OLD REPUBLIC INS CO	3	229		1.3	3			1
23-1641984	10219	QBE REINSURANCE CORPORATION	289,232	2,381,905	164,109	11.4	289,232			57,846
13-1562932	82627	SWISS RE LIFE AND HEALTH AMERICA IN	49,440	174,485		28.3				
AA-1121480	00000	UNIONAMERICA INSURANCE CO. LTD	1,000		16,221	6.2	1,000	13,790	2,758	2,958
13-1290712	20583	XL REINSURANCE AMERICA INC	170,495	18,747,627	8,069,017	0.6	170,495			34,099
9999999		Totals	521,319	21,327,426	8,956,627	1.7	471,879	635,991	127,198	221,574

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 635,991 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 635,991 in dispute.

SCHEDULE F - PART 7

Provisions for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in Excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
13-1562932	82627	SWISS RE LIFE AND HEALTH AMERICA I	1,654,039							1,654,039	1,654,039
9999999	Total		1,654,039							1,654,039	1,654,039

4 4

1. Total	1,654,039
2. Line 1 x .20	330,808
3. Schedule F - Part 6 Col. 11	221,574
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	552,382
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Col.17 x 1000)	9,243,800
6. Provision for Reinsurance (sum Lines 4 + 5)(Enter this amount on Page 3, Line 16)	9,796,182

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	2,876,921,133		2,876,921,133
2. Agents' balances or uncollected premiums (Line 10)	485,467,640		485,467,640
3. Funds held by or deposited with reinsured companies (Line 11)	1,481,466		1,481,466
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	92,026,368	(79,152,368)	12,874,000
5. Other assets (Lines 12 and 13 and 15 through 25)	238,270,481		238,270,481
6. Net amount recoverable from reinsurers		5,057,310,318	5,057,310,318
7. Totals (Line 28)	3,694,167,088	4,978,157,950	8,672,325,038
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	2,385,474,371	4,735,934,000	7,121,408,371
9. Taxes, expenses, and other obligations (Lines 4 through 8)	142,932,569		142,932,569
10. Unearned premiums (Line 9)	516,107,568	291,480,000	807,587,568
11. Advanced premiums (Line 10)	3,910,329		3,910,329
12. Dividends declared and unpaid (Line 11.1 and 11.2)	9,052,560		9,052,560
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	29,817,076	(32,467,076)	(2,650,000)
14. Funds held by company under reinsurance treaties (Line 13)	6,992,792	(6,992,792)	
15. Amounts withheld or retained by company for account of others (Line 14)	16,958,073		16,958,073
16. Provision for reinsurance (Line 16)	9,796,182	(9,796,182)	
17. Other liabilities (Lines 15 and 17 through 23)	(127,567,390)		(127,567,390)
18. Total liabilities (Line 26 minus Line 25)	2,993,474,130	4,978,157,950	7,971,632,080
19. Surplus as regards policyholders (Line 35)	700,692,958	XXX	700,692,958
20. Totals (Line 36)	3,694,167,088	4,978,157,950	8,672,325,038

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

YES [] NO [X]

If yes, give full explanation:

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	73,050,017	X X X	63,409,191	X X X		X X X		X X X	29,033	X X X	861	X X X		X X X		X X X	9,610,932	X X X
2. Premiums earned	73,378,222	X X X	63,375,188	X X X		X X X		X X X	29,033	X X X	903	X X X		X X X		X X X	9,973,098	X X X
3. Incurred claims	63,669,824	86.8	59,028,890	93.1			(4,720)		74,272	255.8	9,327	1,032.9					4,562,055	45.7
4. Increase in contract reserves																		
5. Commissions (a)	75,429	0.1	(527,695)	(0.8)			366,091										237,033	2.4
6. General insurance expenses	6,318,563	8.6	4,479,824	7.1			752,635		1,931	6.7	17	1.9					1,084,156	10.9
7. Taxes, licenses and fees	778,535	1.1	571,961	0.9					2		23	2.5					206,549	2.1
8. Total expenses incurred	7,172,527	9.8	4,524,090	7.1			1,118,726		1,933	6.7	40	4.4					1,527,738	15.3
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	2,535,871	3.5	(177,792)	(0.3)			(1,114,006)		(47,172)	(162.5)	(8,464)	(937.3)					3,883,305	38.9
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	2,535,871	3.5	(177,792)	(0.3)			(1,114,006)		(47,172)	(162.5)	(8,464)	(937.3)					3,883,305	38.9

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	3,099,556	1,481,503			30	322			1,617,701
2. Advance premiums									
3. Reserve for rate credits	101,275	101,275							
4. Total premium reserves, current year	3,200,831	1,582,778			30	322			1,617,701
5. Total premium reserves, prior year	3,529,036	1,548,775			30	364			1,979,867
6. Increase in total premium reserves	(328,205)	34,003				(42)			(362,166)
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits (deferred maternity and other similar 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	120,509,959	121,528,178		23,200	5,760	13,600			(1,060,779)
2. Total prior year	109,173,498	108,594,162		28,800	6,080	14,240			530,216
3. Increase	11,336,461	12,934,016		(5,600)	(320)	(640)			(1,590,995)
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	23,863,280	22,859,392		880	3,730	2,990			996,288
1.2. On claims incurred during current year	28,470,083	23,235,482			70,862	6,977			5,156,762
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	75,642,589	76,256,202		23,200					(636,813)
2.2. On claims incurred during current year	44,867,370	45,271,976			5,760	13,600			(423,966)
3. Test:									
3.1. Line 1.1 and 2.1	99,505,869	99,115,594		24,080	3,730	2,990			359,475
3.2. Claim reserves and liabilities, December 31 prior year	109,173,498	108,594,162		28,800	6,080	14,240			530,216
3.3. Line 3.1 minus Line 3.2	(9,667,629)	(9,478,568)		(4,720)	(2,350)	(11,250)			(170,741)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	73,050,017	63,409,191			29,033	861			9,610,932
2. Premiums earned	73,378,222	63,375,188			29,033	903			9,973,098
3. Incurred claims	63,669,824	59,028,890		(4,720)	74,272	9,327			4,562,055
4. Commissions	75,429	(527,695)		366,091					237,033
B. Reinsurance Ceded:									
1. Premiums written	1,765,519	1,765,519							
2. Premiums earned	1,532,791	1,532,791							
3. Incurred claims	(911,385)	(911,385)							
4. Commissions									

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Claims incurred	(906,670)	(4,714)		(911,384)
2. Beginning claim reserve	25,813,543	15,000		25,828,543
3. Ending claim reserve	18,414,102	2,000		18,416,102
4. Claims paid	6,492,771	8,286		6,501,057
B. Assumed Reinsurance:				
5. Claims incurred	17,020,916	7,846,652	38,802,256	63,669,824
6. Beginning claim reserve	7,824,034	695,670	100,653,794	109,173,498
7. Ending claim reserve	12,325,749	572,841	107,611,369	120,509,959
8. Claims paid	12,519,201	7,969,481	31,844,681	52,333,363
C. Ceded Reinsurance:				
9. Claims incurred	(906,670)	(4,714)		(911,384)
10. Beginning claim reserve	25,813,543	15,000		25,828,543
11. Ending claim reserve	18,414,102	2,000		18,416,102
12. Claims paid	6,492,771	8,286		6,501,057
D. Net:				
13. Claims incurred	17,020,916	7,846,652	38,802,256	63,669,824
14. Beginning claim reserve	7,824,034	695,670	100,653,794	109,173,498
15. Ending claim reserve	12,325,749	572,841	107,611,369	120,509,959
16. Claims paid	12,519,201	7,969,481	31,844,681	52,333,363

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	114,225	35,353	31,332	9,084	6,153	1,081	744	106,192	X X X
2. 1993	1,488,811	361,555	1,127,256	876,529	229,723	61,817	6,768	81,421	619	25,201	782,657	X X X
3. 1994	1,315,629	333,676	981,953	847,245	191,269	65,766	9,416	85,115	503	26,625	796,938	X X X
4. 1995	1,265,491	264,613	1,000,878	818,136	158,126	61,299	6,013	90,011	313	27,222	804,994	X X X
5. 1996	1,206,455	222,225	984,230	839,400	144,771	68,445	6,436	87,570	413	30,261	843,795	X X X
6. 1997	1,214,178	187,395	1,026,783	869,860	138,409	79,278	8,468	92,951	672	30,765	894,540	X X X
7. 1998	1,328,648	183,310	1,145,338	977,856	132,749	75,185	6,809	103,170	1,006	35,515	1,015,647	X X X
8. 1999	1,318,369	213,664	1,104,705	926,495	134,924	68,180	8,063	102,936	1,933	31,858	952,691	X X X
9. 2000	1,390,490	247,892	1,142,598	826,068	130,243	51,980	5,961	92,212	1,405	19,780	832,651	X X X
10. 2001	1,428,590	255,071	1,173,519	648,393	75,349	27,664	3,019	82,147	508	14,538	679,328	X X X
11. 2002	1,607,250	340,533	1,266,717	364,434	32,976	11,066	2,155	80,254	327	17,264	420,296	X X X
12. Totals	X X X	X X X	X X X	8,108,641	1,403,892	602,012	72,192	903,940	8,780	259,773	8,129,729	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	721,409	212,527	195,825	90,814	66,811	28,352	68,092	39,584	22,427	92	395	703,195	X X X
2. 1993	48,214	17,695	9,605	7,783	2,180	56	2,153	(143)	1,203	1	170	37,963	X X X
3. 1994	48,399	15,208	11,725	8,061	2,868	292	2,783	67	1,487	4	215	43,630	X X X
4. 1995	50,982	12,728	14,792	7,214	3,209	164	3,277	218	1,752	3	384	53,685	X X X
5. 1996	54,971	9,449	17,036	11,392	3,386	303	3,659	431	2,038	5	801	59,510	X X X
6. 1997	86,542	14,592	24,812	14,166	5,811	955	8,570	532	3,236	15	1,391	98,711	X X X
7. 1998	130,964	24,710	31,015	16,502	7,794	1,468	12,540	952	4,557	24	3,331	143,214	X X X
8. 1999	172,787	33,450	45,579	27,001	12,071	1,633	16,491	2,275	6,174	30	4,380	188,713	X X X
9. 2000	213,280	53,407	63,443	45,923	15,077	2,731	22,680	3,202	8,263	50	6,762	217,430	X X X
10. 2001	299,533	137,125	172,139	97,523	16,416	5,735	37,616	4,766	16,111	139	11,602	296,527	X X X
11. 2002	279,209	51,487	380,816	172,207	12,605	1,825	62,777	6,386	25,839	137	27,069	529,204	X X X
12. Totals	2,106,290	582,378	966,787	498,586	148,228	43,514	240,638	58,270	93,087	500	56,500	2,371,782	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	613,893	89,302
2. 1993	1,083,122	262,502	820,620	72.751	72.604	72.798			16.000	32,341	5,622
3. 1994	1,065,388	224,820	840,568	80.979	67.377	85.602			16.000	36,855	6,775
4. 1995	1,043,458	184,779	858,679	82.455	69.830	85.793			16.000	45,832	7,853
5. 1996	1,076,505	173,200	903,305	89.229	77.939	91.778			16.000	51,166	8,344
6. 1997	1,171,060	177,809	993,251	96.449	94.885	96.734			16.000	82,596	16,115
7. 1998	1,343,081	184,220	1,158,861	101.086	100.496	101.181			16.000	120,767	22,447
8. 1999	1,350,713	209,309	1,141,404	102.453	97.962	103.322			16.000	157,915	30,798
9. 2000	1,293,003	242,922	1,050,081	92.989	97.995	91.903			16.000	177,393	40,037
10. 2001	1,300,019	324,164	975,855	91.000	127.088	83.156			16.000	237,024	59,503
11. 2002	1,217,000	267,500	949,500	75.719	78.553	74.958			16.000	436,331	92,873
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,992,113	379,669

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

SCHEDULE P-PART 2-SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	2,090,071	2,034,252	2,067,445	2,077,575	2,135,066	2,129,169	2,076,127	2,057,405	2,150,965	2,235,319	84,354	177,914
2. 1993	922,156	892,308	841,605	794,012	784,433	771,611	755,121	744,592	748,648	747,047	(1,601)	2,455
3. 1994	X X X	865,091	840,145	813,378	804,958	785,008	771,312	760,936	766,431	763,192	(3,239)	2,256
4. 1995	X X X	X X X	827,171	809,307	788,582	783,323	775,368	774,417	779,623	776,018	(3,605)	1,601
5. 1996	X X X	X X X	X X X	827,726	799,533	808,245	814,082	826,080	823,982	824,032	50	(2,048)
6. 1997	X X X	X X X	X X X	X X X	820,721	840,447	874,598	889,973	909,148	910,266	1,118	20,293
7. 1998	X X X	X X X	X X X	X X X	X X X	959,215	995,703	1,022,488	1,056,456	1,068,070	11,614	45,582
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	942,749	982,544	1,023,812	1,052,195	28,383	69,651
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	914,648	961,951	967,307	5,356	52,659
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	921,575	896,983	(24,592)	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	855,252	X X X	X X X
12. Totals											97,838	370,363

SCHEDULE P-PART 3-SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	391,282	651,684	845,271	1,000,251	1,142,020	1,218,086	1,299,677	1,342,743	1,443,863	X X X	X X X
2. 1993	249,967	420,256	520,824	586,783	630,382	656,921	675,371	687,346	694,534	701,855	X X X	X X X
3. 1994	X X X	274,213	440,359	534,728	605,749	645,822	674,837	690,326	702,880	712,326	X X X	X X X
4. 1995	X X X	X X X	291,730	458,211	550,304	610,744	655,080	684,295	702,473	715,296	X X X	X X X
5. 1996	X X X	X X X	X X X	321,198	484,269	578,524	651,659	702,134	735,667	756,638	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	313,235	491,981	613,966	703,144	762,976	802,261	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	359,413	599,400	743,984	851,357	913,483	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	363,065	594,979	744,902	851,688	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	373,772	608,056	741,844	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	381,431	597,689	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	340,369	X X X	X X X

SCHEDULE P-PART 4-SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	775,380	653,751	563,043	470,888	431,128	351,480	251,911	240,532	166,454	137,783
2. 1993	419,588	269,438	177,448	105,239	79,630	58,105	30,769	18,432	14,027	5,450
3. 1994	X X X	358,683	219,064	140,653	100,664	65,017	36,309	22,937	21,241	8,253
4. 1995	X X X	X X X	323,162	185,472	117,115	75,509	46,129	33,411	24,970	13,006
5. 1996	X X X	X X X	X X X	292,538	160,298	95,165	57,972	43,551	26,465	12,386
6. 1997	X X X	X X X	X X X	X X X	281,004	150,058	88,800	59,555	42,724	23,299
7. 1998	X X X	X X X	X X X	X X X	X X X	326,993	147,542	86,743	44,772	32,907
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	318,138	156,531	69,671	41,603
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	278,019	111,182	44,258
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	273,651	114,483
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	269,841

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	173		23		14		1	210	X X X
2. 1993	51,227	2,242	48,985	33,965	833	1,486	14	3,828		408	38,432	20,932
3. 1994	55,904	4,533	51,371	42,556	1,267	1,852	29	4,625		506	47,737	25,392
4. 1995	60,762	4,299	56,463	38,413	645	2,105	16	3,316		708	43,173	21,808
5. 1996	64,405	4,309	60,096	56,571	3,304	3,037	64	4,449		822	60,689	29,473
6. 1997	72,471	4,507	67,964	40,861	141	1,855	9	4,719		891	47,285	20,524
7. 1998	83,330	5,089	78,241	56,982	750	2,632	25	5,923	3	876	64,759	24,336
8. 1999	88,027	5,833	82,194	53,429	945	2,472	51	6,987	7	888	61,885	21,193
9. 2000	92,966	7,127	85,839	64,615	1,265	3,400	50	7,544	6	641	74,238	21,575
10. 2001	100,087	8,970	91,117	69,068	1,456	1,760	60	7,798	3	658	77,107	22,079
11. 2002	108,052	9,401	98,651	42,889	2,918	1,208	260	7,275	4	186	48,190	17,896
12. Totals	X X X	X X X	X X X	499,522	13,524	21,830	578	56,478	23	6,585	563,705	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	284	2			70				17			369	17
2. 1993	62				9				4			75	4
3. 1994	140	29			14	2			9			132	10
4. 1995	247				31				15		7	293	21
5. 1996	240		16		22		1		14		38	293	31
6. 1997	405		22	5	25		83	4	24		56	550	44
7. 1998	536	12	24	8	60	2	252	6	33		94	877	80
8. 1999	1,606	61	27	18	134	6	191	8	100		193	1,965	170
9. 2000	2,605	83	138	25	188	5	429	13	171		478	3,405	316
10. 2001	5,153	136	1,099	28	239	8	827	19	433		1,213	7,560	785
11. 2002	15,111	805	4,637	474	307	5	1,724	372	1,329	2	1,703	21,450	2,860
12. Totals	26,389	1,128	5,963	558	1,099	28	3,507	422	2,149	2	3,782	36,969	4,338

	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	282	87
2. 1993	39,354	847	38,507	76.823	37.779	78.610			16.000	62	13
3. 1994	49,196	1,327	47,869	88.001	29.274	93.183			16.000	111	21
4. 1995	44,127	661	43,466	72.623	15.376	76.981			16.000	247	46
5. 1996	64,350	3,368	60,982	99.915	78.162	101.474			16.000	256	37
6. 1997	47,994	159	47,835	66.225	3.528	70.383			16.000	422	128
7. 1998	66,442	806	65,636	79.734	15.838	83.890			16.000	540	337
8. 1999	64,946	1,096	63,850	73.780	18.790	77.682			16.000	1,554	411
9. 2000	79,090	1,447	77,643	85.074	20.303	90.452			16.000	2,635	770
10. 2001	86,377	1,710	84,667	86.302	19.064	92.921			16.000	6,088	1,472
11. 2002	74,480	4,840	69,640	68.930	51.484	70.592			16.000	18,469	2,981
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	30,666	6,303

**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	1,477	436	212		39		10	1,292	X X X
2. 1993	212,103	11,355	200,748	137,107	9,076	8,459	202	9,383	4	2,733	145,667	57,754
3. 1994	189,760	19,724	170,036	144,035	14,659	10,270	640	11,215	36	2,720	150,185	56,071
4. 1995	216,243	20,658	195,585	145,241	15,123	11,511	832	13,267	72	2,583	153,992	49,318
5. 1996	216,597	24,147	192,450	151,141	17,337	13,242	1,034	13,409	157	2,539	159,264	53,093
6. 1997	224,179	21,367	202,812	155,204	16,497	14,751	1,044	16,919	238	2,472	169,095	54,806
7. 1998	224,259	21,514	202,745	153,814	16,880	14,416	1,593	18,152	484	2,360	167,425	58,096
8. 1999	221,523	21,278	200,245	155,073	21,240	12,626	1,836	19,849	801	1,769	163,671	62,354
9. 2000	229,014	23,941	205,073	152,042	20,237	10,516	1,701	19,565	480	1,093	159,705	64,963
10. 2001	243,361	10,836	232,525	128,245	8,829	5,757	516	18,009		1,344	142,666	66,953
11. 2002	262,532	12,183	250,349	69,768	3,617	1,839	79	16,441		336	84,352	63,012
12. Totals	X X X	X X X	X X X	1,393,147	143,931	103,599	9,477	156,248	2,272	19,959	1,497,314	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	19,027	9,992	2,092	175	166	1			801	86	5	11,832	124
2. 1993	793	86	(2)		51				28	1	13	783	42
3. 1994	1,734	262	(6)		150				61	2	26	1,675	82
4. 1995	2,406	200	4		167				88	2	40	2,463	120
5. 1996	3,889	361		1	299		2		136	3	67	3,961	232
6. 1997	5,990	440	33	321	580				207	9	126	6,040	500
7. 1998	10,325	634	(121)	(59)	952		1,387	182	368	4	223	12,150	913
8. 1999	20,877	1,855	829	443	1,690		1,913	734	808	23	400	23,062	1,564
9. 2000	35,851	2,211	5,007	1,303	2,775	361	3,443	837	1,661	40	848	43,985	3,216
10. 2001	49,099	2,884	20,937	2,722	2,536	540	7,541	745	3,304	69	2,080	76,457	5,910
11. 2002	75,167	4,523	51,519	3,463	2,598	715	14,040	521	6,449	95	3,956	140,456	17,018
12. Totals	225,158	23,448	80,292	8,369	11,964	1,617	28,326	3,019	13,911	334	7,784	322,864	29,721

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	10,952	880
2. 1993	155,819	9,369	146,450	73.464	82.510	72.952			16.000	705	78
3. 1994	167,459	15,599	151,860	88.248	79.086	89.310			16.000	1,466	209
4. 1995	172,684	16,229	156,455	79.856	78.560	79.993			16.000	2,210	253
5. 1996	182,118	18,893	163,225	84.081	78.242	84.814			16.000	3,527	434
6. 1997	193,684	18,549	175,135	86.397	86.811	86.353			16.000	5,262	778
7. 1998	199,293	19,718	179,575	88.867	91.652	88.572			16.000	9,629	2,521
8. 1999	213,665	26,932	186,733	96.453	126.572	93.252			16.000	19,408	3,654
9. 2000	230,860	27,170	203,690	100.806	113.487	99.326			16.000	37,344	6,641
10. 2001	235,428	16,305	219,123	96.740	150.471	94.236			16.000	64,430	12,027
11. 2002	237,821	13,013	224,808	90.587	106.813	89.798			16.000	118,700	21,756
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	273,633	49,231

**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	1,118	96	170	1	45	1	3	1,235	X X X
2. 1993	89,877	10,402	79,475	62,870	8,453	6,349	903	5,760	30	233	65,593	15,130
3. 1994	74,488	15,174	59,314	68,956	11,412	7,095	1,354	6,477	18	136	69,744	16,659
4. 1995	68,773	16,878	51,895	69,811	12,898	6,432	1,303	6,738	15	150	68,765	18,686
5. 1996	84,561	18,264	66,297	77,709	14,259	7,574	1,282	7,217	32	239	76,927	18,460
6. 1997	97,563	20,431	77,132	93,738	17,196	8,804	1,304	8,045	44	209	92,043	20,763
7. 1998	115,405	21,739	93,666	100,014	16,639	8,649	1,259	9,537	75	267	100,227	22,258
8. 1999	103,729	28,370	75,359	102,827	30,277	9,720	2,188	9,739	161	1,478	89,660	22,941
9. 2000	100,812	29,107	71,705	64,427	18,525	6,185	1,068	7,932	91	359	58,860	19,961
10. 2001	80,332	16,845	63,487	25,107	4,691	1,204	110	5,632	24	31	27,118	15,355
11. 2002	83,410	22,540	60,870	7,336	1,683	328	32	4,182	11	10	10,120	11,618
12. Totals	X X X	X X X	X X X	673,913	136,129	62,510	10,804	71,304	502	3,115	660,292	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	3,431	321	1,650	1,631	166	34	575	579	205	1	2	3,461	50
2. 1993	365	16	152	170	24		60	76	22			361	8
3. 1994	712	77	318	249	74	2	124	111	45			834	12
4. 1995	976	165	397	415	93	11	153	197	60		1	891	33
5. 1996	1,682	355	726	671	176	51	284	156	105		2	1,740	40
6. 1997	4,483	798	1,924	1,354	361	90	853	10	276	1	5	5,644	81
7. 1998	10,710	3,127	2,582	2,071	786	358	539	285	526	1	11	9,301	170
8. 1999	16,468	3,746	4,159	4,242	1,754	376	1,366	210	780	3	312	15,950	629
9. 2000	25,972	8,748	4,735	4,117	2,031	663	1,340	922	1,151	4	231	20,775	684
10. 2001	21,981	4,738	10,920	6,967	995	202	2,028	404	1,455	4	53	25,064	921
11. 2002	16,838	4,947	35,084	11,626	463	161	4,086	211	2,894	6	335	42,414	2,660
12. Totals	103,618	27,038	62,647	33,513	6,923	1,948	11,408	3,161	7,519	20	952	126,435	5,288

	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	3,129	332
2. 1993	75,602	9,648	65,954	84.117	92.751	82.987			16.000	331	30
3. 1994	83,801	13,223	70,578	112.503	87.142	118.990			16.000	704	130
4. 1995	84,660	15,004	69,656	123.101	88.897	134.225			16.000	793	98
5. 1996	95,473	16,806	78,667	112.904	92.017	118.658			16.000	1,382	358
6. 1997	118,484	20,797	97,687	121.444	101.791	126.649			16.000	4,255	1,389
7. 1998	133,343	23,815	109,528	115.544	109.550	116.935			16.000	8,094	1,207
8. 1999	146,813	41,203	105,610	141.535	145.234	140.143			16.000	12,639	3,311
9. 2000	113,773	34,138	79,635	112.857	117.285	111.059			16.000	17,842	2,933
10. 2001	69,322	17,140	52,182	86.294	101.751	82.193			16.000	21,196	3,868
11. 2002	71,211	18,677	52,534	85.375	82.862	86.305			16.000	35,349	7,065
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	105,714	20,721

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	57,743	14,991	3,013	110	2,848	12	200	48,491	X X X
2. 1993	832,574	293,728	538,846	437,961	158,588	19,169	1,865	38,417	97	3,302	334,997	134,665
3. 1994	696,756	248,317	448,439	378,629	123,153	18,899	2,061	37,967	40	2,767	310,241	113,952
4. 1995	546,432	170,667	375,765	319,519	83,515	18,334	1,973	34,444	16	2,794	286,793	107,956
5. 1996	467,568	114,867	352,701	292,480	60,453	20,265	1,925	31,656	24	3,238	281,999	107,010
6. 1997	416,135	74,080	342,055	300,874	49,032	25,212	2,641	33,894	28	3,257	308,279	119,465
7. 1998	445,438	66,539	378,899	335,881	43,086	26,630	2,156	35,687	51	3,319	352,905	127,222
8. 1999	416,169	90,033	326,136	291,134	37,872	23,179	1,744	32,960	17	1,908	307,640	115,615
9. 2000	445,331	110,019	335,312	235,094	36,767	18,070	1,647	24,097	18	1,152	238,829	105,721
10. 2001	434,394	112,362	322,032	136,547	24,034	10,308	952	17,616	14	310	139,471	92,664
11. 2002	508,342	157,871	350,471	64,777	12,682	4,544	278	20,277	10	26	76,628	85,818
12. Totals	X X X	X X X	X X X	2,850,639	644,173	187,623	17,352	309,863	327	22,273	2,686,273	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	494,940	124,077	52,728	10,168	9,666	209	4,746	(78)	10,445	1	123	438,148	5,625
2. 1993	43,123	17,530	8,228	6,157	978	21	1,172	(297)	998	1	126	31,088	492
3. 1994	39,962	13,920	7,776	5,128	940	55	1,112	(171)	975	1	161	31,833	503
4. 1995	40,432	12,046	9,901	5,380	1,127	127	1,146	(114)	1,096	1	274	36,263	564
5. 1996	40,396	7,988	11,568	6,691	1,325	158	1,205	(155)	1,258	1	551	41,070	685
6. 1997	50,478	8,916	16,005	10,515	1,614	213	2,003	(5)	1,719	1	991	52,180	1,018
7. 1998	73,751	15,805	19,110	6,952	2,423	350	4,674	31	2,361	1	2,084	79,181	1,608
8. 1999	82,753	20,370	27,304	15,784	3,890	630	5,529	652	2,912	1	2,606	84,952	2,390
9. 2000	81,953	32,461	33,490	30,301	4,814	883	7,710	600	3,071	1	3,776	66,793	3,562
10. 2001	78,185	51,056	94,140	67,460	4,976	572	9,797	1,647	5,496	1	3,665	71,858	5,712
11. 2002	100,259	31,486	183,808	123,119	6,818	622	19,437	867	9,419	2	4,158	163,645	12,188
12. Totals	1,126,232	335,655	464,058	287,655	38,571	3,840	58,531	2,977	39,750	4	18,515	1,097,011	34,347

	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	413,423	24,725
2. 1993	550,046	183,961	366,085	66.066	62.630	67.939			16.000	27,664	3,424
3. 1994	486,260	144,186	342,074	69.789	58.065	76.281			16.000	28,690	3,143
4. 1995	425,999	102,943	323,056	77.960	60.318	85.973			16.000	32,907	3,356
5. 1996	400,153	77,084	323,069	85.582	67.107	91.599			16.000	37,285	3,785
6. 1997	431,799	71,340	360,459	103.764	96.301	105.380			16.000	47,052	5,128
7. 1998	500,517	68,431	432,086	112.365	102.843	114.037			16.000	70,104	9,077
8. 1999	469,661	77,069	392,592	112.853	85.601	120.377			16.000	73,903	11,049
9. 2000	408,299	102,677	305,622	91.684	93.327	91.146			16.000	52,681	14,112
10. 2001	357,065	145,736	211,329	82.198	129.702	65.624			16.000	53,809	18,049
11. 2002	409,339	169,066	240,273	80.524	107.091	68.557			16.000	129,462	34,183
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	966,980	130,031

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	1,744	4	1,181			133		75	3,054	X X X
2. 1993	48,030	9,466	38,564	46,094	13,866	7,633	2,022	3,864	244	1,004	41,459	3,211	
3. 1994	47,172	9,796	37,376	30,551	2,209	5,863	839	3,192	145	955	36,413	3,444	
4. 1995	46,014	8,369	37,645	32,258	3,011	4,932	191	2,902	53	737	36,837	4,341	
5. 1996	43,787	9,055	34,732	37,614	4,516	4,955	266	3,243	47	1,098	40,983	5,597	
6. 1997	52,275	10,062	42,213	42,103	7,464	6,291	542	3,628	49	1,246	43,967	6,679	
7. 1998	56,596	10,047	46,549	37,929	5,437	6,092	362	3,055	(59)	3,354	41,336	6,775	
8. 1999	55,484	11,040	44,444	38,031	9,484	5,022	360	3,889	322	645	36,776	6,844	
9. 2000	65,787	12,096	53,691	39,157	6,409	4,217	238	3,764	441	518	40,050	6,805	
10. 2001	74,705	11,061	63,644	35,148	4,143	2,758	248	3,861	341	335	37,035	5,722	
11. 2002	72,087	19,207	52,880	11,079	2,132	575	80	2,876	177	46	12,141	3,651	
12. Totals	X X X	X X X	X X X	351,708	58,675	49,519	5,148	34,407	1,760	10,013	370,051	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	6,839	7	521	75	4,070	1,780	1,238	694	319		38	10,431	5,969
2. 1993	260	3	43	10	58	1	34	11	11		4	381	29
3. 1994	540	19	56	22	183		76	22	23		8	815	27
4. 1995	983	22	82	18	443		118	13	43		14	1,616	36
5. 1996	1,266	25	154	7	591	23	178	94	55		41	2,095	55
6. 1997	3,465	741	145	308	556	16	596	143	155	4	74	3,705	1,725
7. 1998	3,672	377	2,152	2,692	1,012	45	837	53	308	16	656	4,798	117
8. 1999	5,480	498	2,857	122	1,031	63	1,194	37	291	2	257	10,131	164
9. 2000	5,998	1,267	3,107	206	699	28	1,490	186	412	5	395	10,014	201
10. 2001	28,423	17,171	12,460	2,911	837	130	5,219	399	1,970	65	1,352	28,233	416
11. 2002	12,570	2,372	12,173	3,630	411	28	2,949	364	1,180	27	185	22,862	669
12. Totals	69,496	22,502	33,750	10,001	9,891	2,114	13,929	2,016	4,767	119	3,024	95,081	9,408

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,278	3,153
2. 1993	57,997	16,157	41,840	120.752	170.685	108.495			16.000	290	91
3. 1994	40,484	3,256	37,228	85.822	33.238	99.604			16.000	555	260
4. 1995	41,761	3,308	38,453	90.757	39.527	102.146			16.000	1,025	591
5. 1996	48,056	4,978	43,078	109.749	54.975	124.030			16.000	1,388	707
6. 1997	56,939	9,267	47,672	108.922	92.099	112.932			16.000	2,561	1,144
7. 1998	55,057	8,923	46,134	97.281	88.813	99.108			16.000	2,755	2,043
8. 1999	57,795	10,888	46,907	104.165	98.623	105.542			16.000	7,717	2,414
9. 2000	58,844	8,780	50,064	89.446	72.586	93.245			16.000	7,632	2,382
10. 2001	90,676	25,408	65,268	121.379	229.708	102.552			16.000	20,801	7,432
11. 2002	43,813	8,810	35,003	60.778	45.869	66.193			16.000	18,741	4,121
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	70,743	24,338

**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	330	327	17	17	22			25	XXX
2. 1993	2		2	1							1	2
3. 1994	3		3	1							1	5
4. 1995	5		5	21		5					26	2
5. 1996	12		12					2			2	3
6. 1997	8		8					21			21	79
7. 1998	21		21			1		19			20	83
8. 1999						1					1	1
9. 2000	8		8	1				27			28	1
10. 2001	4		4	1	(1)			47			49	
11. 2002								22			22	
12. Totals	XXX	XXX	XXX	355	326	24	17	160			196	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	493	463	707	707			169	168	2			33	6
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999			7									7	
9. 2000													
10. 2001													
11. 2002		2										(2)	
12. Totals	493	465	714	707			169	168	2			38	6

	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	30	3
2. 1993	1		1	50.000		50.000			16.000		
3. 1994	1		1	33.333		33.333			16.000		
4. 1995	26		26	520.000		520.000			16.000		
5. 1996	2		2	16.667		16.667			16.000		
6. 1997	21		21	262.500		262.500			16.000		
7. 1998	20		20	95.238		95.238			16.000		
8. 1999	8		8						16.000	7	
9. 2000	28		28	350.000		350.000			16.000		
10. 2001	48	(1)	49	1,200.000		1,225.000			16.000		
11. 2002	22	2	20						16.000	(2)	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	35	3

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

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

NONE

1

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993									16.000		
3. 1994									16.000		
4. 1995									16.000		
5. 1996									16.000		
6. 1997									16.000		
7. 1998									16.000		
8. 1999									16.000		
9. 2000									16.000		
10. 2001									16.000		
11. 2002									16.000		
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	17		11	2				26	X X X
2. 1993	2,178	1,195	983	1,283	499	110	45	44		4	893	X X X
3. 1994	2,683	1,320	1,363	2,008	709	201	74	72	6	5	1,492	X X X
4. 1995	3,400	1,926	1,474	3,780	1,325	360	128	41		4	2,728	X X X
5. 1996	9,332	3,942	5,390	4,472	1,826	519	236	16	6	2	2,939	X X X
6. 1997	8,587	5,503	3,084	5,923	2,314	494	210	39	10	4	3,922	X X X
7. 1998	9,382	5,622	3,760	7,327	2,961	490	219	275	32	5	4,880	X X X
8. 1999	9,457	5,536	3,921	6,890	1,995	409	206	162	15	18	5,245	X X X
9. 2000	16,629	5,882	10,747	7,055	2,598	327	189	101		6	4,696	X X X
10. 2001	17,248	8,468	8,780	8,341	2,868	478	134	60		8	5,877	X X X
11. 2002	40,039	17,639	22,400	4,576	528	204	44	18			4,226	X X X
12. Totals	X X X	X X X	X X X	51,672	17,623	3,603	1,487	828	69	56	36,924	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	138	24	44		9	5						162	
2. 1993	31	3	5		4	1			1			37	
3. 1994	35	8	7		7	3						38	
4. 1995	109	13	29		10	4						131	
5. 1996	204	28	21	25	20	8						184	
6. 1997	118	25	83	26	16	8						158	
7. 1998	752	57	128	23	45	14			1			832	
8. 1999	1,395	127	139	88	97	34			4			1,386	
9. 2000	1,749	302	875	387	240	83	1		18			2,111	1
10. 2001	12,652	11,515	3,749	1,003	3,611	3,251	5		107		1	4,355	3
11. 2002	5,272	1,282	4,728	2,051	523	81	11		71		8	7,191	7
12. Totals	22,455	13,384	9,808	3,603	4,582	3,492	17		202		9	16,585	11

	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	158	4
2. 1993	1,478	548	930	67.860	45.858	94.608			16.000	33	4
3. 1994	2,330	800	1,530	86.843	60.606	112.252			16.000	34	4
4. 1995	4,329	1,470	2,859	127.324	76.324	193.962			16.000	125	6
5. 1996	5,252	2,129	3,123	56.279	54.008	57.941			16.000	172	12
6. 1997	6,673	2,593	4,080	77.710	47.120	132.296			16.000	150	8
7. 1998	9,018	3,306	5,712	96.120	58.805	151.915			16.000	800	32
8. 1999	9,096	2,465	6,631	96.183	44.527	169.115			16.000	1,319	67
9. 2000	10,366	3,559	6,807	62.337	60.507	63.339			16.000	1,935	176
10. 2001	29,003	18,771	10,232	168.153	221.670	116.538			16.000	3,883	472
11. 2002	15,403	3,986	11,417	38.470	22.598	50.969			16.000	6,667	524
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	15,276	1,309

**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	37,426	8,575	16,115	3,504	2,478	475	44	43,465	X X X
2. 1993	60,013	7,288	52,725	37,656	3,416	10,239	900	8,117	148	692	51,548	12,902
3. 1994	52,276	9,056	43,220	41,245	4,767	13,261	3,493	8,011	144	93	54,113	12,854
4. 1995	62,508	10,151	52,357	34,179	5,044	10,100	917	6,987	162	276	45,143	13,887
5. 1996	60,395	10,505	49,890	43,904	4,355	10,074	761	7,527	133	132	56,256	14,223
6. 1997	69,797	11,155	58,642	52,464	5,376	10,958	1,062	7,770	183	110	64,571	15,733
7. 1998	80,808	15,255	65,553	58,180	5,647	9,909	598	8,293	260	78	69,877	17,602
8. 1999	84,744	13,198	71,546	50,640	5,640	8,619	655	7,078	257	141	59,785	17,526
9. 2000	76,410	15,828	60,582	31,833	3,358	4,768	553	5,817	171	8	38,336	14,935
10. 2001	79,312	21,385	57,927	11,429	1,517	1,560	457	7,056	79	16	17,992	10,485
11. 2002	85,938	25,948	59,990	5,339	1,948	934	632	5,019	108		8,604	8,266
12. Totals	X X X	X X X	X X X	404,295	49,643	96,537	13,532	74,153	2,120	1,590	509,690	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	81,340	14,263	71,815	29,743	19,670	20	46,987	27,556	8,010	3	22	156,237	45,409
2. 1993	1,418	11	1,150	1,339	599	23	792	60	133		27	2,659	24
3. 1994	2,214	573	3,415	2,655	863	158	1,253	102	338		2	4,595	45
4. 1995	3,090	136	4,073	1,330	920	11	1,696	119	433		2	8,616	57
5. 1996	3,017	308	4,060	3,880	422	48	1,693	317	430		21	5,069	58
6. 1997	7,635	1,078	6,376	1,540	1,437	500	4,312	296	763		16	17,109	127
7. 1998	14,044	2,633	5,911	4,590	1,447	550	2,612	341	852		16	16,752	259
8. 1999	24,902	1,682	5,573	4,450	2,214	237	3,806	455	1,087		132	30,758	480
9. 2000	30,014	2,842	8,802	6,780	2,481	432	5,000	338	1,373	1	29	37,277	734
10. 2001	29,540	2,100	13,276	3,759	1,529	332	7,889	323	1,696		78	47,416	871
11. 2002	12,041	1,502	39,380	13,473	682	95	12,018	2,454	2,329	1	9	48,925	1,725
12. Totals	209,255	27,128	163,831	73,539	32,264	2,406	88,058	32,361	17,444	5	354	375,413	49,789

	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	109,149	47,088
2. 1993	60,104	5,897	54,207	100.152	80.914	102.811			16.000	1,218	1,441
3. 1994	70,600	11,892	58,708	135.052	131.316	135.835			16.000	2,401	2,194
4. 1995	61,478	7,719	53,759	98.352	76.042	102.678			16.000	5,697	2,919
5. 1996	71,127	9,802	61,325	117.770	93.308	122.920			16.000	2,889	2,180
6. 1997	91,715	10,035	81,680	131.402	89.960	139.286			16.000	11,393	5,716
7. 1998	101,248	14,619	86,629	125.295	95.831	132.151			16.000	12,732	4,020
8. 1999	103,919	13,376	90,543	122.627	101.349	126.552			16.000	24,343	6,415
9. 2000	90,088	14,475	75,613	117.901	91.452	124.811			16.000	29,194	8,083
10. 2001	73,975	8,567	65,408	93.271	40.061	112.915			16.000	36,957	10,459
11. 2002	77,742	20,213	57,529	90.463	77.898	95.898			16.000	36,446	12,479
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	272,419	102,994

**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	(418)		(7)					(425)	X X X
2. 1993	2,198	178	2,020	128		360		14	11		491	11
3. 1994	1,631	82	1,549	54		23		84	1		160	10
4. 1995	1,457	45	1,412	234		131		75			440	10
5. 1996	4,790	987	3,803	362	21	37	11	99	1		465	111
6. 1997	5,403	1,357	4,046	1,254	238	494	43	72	9		1,530	20
7. 1998	4,901	1,774	3,127	1,614	1	122	12	199			1,922	53
8. 1999	5,269	2,552	2,717	4,034	2,162	1,380	667	291	2		2,874	179
9. 2000	8,344	4,989	3,355	1,962	1,036	678	126	139			1,617	279
10. 2001	17,984	13,232	4,752	3,778	1,457	931	373	236			3,115	30
11. 2002	39,265	24,988	14,277	2,291	1,950	682	644				379	77
12. Totals	X X X	X X X	X X X	15,293	6,865	4,831	1,876	1,209	24		12,568	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	3,357		2,423	2,360			97					3,517	13
2. 1993	764						36					800	1
3. 1994	32						40					72	1
4. 1995	164		4	3			45					210	1
5. 1996			29	25	3		55	2				60	
6. 1997	1,678	1,633	25	18	197	22	155	22				360	1
7. 1998	1,556	576	443	338	10	4	117	17				1,191	1
8. 1999	1,649	2,538	2,297	957	91	7	176	23				688	1
9. 2000	1,188	1,008	2,713	1,975	179	78	369	67				1,321	1
10. 2001	1,424	1,025	6,089	5,683	675	592	230	155				963	4
11. 2002	1,291	165	16,610	5,336	170	50	603	182	1			12,942	66
12. Totals	13,103	6,945	30,633	16,695	1,325	753	1,923	468	1			22,124	90

	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	3,420	97
2. 1993	1,302	11	1,291	59.236	6.180	63.911			16.000	764	36
3. 1994	233	1	232	14.286	1.220	14.977			16.000	32	40
4. 1995	653	3	650	44.818	6.667	46.034			16.000	165	45
5. 1996	585	60	525	12.213	6.079	13.805			16.000	4	56
6. 1997	3,875	1,985	1,890	71.719	146.279	46.713			16.000	52	308
7. 1998	4,061	948	3,113	82.861	53.439	99.552			16.000	1,085	106
8. 1999	9,918	6,356	3,562	188.233	249.060	131.100			16.000	451	237
9. 2000	7,228	4,290	2,938	86.625	85.989	87.571			16.000	918	403
10. 2001	13,363	9,285	4,078	74.305	70.171	85.816			16.000	805	158
11. 2002	21,648	8,327	13,321	55.133	33.324	93.304			16.000	12,400	542
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	20,096	2,028

**SCHEDULE P-PART 1I
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	4,823	2,208	630	112	59	4	236	3,188	X X X
2. 2001	48,734	17,483	31,251	26,637	14,261	547	66	875	26	66	13,706	X X X
3. 2002	56,781	23,736	33,045	5,523	883	179	25	385	1	19	5,178	X X X
4. Totals	X X X	X X X	X X X	36,983	17,352	1,356	203	1,319	31	321	22,072	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	6,352	1,456	3,294	171	558	141	355	39	75	114	8,827	131	
2. 2001	30,189	27,466	1,855	1,570	81	(1)	988	520	443	84	4,001	66	
3. 2002	4,599	1,554	12,213	5,233	88	16	1,096	500	292	90	10,985	197	
4. Totals	41,140	30,476	17,362	6,974	727	156	2,439	1,059	810	288	23,813	394	

	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	8,019	808
2. 2001	61,615	43,908	17,707	126.431	251.147	56.661			16.000	3,008	993
3. 2002	24,375	8,212	16,163	42.928	34.597	48.912			16.000	10,025	960
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	21,052	2,761

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	(1,940)	130	357	3	222	2,979	(1,494)	X X X	
2. 2001	191,370	5,296	186,074	127,290	4,483	800	34	18,822	3	11,767	142,392	120,463
3. 2002	206,313	5,610	200,703	115,750	4,021	264	24	21,645	14	16,638	133,600	110,935
4. Totals	X X X	X X X	X X X	241,100	8,634	1,421	61	40,689	17	31,384	274,498	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	149	727	(556)	151	2	15	415	239	232	14	1,853	(904)	3,207
2. 2001	94	96	(2,082)	(55)	3	3	506	512	812	3,066	(1,226)	3,923	
3. 2002	127	247	(2,831)	67	3	6	2,444	881	1,218	5	16,609	(245)	15,077
4. Totals	370	1,070	(5,469)	163	5	24	3,365	1,632	2,262	19	21,528	(2,375)	22,207

	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	(1,285)	381
2. 2001	146,242	5,076	141,166	76,418	95,846	75,866			16,000	(2,029)	803
3. 2002	138,620	5,265	133,355	67,189	93,850	66,444			16,000	(3,018)	2,773
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(6,332)	3,957

**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	9,139	6,847	429	8	503	10	3,216	X X X	
2. 2001	23,966	12,788	11,178	12,549	4,321	1,387	32	1,121		10,704	X X X	
3. 2002	24,578	12,311	12,267	10,173	160	269	53	933	2	11,162	X X X	
4. Totals	X X X	X X X	X X X	31,861	11,328	2,085	93	2,557	12	25,082	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	3,738	4,469	2,081	254	1,012	1	188	49	128	45	2,374	44	
2. 2001	7,892	10,316	2,252	526	621		176	24	209		284	18	
3. 2002	1,767	2,310	2,424	653	292		625	44	107	5	2,208	19	
4. Totals	13,397	17,095	6,757	1,433	1,925	1	989	117	444	50	4,866	81	

	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	1,096	1,278
2. 2001	26,207	15,219	10,988	109.351	119.010	98.300			16.000	(698)	982
3. 2002	16,590	3,220	13,370	67.499	26.155	108.992			16.000	1,228	980
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,626	3,240

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	12,560	320	3			13		12,256	X X X
2. 2001	77,926	2,154	75,772	49,634	418				632		49,848	X X X
3. 2002	76,302	2,924	73,378	24,345	431				679		24,593	X X X
4. Totals	X X X	X X X	X X X	86,539	1,169	3			1,324		86,697	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	55,030	1,352	1,829	452			2		31			55,088	6
2. 2001	22,648		870	99					4			23,423	6
3. 2002	31,754		13,063	2,780			2	(24)	160			42,223	6
4. Totals	109,432	1,352	15,762	3,331			4	(24)	195			120,734	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	55,055	33
2. 2001	73,788	517	73,271	94,690	24,002	96,699			16,000	23,419	4
3. 2002	70,003	3,187	66,816	91,745	108,995	91,057			16,000	42,037	186
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	120,511	223

SCHEDULE P-PART 1M-INTERNATIONAL
(\$000 omitted)

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

NONE

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993									16.000		
3. 1994									16.000		
4. 1995									16.000		
5. 1996									16.000		
6. 1997									16.000		
7. 1998									16.000		
8. 1999									16.000		
9. 2000									16.000		
10. 2001									16.000		
11. 2002									16.000		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

SCHEDULE P-PART 1N-REINSURANCE

Nonproportional Assumed Property

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	67	6		224				(163)	X X X
2. 1993	2,178	772	1,406	234	56	12	3				187	X X X
3. 1994	1,952	283	1,669	996	101	19					914	X X X
4. 1995	2,216	449	1,767	853		5					858	X X X
5. 1996	5,310	725	4,585	1,648		5					1,653	X X X
6. 1997	8,168	1,138	7,030	5,980	1,600	10					4,390	X X X
7. 1998	11,616	1,979	9,637	13,570	4,675	71					8,966	X X X
8. 1999	13,637	1,749	11,888	15,867	3,309	350					12,908	X X X
9. 2000	7,348	961	6,387	2,915		57					2,972	X X X
10. 2001	9,824	6,454	3,370	13,475	2,669	7					10,813	X X X
11. 2002	10,404	2,577	7,827	428							428	X X X
12. Totals	X X X	X X X	X X X	56,033	12,416	536	227				43,926	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	3,033	2,774			1							260	X X X
2. 1993	3											3	X X X
3. 1994	16	31										(15)	X X X
4. 1995	8											8	X X X
5. 1996	20											20	X X X
6. 1997	139											139	X X X
7. 1998	363	132										231	X X X
8. 1999	615	433			1							183	X X X
9. 2000	1,202				2							1,204	X X X
10. 2001	8,655	8,054	3,524	4,397	2							(270)	X X X
11. 2002	667						11					678	X X X
12. Totals	14,721	11,424	3,524	4,397	6		11					2,441	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	259	1
2. 1993	249	59	190	11.433	7.642	13.514			16.000	3	
3. 1994	1,031	132	899	52.818	46.643	53.865			16.000	(15)	
4. 1995	866		866	39.079		49.010			16.000	8	
5. 1996	1,673		1,673	31.507		36.489			16.000	20	
6. 1997	6,129	1,600	4,529	75.037	140.598	64.424			16.000	139	
7. 1998	14,004	4,807	9,197	120.558	242.900	95.434			16.000	231	
8. 1999	16,833	3,742	13,091	123.436	213.951	110.119			16.000	182	1
9. 2000	4,176		4,176	56.832		65.383			16.000	1,202	2
10. 2001	25,663	15,120	10,543	261.228	234.273	312.849			16.000	(272)	2
11. 2002	1,106		1,106	10.631		14.131			16.000	667	11
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,424	17

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	5,772	3,715	247					2,304	X X X
2. 1993	501	1,445	(944)	70		2					72	X X X
3. 1994	481	(8)	489	100							100	X X X
4. 1995	590		590	208		3					211	X X X
5. 1996	384		384	255							255	X X X
6. 1997	692		692	2,681							2,681	X X X
7. 1998	1,404		1,404	1,093		2					1,095	X X X
8. 1999	3,045	(1)	3,046	3,005		40					3,045	X X X
9. 2000	5,979	12	5,967	3,462		86					3,548	X X X
10. 2001	10,339	4,391	5,948	745		5					750	X X X
11. 2002	12,392	163	12,229	1							1	X X X
12. Totals	X X X	X X X	X X X	17,392	3,715	385					14,062	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	30,575	23,804	45,919	43,814	985	976	312	268				8,929	X X X
2. 1993													X X X
3. 1994	12											12	X X X
4. 1995	11											11	X X X
5. 1996	146											146	X X X
6. 1997	1,463											1,463	X X X
7. 1998	466				1							467	X X X
8. 1999	1,751				12							1,763	X X X
9. 2000	3,278				92							3,370	X X X
10. 2001	2,533				23							2,556	X X X
11. 2002	718				1		247					966	X X X
12. Totals	40,953	23,804	45,919	43,814	1,114	976	559	268				19,683	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	8,876	53
2. 1993	72		72	14.371		(7.627)			16.000		
3. 1994	112		112	23.285		22.904			16.000	12	
4. 1995	222		222	37.627		37.627			16.000	11	
5. 1996	401		401	104.427		104.427			16.000	146	
6. 1997	4,144		4,144	598.844		598.844			16.000	1,463	
7. 1998	1,562		1,562	111.254		111.254			16.000	466	1
8. 1999	4,808		4,808	157.898		157.846			16.000	1,751	12
9. 2000	6,918		6,918	115.705		115.938			16.000	3,278	92
10. 2001	3,306		3,306	31.976		55.582			16.000	2,533	23
11. 2002	967		967	7.803		7.907			16.000	718	248
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	19,254	429

SCHEDULE P-PART 1P-REINSURANCE

Nonproportional Assumed Financial Lines

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1993												X X X
3. 1994												X X X
4. 1995												X X X
5. 1996												X X X
6. 1997	1		1									X X X
7. 1998												X X X
8. 1999												X X X
9. 2000												X X X
10. 2001												X X X
11. 2002												X X X
12. Totals	X X X	X X X	X X X									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		1									4	X X X
2. 1993													X X X
3. 1994													X X X
4. 1995													X X X
5. 1996													X X X
6. 1997													X X X
7. 1998													X X X
8. 1999													X X X
9. 2000													X X X
10. 2001													X X X
11. 2002													X X X
12. Totals	3		1									4	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	
2. 1993									16.000		
3. 1994									16.000		
4. 1995									16.000		
5. 1996									16.000		
6. 1997									16.000		
7. 1998									16.000		
8. 1999									16.000		
9. 2000									16.000		
10. 2001									16.000		
11. 2002									16.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4	

**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	7,408	7,124	10,339	5,226	570	593	363	5,374	X X X
2. 1993	21,041	946	20,095	8,152	370	5,211	409	2,134	85	10	14,633	1,736
3. 1994	10,829	498	10,331	7,200	463	4,930	228	2,196	112	6	13,523	5,913
4. 1995	18,539	637	17,902	5,844	93	3,352	93	2,097	(12)	7	11,119	1,768
5. 1996	19,976	783	19,193	8,536	508	4,425	179	3,500	9	5	15,765	1,961
6. 1997	18,044	797	17,247	8,374	1,263	5,306	811	1,365	98	17	12,873	2,214
7. 1998	14,086	1,192	12,894	5,177	1,322	2,773	150	920	99	2	7,299	1,657
8. 1999	14,837	1,154	13,683	3,355	1,076	1,834	152	824	89		4,696	1,455
9. 2000	13,559	1,715	11,844	2,362	951	1,026	118	944	81	2	3,182	2,105
10. 2001	18,957	3,348	15,609	383	204	140	38	380	17	1	644	950
11. 2002	20,565	3,437	17,128	147	23	37	4	503	2		658	804
12. Totals	X X X	X X X	X X X	56,938	13,397	39,373	7,408	15,433	1,173	413	89,766	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	73,489	36,289	17,404	1,914	31,970	25,313	13,859	10,393	2,607	(4)	181	65,424	85,234
2. 1993	309	29	27	107	455	9	46	7	7			692	84
3. 1994	856	10	45	6	502	7	161	2	23			1,562	94
4. 1995	524	27	75	20	410	11	98	1	16		4	1,064	124
5. 1996	914	179	124	80	493	15	196	16	27			1,464	251
6. 1997	3,414	731	208	80	1,005	103	530	58	91		1	4,276	222
7. 1998	2,952	356	346	223	875	120	1,966	8	87			5,519	225
8. 1999	2,199	270	465	376	899	267	2,006	82	73		1	4,647	124
9. 2000	2,488	710	1,487	274	684	162	2,431	29	128		8	6,043	269
10. 2001	1,012	566	3,050	452	293	106	2,358	19	183		9	5,753	84
11. 2002	1,022	291	7,904	301	249	45	3,413	15	390		12	12,326	226
12. Totals	89,179	39,458	31,135	3,833	37,835	26,158	27,064	10,630	3,632	(4)	216	108,770	86,937

	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	52,690	12,734
2. 1993	16,341	1,016	15,325	77.663	107.400	76.263			16.000	200	492
3. 1994	15,913	828	15,085	146.948	166.265	146.017			16.000	885	677
4. 1995	12,416	233	12,183	66.972	36.578	68.054			16.000	552	512
5. 1996	18,215	986	17,229	91.184	125.926	89.767			16.000	779	685
6. 1997	20,293	3,144	17,149	112.464	394.479	99.432			16.000	2,811	1,465
7. 1998	15,096	2,278	12,818	107.170	191.107	99.411			16.000	2,719	2,800
8. 1999	11,655	2,312	9,343	78.554	200.347	68.282			16.000	2,018	2,629
9. 2000	11,550	2,325	9,225	85.183	135.569	77.888			16.000	2,991	3,052
10. 2001	7,799	1,402	6,397	41.140	41.876	40.983			16.000	3,044	2,709
11. 2002	13,665	681	12,984	66.448	19.814	75.806			16.000	8,334	3,992
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	77,023	31,747

**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	XXX	XXX	XXX									XXX
2. 1993	202	3	199	155		14		(58)			111	90
3. 1994	378		378	11		4		8			23	74
4. 1995	302	13	289	588		81		98			767	25
5. 1996	211	17	194	2		2		43			47	59
6. 1997	159	3	156	94		1,014		10			1,118	26
7. 1998	48	2	46	58		35		22			115	32
8. 1999	107	(117)	224	42		20		17			79	8
9. 2000	90	12	78	16		63		3			82	26
10. 2001	47		47	17		21					38	7
11. 2002	248		248	12		3					15	13
12. Totals	XXX	XXX	XXX	995		1,257		143			2,395	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								38				38	
2. 1993								14				14	
3. 1994								15				15	
4. 1995								17				17	2
5. 1996								19				19	1
6. 1997	489							21				510	
7. 1998								23				23	2
8. 1999	32							29				61	1
9. 2000	314							38				352	12
10. 2001	53							52				105	4
11. 2002	6		104					72				182	5
12. Totals	894		104					338				1,336	27

	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		38
2. 1993	125		125	61.881		62.814			16.000		14
3. 1994	38		38	10.053		10.053			16.000		15
4. 1995	784		784	259.603		271.280			16.000		17
5. 1996	66		66	31.280		34.021			16.000		19
6. 1997	1,628		1,628	1,023.899		1,043.590			16.000	489	21
7. 1998	138		138	287.500		300.000			16.000		23
8. 1999	140		140	130.841		62.500			16.000	32	29
9. 2000	434		434	482.222		556.410			16.000	314	38
10. 2001	143		143	304.255		304.255			16.000	53	52
11. 2002	197		197	79.435		79.435			16.000	110	72
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	998	338

SCHEDULE P-PART 1S FINANCIAL GUARANTY / MORTGAGE GUARANTY

(\$000 omitted)

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

NONE

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

NONE

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

NONE

SCHEDULE P-PART 2A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	10,530	10,709	10,833	10,659	10,263	9,940	9,641	9,546	9,584	9,637	53	91
2. 1993	36,425	35,226	35,365	35,269	35,219	35,037	34,785	34,778	34,726	34,675	(51)	(103)
3. 1994	XXX	45,920	43,566	44,031	43,904	43,653	43,466	43,255	43,210	43,235	25	(20)
4. 1995	XXX	XXX	42,454	40,745	40,798	40,512	40,506	40,375	40,148	40,135	(13)	(240)
5. 1996	XXX	XXX	XXX	54,408	56,507	56,538	56,699	56,609	56,570	56,519	(51)	(90)
6. 1997	XXX	XXX	XXX	XXX	41,311	42,576	43,290	43,264	43,150	43,092	(58)	(172)
7. 1998	XXX	XXX	XXX	XXX	XXX	56,565	58,765	59,477	59,510	59,683	173	206
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	53,173	55,270	56,271	56,770	499	1,500
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,443	68,944	69,934	990	7,491
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,177	76,439	6,262	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,042	XXX	XXX
12. Totals											7,829	8,663

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	152,721	132,748	122,918	113,382	111,082	110,159	110,430	110,470	109,073	111,203	2,130	733
2. 1993	179,403	165,138	155,471	143,851	138,630	137,857	137,472	137,386	137,127	137,044	(83)	(342)
3. 1994	XXX	164,789	163,269	150,882	143,298	141,008	141,098	140,980	140,371	140,622	251	(358)
4. 1995	XXX	XXX	171,406	159,354	151,845	144,667	143,416	142,957	144,015	143,174	(841)	217
5. 1996	XXX	XXX	XXX	164,441	161,999	156,816	152,066	150,583	148,147	149,840	1,693	(743)
6. 1997	XXX	XXX	XXX	XXX	170,949	162,294	159,448	159,123	157,812	158,256	444	(867)
7. 1998	XXX	XXX	XXX	XXX	XXX	165,905	158,054	159,003	159,619	161,543	1,924	2,540
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	166,323	163,949	163,180	166,900	3,720	2,951
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172,255	178,002	182,984	4,982	10,729
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,201	197,879	4,678	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202,013	XXX	XXX
12. Totals											18,898	14,860

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	129,217	112,202	110,931	103,229	103,666	100,362	95,665	93,110	96,341	96,580	239	3,470
2. 1993	70,883	65,698	63,245	61,782	61,626	60,373	60,673	60,271	59,955	60,202	247	(69)
3. 1994	XXX	60,850	63,520	61,803	62,372	62,226	64,015	63,151	64,150	64,074	(76)	923
4. 1995	XXX	XXX	55,716	55,124	56,422	60,491	61,183	64,692	63,160	62,873	(287)	(1,819)
5. 1996	XXX	XXX	XXX	56,139	56,206	64,986	68,923	70,037	71,612	71,377	(235)	1,340
6. 1997	XXX	XXX	XXX	XXX	60,859	74,814	80,644	85,306	88,163	89,411	1,248	4,105
7. 1998	XXX	XXX	XXX	XXX	XXX	76,983	81,813	88,101	96,256	99,541	3,285	11,440
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	73,174	81,410	87,536	95,255	7,719	13,845
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,979	67,173	70,647	3,474	5,668
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,693	45,123	(11,570)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,475	XXX	XXX
12. Totals											4,044	38,903

SCHEDULE P-PART 2D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	1,286,706	1,239,626	1,232,065	1,215,176	1,236,637	1,218,937	1,172,079	1,136,205	1,207,451	1,223,879	16,428	87,674
2. 1993	436,134	432,414	395,946	363,234	363,187	354,671	339,170	333,606	335,564	334,892	(672)	1,286
3. 1994	XXX	372,871	351,829	338,731	338,252	325,931	313,554	310,993	314,595	311,391	(3,204)	398
4. 1995	XXX	XXX	310,766	308,281	298,106	296,841	292,760	295,166	301,107	295,590	(5,517)	424
5. 1996	XXX	XXX	XXX	307,118	285,286	285,965	292,306	298,165	298,073	298,943	870	778
6. 1997	XXX	XXX	XXX	XXX	300,581	301,627	314,976	324,389	334,635	334,878	243	10,489
7. 1998	XXX	XXX	XXX	XXX	XXX	350,196	367,750	383,443	400,467	406,345	5,878	22,902
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	332,333	344,157	365,834	370,694	4,860	26,537
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278,919	283,860	287,845	3,985	8,926
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,349	197,490	(12,859)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,592	XXX	XXX
12. Totals											10,012	159,414

SCHEDULE P-PART 2E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	56,469	57,011	55,202	55,698	56,204	53,776	53,293	52,320	57,675	62,553	4,878	10,233
2. 1993	38,322	36,902	38,656	38,927	38,895	38,398	37,953	38,482	38,093	38,209	116	(273)
3. 1994	XXX	36,678	36,623	36,731	37,059	34,572	34,044	34,194	34,001	34,158	157	(36)
4. 1995	XXX	XXX	35,315	35,603	35,547	35,524	35,440	35,317	35,255	35,561	306	244
5. 1996	XXX	XXX	XXX	37,210	38,854	39,203	38,358	39,149	38,883	39,827	944	678
6. 1997	XXX	XXX	XXX	XXX	39,551	41,306	44,711	43,996	44,432	43,942	(490)	(54)
7. 1998	XXX	XXX	XXX	XXX	XXX	39,892	41,960	42,783	43,538	42,728	(810)	(55)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	34,552	37,058	39,558	43,051	3,493	5,993
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,482	45,522	46,334	812	4,852
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,380	59,843	(13,537)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,151	XXX	XXX
12. Totals											(4,131)	21,582

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	19	24	39	83	95	69	71	91	73	86	13	(5)
2. 1993	1							1	1	1		
3. 1994	XXX							1	1	1		
4. 1995	XXX	XXX	1	1		4	4	4	25	26	1	22
5. 1996	XXX	XXX	XXX			8						
6. 1997	XXX	XXX	XXX	XXX		6						
7. 1998	XXX	XXX	XXX	XXX	XXX	12	21			1		1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX		4	1	8	7	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	1		(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	2	(8)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	XXX	XXX
										12. Totals	13	21

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

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

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	518	516	529	920	1,039	976	873	1,079	1,196	1,120	(76)	41
2. 1993	665	914	763	917	899	859	866	863	862	885	23	22
3. 1994	XXX	749	1,011	2,308	2,124	2,091	1,772	1,933	1,688	1,464	(224)	(469)
4. 1995	XXX	XXX	763	3,255	3,303	3,044	2,792	2,768	2,868	2,818	(50)	50
5. 1996	XXX	XXX	XXX	1,571	2,917	3,154	3,187	3,222	3,004	3,113	109	(109)
6. 1997	XXX	XXX	XXX	XXX	1,800	5,995	4,367	4,256	4,252	4,051	(201)	(205)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,698	5,110	5,151	5,541	5,468	(73)	317
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,961	5,414	6,366	6,480	114	1,066
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,742	4,580	6,688	2,108	946
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,663	10,065	2,402		XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,328	XXX	XXX
										12. Totals	4,132	1,659

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	305,752	332,083	377,399	406,321	437,944	456,366	461,225	476,340	484,728	545,229	60,501	68,889
2. 1993	52,822	51,803	49,897	48,582	46,227	44,663	46,095	43,789	46,076	46,105	29	2,316
3. 1994	XXX	55,499	53,024	53,031	54,344	53,142	52,610	49,989	50,260	50,503	243	514
4. 1995	XXX	XXX	46,276	44,208	45,988	46,574	48,531	44,423	43,413	46,501	3,088	2,078
5. 1996	XXX	XXX	XXX	49,228	46,837	51,853	52,416	53,857	57,291	53,501	(3,790)	(356)
6. 1997	XXX	XXX	XXX	XXX	49,767	49,907	63,141	66,111	70,836	73,330	2,494	7,219
7. 1998	XXX	XXX	XXX	XXX	XXX	58,239	61,562	66,967	75,061	77,744	2,683	10,777
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	56,622	55,274	72,800	82,635	9,835	27,361
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	61,136	77,908	68,595	(9,313)	7,459	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,201	56,735	(8,466)	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,290	XXX	XXX
										12. Totals	57,304	126,257

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	6,085	9,282	10,473	14,090	14,530	15,078	13,159	14,360	17,678	15,605	(2,073)	1,245
2. 1993	49	61	166	1,146	1,397	1,723	1,661	1,391	1,234	1,288	54	(103)
3. 1994	XXX	255	403	916	851	526	465	439	101	149	48	(290)
4. 1995	XXX	XXX	155	565	539	448	330	331	590	575	(15)	244
5. 1996	XXX	XXX	XXX	870	1,190	1,142	1,995	2,205	591	427	(164)	(1,778)
6. 1997	XXX	XXX	XXX	XXX	2,214	1,789	7,232	4,501	1,773	1,827	54	(2,674)
7. 1998	XXX	XXX	XXX	XXX	XXX	4,438	3,865	3,750	2,470	2,914	444	(836)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,867	3,272	3,120	3,273	153	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,325	1,880	2,799	919	474
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,051	3,842	791	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,320	XXX	XXX
										12. Totals	211	(3,717)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,876	20,887	21,870	983	2,994
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,002	16,415	(1,587)	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,487	X X X	X X X
4. Totals											(604)	2,994

SCHEDULE P-PART 2J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	972	(577)	(1,814)	(1,237)	(2,786)
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	120,625	121,535	910	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	110,511	X X X	X X X
4. Totals											(327)	(2,786)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,090	12,828	8,531	(4,297)	(559)
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,680	9,658	1,978	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,330	X X X	X X X
4. Totals											(2,319)	(559)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	124,561	117,939	109,000	(8,939)	(15,561)
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,065	82,116	4,051	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,355	X X X	X X X
4. Totals											(4,888)	(15,561)

SCHEDULE P-PART 2M-INTERNATIONAL

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

NONE

SCHEDULE P-PART 2N-REINSURANCE Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	(176)	1,093	1,346	1,592	1,696	890	4,120	4,069	4,172	468	(3,704)	(3,601)
2. 1993	458	298	510	231	222	213	219	211	188	190	2	(21)
3. 1994	X X X	593	1,165	824	1,285	901	862	869	865	899	34	30
4. 1995	X X X	X X X	667	1,568	1,075	908	879	862	863	866	3	4
5. 1996	X X X	X X X	X X X	3,377	2,257	1,702	1,639	1,674	1,676	1,673	(3)	(1)
6. 1997	X X X	X X X	X X X	X X X	5,131	4,366	4,435	4,383	4,524	4,529	5	146
7. 1998	X X X	X X X	X X X	X X X	X X X	6,041	9,227	8,842	9,223	9,197	(26)	355
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	10,208	12,531	12,837	13,091	254	560
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,025	3,907	4,176	269	2,151
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,225	10,543	5,318	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,106	X X X	X X X
12. Totals											2,152	(377)

SCHEDULE P-PART 2O-REINSURANCE Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	15,756	17,693	19,507	22,274	24,131	22,364	19,196	15,896	18,663	23,345	4,682	7,449
2. 1993	32	53	156	79	142	112	103	92	77	72	(5)	(20)
3. 1994	X X X	28	148	46	127	166	141	141	114	112	(2)	(29)
4. 1995	X X X	X X X	174	104	181	219	218	213	222	222		9
5. 1996	X X X	X X X	X X X	153	281	276	433	338	340	401	61	63
6. 1997	X X X	X X X	X X X	X X X	295	328	472	3,392	3,651	4,144	493	752
7. 1998	X X X	X X X	X X X	X X X	X X X	509	1,042	1,082	1,256	1,562	306	480
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,273	3,050	3,640	4,808	1,168	1,758
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,326	3,930	6,918	2,988	4,592
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	924	3,306	2,382	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	967	X X X	X X X
12. Totals											12,073	15,054

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

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

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	117,118	113,487	119,073	125,278	132,197	129,880	126,951	133,461	134,830	135,550	720	2,089
2. 1993	27,025	22,656	20,345	18,720	18,006	17,083	15,307	13,061	14,548	13,269	(1,279)	208
3. 1994	X X X	18,309	17,991	18,219	17,723	16,376	15,226	11,676	13,539	12,978	(561)	1,302
4. 1995	X X X	X X X	18,961	18,090	17,632	15,547	11,891	9,104	10,092	10,058	(34)	954
5. 1996	X X X	X X X	X X X	16,239	12,316	10,336	11,836	13,307	12,935	13,711	776	404
6. 1997	X X X	X X X	X X X	X X X	12,729	9,404	11,203	12,907	16,536	15,791	(745)	2,884
7. 1998	X X X	X X X	X X X	X X X	X X X	10,874	10,255	10,216	11,585	11,910	325	1,694
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	12,909	13,169	8,944	8,535	(409)	(4,634)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,573	8,239	8,234	(5)	(1,339)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,225	5,851	(5,374)	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,093	X X X	X X X
12. Totals											(6,586)	3,562

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	669	1,067	859	1,310	825	795	791	763	774	812	38	49
2. 1993	85	123	196	228	104	168	168	168	169	183	14	15
3. 1994	X X X	21	210	185	15	14	14	14	14	30	16	16
4. 1995	X X X	X X X	305	995	555	531	664	668	669	686	17	18
5. 1996	X X X	X X X	X X X	372	339	354	4	4	4	23	19	19
6. 1997	X X X	X X X	X X X	X X X	1,574	1,771	2,016	1,651	1,836	1,618	(218)	(33)
7. 1998	X X X	X X X	X X X	X X X	X X X	7	51	79	88	116	28	37
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	105	124	196	123	(73)	(1)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158	279	431	152	273
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	108	143	35	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	197	X X X	X X X
12. Totals											28	393

SCHEDULE P-PART 2S FINANCIAL GUARANTY/MORTGAGE GUARANTY

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

SCHEDULE P-PART 3A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	3,320	5,198	4,775	7,812	8,434	8,757	8,963	9,089	9,285	35	
2. 1993	24,427	31,162	32,441	32,011	33,924	34,360	34,444	34,573	34,579	34,604	14,372	6,556
3. 1994	X X X	33,393	39,631	41,027	42,029	42,462	42,763	42,929	43,017	43,112	17,168	8,214
4. 1995	X X X	X X X	28,125	36,389	37,869	38,693	39,265	39,644	39,796	39,857	15,037	6,749
5. 1996	X X X	X X X	X X X	42,676	52,083	53,633	54,949	55,439	55,995	56,240	20,624	8,817
6. 1997	X X X	X X X	X X X	X X X	29,185	38,586	40,599	41,635	42,276	42,566	13,712	6,769
7. 1998	X X X	X X X	X X X	X X X	X X X	41,731	54,101	56,689	58,082	58,839	15,097	9,159
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	39,090	50,721	53,413	54,905	13,850	7,173
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,029	63,890	66,700	14,467	6,792
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,387	69,312	14,549	6,745
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,919	9,683	5,352

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	37,972	64,734	79,030	89,104	94,237	97,188	98,116	98,833	100,086	60	
2. 1993	44,327	85,350	107,086	118,414	127,408	131,648	134,225	135,664	136,036	136,288	29,592	28,120
3. 1994	X X X	45,562	87,088	107,461	121,758	130,237	135,005	137,485	138,460	139,006	30,292	25,698
4. 1995	X X X	X X X	46,076	85,581	108,098	122,278	131,711	136,883	139,239	140,797	30,365	18,834
5. 1996	X X X	X X X	X X X	47,611	89,648	112,730	128,563	138,433	143,509	146,012	32,547	20,314
6. 1997	X X X	X X X	X X X	X X X	51,936	93,704	117,971	135,870	147,138	152,414	32,820	21,486
7. 1998	X X X	X X X	X X X	X X X	X X X	54,110	94,392	119,229	138,752	149,757	32,947	24,236
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	54,542	100,589	126,221	144,623	33,378	27,412
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	60,274	112,538	140,620	34,490	27,257
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,125	124,657	33,861	27,181
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67,911	22,894	23,100

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	44,701	69,239	77,328	85,494	89,748	91,613	91,391	92,132	93,323	18	
2. 1993	11,081	26,190	40,026	49,913	54,854	57,151	58,463	59,313	59,490	59,863	8,740	6,382
3. 1994	X X X	11,288	25,956	39,056	50,200	56,333	60,192	61,402	62,740	63,285	9,939	6,707
4. 1995	X X X	X X X	11,256	25,048	40,208	48,755	54,477	59,353	60,987	62,042	13,011	5,643
5. 1996	X X X	X X X	X X X	15,238	29,831	44,989	56,491	63,995	67,483	69,742	11,160	7,261
6. 1997	X X X	X X X	X X X	X X X	16,321	36,231	55,422	72,050	79,846	84,042	12,165	8,517
7. 1998	X X X	X X X	X X X	X X X	X X X	18,296	42,097	64,600	80,234	90,765	12,715	9,373
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	17,558	41,421	62,820	80,082	12,458	9,854
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,671	35,704	51,019	10,562	8,715
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,314	21,510	7,934	6,500
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,949	4,499	4,459

SCHEDULE P-PART 3D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	194,538	328,325	425,138	502,879	567,971	604,233	644,815	641,302	686,957	194	78
2. 1993	80,719	165,278	214,547	244,031	260,936	272,870	281,297	288,101	292,715	296,677	94,035	40,138
3. 1994	X X X	73,803	154,687	198,950	225,325	242,516	254,365	261,157	267,554	272,314	88,208	25,241
4. 1995	X X X	X X X	70,691	147,603	185,683	211,109	226,977	238,024	246,422	252,365	83,197	24,196
5. 1996	X X X	X X X	X X X	82,385	147,821	189,112	214,594	230,726	242,515	250,367	81,190	25,136
6. 1997	X X X	X X X	X X X	X X X	76,049	161,148	208,185	238,102	257,135	274,413	85,601	32,846
7. 1998	X X X	X X X	X X X	X X X	X X X	87,832	191,056	249,866	293,718	317,269	88,084	37,530
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	81,070	171,978	235,185	274,697	79,535	33,690
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,288	160,904	214,750	70,533	31,626
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,399	121,869	58,587	28,366
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,361	42,733	30,897

SCHEDULE P-PART 3E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	14,286	24,891	33,361	38,982	44,192	46,101	47,456	49,520	52,441	3	
2. 1993	15,418	25,331	27,783	30,535	32,953	35,086	36,264	36,702	37,691	37,839	1,776	1,406
3. 1994	X X X	13,032	20,044	23,302	26,508	28,789	30,638	31,867	33,023	33,366	1,878	1,539
4. 1995	X X X	X X X	11,831	20,063	23,541	26,867	29,528	31,688	33,092	33,988	2,116	2,189
5. 1996	X X X	X X X	X X X	12,939	22,448	26,437	30,522	33,172	36,485	37,787	2,351	3,191
6. 1997	X X X	X X X	X X X	X X X	14,474	24,395	30,442	35,178	38,318	40,388	2,247	2,708
7. 1998	X X X	X X X	X X X	X X X	X X X	12,863	24,207	30,914	35,683	38,222	2,647	4,011
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	12,912	21,709	28,706	33,209	2,422	4,258
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,688	30,532	36,727	2,273	4,331
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,232	33,515	1,699	3,607
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,442	853	2,129

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	5	6	11	37	38	45	54	52	55		
2. 1993									1	1		2
3. 1994	X X X								1	1		5
4. 1995	X X X	X X X					4	4	4	26		2
5. 1996	X X X	X X X	X X X									3
6. 1997	X X X	X X X	X X X	X X X								79
7. 1998	X X X	X X X	X X X	X X X	X X X				1	1		83
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X			1	1		
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1	1		1
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2	2		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

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

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	138	241	543	713	784	843	877	932	958	X X X	X X X
2. 1993	429	625	664	741	792	813	830	841	844	849	X X X	X X X
3. 1994	X X X	556	710	913	1,204	1,294	1,536	1,572	1,648	1,426	X X X	X X X
4. 1995	X X X	X X X	619	1,617	1,969	2,163	2,476	2,606	2,664	2,687	X X X	X X X
5. 1996	X X X	X X X	X X X	703	1,507	1,658	2,323	2,682	2,757	2,929	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	930	1,869	2,745	3,591	3,652	3,893	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	1,222	3,212	3,713	4,307	4,637	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,494	3,591	4,377	5,098	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,998	3,229	4,595	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,397	5,817	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,208	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	69,590	114,561	159,875	198,534	250,229	280,730	316,228	355,537	396,999		
2. 1993	2,169	6,684	15,994	23,833	31,615	36,058	39,672	40,978	41,760	43,579	5,438	7,440
3. 1994	X X X	3,659	10,701	20,040	31,070	35,355	40,133	43,141	44,866	46,246	5,228	7,582
4. 1995	X X X	X X X	2,512	8,211	16,262	23,568	29,994	33,717	36,010	38,318	5,418	8,412
5. 1996	X X X	X X X	X X X	2,451	8,956	18,858	29,604	38,303	44,836	48,862	5,301	8,864
6. 1997	X X X	X X X	X X X	X X X	4,825	13,055	27,414	40,892	50,960	56,984	5,505	10,101
7. 1998	X X X	X X X	X X X	X X X	X X X	5,176	19,265	36,714	52,538	61,844	5,901	11,442
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,364	17,421	35,699	52,964	5,758	11,288
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,158	17,356	32,690	5,110	9,092
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,601	11,015	3,451	6,163
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,693	1,824	4,716

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	2,233	4,093	6,463	8,441	12,348	12,372	12,422	12,513	12,088		4
2. 1993	8	38	114	157	170	486	484	488	487	488	4	7
3. 1994	X X X		63	96	409	414	355	355	77	77	2	8
4. 1995	X X X	X X X	65	125	149	165	266	280	357	365	4	5
5. 1996	X X X	X X X	X X X		128	174	288	351	358	367	1	109
6. 1997	X X X	X X X	X X X	X X X	98	337	1,279	1,332	1,367	1,467	4	15
7. 1998	X X X	X X X	X X X	X X X	X X X	846	1,426	1,644	1,683	1,723	8	44
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	24	1,193	2,320	2,585	6	172
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29	918	1,478	1	276
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,578	2,879	3	23
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	379	1	10

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	9,985	13,118	X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,062	12,857	X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,794	X X X	X X X

SCHEDULE P-PART 3J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	1,024	(692)	557,656	206,712
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	120,502	123,573	85,761	30,779
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,969	66,816	29,041

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	3,572	6,285	X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,518	9,583	X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,229	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	20,621	32,864	X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33,036	49,216	X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,914	X X X	X X X

SCHEDULE P-PART 3M-INTERNATIONAL

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

NONE

SCHEDULE P-PART 3N-REINSURANCE Nonproportional Assumed Property

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	(301)	(128)	149	201	439	475	184	371	208	X X X	X X X
2. 1993	10	62	107	119	130	168	184	191	186	187	X X X	X X X
3. 1994	X X X	109	538	765	795	871	869	890	880	914	X X X	X X X
4. 1995	X X X	X X X	178	552	814	853	864	848	858	858	X X X	X X X
5. 1996	X X X	X X X	X X X	924	1,366	1,526	1,594	1,636	1,652	1,653	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	1,758	3,557	3,904	4,042	4,313	4,390	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	3,207	7,410	9,328	8,873	8,966	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,018	10,854	11,963	12,908	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	522	1,965	2,972	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,999	10,813	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	428	X X X	X X X

SCHEDULE P-PART 3O-REINSURANCE Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	2,281	5,236	7,266	9,080	10,572	9,664	10,402	12,112	14,416	X X X	X X X
2. 1993	23	3	39	42	48	59	62	77	77	72	X X X	X X X
3. 1994	X X X	(4)	8	12	40	59	78	90	96	100	X X X	X X X
4. 1995	X X X	X X X	16	20	49	92	126	158	193	211	X X X	X X X
5. 1996	X X X	X X X	X X X	6	21	38	191	206	235	255	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	6	19	169	730	1,844	2,681	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	17	216	539	766	1,095	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	90	878	1,805	3,045	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	171	1,074	3,548	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	136	750	X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	X X X	X X X

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

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

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	21,035	33,163	44,098	54,496	63,165	65,021	66,524	67,340	72,737		
2. 1993	749	1,733	3,397	5,777	8,277	9,891	10,848	11,512	12,015	12,584	596	1,056
3. 1994	X X X	146	1,372	3,032	5,130	7,367	8,586	9,194	9,937	11,439	2,020	3,799
4. 1995	X X X	X X X	236	1,205	2,373	4,584	6,501	7,438	8,424	9,010	619	1,026
5. 1996	X X X	X X X	X X X	252	741	2,469	4,863	8,304	10,311	12,274	563	1,147
6. 1997	X X X	X X X	X X X	X X X	331	1,744	4,257	5,807	10,126	11,606	514	1,477
7. 1998	X X X	X X X	X X X	X X X	X X X	335	1,573	3,204	5,237	6,478	446	985
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	339	959	2,879	3,961	399	932
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	293	1,202	2,319	443	1,394
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	144	281	284	582
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	157	139	439

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000	543	629	751	772	776	774	774	774	774	321	
2. 1993	2	8	9	52	52	168	168	168	169	169	36	55
3. 1994	X X X	3	4	4	14	14	14	14	14	15	29	44
4. 1995	X X X	X X X	218	206	304	304	664	668	669	669	6	17
5. 1996	X X X	X X X	X X X	3	4	4	4	4	4	4	10	48
6. 1997	X X X	X X X	X X X	X X X	257	702	963	1,104	1,108	1,108	3	23
7. 1998	X X X	X X X	X X X	X X X	X X X		33	78	88	93	3	28
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	8	11	10	62	2	4
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X		12	79	1	13
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		38		3
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15		8

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

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	378	645	933	665	363	278	116	28		
2. 1993	3,367	827	598	462	257	155	79	48		
3. 1994	XXX	2,776	821	671	393	245	130	65		
4. 1995	XXX	XXX	2,579	928	622	408	245	130		
5. 1996	XXX	XXX	XXX	1,764	956	634	439	259	53	17
6. 1997	XXX	XXX	XXX	XXX	2,378	1,050	774	424	187	96
7. 1998	XXX	XXX	XXX	XXX	XXX	2,606	931	820	295	262
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,518	883	455	192
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,311	751	529
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,727	1,879
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,515

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	37,724	20,820	11,295	3,906	2,627	2,346	2,489	2,251	2,133	1,917
2. 1993	71,589	38,218	21,726	8,684	2,851	909	475	238	4	(2)
3. 1994	XXX	59,812	36,011	17,529	5,656	1,563	800	446	6	(6)
4. 1995	XXX	XXX	61,282	33,951	18,181	6,062	3,121	1,036	2	4
5. 1996	XXX	XXX	XXX	55,225	33,221	17,999	6,884	2,622	15	1
6. 1997	XXX	XXX	XXX	XXX	56,733	30,411	14,208	4,884	27	(288)
7. 1998	XXX	XXX	XXX	XXX	XXX	53,841	26,707	10,341	1,053	1,143
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	55,584	23,763	5,446	1,565
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,465	18,267	6,310
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,173	25,011
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,575

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	49,626	22,650	16,111	8,010	5,705	1,188	446	(2,384)	153	15
2. 1993	38,593	16,953	8,744	4,175	2,149	1,099	968	351	5	(34)
3. 1994	XXX	28,421	16,336	7,953	3,269	1,722	844	174	405	82
4. 1995	XXX	XXX	26,483	11,689	4,408	1,648	998	2,413	168	(62)
5. 1996	XXX	XXX	XXX	22,072	8,412	4,500	1,739	712	1,018	183
6. 1997	XXX	XXX	XXX	XXX	19,297	13,383	4,561	1,988	1,137	1,413
7. 1998	XXX	XXX	XXX	XXX	XXX	29,035	10,134	3,596	36	765
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	27,125	10,667	240	1,073
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,488	5,867	1,036
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,703	5,577
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,333

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	456,512	354,526	298,335	234,868	208,733	155,368	87,747	92,677	91,216	51,648
2. 1993	224,104	156,558	107,442	63,724	56,677	44,268	20,815	15,033	11,213	4,872
3. 1994	XXX	186,967	110,290	75,342	62,062	42,389	22,302	17,861	15,920	5,804
4. 1995	XXX	XXX	150,806	84,817	54,939	40,078	25,097	22,756	20,148	8,150
5. 1996	XXX	XXX	XXX	138,957	70,253	42,317	30,622	27,392	17,461	9,751
6. 1997	XXX	XXX	XXX	XXX	131,346	63,954	40,589	34,147	27,858	12,113
7. 1998	XXX	XXX	XXX	XXX	XXX	158,763	71,256	49,510	33,460	23,607
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	147,757	81,598	48,556	25,206
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123,976	46,721	17,559
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,319	41,847
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,100

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	17,452	13,152	10,940	8,800	7,810	2,931	1,585	(14)	(49)	990
2. 1993	10,586	4,905	3,736	2,944	2,179	1,250	615	1,177	(24)	56
3. 1994	XXX	15,538	10,590	7,993	5,510	2,622	773	507	(216)	88
4. 1995	XXX	XXX	12,251	8,591	5,395	3,211	1,512	808	(207)	169
5. 1996	XXX	XXX	XXX	13,473	9,619	6,504	2,719	1,643	(108)	231
6. 1997	XXX	XXX	XXX	XXX	12,374	8,516	4,904	2,504	1,438	290
7. 1998	XXX	XXX	XXX	XXX	XXX	13,976	7,057	4,672	2,054	244
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	10,816	9,427	3,934	3,892
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,866	4,914	4,205
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,724	14,369
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,128

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

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

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

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

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	340	334	299	213	197	10	(93)	95	88	44
2. 1993	36	56	45	49	24	8	5	9	8	5
3. 1994	XXX	37	68	92	62	29	7	(12)	8	7
4. 1995	XXX	XXX	73	482	59	38	1	6	63	29
5. 1996	XXX	XXX	XXX	30	238	36	38	22	(18)	(4)
6. 1997	XXX	XXX	XXX	XXX	(204)	176	72	48	225	57
7. 1998	XXX	XXX	XXX	XXX	XXX	170	261	(50)	248	105
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	(191)	62	417	51
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478	636	489
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569	2,751
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,688

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	147,536	167,718	159,268	156,242	147,091	139,566	117,161	106,173	54,525	61,503
2. 1993	42,035	32,691	20,257	13,689	7,134	4,450	3,595	906	2,221	543
3. 1994	XXX	40,105	27,087	17,440	13,760	10,284	6,624	2,959	3,298	1,911
4. 1995	XXX	XXX	35,777	23,390	18,923	13,796	10,415	4,948	3,859	4,320
5. 1996	XXX	XXX	XXX	31,416	23,537	15,931	10,215	6,747	6,753	1,556
6. 1997	XXX	XXX	XXX	XXX	32,971	19,852	13,928	8,127	7,412	8,852
7. 1998	XXX	XXX	XXX	XXX	XXX	40,028	17,548	8,101	3,333	3,592
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	42,746	16,337	6,006	4,474
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,861	24,750	6,684
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,781	17,083
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,471

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	99	357	245	1,152	1,445	1,734	1,102	484		160
2. 1993	4	4		275	518	518	471	204		36
3. 1994	XXX	2		256	192	48	45	18	1	40
4. 1995	XXX	XXX		370	147	118	25	11	62	46
5. 1996	XXX	XXX	XXX	744	942	403	1,232	721	243	57
6. 1997	XXX	XXX	XXX	XXX	1,440	1,048	2,186	1,839	282	140
7. 1998	XXX	XXX	XXX	XXX	XXX	1,479	912	655	763	205
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,571	534	400	1,493
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,038	467	1,040
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	509	481
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,695

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,562	3,467	3,439
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,219	753
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,576

SCHEDULE P-PART 4J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(311)	(1,208)	(531)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(126)	(2,033)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,335)

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,133	2,168	1,966
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,568	1,878
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,352

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,916	1,606	1,379
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,826	771
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,309

SCHEDULE P-PART 4M-INTERNATIONAL

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

NONE

SCHEDULE P-PART 4N-REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	40	26	48	93	31	225	(2)	(20)		
2. 1993			148	6	18	19	26	13		
3. 1994	X X X	52	211		453	(36)	(21)	(20)		
4. 1995	X X X	X X X	222	821	200	5	2			
5. 1996	X X X	X X X	X X X	2,192	661	24	4	5		
6. 1997	X X X	X X X	X X X	X X X	2,958	331	139	102		
7. 1998	X X X	X X X	X X X	X X X	X X X	1,395	825	242		
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	5,769	273	70	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	434	329	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(6,773)	(873)
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11

SCHEDULE P-PART 4O-REINSURANCE

Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	4,749	4,038	4,860	4,814	5,598	3,767	5,109	919	2,353	2,149
2. 1993	8	41	94	26	46	21	26	14		
3. 1994	X X X	30	115		62	56	26	18		
4. 1995	X X X	X X X	123	69	91	49	54	10		
5. 1996	X X X	X X X	X X X	132	193	162	151	35		
6. 1997	X X X	X X X	X X X	X X X	286	272	230	789		
7. 1998	X X X	X X X	X X X	X X X	X X X	473	498	397	54	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,003	1,059	187	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,229	384	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(154)	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	247

SCHEDULE P-PART 4P-REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	58,174	66,635	58,181	48,154	50,657	42,514	35,208	40,239	15,891	18,956
2. 1993	24,089	17,762	13,278	9,376	7,253	5,346	3,411	436	598	(41)
3. 1994	X X X	16,762	13,319	10,870	8,304	5,747	4,069	663	1,131	198
4. 1995	X X X	X X X	17,777	13,957	11,628	8,265	3,598	388	528	152
5. 1996	X X X	X X X	X X X	15,582	9,792	5,598	3,360	2,094	872	224
6. 1997	X X X	X X X	X X X	X X X	10,963	5,415	4,070	3,162	2,955	600
7. 1998	X X X	X X X	X X X	X X X	X X X	9,288	5,823	3,976	2,740	2,081
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	11,459	10,008	3,423	2,013
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,066	5,509	3,615
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,541	4,937
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,001

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	6	13	2	474	27	21	17	(11)		38
2. 1993	35			151	26					14
3. 1994	X X X			158						15
4. 1995	X X X	X X X		193	133	124				17
5. 1996	X X X	X X X	X X X	91	175	190				19
6. 1997	X X X	X X X	X X X	X X X	688	581	524	17	240	21
7. 1998	X X X	X X X	X X X	X X X	X X X	4	8	(1)		23
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	45	(3)	61	29
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(11)	88	38
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35	52
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176

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

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

NONE

SCHEDULE P-PART 5A-HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	4,590	393	104	79	39	92	602			35
2. 1993	11,522	13,909	14,157	14,235	14,271	14,373	14,373	14,372	14,372	14,372
3. 1994	X X X	13,721	16,571	16,821	16,938	17,168	17,168	17,168	17,168	17,168
4. 1995	X X X	X X X	11,629	14,546	14,853	15,037	15,037	15,037	15,037	15,037
5. 1996	X X X	X X X	X X X	16,964	20,170	20,625	20,625	20,625	20,625	20,624
6. 1997	X X X	X X X	X X X	X X X	10,891	13,712	13,712	13,712	13,712	13,712
7. 1998	X X X	X X X	X X X	X X X	X X X	13,918	14,425	14,839	15,076	15,097
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	10,264	13,174	13,703	13,850
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,540	14,043	14,467
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,635	14,549
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,683

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	926	496	309	208	163	146	36	27	20	17
2. 1993	2,787	411	208	128	84	58	15	8	6	4
3. 1994	X X X	3,497	531	280	155	98	30	19	12	10
4. 1995	X X X	X X X	3,286	588	283	163	57	37	26	21
5. 1996	X X X	X X X	X X X	3,776	773	363	122	77	48	31
6. 1997	X X X	X X X	X X X	X X X	3,250	725	228	129	69	44
7. 1998	X X X	X X X	X X X	X X X	X X X	4,344	616	301	144	80
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,365	783	347	170
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,896	764	316
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,461	785
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,860

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1,593	98	116	11	(61)	116		16		31
2. 1993	19,732	20,706	20,804	20,829	20,806	20,933	20,932	20,932	20,932	20,932
3. 1994	X X X	24,041	25,034	25,105	25,128	25,392	25,392	25,392	25,392	25,392
4. 1995	X X X	X X X	20,358	21,597	21,672	21,808	21,808	21,808	21,808	21,808
5. 1996	X X X	X X X	X X X	27,950	29,291	29,472	29,472	29,472	29,472	29,473
6. 1997	X X X	X X X	X X X	X X X	19,320	20,525	20,524	20,524	20,524	20,524
7. 1998	X X X	X X X	X X X	X X X	X X X	24,335	24,335	24,335	24,336	24,336
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	18,252	19,396	21,193	21,193
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,852	21,575	21,575
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,985	22,079
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,896

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	13,630	3,124	6,356	846	445	298	1,022	9,028		60
2. 1993	16,411	24,852	27,886	28,884	29,371	29,592	29,592	29,592	29,592	29,592
3. 1994	X X X	16,261	26,122	28,707	29,777	30,291	30,291	30,292	30,292	30,292
4. 1995	X X X	X X X	17,004	26,712	29,115	30,143	30,143	30,143	30,365	30,365
5. 1996	X X X	X X X	X X X	18,288	28,576	31,013	31,573	32,189	32,547	32,547
6. 1997	X X X	X X X	X X X	X X X	18,811	28,782	31,010	32,134	32,819	32,820
7. 1998	X X X	X X X	X X X	X X X	X X X	19,301	29,509	31,640	32,947	32,947
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	19,243	29,638	33,264	33,378
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,720	32,992	34,490
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,177	33,861
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,894

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	7,755	3,720	2,194	1,212	741	581	360	261	170	124
2. 1993	12,009	4,217	2,236	1,185	629	375	201	110	68	42
3. 1994	X X X	13,329	5,006	2,456	1,336	759	369	203	131	82
4. 1995	X X X	X X X	13,813	4,875	2,534	1,409	664	356	206	120
5. 1996	X X X	X X X	X X X	14,845	5,288	2,878	1,464	751	404	232
6. 1997	X X X	X X X	X X X	X X X	15,650	5,719	2,858	1,611	865	500
7. 1998	X X X	X X X	X X X	X X X	X X X	15,295	5,363	3,128	1,666	913
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	16,462	6,065	2,927	1,564
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,805	6,054	3,216
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,866	5,910
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,018

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	15,678	11,570	7,618	148	(1,601)	(4,143)	(1)	9,168		15
2. 1993	42,362	56,153	58,853	59,211	58,837	57,754	57,754	57,754	57,754	57,754
3. 1994	X X X	50,296	56,554	57,312	57,465	56,071	56,071	56,071	56,071	56,071
4. 1995	X X X	X X X	44,990	49,704	50,073	49,318	49,318	49,318	49,318	49,318
5. 1996	X X X	X X X	X X X	48,768	53,053	53,093	53,093	53,093	53,093	53,093
6. 1997	X X X	X X X	X X X	X X X	51,507	54,657	54,657	54,657	54,806	54,806
7. 1998	X X X	X X X	X X X	X X X	X X X	53,443	57,078	57,272	58,096	58,096
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	56,630	60,630	62,354	62,354
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,016	64,963	64,963
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,866	66,953
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,012

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	4,600	37	1,393	305	159	104	2,261	3,571		18
2. 1993	5,132	6,816	7,731	8,031	8,189	8,278	8,320	8,320	8,740	8,740
3. 1994	X X X	5,551	8,201	8,909	9,248	9,447	9,538	9,538	9,939	9,939
4. 1995	X X X	X X X	6,125	8,658	9,387	9,741	9,907	9,956	10,309	13,011
5. 1996	X X X	X X X	X X X	6,760	9,604	10,419	10,813	10,979	11,160	11,160
6. 1997	X X X	X X X	X X X	X X X	7,422	10,787	11,648	12,012	12,165	12,165
7. 1998	X X X	X X X	X X X	X X X	X X X	7,880	11,497	12,459	12,646	12,715
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	7,248	11,116	11,973	12,458
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,840	9,922	10,562
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,761	7,934
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,499

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,772	1,476	858	461	244	152	91	59	64	50
2. 1993	2,472	1,067	685	366	181	88	44	25	14	8
3. 1994	X X X	3,164	1,399	773	390	184	83	41	18	12
4. 1995	X X X	X X X	3,217	1,364	704	365	201	118	52	33
5. 1996	X X X	X X X	X X X	3,904	1,467	788	416	197	77	40
6. 1997	X X X	X X X	X X X	X X X	4,327	1,467	801	415	173	81
7. 1998	X X X	X X X	X X X	X X X	X X X	4,722	1,516	803	365	170
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	6,144	2,482	1,253	629
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,504	1,310	684
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,876	921
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,660

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	7,240	3,491	1,546	352	149	(4)		3,593	12	4
2. 1993	11,176	13,538	14,613	15,076	15,139	15,131	15,130	15,130	15,130	15,130
3. 1994	X X X	13,082	15,655	16,598	16,707	16,658	16,658	16,659	16,659	16,659
4. 1995	X X X	X X X	13,595	16,962	17,258	17,206	17,205	17,205	17,205	18,686
5. 1996	X X X	X X X	X X X	16,558	18,505	18,461	18,461	18,461	18,461	18,460
6. 1997	X X X	X X X	X X X	X X X	17,666	19,855	20,256	20,256	20,763	20,763
7. 1998	X X X	X X X	X X X	X X X	X X X	18,951	21,117	21,496	22,258	22,258
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	19,768	22,043	22,941	22,941
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,591	19,942	19,961
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,251	15,355
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,618

SCHEDULE P-PART 5D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	21,544	5,161	4,451	3,628	7,073	720	12,019	707	442	194
2. 1993	59,552	74,668	77,786	80,058	82,424	82,832	93,848	94,035	94,035	94,035
3. 1994	X X X	50,364	64,117	66,336	69,417	70,072	82,292	82,554	87,927	88,208
4. 1995	X X X	X X X	42,962	56,946	60,592	61,643	76,833	77,218	82,906	83,197
5. 1996	X X X	X X X	X X X	40,793	51,699	53,824	73,454	75,199	80,847	81,190
6. 1997	X X X	X X X	X X X	X X X	38,476	49,761	74,124	75,582	85,055	85,601
7. 1998	X X X	X X X	X X X	X X X	X X X	40,765	74,857	78,269	87,081	88,084
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	51,556	67,408	77,823	79,535
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,563	67,251	70,533
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	44,946	58,587
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,733

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	24,855	19,411	14,622	11,010	4,381	6,398	7,400	6,633	5,897	5,625
2. 1993	12,241	8,101	5,770	3,416	1,364	951	800	667	555	492
3. 1994	X X X	12,520	7,721	5,434	1,921	1,256	942	752	601	503
4. 1995	X X X	X X X	11,377	6,613	2,838	1,713	1,187	925	688	564
5. 1996	X X X	X X X	X X X	11,545	5,044	2,803	1,744	1,272	871	685
6. 1997	X X X	X X X	X X X	X X X	12,186	5,752	3,226	2,189	1,387	1,018
7. 1998	X X X	X X X	X X X	X X X	X X X	13,683	6,469	4,104	2,430	1,608
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	12,951	6,931	3,762	2,390
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,318	6,092	3,562
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,806	5,712
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,188

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	38,079	11,895	1,955	1,515	662	80		5,589		
2. 1993	114,017	131,385	133,493	134,082	134,624	134,666	134,666	134,666	134,665	134,665
3. 1994	X X X	102,433	110,912	111,762	112,098	112,165	112,165	112,165	113,618	113,952
4. 1995	X X X	X X X	92,410	100,648	101,518	101,631	101,630	101,630	107,654	107,956
5. 1996	X X X	X X X	X X X	92,992	98,571	98,824	98,824	100,304	106,721	107,010
6. 1997	X X X	X X X	X X X	X X X	99,711	105,852	106,991	107,539	119,254	119,465
7. 1998	X X X	X X X	X X X	X X X	X X X	107,491	113,496	114,904	126,963	127,222
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	88,977	104,963	115,173	115,615
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95,601	104,951	105,721
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,348	92,664
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,818

SCHEDULE P-PART 5E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	674	193	89	82	35	124	(254)	20		3
2. 1993	1,069	1,467	1,587	1,657	1,694	1,847	1,776	1,776	1,776	1,776
3. 1994	X X X	1,153	1,535	1,668	1,736	1,888	1,878	1,878	1,878	1,878
4. 1995	X X X	X X X	1,229	1,649	1,835	2,105	2,116	2,116	2,116	2,116
5. 1996	X X X	X X X	X X X	1,472	1,979	2,290	2,351	2,351	2,351	2,351
6. 1997	X X X	X X X	X X X	X X X	1,444	2,118	2,246	2,246	2,246	2,247
7. 1998	X X X	X X X	X X X	X X X	X X X	1,492	2,231	2,570	2,647	2,647
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,343	2,333	2,422	2,422
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,534	2,272	2,273
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,284	1,699
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	853

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	811	575	366	227	172	4,931	6,233	7,290	4,102	5,969
2. 1993	636	368	232	154	101	54	25	15	34	29
3. 1994	X X X	704	406	283	192	123	174	55	34	27
4. 1995	X X X	X X X	823	547	331	222	122	85	46	36
5. 1996	X X X	X X X	X X X	1,013	581	326	174	149	66	55
6. 1997	X X X	X X X	X X X	X X X	911	618	251	231	98	1,725
7. 1998	X X X	X X X	X X X	X X X	X X X	1,165	392	350	163	117
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,139	578	398	164
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,490	383	201
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,278	416
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	669

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	516	150	(3)	34	71	143		7,292		1,870
2. 1993	2,522	2,918	2,988	3,013	3,022	3,211	3,211	3,211	3,211	3,211
3. 1994	X X X	2,706	3,129	3,225	3,279	3,445	3,445	3,445	3,444	3,444
4. 1995	X X X	X X X	3,407	3,957	4,022	4,341	4,341	4,341	4,341	4,341
5. 1996	X X X	X X X	X X X	4,672	5,337	5,597	5,597	5,597	5,597	5,597
6. 1997	X X X	X X X	X X X	X X X	4,671	5,749	5,749	5,749	5,749	6,679
7. 1998	X X X	X X X	X X X	X X X	X X X	4,983	5,665	6,142	6,775	6,775
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,742	6,065	6,844	6,844
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,472	6,805	6,805
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,604	5,722
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,651

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

SECTION 1A

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

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior						1	12	6	6	6
2. 1993										
3. 1994	X X X		1	1	1					
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X		2	1				
6. 1997	X X X	X X X	X X X	X X X	24	12				
7. 1998	X X X	X X X	X X X	X X X	X X X	17				
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior		1	(1)		(1)	1		11		
2. 1993			1	1	2	2	2	2	2	2
3. 1994	X X X	2	3	5	5	5	5	5	5	5
4. 1995	X X X	X X X		2	2	2	2	2	2	2
5. 1996	X X X	X X X	X X X		3	3	3	3	3	3
6. 1997	X X X	X X X	X X X	X X X	70	78	78	78	79	79
7. 1998	X X X	X X X	X X X	X X X	X X X	84	83	83	83	83
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X		1	1	1
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1	1
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

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

SECTION 2B

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

SECTION 3B

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

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	3,164	745	408	221	151	102	1,657	469		
2. 1993	2,909	4,191	4,501	4,632	4,745	4,813	5,309	5,324	5,425	5,438
3. 1994	X X X	2,544	3,831	4,118	4,319	4,445	5,077	5,107	5,203	5,228
4. 1995	X X X	X X X	2,876	4,072	4,388	4,584	5,245	5,317	5,387	5,418
5. 1996	X X X	X X X	X X X	2,707	4,007	4,375	5,109	5,245	5,261	5,301
6. 1997	X X X	X X X	X X X	X X X	2,690	4,210	5,235	5,505	5,505	5,505
7. 1998	X X X	X X X	X X X	X X X	X X X	2,995	5,306	5,890	5,890	5,901
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,512	5,621	5,621	5,758
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,424	4,651	5,110
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,354	3,451
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,824

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2,481	1,704	1,230	863	644	34,613	42,739	31,875	35,770	45,409
2. 1993	2,136	1,203	658	434	258	146	79	47	39	24
3. 1994	X X X	2,283	1,165	672	406	211	171	96	56	45
4. 1995	X X X	X X X	2,187	1,102	603	363	261	168	84	57
5. 1996	X X X	X X X	X X X	2,357	1,088	591	405	225	96	58
6. 1997	X X X	X X X	X X X	X X X	2,650	1,067	773	496	224	127
7. 1998	X X X	X X X	X X X	X X X	X X X	3,288	1,430	1,069	655	259
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,056	1,475	764	480
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,644	1,134	734
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,044	871
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,725

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	9,876	2,797	390	329	62	(83)		32,277	3,901	9,639
2. 1993	9,854	12,504	12,600	12,872	12,928	12,902	12,902	12,902	12,902	12,902
3. 1994	X X X	10,318	12,358	12,785	12,891	12,853	12,853	12,854	12,854	12,854
4. 1995	X X X	X X X	11,387	13,810	13,895	13,888	13,888	13,888	13,887	13,887
5. 1996	X X X	X X X	X X X	12,406	14,322	14,223	14,223	14,223	14,223	14,223
6. 1997	X X X	X X X	X X X	X X X	12,851	15,038	15,570	15,732	15,732	15,733
7. 1998	X X X	X X X	X X X	X X X	X X X	14,488	17,029	17,602	17,602	17,602
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	15,683	17,526	17,526	17,526
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,935	14,935	14,935
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,244	10,485
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,266

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	7	2	1	1		(8)	16	12		
2. 1993		1	1	2	2	2	2	2	4	4
3. 1994	X X X		1	1	1	1	2	2	2	2
4. 1995	X X X	X X X	2	2	2	3	3	3	4	4
5. 1996	X X X	X X X	X X X				1	1	1	1
6. 1997	X X X	X X X	X X X	X X X			2	4	4	4
7. 1998	X X X	X X X	X X X	X X X	X X X	5	2	3	8	8
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X		2	6	6
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1	1
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	3
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	18	12	10	4	4	4	230	355	16	13
2. 1993	3	3	2	2	1	1	1		1	1
3. 1994	X X X	5	3	2	2	1	1	1	1	1
4. 1995	X X X	X X X	5	3	1	1	1		1	1
5. 1996	X X X	X X X	X X X	106	1	1	3	2		
6. 1997	X X X	X X X	X X X	X X X	3	2	5	2	1	1
7. 1998	X X X	X X X	X X X	X X X	X X X	13	8	4	1	1
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	17	6	1	1
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15	9	1
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	4
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6	12	(1)	2				366		
2. 1993	10	11	11	11	11	11	11	11	11	11
3. 1994	X X X	8	10	10	10	11	10	10	10	10
4. 1995	X X X	X X X	8	8	8	8	8	8	10	10
5. 1996	X X X	X X X	X X X	109	109	109	111	111	111	111
6. 1997	X X X	X X X	X X X	X X X	10	10	18	19	19	20
7. 1998	X X X	X X X	X X X	X X X	X X X	52	52	52	52	53
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	174	178	179	179
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	279	279	279
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24	30
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	183	148	68	76	95	124	488	459		
2. 1993	237	364	347	387	425	459	504	531	581	596
3. 1994	X X X	158	1,681	1,728	1,771	1,812	1,864	1,890	1,998	2,020
4. 1995	X X X	X X X	196	336	388	439	505	536	599	619
5. 1996	X X X	X X X	X X X	187	321	382	459	497	542	563
6. 1997	X X X	X X X	X X X	X X X	173	323	414	461	485	514
7. 1998	X X X	X X X	X X X	X X X	X X X	158	335	390	398	446
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	190	347	372	399
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	283	407	443
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	206	284
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	139

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5,544	3,308	3,535	4,369	5,591	52,699	66,992	81,673	58,356	85,234
2. 1993	242	211	235	192	185	129	91	110	101	84
3. 1994	X X X	4,092	293	197	192	133	109	130	125	94
4. 1995	X X X	X X X	245	254	299	227	204	120	113	124
5. 1996	X X X	X X X	X X X	350	476	453	301	282	278	251
6. 1997	X X X	X X X	X X X	X X X	263	334	421	168	108	222
7. 1998	X X X	X X X	X X X	X X X	X X X	281	178	234	272	225
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	416	174	157	124
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	467	392	269
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	179	84
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	226

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1,932	2,191	434	1,449	1,340	1,498	(1)	81,760		26,878
2. 1993	788	1,157	1,227	1,424	1,521	1,512	1,512	1,512	1,635	1,736
3. 1994	X X X	4,608	5,130	5,330	5,422	5,419	5,419	5,425	5,840	5,913
4. 1995	X X X	X X X	760	1,258	1,442	1,441	1,441	1,463	1,699	1,768
5. 1996	X X X	X X X	X X X	922	1,534	1,673	1,713	1,761	1,919	1,961
6. 1997	X X X	X X X	X X X	X X X	921	1,424	1,637	1,838	1,994	2,214
7. 1998	X X X	X X X	X X X	X X X	X X X	928	1,198	1,365	1,556	1,657
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,062	1,283	1,396	1,455
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,251	1,726	2,105
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	799	950
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	804

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	24	5	7	2		(201)	137	84		321
2. 1993	14	18	18	21	21	1	21	21	35	36
3. 1994	X X X	9	14	14	15	1	16	17	29	29
4. 1995	X X X	X X X	2	3	3	4	3	4	4	6
5. 1996	X X X	X X X	X X X		1	29	2	2	3	10
6. 1997	X X X	X X X	X X X	X X X		1	3	3	3	3
7. 1998	X X X	X X X	X X X	X X X	X X X		2	3	3	3
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X		2	2	2
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1	1
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	92	47	18	11	7	160	1	2,362		
2. 1993	18	10	7	3	2	18	2	1		
3. 1994	X X X	14	7	5	3	12	1	1	1	
4. 1995	X X X	X X X	11	10	6	6	3	2	2	2
5. 1996	X X X	X X X	X X X	56	47	11	2	1	1	1
6. 1997	X X X	X X X	X X X	X X X	5	5	1			
7. 1998	X X X	X X X	X X X	X X X	X X X	25	1	1	2	2
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3	2	2	1
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21	14	12
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	4
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	24	72	6	8			(1)	2,445		321
2. 1993	46	54	54	58	57	58	58	58	88	90
3. 1994	X X X	35	35	38	37	38	38	38	72	74
4. 1995	X X X	X X X	17	18	19	18	19	19	19	25
5. 1996	X X X	X X X	X X X	59	59	59	59	59	59	59
6. 1997	X X X	X X X	X X X	X X X	8	8	8	8	9	26
7. 1998	X X X	X X X	X X X	X X X	X X X	27	27	30	31	32
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	5	8	8	8
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25	25	26
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	7
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(261)	1,563	1,449	2,091	2,134	140	743	743
2. 1993				68,395	68,482	68,307	70,504	71,611	72,502	73,200	698
3. 1994	X X X	81,960	82,136	82,085	82,283	82,538	82,081	81,777	81,961	81,984	23
4. 1995	X X X	X X X	89,175	89,275	89,398	91,018	90,134	89,874	89,158	88,214	(944)
5. 1996	X X X	X X X	X X X	86,613	86,072	90,609	89,959	89,575	88,780	87,556	(1,224)
6. 1997	X X X	X X X	X X X	X X X	95,983	98,751	97,221	96,808	97,673	95,083	(2,590)
7. 1998	X X X	X X X	X X X	X X X	X X X	104,987	104,461	103,836	104,500	102,472	(2,028)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	103,490	105,331	105,451	105,531	80
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	97,714	98,606	99,493	887
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,087	78,832	745
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,021	87,021
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	83,411
13. Earned Premiums (Sc P-Pt 1)	89,877	74,488	68,773	84,561	97,563	115,405	103,730	100,812	80,331	83,411	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				90	313	173	83	(14)	1		
2. 1993				10,648	10,707	10,725	10,727	10,727	10,727	10,727	
3. 1994	X X X	14,886	14,971	15,007	15,139	15,123	15,107	15,106	15,106	15,106	
4. 1995	X X X	X X X	13,994	14,082	14,200	14,185	14,164	14,176	14,137	14,072	(65)
5. 1996	X X X	X X X	X X X	18,096	18,797	18,808	18,761	18,766	18,734	18,691	(43)
6. 1997	X X X	X X X	X X X	X X X	19,105	19,510	19,591	19,564	19,559	19,553	(6)
7. 1998	X X X	X X X	X X X	X X X	X X X	21,361	21,803	21,890	21,944	22,007	63
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	27,845	28,384	28,862	28,926	64
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,507	29,670	29,924	254
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,225	19,742	4,517
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,757	17,757
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	22,541
13. Earned Premiums (Sc P-Pt 1)	10,402	15,174	16,878	18,264	20,430	21,739	28,370	29,107	16,845	22,541	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(39,747)	(5,399)	(7,648)	6,078	6,056	2,412	6,664	6,664
2. 1993				559,576	552,446	550,888	550,366	553,019	553,212	554,091	879
3. 1994	X X X	715,232	709,244	714,741	702,195	703,288	701,858	704,041	703,958	704,282	324
4. 1995	X X X	X X X	556,898	564,772	558,029	559,724	555,621	557,022	554,886	556,009	1,123
5. 1996	X X X	X X X	X X X	484,738	484,685	486,422	484,011	487,179	484,426	486,158	1,732
6. 1997	X X X	X X X	X X X	X X X	440,901	449,433	453,453	460,111	459,657	457,435	(2,222)
7. 1998	X X X	X X X	X X X	X X X	X X X	439,067	446,814	453,910	459,153	454,107	(5,046)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	406,790	420,272	432,005	433,832	1,827
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	402,634	423,244	431,505	8,261
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	399,627	426,641	27,014
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	467,786	467,786
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	508,342
13. Earned Premiums (Sc P-Pt 1)	832,574	696,756	546,432	467,568	416,135	445,438	416,169	445,331	434,394	508,342	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(112)	(6,413)	(1,349)	22,327	23,293	433	483	483
2. 1993				185,706	184,447	183,857	183,896	183,839	183,957	184,074	117
3. 1994	X X X	245,115	243,238	241,756	241,549	240,784	240,610	240,577	240,701	240,814	113
4. 1995	X X X	X X X	162,108	161,486	160,459	160,128	160,036	160,096	160,259	160,311	52
5. 1996	X X X	X X X	X X X	117,787	122,461	122,801	122,897	123,314	123,645	123,737	92
6. 1997	X X X	X X X	X X X	X X X	78,344	79,935	79,019	79,842	80,486	80,802	316
7. 1998	X X X	X X X	X X X	X X X	X X X	65,524	65,798	66,536	66,015	66,250	235
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	68,478	74,411	74,403	74,552	149
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,845	81,817	81,928	111
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	108,104	137,985	29,881
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126,322	126,322
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	157,871
13. Earned Premiums (Sc P-Pt 1)	293,728	248,317	170,667	114,867	74,080	66,539	90,033	110,019	112,362	157,871	X X X

SCHEDULE P-PART 6E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				13	29	19	1	2	2	6	6
2. 1993				33,815	33,985	34,010	34,009	34,008	34,009	34,015	6
3. 1994	X X X	43,124	44,485	44,558	44,562	44,597	44,597	44,598	44,598	44,604	6
4. 1995	X X X	X X X	44,721	46,283	46,414	46,468	46,469	46,472	46,472	46,476	4
5. 1996	X X X	X X X	X X X	42,281	43,476	43,627	43,607	43,669	43,644	43,656	12
6. 1997	X X X	X X X	X X X	X X X	50,748	51,624	51,599	51,643	51,629	51,675	46
7. 1998	X X X	X X X	X X X	X X X	X X X	55,444	57,361	57,418	57,422	57,470	48
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	53,608	55,407	57,076	57,122	46
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,821	67,688	67,836	148
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,201	72,766	3,565
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,201	68,201
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	72,088
13. Earned Premiums (Sc P-Pt 1)	48,030	47,171	46,014	43,788	52,275	56,596	55,484	65,787	74,705	72,088	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				9,502	9,510	9,510	9,510	9,510	9,510	9,510	
2. 1993				8,176	8,201	8,201	8,201	8,201	8,201	8,201	
3. 1994	X X X	6,977	7,875	6,259	6,995	6,970	6,969	6,969	6,970	6,970	
4. 1995	X X X	X X X	5,851	8,416	8,869	9,013	9,029	9,029	9,030	9,030	
5. 1996	X X X	X X X	X X X	X X X	8,840	9,357	9,976	10,067	9,966	9,998	32
6. 1997	X X X	X X X	X X X	X X X	X X X	9,410	10,288	11,093	10,579	10,613	34
7. 1998	X X X	X X X	X X X	X X X	X X X	X X X	9,530	10,374	9,693	9,665	(28)
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,355	10,568	10,670	102
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,142	12,440	298
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,768	18,768
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,206
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	19,206
13. Earned Premiums (Sc P-Pt 1)	9,466	9,796	8,369	9,055	10,061	10,046	11,040	12,096	11,061	19,206	X X X

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				562	1,500	2,115	1,765	681	216	(197)	(197)
2. 1993				41,314	41,996	42,650	43,512	43,448	43,429	43,586	157
3. 1994	X X X	75,067	63,864	62,094	62,244	62,213	64,402	64,379	64,282	64,176	(106)
4. 1995	X X X	X X X	66,901	64,597	60,488	58,572	62,095	62,709	62,635	62,493	(142)
5. 1996	X X X	X X X	X X X	62,568	64,197	63,268	62,861	63,029	63,333	63,234	(99)
6. 1997	X X X	X X X	X X X	X X X	70,173	70,523	67,858	67,063	68,345	67,563	(782)
7. 1998	X X X	X X X	X X X	X X X	X X X	81,011	82,062	82,376	82,973	84,351	1,378
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	78,427	79,705	81,967	82,324	357
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,235	75,472	75,540	68
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	73,605	74,961	1,356
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	83,947	83,947
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	85,937
13. Earned Premiums (Sc P-Pt 1)	60,012	52,276	62,508	60,395	69,797	80,810	84,744	76,410	79,313	85,937	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(224)	(523)	227	19	(67)	126		
2. 1993				5,454	5,457	5,446	5,446	5,411	5,424	5,424	
3. 1994	X X X	8,667	8,915	8,812	8,819	8,847	8,855	8,721	8,721	8,709	(12)
4. 1995	X X X	X X X	9,470	9,688	10,304	10,494	10,509	10,292	10,294	10,244	(50)
5. 1996	X X X	X X X	X X X	10,776	11,355	12,152	12,210	12,145	12,002	11,975	(27)
6. 1997	X X X	X X X	X X X	X X X	10,461	11,251	11,446	11,539	11,363	11,349	(14)
7. 1998	X X X	X X X	X X X	X X X	X X X	13,109	13,618	14,108	14,217	14,264	47
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	12,392	13,068	13,449	13,521	72
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,087	16,482	16,588	106
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,680	20,574	894
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,932	24,932
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	25,948
13. Earned Premiums (Sc P-Pt 1)	7,287	9,056	10,151	10,505	11,154	15,255	13,197	15,828	21,386	25,948	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993				1,029	1,029	1,029	1,029	1,029	1,029	1,029	
3. 1994	X X X	1,477	1,402	1,402	1,402	1,402	1,402	1,402	1,402	1,402	
4. 1995	X X X	X X X	1,259	1,259	1,259	1,259	1,259	1,259	1,259	1,259	
5. 1996	X X X	X X X	X X X	4,789	4,789	4,789	4,789	4,789	4,789	4,789	
6. 1997	X X X	X X X	X X X	X X X	5,403	5,403	5,403	5,403	5,403	5,403	
7. 1998	X X X	X X X	X X X	X X X	X X X	4,899	4,899	4,899	4,899	4,899	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	5,269	5,269	5,269	5,269	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,344	8,344	8,344	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,984	17,984	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,265	39,265
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	39,265
13. Earned Premiums (Sc P-Pt 1)	2,198	1,631	1,458	4,789	5,403	4,899	5,269	8,344	17,984	39,265	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	X X X	82	82	82	82	82	82	82	82	82	
4. 1995	X X X	X X X	45	45	45	45	45	45	45	45	
5. 1996	X X X	X X X	X X X	987	987	987	987	987	987	987	
6. 1997	X X X	X X X	X X X	X X X	1,357	1,357	1,357	1,357	1,357	1,357	
7. 1998	X X X	X X X	X X X	X X X	X X X	1,774	1,774	1,774	1,774	1,774	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,552	2,552	2,552	2,552	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,989	4,989	4,989	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,232	13,232	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,988	24,988
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	24,988
13. Earned Premiums (Sc P-Pt 1)	178	82	45	987	1,357	1,774	2,552	4,989	13,232	24,988	X X X

SCHEDULE P-PART 6M-INTERNATIONAL

SECTION 1

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

SECTION 2

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

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				3	3	5	6	1	11	5	5
2. 1993				2,073	2,082	2,086	2,088	2,091	2,093	2,093	
3. 1994	XXX	1,818	1,830	1,854	1,869	1,879	1,882	1,883	1,884	1,884	
4. 1995	XXX	XXX	2,358	2,373	2,406	2,415	2,418	2,415	2,420	2,420	
5. 1996	XXX	XXX	XXX	5,267	6,383	6,440	6,464	6,458	6,406	6,408	2
6. 1997	XXX	XXX	XXX	XXX	6,992	7,227	7,678	7,679	7,641	7,635	(6)
7. 1998	XXX	XXX	XXX	XXX	XXX	11,293	11,941	12,246	12,281	12,055	(226)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12,505	12,977	13,501	13,415	(86)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,573	7,137	7,279	142
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,772	9,156	384
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,189	10,189
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,404
13. Earned Premiums (Sc P-Pt 1)	2,177	1,952	2,215	5,310	8,168	11,616	13,636	7,348	9,825	10,404	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior					4					2	2
2. 1993				757	757	757	757	757	757	757	
3. 1994	XXX	274	274	277	283	292	284	299	312	312	
4. 1995	XXX	XXX	447	448	458	464	460	470	478	478	
5. 1996	XXX	XXX	XXX	718	1,029	1,029	1,030	1,030	1,030	1,030	
6. 1997	XXX	XXX	XXX	XXX	808	845	941	941	941	941	
7. 1998	XXX	XXX	XXX	XXX	XXX	1,930	1,967	1,994	2,038	2,038	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,625	1,663	1,750	1,749	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	872	920	920	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,254	6,256	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,574	2,574
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,577
13. Earned Premiums (Sc P-Pt 1)	772	283	449	725	1,139	1,979	1,749	962	6,453	2,577	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				(6)	4	13	(3)	5	11	21	21
2. 1993				716	716	718	718	718	718	719	1
3. 1994	XXX	437	437	432	449	451	451	451	451	451	
4. 1995	XXX	XXX	363	359	364	367	367	367	367	367	
5. 1996	XXX	XXX	XXX	402	664	679	680	679	679	679	
6. 1997	XXX	XXX	XXX	XXX	402	447	455	455	458	485	27
7. 1998	XXX	XXX	XXX	XXX	XXX	1,323	1,408	1,652	1,700	1,716	16
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,951	3,348	4,030	4,071	41
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,333	6,278	6,657	379
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,648	9,509	861
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,047	11,047
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,393
13. Earned Premiums (Sc P-Pt 1)	501	481	590	384	693	1,404	3,044	5,978	10,339	12,393	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993				1,444	1,444	1,444	1,444	1,444	1,444	1,444	
3. 1994	XXX	(8)	(8)	(8)	(8)	(8)	(8)	(8)	(8)	(8)	
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	(1)		5	5	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	14	14	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,382	4,382	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	163
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163
13. Earned Premiums (Sc P-Pt 1)	1,444	(8)					(1)	12	4,391	163	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior				42	(63)	(4)	68	89	107	(81)	(81)
2. 1993				15,328	14,975	14,941	14,959	14,967	14,962	14,970	8
3. 1994	X X X	23,502	17,517	20,505	19,550	19,148	19,464	19,464	19,419	19,360	(59)
4. 1995	X X X	X X X	17,106	18,634	19,078	18,069	18,962	18,935	18,860	18,755	(105)
5. 1996	X X X	X X X	X X X	15,488	16,895	17,498	16,721	16,713	16,804	16,690	(114)
6. 1997	X X X	X X X	X X X	X X X	17,563	17,437	17,526	17,450	18,160	17,551	(609)
7. 1998	X X X	X X X	X X X	X X X	X X X	15,059	14,760	14,841	15,105	15,461	356
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	14,529	14,615	15,560	15,103	(457)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,406	12,629	12,792	163
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,743	18,202	459
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,005	21,005
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	20,566
13. Earned Premiums (Sc P-Pt 1)	21,041	10,829	18,539	19,976	18,044	14,086	14,837	13,559	18,957	20,566	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior							(24)				
2. 1993				277	277	277	277	277	277	277	
3. 1994	X X X	508	530	530	530	530	530	530	530	530	
4. 1995	X X X	X X X	625	643	643	643	643	643	644	644	
5. 1996	X X X	X X X	X X X	734	734	735	740	740	741	741	
6. 1997	X X X	X X X	X X X	X X X	733	738	743	743	743	743	
7. 1998	X X X	X X X	X X X	X X X	X X X	1,072	1,081	1,082	1,082	1,082	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,052	1,055	1,066	1,066	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,688	1,717	1,722	5
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,305	3,335	30
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,402	3,402
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	3,437
13. Earned Premiums (Sc P-Pt 1)	946	486	637	783	797	1,192	1,154	1,714	3,348	3,437	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993				361	361	361	361	361	361	361	
3. 1994	X X X	376	355	355	355	355	355	355	355	355	
4. 1995	X X X	X X X	250	250	250	250	250	250	250	250	
5. 1996	X X X	X X X	X X X	211	211	211	211	211	211	211	
6. 1997	X X X	X X X	X X X	X X X	159	159	159	159	159	159	
7. 1998	X X X	X X X	X X X	X X X	X X X	48	48	50	50	50	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	107	107	107	107	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	90	90	90	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47	47	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	248	248
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	248
13. Earned Premiums (Sc P-Pt 1)	202	378	302	211	159	48	107	90	47	248	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	X X X										
4. 1995	X X X	X X X	13	13	13	13	13	13	13	13	
5. 1996	X X X	X X X	X X X	17	17	17	17	17	17	17	
6. 1997	X X X	X X X	X X X	X X X	3	3	3	3	3	3	
7. 1998	X X X	X X X	X X X	X X X	X X X	2	2	2	2	2	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	(117)	(117)	(117)	(117)	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12	12	12	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
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)	3		13	17	3	2	(117)	12			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	36,969			107,423		
2. Private Passenger Auto Liab./Medical	322,863			266,098		
3. Commercial Auto/Truck Liab./Medical	126,435	12,709	10.052	63,443	6,073	9.572
4. Workers' Compensation	1,097,012	541,765	49.386	374,814	203,989	54.424
5. Commercial Multiple Peril	95,072			53,772		
6. Medical Malpractice - Occurrence	39					
7. Medical Malpractice - Claims-made						
8. Special Liability	16,585			27,431		
9. Other Liability - Occurrence	375,411	48,059	12.802	60,333	8,255	13.682
10. Other Liabilities - Claims-made	22,121			19,900		
11. Special Property	23,814			35,767		
12. Auto Physical Damage	(2,373)			209,028	1,259	0.602
13. Fidelity/Surety	4,865			13,038		
14. Other	120,733			73,050		
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	108,770	24,083	22.141	19,117	2,752	14.396
20. Products Liability - Claims-made	1,336			240		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	2,349,652	626,616	26.668	1,323,454	222,328	16.799

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	233,595	199,625	188,077	173,374	169,736	166,092	163,972	165,016	165,652	167,334
2. 1993	124,455	191,730	183,814	171,550	168,257	164,752	161,467	162,111	164,549	163,601
3. 1994	X X X	102,459	173,394	168,850	164,602	163,846	163,960	163,771	168,816	166,048
4. 1995	X X X	X X X	85,228	142,638	132,897	135,240	135,559	135,716	146,079	142,548
5. 1996	X X X	X X X	X X X	94,562	139,035	135,957	135,005	141,125	153,516	148,832
6. 1997	X X X	X X X	X X X	X X X	93,559	153,310	151,416	156,282	176,517	173,387
7. 1998	X X X	X X X	X X X	X X X	X X X	99,544	146,569	151,765	173,384	171,223
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	101,133	168,226	179,284	172,782
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,072	154,412	146,583
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,690	103,481
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64,345

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	113,333	65,136	47,633	27,310	20,166	15,094	11,869	10,471	3,138	3,483
2. 1993	72,667	80,497	55,042	33,288	23,922	16,772	13,824	11,964	4,324	1,477
3. 1994	X X X	50,946	64,092	39,813	25,560	16,986	17,298	13,678	6,064	2,027
4. 1995	X X X	X X X	43,089	53,601	26,508	16,747	13,773	9,216	8,470	2,854
5. 1996	X X X	X X X	X X X	41,800	43,992	21,490	12,272	10,956	11,384	3,978
6. 1997	X X X	X X X	X X X	X X X	37,685	47,942	20,165	10,776	13,906	5,315
7. 1998	X X X	X X X	X X X	X X X	X X X	46,952	52,398	17,783	18,809	7,320
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	49,049	57,178	28,515	9,861
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,331	49,042	20,465
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,900	45,607
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,536

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

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	260,019	215,408	217,934	211,419	211,822	209,308	211,483	215,707	214,603	214,498
2. 1993	133,835	240,015	197,472	208,389	201,302	199,857	200,246	201,950	201,744	200,941
3. 1994	X X X	116,398	222,030	225,945	210,519	210,357	209,811	210,728	207,617	207,422
4. 1995	X X X	X X X	104,058	173,728	174,131	177,844	176,102	177,138	171,339	171,297
5. 1996	X X X	X X X	X X X	97,670	167,953	174,050	172,488	175,093	172,625	170,211
6. 1997	X X X	X X X	X X X	X X X	105,990	147,189	147,479	151,176	150,952	145,133
7. 1998	X X X	X X X	X X X	X X X	X X X	102,762	165,731	171,176	169,736	163,924
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	114,923	151,816	164,963	167,975
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	116,704	183,010	181,314
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,546	117,412
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	122,364

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	25,587	24,136	19,680	7,041	4,051	1,902	789	1,606	441	101
2. 1993	25,013	16,930	18,386	17,162	5,507	3,091	1,512	2,323	633	250
3. 1994	X X X	6,696	1,661	37,682	12,033	5,894	4,521	4,201	1,058	312
4. 1995	X X X	X X X	9,960	(2,033)	22,349	15,698	11,582	8,749	1,646	521
5. 1996	X X X	X X X	X X X	(12,424)	353	22,139	15,183	9,709	4,662	805
6. 1997	X X X	X X X	X X X	X X X	(1,647)	13,248	23,545	17,716	13,163	4,385
7. 1998	X X X	X X X	X X X	X X X	X X X	(81)	15,185	27,317	21,819	12,196
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	14,867	11,514	24,428	19,488
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,618	21,097	28,062
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,051	22,284
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,130

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	36,969			107,423		
2. Private Passenger Auto Liability/Medical	322,863			266,098		
3. Commercial Auto/Truck Liability/Medical	126,435	12,709	10.052	63,443	6,073	9.572
4. Workers' Compensation	1,097,012	541,765	49.386	374,814	203,989	54.424
5. Commercial Multiple Peril	95,072			53,772		
6. Medical Malpractice - Occurrence	39					
7. Medical Malpractice - Claims-made						
8. Special Liability	16,585			27,431		
9. Other Liability - Occurrence	375,411	48,059	12.802	60,333	8,255	13.682
10. Other Liability - Claims-made	22,121			19,900		
11. Special Property	23,814			35,767		
12. Auto Physical Damage	(2,373)			209,028	1,259	0.602
13. Fidelity/Surety	4,865			13,038		
14. Other	120,733			73,050		
15. International						
16. Reinsurance - Nonproportional Assumed Property	2,439			10,336		
17. Reinsurance - Nonproportional Assumed Liability	19,684			12,952		
18. Reinsurance - Nonproportional Assumed Financial Lines	4					
19. Products Liability - Occurrence	108,770	24,083	22.141	19,117	2,752	14.396
20. Products Liability - Claims-made	1,336			240		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	2,371,779	626,616	26.420	1,346,742	222,328	16.509

SECTION 2

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

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	NONE						
7. 1998	X X X	X X X	X X X							
8. 1999	X X X	X X X	X X X		X X X	X X X	X X X			
9. 2000	X X X	X X X	X X X		X X X	X X X	X X X	X X X		
10. 2001	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	
11. 2002	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X

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

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

SECTION 5

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

SECTION 6

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior			
1.02 1993			
1.03 1994			
1.04 1995			
1.05 1996			
1.06 1997			
1.07 1998			
1.08 1999			
1.09 2000			
1.10 2001			
1.11 2002			
1.12 Totals			

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7.2, below. Are they so reported in this Statement? Yes [] No [X]

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes [] No [X]

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ 222
 (in thousands of dollars) 5.2 Surety \$ 28,266

6. Claim count information is reported (check one). 6.1 per claim _____
 If not the same in all years, explain in Interrogatory 7. 6.2 per claimant X

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [X] No []

7.2 An extended statement may be attached

The ULAE paid by accident year is distributed in proportion to 50%x(Direct paid loss) + 50%(Claims reported in the current calendar year.)

The ULAE reserve by accident year is distributed in proportion to (Direct case loss reserves)+2x(Direct IBNR loss reserves.)

In WC, the tabular discount rate was changed from 3.5% to 4% in 2000.

Beginning in 2001, the company began to record case ALAE reserves.

Starting in 1999, the company purchased excess of loss reinsurance for voluntary WC.

Starting in Q4 of 2000, the company purchased aggregate stop loss reinsurance for voluntary WC.

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

States, Etc.	1 Is Insurer Licen- sed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	YES	16,635,645	13,896,602	228,506	8,115,471	9,791,689	38,104,720	
2. Alaska	AK	YES	9,675,615	9,171,298	13,335	7,415,129	3,863,301	29,710,327	
3. Arizona	AZ	YES	6,371,593	5,967,533	6,863	15,053,087	15,827,816	51,656,575	
4. Arkansas	AR	YES	9,860,761	8,831,717	58,641	6,303,887	2,918,952	15,249,210	
5. California	CA	YES	67,377,653	59,538,875	(1,042,189)	48,674,172	25,180,445	167,543,731	
6. Colorado	CO	YES	13,790,815	16,557,297	(15,652)	5,492,402	4,401,295	23,233,070	
7. Connecticut	CT	YES	15,035,382	13,676,516	500,102	8,378,637	12,244,510	39,669,077	
8. Delaware	DE	YES	2,060,883	1,517,955	3,819	8,839,710	9,653,434	8,180,062	
9. Dist. of Columbia	DC	YES	4,220,801	3,909,409	8,007	(2,099,050)	(454,052)	12,848,848	
10. Florida	FL	YES	44,687,733	39,374,927	861,042	27,220,637	9,333,689	128,044,263	
11. Georgia	GA	YES	20,451,822	18,709,849	187,492	16,649,236	9,297,260	52,141,923	
12. Hawaii	HI	YES	2,178,672	2,113,519	(106,331)	1,065,408	635,405	5,632,894	
13. Idaho	ID	YES	3,621,658	3,285,349	33,643	3,617,784	2,588,543	7,410,772	
14. Illinois	IL	YES	37,571,279	35,116,431	3,875	29,693,200	44,622,090	99,273,831	
15. Indiana	IN	YES	22,734,377	21,355,613	153,996	9,176,421	14,042,045	37,884,516	
16. Iowa	IA	YES	7,116,991	7,063,925	(26,077)	5,105,403	2,009,056	11,215,124	
17. Kansas	KS	YES	8,851,216	5,889,315	10,979	3,914,347	2,506,309	24,305,434	
18. Kentucky	KY	YES	16,120,733	14,339,934	229,772	11,015,697	17,657,443	57,272,202	
19. Louisiana	LA	YES	8,545,510	8,198,920	14,163	4,676,648	6,208,074	40,621,173	
20. Maine	ME	YES	5,149,026	4,739,804	153,751	3,031,098	4,665,488	14,963,419	
21. Maryland	MD	YES	12,879,580	10,558,599	41,844	(3,811,822)	(6,826,598)	16,956,699	
22. Massachusetts	MA	YES	22,098,431	19,773,306	132,024	12,902,248	12,109,730	67,431,541	
23. Michigan	MI	YES	21,403,604	20,271,051	(62,504)	16,982,556	6,831,968	82,898,105	
24. Minnesota	MN	YES	18,645,981	16,586,431	146,775	15,165,066	13,373,351	121,353,814	
25. Mississippi	MS	YES	9,880,825	8,658,802	16,854	5,154,237	1,741,173	14,971,530	
26. Missouri	MO	YES	14,810,434	15,566,380	100,814	11,164,848	13,846,024	38,335,702	
27. Montana	MT	YES	2,275,245	1,808,294	(18,190)	765,391	418,628	4,406,358	
28. Nebraska	NE	YES	6,561,535	9,228,776	507	5,766,388	1,805,589	20,947,974	
29. Nevada	NV	YES	3,823,165	3,350,849	11,027	947,322	2,467,718	3,416,163	
30. New Hampshire	NH	YES	5,424,351	3,684,462	139,990	2,718,635	5,008,467	11,984,589	
31. New Jersey	NJ	YES	18,532,541	20,880,886	333,501	43,786,625	27,887,353	94,273,119	
32. New Mexico	NM	YES	1,704,441	1,788,752	13,583	2,561,977	3,918,891	5,268,047	
33. New York	NY	YES	36,993,461	31,792,691	2,715,705	63,382,747	1,198,332	496,625,285	
34. No. Carolina	NC	YES	18,889,223	15,173,785	201,022	8,687,887	6,168,627	34,639,164	
35. No. Dakota	ND	YES	498,935	525,014	(461)	11,117	3,275	944,973	
36. Ohio	OH	YES	11,447,925	9,295,752	(22,098)	9,742,087	(10,841,521)	24,255,041	
37. Oklahoma	OK	YES	15,132,027	14,120,852	61,977	4,794,495	6,495,858	18,588,627	
38. Oregon	OR	YES	8,717,282	8,697,661	233,554	7,508,862	4,706,662	29,267,767	
39. Pennsylvania	PA	YES	30,430,879	27,535,901	(170,188)	23,746,802	32,211,904	156,116,742	
40. Rhode Island	RI	YES	2,242,644	2,118,913	26,882	1,049,259	(49,860)	6,766,707	
41. So. Carolina	SC	YES	12,933,548	12,303,740	(23,133)	6,557,190	3,042,503	22,767,453	
42. So. Dakota	SD	YES	2,405,453	2,494,425	11,099	2,275,559	253,999	8,680,335	
43. Tennessee	TN	YES	23,790,574	20,098,423	(95,307)	14,684,177	15,661,931	40,487,604	
44. Texas	TX	YES	49,844,206	43,877,084	811,231	32,830,256	29,228,191	136,225,662	
45. Utah	UT	YES	5,427,343	4,787,728	5,571	2,890,408	2,831,384	6,297,921	
46. Vermont	VT	YES	2,846,177	2,824,767	(45,573)	1,337,752	1,710,791	4,584,227	
47. Virginia	VA	YES	14,638,388	14,390,560	107,361	9,209,246	8,069,822	41,677,779	
48. Washington	WA	YES	6,921,097	6,567,088	(718)	1,628,833	1,173,490	9,955,804	
49. West Virginia	WV	YES	1,246,035	931,554	(7,360)	5,566,476	3,450,560	1,286,199	
50. Wisconsin	WI	YES	90,106,747	71,319,276	5,829,399	62,376,706	91,338,750	276,644,881	
51. Wyoming	WY	YES	570,312	462,163	258	145,282	772,169	1,381,963	
52. American Samoa	AS	NO							
53. Guam	GU	NO					183	411	
54. Puerto Rico	PR	YES	23,011	21,490	542	193	(23,415)	43,397	
55. U.S. Virgin Islands	VI	YES	9,253	8,773		935	(35,311)	8,140	
56. Canada	CN	YES	384,044	410,794	3	364,048	(43,071)	5,055,449	
57. Aggregate other alien	OT	X X X	307,021	204,344	82,021	597,596	1,906,677	20,811,514	
58. Totals	(a)	53	795,903,883	715,374,154	11,855,749	594,830,708	478,807,016	2,690,317,857	

DETAILS OF WRITE-INS									
5701. Other Alien	X X X		307,021	204,344	82,021	597,596	1,906,677	20,811,514	
5702.	X X X								
5703.	X X X								
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X								
5799. Totals (Lines 5701 - 5703 + 5798) (Line 57 above)	X X X		307,021	204,344	82,021	597,596	1,906,677	20,811,514	

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.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

0111	LIBERTY MUTUAL GROUP	00000	MA	04-3583681	LIBERTY MUTUAL HOLDING COMPANY INC.
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3583680	LMHC MASSACHUSETTS HOLDINGS INC.
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3583679	LIBERTY MUTUAL GROUP INC.
0111	LIBERTY MUTUAL GROUP	23043	MA	04-1543470	LIBERTY MUTUAL INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	41785	CO	84-0856682	COLORADO CASUALTY INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	10725	NH	04-3390891	LIBERTY SURPLUS INSURANCE CORPORATION
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3128156	LIBERTY ENERGY CORPORATION
0111	LIBERTY MUTUAL GROUP	00000	DE	52-2282916	LIBERTY ENERGY HOLDINGS LLC.
0111	LIBERTY MUTUAL GROUP	33600	IA	04-3058504	LM INSURANCE CORPORATION
0111	LIBERTY MUTUAL GROUP	10337	IL	36-4027414	LIBERTY INSURANCE COMPANY OF AMERICA
0111	LIBERTY MUTUAL GROUP	33588	IA	04-3058503	THE FIRST LIBERTY INSURANCE CORPORATION
0111	LIBERTY MUTUAL GROUP	11746	MI	38-1742556	LIBERTY PERSONAL INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	CANADA		LIBERTY INSURANCE COMPANY OF CANADA
0111	LIBERTY MUTUAL GROUP	00000	MA	04-2791584	HELMSMAN MANAGEMENT SERVICES INC.
0111	LIBERTY MUTUAL GROUP	00000	MA	04-2433707	HELMSMAN INSURANCE AGENCY INC.
0111	LIBERTY MUTUAL GROUP	00000	IL	36-4090511	HELMSMAN INSURANCE AGENCY OF ILLINOIS INC.
0111	LIBERTY MUTUAL GROUP	00000	DE	04-3025735	LIBERTY LIFE HOLDINGS INC.
0111	LIBERTY MUTUAL GROUP	41939	OR	93-0824674	LIBERTY NORTHWEST INSURANCE CORPORATION
0111	LIBERTY MUTUAL GROUP	23892	OR	93-6029263	NORTH PACIFIC INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	23922	OR	93-0241650	OREGON AUTOMOBILE INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	OR	93-0962676	LIBERTY MANAGEMENT SERVICES INC.
0111	LIBERTY MUTUAL GROUP	42404	IL	03-0316876	LIBERTY INSURANCE CORPORATION
0111	LIBERTY MUTUAL GROUP	65315	MA	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON
0111	LIBERTY MUTUAL GROUP	00000	FL	04-3435394	SUMMIT HOLDING SOUTHEAST INC.
0111	LIBERTY MUTUAL GROUP	10701	FL	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	10335	FL	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	CAYMAN ISLANDS		U.S. EMPLOYERS INSURANCE COMPANY INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-3107347	SUMMIT HOLDING CORPORATION
0111	LIBERTY MUTUAL GROUP	00000	FL	59-3369850	SUMMIT HEALTHCARE HOLDINGS INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-3385208	HERITAGE SUMMIT HEALTHCARE OF FLORIDA INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-1683711	SUMMIT CONSULTING INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-1979237	SUMMIT LOSS CONTROL SERVICES INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-2923618	SUMMIT CLAIMS MANAGEMENT INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-1838330	COMMERCIAL INSURANCE OF CENTRAL FLORIDA INC
0111	LIBERTY MUTUAL GROUP	00000	FL	59-3426970	TURNKEY RESOURCES INC.
0111	LIBERTY MUTUAL GROUP	00000	FL	59-3447183	TURNKEY INSURANCE SERVICES INC.
0111	LIBERTY MUTUAL GROUP	00000	WI	39-6074346	WAUSAU SERVICE CORPORATION
0111	LIBERTY MUTUAL GROUP	26069	WI	36-3522250	WAUSAU BUSINESS INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	26042	WI	39-1341459	WAUSAU UNDERWRITERS INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

0111	LIBERTY MUTUAL GROUP	26425	WI	36-2753986	WAUSAU GENERAL INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	UK		WAUSAU INSURANCE COMPANY (U.K.) LTD.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA	98-0336015	WAUSAU (BERMUDA) LTD. (BERMUDA)
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3217691	LIBERTY MUTUAL MANAGED CARE INC.
0111	LIBERTY MUTUAL GROUP	00000	DE	04-2926860	LIBERTY MUTUAL CAPITAL CORPORATION (BOSTON)
0111	LIBERTY MUTUAL GROUP	10836	CA	33-0763205	GOLDEN EAGLE INSURANCE CORPORATION
0111	LIBERTY MUTUAL GROUP	10837	CA	33-0763208	SAN DIEGO INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3119508	LIBERTY MUTUAL EQUITY CORPORATION
0111	LIBERTY MUTUAL GROUP	00000	DE	04-3116408	ATLANTIC REAL ESTATE LIMITED PARTNERSHIP
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3260640	LIBERTY PROPERTY - CASUALTY HOLDINGS INC.
0111	LIBERTY MUTUAL GROUP	00000	MA	04-2880152	LIBERTY FINANCIAL SERVICES INC.
0111	LIBERTY MUTUAL GROUP	00000	MA	04-3300603	LIBERTY MASSACHUSETTS TRUST
0111	LIBERTY MUTUAL GROUP	00000	DE	04-3209289	LIBERTY INTERNATIONAL HOLDINGS INC.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		LIBERTY MUTUAL (BERMUDA) LTD.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		LIBERTY MUTUAL MANAGEMENT (BERMUDA) LTD.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		ARLINGTON INSURANCE COMPANY LTD
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		THE STUART INSURANCE GROUP LTD.
0111	LIBERTY MUTUAL GROUP	00000	SPAIN		LIBERTY INTERNATIONAL (SPAIN) HOLDINGS LLC (DE)
0111	LIBERTY MUTUAL GROUP	00000	SPAIN		LIBERTY INTERNATIONAL IBERIA S.L. S.COM (SPAIN))
0111	LIBERTY MUTUAL GROUP	00000	BRAZIL		LIBERTY INTERNATIONAL LIMITADA (BRAZIL)
0111	LIBERTY MUTUAL GROUP	00000	BRAZIL		LIBERTY PAULISTA SEGUROS (BRAZIL)
0111	LIBERTY MUTUAL GROUP	00000	DE	51-0365934	LIBERTY INTERNATIONAL LATIN AMERICA HOLDINGS LLC
0111	LIBERTY MUTUAL GROUP	00000	VENEZUELA		SEGUROS CARACAS DE LIBERTY MUTUAL C.A.
0111	LIBERTY MUTUAL GROUP	00000	COLOMBIA		LIBERTY SEGUROS S.A.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		LI (COLOMBIA) HOLDINGS LTD.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		LILA (COLOMBIA) HOLDINGS LTD.
0111	LIBERTY MUTUAL GROUP	00000	ARGENTINA		LIBERTY ART S.A.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA	98-0158209	LEXCO LIMITED
0111	LIBERTY MUTUAL GROUP	00000	ENGLAND		LIBERTY EUROPE (HOLDINGS) LTD.
0111	LIBERTY MUTUAL GROUP	00000	UK		LIBERTY CORPORATE CAPITAL LTD
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA	98-0336014	LIBERTY RE (BERMUDA) LTD.
0111	LIBERTY MUTUAL GROUP	00000	ENGLAND		LIBERTY MUTUAL INSURANCE COMPANY (U.K.) LTD.
0111	LIBERTY MUTUAL GROUP	23035	MA	04-1924000	LIBERTY MUTUAL FIRE INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	14613	MD	52-0424870	MONTGOMERY MUTUAL INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	MD	52-1312518	HAREWOOD CORPORATION
0111	LIBERTY MUTUAL GROUP	16900	MD	52-1315488	MONTGOMERY INDEMNITY COMPANY
0111	LIBERTY MUTUAL GROUP	14486	PA	23-0867770	MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	19544	TEXAS	75-2447701	LIBERTY COUNTY MUTUAL INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	WI		EMPLOYERS INSURANCE OF WAUSAU MUTUAL HOLDING COMPANY
0111	LIBERTY MUTUAL GROUP	21458	WI	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSAU

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

0111	LIBERTY MUTUAL GROUP	00000	DE	52-2107018	LIBERTY INSURANCE HOLDING INC
0111	LIBERTY MUTUAL GROUP	00000	DE	22-2195982	LIBERTY-USA CORPORATION
0111	LIBERTY MUTUAL GROUP	27944	IN	35-1287317	NATIONAL INSURANCE ASSOCIATION
0111	LIBERTY MUTUAL GROUP	18333	IL	13-2919779	PEERLESS INDEMNITY INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	DE	22-2424043	LIH-RE OF AMERICA CORPORATION
0111	LIBERTY MUTUAL GROUP	00000	DE	35-1283740	THE NATIONAL CORPORATION
0111	LIBERTY MUTUAL GROUP	11312	OH	31-4386540	GLOBE AMERICAN CASUALTY COMPANY
0111	LIBERTY MUTUAL GROUP	10073	IL	36-2678778	AMERICAN AMBASSADOR CASUALTY COMPANY
0111	LIBERTY MUTUAL GROUP	23515	OH	31-0978280	THE MIDWESTERN IDEMNITY COMPANY
0111	LIBERTY MUTUAL GROUP	23507	OH	31-0978279	MID-AMERICAN FIRE & CASUALTY COMPANY
0111	LIBERTY MUTUAL GROUP	19917	NY	13-4916020	LIBERTY INSURANCE UNDERWRITERS INC
0111	LIBERTY MUTUAL GROUP	36919	WI	39-1321384	HAWKEYE-SECURITY INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	DE	51-0290450	LIH US P&C CORPORATION
0111	LIBERTY MUTUAL GROUP	00000	TX	35-2182093	GULF STATES AIF INC.
0111	LIBERTY MUTUAL GROUP	11526	TX	74-3038540	AMERICA FIRST LLOYD'S INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	24198	NH	02-0177030	PEERLESS INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	24171	NH	02-0342937	THE NETHERLANDS INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	22659	IN	35-0410010	INDIANA INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	22640	IN	35-6018566	CONSOLIDATED INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	11045	NH	15-0302550	EXCELSIOR INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	NH	02-0424648	DIVERSIFIED SETTLEMENTS INC.
0111	LIBERTY MUTUAL GROUP	12696	NH	58-0953149	AMERICA FIRST INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	DE	51-0395936	LIBERTY INTERNATIONAL ASIA PACIFIC HOLDINGS INC.
0111	LIBERTY MUTUAL GROUP	00000	HONG KONG		LIBERTY INTERNATIONAL (H.K.) LTD.
0111	LIBERTY MUTUAL GROUP	00000	THAILAND		KRITIYA TUN CO. LTD.
0111	LIBERTY MUTUAL GROUP	00000	THAILAND		TUN KAOKLAI CO. LTD.
0111	LIBERTY MUTUAL GROUP	00000	THAILAND		NARAI INTERNATIONAL INSURANCE COMPANY LTD
0111	LIBERTY MUTUAL GROUP	00000	SINGAPORE		LIBERTY CITYSTATE HOLDINGS PTE LTD.
0111	LIBERTY MUTUAL GROUP	00000	SINGAPORE		LIBERTY INSURANCE PTE LTD.
0111	LIBERTY MUTUAL GROUP	00000	HONG KONG		LIBERTY INTERNATIONAL INSURANCE LTD.
0111	LIBERTY MUTUAL GROUP	00000	SINGAPORE		MARINE INSURANCE SERVICES LTD.
0111	LIBERTY MUTUAL GROUP	00000	WA	91-1358276	CASCADE DISABILITY MANAGEMENT INC.
0111	LIBERTY MUTUAL GROUP	00000	NORTHERN IRELAND		LIBERTY INFORMATION TECHNOLOGY LTD.
0111	LIBERTY MUTUAL GROUP	00000	IRELAND		LIBERTY INTERNATIONAL IRELAND HOLDINGS LTD.
0111	LIBERTY MUTUAL GROUP	00000	IRELAND		LIBERTY INTERNATIONAL INSURANCE COMPANY LTD.
0111	LIBERTY MUTUAL GROUP	00000	ARGENTINA		LIBERTY SEGUROS ARGENTINA S.A.
0111	LIBERTY MUTUAL GROUP	00000	BERMUDA		LIBERTY INTERNATIONAL MANAGEMENT (BERMUDA) LTD.
0111	LIBERTY MUTUAL GROUP	00000	TEXAS	74-2646138	BERKELEY MANAGEMENT CORPORATION
0111	LIBERTY MUTUAL GROUP	11041	TEXAS	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY
0111	LIBERTY MUTUAL GROUP	00000	DE	52-2272555	WAUSAU HOLDINGS INC.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

0111	LIBERTY MUTUAL GROUP	00000	SPAIN		LIBERTY INSURANCE GROUP COMPANIA DE SEGUROS Y REASEGUROS S.A.
0111	LIBERTY MUTUAL GROUP	00000	VENEZUELA		SEGUROS PAN AMERICAN DE LIBERTY MUTUAL C.A.
0111	LIBERTY MUTUAL GROUP	00000	COLOMBIA		LIBERTY SUEGUROS DE VIDA
0111	LIBERTY MUTUAL GROUP	00000	OREGON	93-1290774	ACCESS INSURANCE SERVICES COMPANY

SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
12696	58-0953149	AMERICA FIRST INSURANCE COMPANY					(105,411)				(105,411)	71,565,103
11526	74-3038540	AMERICA FIRST LLOYDS INSURANCE COMPANY		5,000,000							5,000,000	
10073	36-2678778	AMERICAN AMBASSADOR CASUALTY CO.					(3,297,472)	11,699,571			8,402,099	62,638,084
10335	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY					(10,756,618)	36,341,931			25,585,313	117,208,294
10701	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	3,000,000				(44,009,958)	168,837,560			127,827,602	517,800,522
41785	84-0856682	COLORADO CASUALTY INSURANCE COMPANY					(7,268,002)	(2,105,362)			(9,373,364)	87,560,556
22640	35-6018566	CONSOLIDATED INSURANCE COMPANY					(1,997,533)				(1,997,533)	87,385,612
00000	35-0246520	COOLING GRUMME MUMFORD COMPANY INC.					(38,528)				(38,528)	
00000	02-0424648	DIVERSIFIED SETTLEMENTS INC.	(1,000,000)				(28,731)				(1,028,731)	3,246,580
21458	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSAU	100,000				3,070,900	1,212,590	*	83,000,000	87,383,490	
11045	15-0302550	EXCELSIOR INSURANCE COMPANY					(2,096,879)				(2,096,879)	200,054,348
11312	31-4386540	GLOBE AMERICAN CASUALTY COMPANY					(2,113,966)	838,045			(1,275,921)	41,915,065
10836	33-0763205	GOLDEN EAGLE INSURANCE CORPORATION					(24,859,422)	1,535,614	*		(23,323,808)	17,578,738
00000	35-2182093	GULF STATES AIF INC		100,000							100,000	
36919	39-1321384	HAWKEYE-SECURITY INSURANCE COMPANY						8,418,796			8,418,796	21,267,413
00000	04-2433707	HELMSMAN INSURANCE AGENCY INC.					(2,408,298)				(2,408,298)	
00000	04-2791584	HELMSMAN MANAGEMENT SERVICES INC.	(5,000,000)				4,330,152				(669,848)	
22659	35-0410010	INDIANA INSURANCE COMPANY	(851,000)						*		(851,000)	(180,294,132)
00000	98-0158209	LEXCO LIMITED					1,514,970	(20,010)			1,494,960	1,667
19544	75-2447701	LIBERTY COUNTY MUTUAL INSURANCE COMPANY						(2,401)			(2,401)	
00000	22-2195982	LIBERTY-USA CORPORATION	(3,750,000)	(2,000,000)							(5,750,000)	
00000	52-2282916	LIBERTY ENERGY HOLDINGS LLC		92,460,919			(240,000)				92,220,919	
00000	49-0132979	LIBERTY EUROPE HOLDINGS LTD.								(230,894,750)	(230,894,750)	
00000	00-0000000	LIBERTY INSURANCE COMPANY OF CANADA						(660,313)			(660,313)	2,197,548
10337	36-4027414	LIBERTY INSURANCE COMPANY OF AMERICA					437,274	35,487,951			35,925,225	
42404	03-0316876	LIBERTY INSURANCE CORPORATION					(5,020,435)		*		(5,020,435)	
00000	00-0000000	LIBERTY INSURANCE GROUP COMPANIA DE SEGUROS Y REASEG.						(5,000)			(5,000)	
00000	00-0000000	LIBERTY CITYSTATE INSURANCE CO						(217,963)			(217,963)	625,956
00000	52-2107018	LIBERTY INSURANCE HOLDINGS INC.	(6,000,000)				1,058,205				(4,941,795)	
19917	13-4916020	LIBERTY INSURANCE UNDERWRITERS INC.						(1,944,160)			(1,944,160)	184,962,034
00000	00-0000000	LIBERTY INTERNATIONAL INSURANCE COMPANY LTD						44,974			44,974	312,000
00000	00-0000000	LIBERTY INTERNATIONAL MANAGEMENT (BERMUDA) LTD.					274,286				274,286	
65315	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON		35,000,000			(4,686,392)	(16,195,730)			14,117,878	
00000	04-3025735	LIBERTY LIFE HOLDINGS INC	(210,840,771)	(191,022,605)			381,610				(401,481,766)	681,867,459
11041	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY					112,937	2,568,048			2,680,985	
00000	04-3300603	LIBERTY MASSACHUSETTS TRUST		10,627,352			18,824				10,646,176	
00000	00-0000000	LIBERTY MUTUAL (BERMUDA) LTD						13,832,691			13,832,691	(23,350,805)

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SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	04-2926860	LIBERTY MUTUAL CAPITAL CORPORATION (BOSTON)				(647,221)	(389,918)			130,530,907	129,493,768	
00000	04-3119508	LIBERTY MUTUAL EQUITY CORPORATION		(10,511)			1,890,554				1,880,043	
23035	04-1924000	LIBERTY MUTUAL FIRE INSURANCE COMPANY	21,584,077	15,602,261			40,500,250		*		77,686,588	
00000	04-3583679	LIBERTY MUTUAL GROUP INC.	(1,310,000)								(1,310,000)	
00000	04-3583681	LIBERTY MUTUAL HOLDING COMPANY INC.	(500,000)								(500,000)	
23043	04-1543470	LIBERTY MUTUAL INSURANCE COMPANY	234,466,694	(1,827,502)		3,147,221	(40,532,407)	3,276,279	*	(321,711,903)	(123,181,618)	(1,574,287,184)
00000	00-0000000	LIBERTY MUTUAL INSURANCE COMPANY (U.K.) LTD.						(159,472,707)			(159,472,707)	21,191,355
00000	04-3260640	LIBERTY MUTUAL PROPERTY CASUALTY HOLDING CORPORATION					10,029,923				10,029,923	
41939	93-0824674	LIBERTY NORTHWEST INSURANCE CORPORATION		(18,000,000)			(1,294,861)	(32,315,351)			(51,610,212)	(53,775,199)
00000	00-0000000	LIBERTY PACIFIC DIRECT INVESTMENTS		923,692							923,692	
11746	38-1742556	LIBERTY PERSONAL INSURANCE COMPANY					1,019,016	1,415,582			2,434,598	
00000	98-0336014	LIBERTY RE (BERMUDA) LTD.		30,000,000			(40,000)			(25,000,000)	4,960,000	
00000	00-0000000	LIBERTY RE LIMITED								356,757,746	356,757,746	
10725	04-3390891	LIBERTY SURPLUS INSURANCE COMPANY					684,394	(25,333,912)			(24,649,518)	
00000	51-0290450	LIH US P&C CORPORATION	(1,399,000)	(5,100,000)			66,274				(6,432,726)	
33600	04-3058504	LM INSURANCE CORPORATION					29,165				29,165	
00000	04-3583680	LMHC MASSACHUSETTS HOLDINGS INC.	(500,000)								(500,000)	
14486	23-0867770	MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPAN					(826,969)	(4,613,933)	*		(5,440,902)	6,059,442
14613	52-0424870	MONTGOMERY MUTUAL INSURANCE COMPANY		8,000,000			(3,756,789)	(3,646,704)	*	7,318,000	7,914,507	5,154,414
27944	35-1287317	NATIONAL INSURANCE ASSOCIATION					(926,816)	(4,740,590)			(5,667,406)	21,647,945
23892	93-6029263	NORTH PACIFIC INSURANCE COMPANY		9,000,000				35,814,816			44,814,816	67,245,621
23922	93-0241650	OREGON AUTOMOBILE INSURANCE COMPANY		9,000,000				1,265,195			10,265,195	2,458,457
24198	02-0177030	PEERLESS INSURANCE COMPANY					29,444,390	(59,885,960)	*		(30,441,570)	(727,339,427)
18333	13-2919779	PEERLESS INDEMNITY INSURANCE COMPANY		2,000,000			15,633,598	(1,022,276)	*		16,611,322	61,613,879
10837	33-0763208	SAN DIEGO INSURANCE COMPANY				(2,500,000)	(9,691,658)				(12,191,658)	
00000	59-2923618	SUMMIT CLAIMS MANAGEMENT INC.					12,996,949				12,996,949	
00000	59-1683711	SUMMIT CONSULTING INC.					33,485,165				33,485,165	
00000	04-3435394	SUMMIT HOLDING SOUTHEAST INC.	(25,000,000)				(1,685,390)				(26,685,390)	
00000	59-1979237	SUMMIT LOSS CONTROL SERVICES INC.					8,180,061				8,180,061	
33588	04-3058503	THE FIRST LIBERTY INSURANCE CORPORATION					2,109,888				2,109,888	
23507	31-0978279	THE MID-AMERICAN FIRE & CASUALTY COMPANY					101,282	(6,135,258)			(6,033,976)	60,709,208
23515	31-0978280	THE MIDWESTERN INDEMNITY COMPANY					273,067	(13,800,021)			(13,526,954)	85,156,257
00000	35-1283740	THE NATIONAL CORPORATION INC.					4,334				4,334	
24171	02-0342937	THE NETHERLANDS INSURANCE COMPANY					(344,278)	(13,915)	*		(358,193)	155,486,518
00000	00-0000000	THE STUART INSURANCE GROUP LTD						9,541,923			9,541,923	(25,863,328)
00000	00-0000000	US EMPLOYERS INSURANCE COMPANY INC.	(3,000,000)								(3,000,000)	
26425	36-2753986	WAUSAU GENERAL INSURANCE COMPANY					769,263				769,263	
00000	39-6074346	WAUSAU SERVICE CORPORATION		246,394							246,394	

110.1

SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	00-0000000											
00000	00-0000000	LIBERTY POOL										
00000	00-0000000	LIBERTY MUTUAL INSURANCE COMPANY	63.00%									
00000	00-0000000	LIBERTY MUTUAL FIRE INSURANCE COMPANY	10.00%									
00000	00-0000000	LIBERTY INSURANCE CORPORATION	6.00%									
00000	00-0000000	THE FIRST LIBERTY INSURANCE CORPORATION	0.10%									
00000	00-0000000	LM INSURANCE CORPORATION	0.20%									
00000	00-0000000	MONTGOMERY MUTUAL INSURANCE COMPANY	0.70%									
00000	00-0000000	MONTGOMERY INDEMNITY INSURANCE COMPANY	0.10%									
00000	00-0000000	GOLDEN EAGLE INSURANCE COMPANY	2.50%									
00000	00-0000000	MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPAN	0.20%									
00000	00-0000000	EMPLOYERS INSURANCE COMPANY OF WAUSAU	16.00%									
00000	00-0000000	WAUSAU BUSINESS INSURANCE COMPANY	0.40%									
00000	00-0000000	WAUSAU GENERAL INSURANCE COMPANY	0.40%									
00000	00-0000000	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.40%									
00000	00-0000000											
00000	00-0000000	LIH POOL										
00000	00-0000000	PEERLESS INSURANCE COMPANY	41.59%									
00000	00-0000000	INDIANA INSURANCE COMPANY	27.78%									
00000	00-0000000	PEERLESS INDEMNITY INSURANCE COMPANY	27.36%									
00000	00-0000000	THE NETHERLANDS INSURANCE COMPANY	3.27%									
9999999		Control Totals							XXX			

110.2

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
MARCH FILING	
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	YES
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
3. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
5. Will an actuarial opinion be filed by March 1?	YES
6. Will the SVO Compliance Certification be filed by March 1?	YES
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
9. Will the Risk-Based Capital Report be filed with the NAIC by March 1?	YES
10. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
APRIL FILING	
12. Will Insurance Expense Exhibit be filed with state of domicile and the NAIC by April 1?	YES
13. Will Management's Discussion and Analysis be filed by April 1?	YES
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
15. Will the Long-term Care Experience Reporting Forms be filed with the the state of domicile and the NAIC by April 1?	NO
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
17. Will the Investment Risks Interrogatories be filed by April 1?	YES
MAY FILING	
18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING	
19. Will an audited financial report be filed by June 1?	YES

Explanation:

Bar code:



OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

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

	1 Current Year	2 Prior Year
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REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR LIABILITIES

2304. NC Private Passenger Auto Escrow	197,169	
2305.		
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)	197,169	

REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR SPECIAL SURPLUS FUNDS

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)		

REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR OTHER THAN SPECIAL SURPLUS FUNDS

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 A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs and Expenses Incurred
	2 City	3 State												
Home Office Complex: 66.29 acres of land 551949 sq. ft. floor space Located 2000 Westwood Drive	Wausau	WI	01/01/1965	02/01/2001	38,257,463		19,752,638	18,500,000	(856,722)			2,266,851	6,070,125	4,394,510
Trademark Reception Area(Depot): 6.00 acres of land 8086 sq. ft. floor space Located 1800 West Bridge Street	Wausau	WI	01/01/1979	02/01/2001	1,768,259								31,146	31,146
0299999 Properties occupied by the reporting entity - Administrative					40,025,722		19,752,638	18,500,000	(856,722)			2,266,851	6,101,271	4,425,656
0399999 Total Properties occupied by the reporting entity					40,025,722		19,752,638	18,500,000	(856,722)			2,266,851	6,101,271	4,425,656
Regional Office: 12.29 acres of land 58629 sq. ft. floor space Located 400 Westwood Drive	Wausau	WI	01/01/1977	02/01/2001	4,368,712		2,238,602	3,100,000	(124,885)				447,450	230,904
0499999 Properties held for the production of income					4,368,712		2,238,602	3,100,000	(124,885)				447,450	230,904
Westwood Training Center: 23.00 acres of land 217168 sq. ft. floor space Located 1800 West Bridge Street	Wausau	WI	06/01/1979	02/01/2001	23,578,251		7,700,713	8,600,000	(428,934)			12,687	1,588,219	898,274
Land : 79.91 acres adjacent to occupied buildings	Wausau	WI	01/01/1995	02/01/2001	595,933		595,933	3,196,400						
0599999 Properties held for sale					24,174,184		8,296,646	11,796,400	(428,934)			12,687	1,588,219	898,274
9999999 Totals					68,568,618		30,287,886	33,396,400	(1,410,541)			2,279,538	8,136,940	5,554,834

FO 1

SCHEDULE A - PART 2
Showing all Real Estate ACQUIRED During the Year

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
NONE								

E 0 2

NONE **Schedule B - Part 1**

NONE **Schedule B - Part 2**

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1983	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1984	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1985	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1986	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1987	255,000				
American Mutual Reinsurance Company Surplus Draft #11	Lisle	Illinois	Direct	02/15/1989	427,322				
American Mutual Reinsurance Company Surplus Draft #65	Lisle	Illinois	Direct	05/15/1989	66,217				
American Mutual Reinsurance Company Surplus Draft #791	Lisle	Illinois	Direct	05/15/1994	55,021				
American Mutual Reinsurance Company Surplus Draft #1314	Chicago	Illinois	Direct	11/15/1998	35,956				
American Mutual Reinsurance Company Surplus Draft #1344	Chicago	Illinois	Direct	02/15/1999	1,073				
American Mutual Reinsurance Company Surplus Draft #1372	Chicago	Illinois	Direct	05/15/1999	13,203				
American Mutual Reinsurance Company Surplus Draft #1425	Chicago	Illinois	Direct	11/15/1999	27,860				
American Mutual Reinsurance Company Surplus Draft #1557	Chicago	Illinois	Direct	02/15/2001	2,074				
American Mutual Reinsurance Company Surplus Draft #1580	Chicago	Illinois	Direct	05/15/2001	16,554				
New York Life Surplus Notes		New York	Direct	06/18/1999	1,264,094		1,265,754		
1199999 Subtotal - Surplus Debentures					3,184,374		1,265,754		
2000 Riverside Cap Appr LP		Delaware	Direct	07/09/2001	399,855		420,909	54,471	
Advanced Tech Ventures LP		Delaware	Direct	07/11/2001	146,625		118,586	(22,299)	
Austin Ventures IV LP		Delaware	Direct	06/01/2000	4,590,129		580,889	209,896	
Austin Ventures VI LP		Delaware	Direct	06/01/2000	4,602,406		1,771,931	(2,290,825)	
Austin Ventures VIII LP		Delaware	Direct	07/13/2001	153,283		78,355	(72,067)	
Axiom Venture Part LP		Delaware	Direct	06/01/2000	7,876,891		1,222,152	(501,495)	
Axiom Venture Part II LP		Delaware	Direct	06/01/2000	7,215,749		1,405,170	(2,213,222)	
Banc Fund VI LP		Delaware	Direct	06/19/2002	236,800		229,162	(7,638)	
Battery Ventures III LP		Delaware	Direct	06/01/2000	3,472,792		376,042	(328,283)	
Battery Ventures IV LP		Delaware	Direct	06/01/2000	8,683,933		801,269	(1,167,363)	
Battery Ventures VI LP		Delaware	Direct	06/27/2000	909,730		453,398	(395,604)	
BC European Capital VII LP		United Kingdom	Direct	08/29/2000	939,448		987,471	92,853	
Coller Int'l Ventures IV LP		Cayman Islands	Direct	07/02/2002	34,163		34,688	579	
EL Dorado Ventures VI LP		California	Direct	11/29/2000	265,625		212,873	(39,884)	
Exxcel Capital Partners VI LP		Cayman Islands	Direct	01/16/2001	1,110,601		568,192	(486,427)	
Fondinvest VI LP		A S A F	Direct	09/18/2001	578,398		583,909	(13,229)	
Frontenac VI LP		Illinois	Direct	06/01/2000	2,379,315		83,879	(128,762)	
Great Hill Equity Part II LP		Delaware	Direct	03/28/2001	446,250		279,561	(152,440)	
Harvest Partners IV LP		Delaware	Direct	10/25/2001	68,544		50,881	(17,914)	
HIG Cap Partners III LP		Delaware	Direct	07/26/2002	174,957		166,965	(7,993)	
Interwest Partners V LP		California	Direct	06/01/2000	909,575		528,823	(143,729)	
Interwest Partners VI LP		California	Direct	06/01/2000	1,132,176		1,272,001	(674,212)	
Interwest Partners VIII LP		California	Direct	07/25/2000	743,750		511,728	(157,950)	
Lexington Cap Part V L.P.		Delaware	Direct	05/30/2002	467,231		725,069	257,838	

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
Menlo Ventures IX LP		Delaware	Direct	01/03/2001	531,250		434,726	(63,857)	
Menlo Ventures VI LP		Delaware	Direct	06/01/2000	1,277,387		1,194,081	(102,466)	
Menlo Ventures VII LP		Delaware	Direct	06/01/2000	2,592,011		423,839	(247,129)	
Nordic Capital Fund IV LP		Channel Islands	Direct	10/06/2000	917,465		1,038,891	(589,642)	
Summit Subord Dt Fd II LP		Delaware	Direct	06/01/2000	1,794,020		1,099,161	(297,073)	
Summit Ventures IV LP		Delaware	Direct	06/01/2000	4,443,861		551,576	(1,573,296)	
Summit Ventures V LP		Delaware	Direct	06/01/2000	5,748,423		2,744,773	(1,067,299)	
Summit Ventures VI LP		Delaware	Direct	03/23/2001	633,076		546,843	(73,022)	
Thomas H Lee Eqty Fd III LP		Delaware	Direct	06/01/2000	2,693,672		1,347,647	(673,762)	
Thomas H Lee Eqty Fd IV LP		Delaware	Direct	06/01/2000	6,835,641		4,493,147	(2,387,812)	
Trident Capital V LP		Delaware	Direct	08/14/2000	362,497		237,658	(65,077)	
Trinity Ventures VI LP		California	Direct	06/01/2000	1,667,879		355,966	(302,678)	
Trinity Ventures VIII LP		California	Direct	11/13/2000	382,500		244,058	(106,395)	
US Venture Partners V LP		Delaware	Direct	06/01/2000	1,781,329		761,717	(115,989)	
US Venture Partners VIII LP		Delaware	Direct	05/04/2001	675,750		598,602	(70,149)	
VCFA Venture Part III LP		Delaware	Direct	06/01/2000	2,105,625		738,758	(710,305)	
Willis Stein & Part III LP		Delaware	Direct	04/20/2001	575,214		433,045	(104,470)	
1499999 Subtotal - Any Other Class of Admitted Assets					82,555,826		30,708,391	(16,756,120)	
9999999 Totals					85,740,200		31,974,145	(16,756,120)	

E O S . 1

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Year

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
2000 Riverside Cap Appr LP		DE	Direct	07/11/2001	30,531	(2,999)		27,531	23,763		(6,768)	(6,768)
Austin Ventures IV LP		DE	Direct	06/01/2000	453,850	(235,879)		217,970	344,344		(109,506)	(109,506)
Austin Ventures VIII LP		DE	Direct	07/13/2001	11,050	(232)		10,818	23,388		12,338	12,338
Axiom Venture Part II LP		DE	Direct	06/01/2000	164,456	96,166		260,622	(10,190)		(174,646)	(174,646)
Battery Ventures III LP		DE	Direct	06/01/2000	492,143	(218,964)		273,179	1,366,799		874,656	874,656
Battery Ventures VI LP		DE	Direct	06/27/2000	65,949	2,759		68,709	202,648		136,699	136,699
Coller Int'l Ventures IV LP		Cay Isl	Direct	07/02/2002		(53)		3,391	3,444			
Fondinvest VI LP		A S A F	Direct	09/18/2001	27			27	21		(7)	(7)
Lexington Cap Part V LP		DE	Direct	05/30/2002				178,239	178,239			
Menlo Ventures VII LP		DE	Direct	06/01/2000	65,085	7,574		72,659	49,382		(15,704)	(15,704)
Summit Subord Dt Fd II LP		DE	Direct	06/01/2000	47,948	7,439		55,387	36,657		(11,291)	(11,291)
Summit Ventures IV LP		DE	Direct	06/01/2000	562,281	1,178,170		1,740,450	1,042,036		479,755	479,755
Summit Ventures V LP		DE	Various	06/01/2000	166,109	86,892		253,001	343,720		177,611	177,611
Summit Ventures VI LP		DE	Direct	03/23/2001	29,924	4,076		34,000	53,662		23,739	23,739
Thomas Lee Eqty Fd III LP		DE	Various	06/01/2000	694,370	287,414		981,784	824,284		129,914	129,914
Thomas Lee Eqty Fd IV LP		DE	Direct	06/01/2000	807,712	243,137		1,050,849	712,197		(95,515)	(95,515)
Trinity Ventures VI LP		CA	Direct	06/01/2000	173,926	68,292		242,217	32,204		(141,722)	(141,722)
VCFA Venture Part III LP		DE	Direct	06/01/2000	141,254	91,695		232,949	288,354		147,100	147,100
1499999 Subtotal - Any Other Class of Admitted Assets					3,906,615	1,615,487		5,703,782	5,514,952		1,426,653	1,426,653
9999999 Totals					3,906,615	1,615,487		5,703,782	5,514,952		1,426,653	1,426,653

SCHEDULE D - PART 6 - SECTION 1
Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/ Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
942993106	Wausau Holdings Inc.	N/A	8:3(b)(ii)(B)	NO		5,294,721	1,000,000	100.000
1399999	Subtotal - Common Stock - Non-Insurer Which Controls Insurer					5,294,721	XXX	XXX
1699999	Subtotal - Common Stocks					5,294,721	XXX	XXX
1799999	Totals - Preferred and Common Stocks					5,294,721	XXX	XXX

- Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 589,127,609
- Total amount of intangible assets nonadmitted \$ 0

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identifi- cation	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
942997347	Wausau (Bermuda) Ltd.	Wausau Holdings Inc.		120,000,000	100.000
0299999	Subtotal - Common Stocks			XXX	XXX
0399999	Totals - Preferred and Common Stocks			XXX	XXX

SCHEDULE DA - PART 1

Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received			
912795LU3	US TREASURY BILL	11/07/2002	MORGAN STANLEY DEA		DISC	01/16/2003	9,995,063	17,775		10,000,000	9,977,288		669		1	1.188
0199999	Subtotal - U.S. Governments - Issuer Obligations						9,995,063	17,775		10,000,000	9,977,288		669		X X X	X X X
0399999	Subtotal - U.S. Governments Bonds						9,995,063	17,775		10,000,000	9,977,288		669		X X X	X X X
1350Z7C51	CANADA T-BILL	12/19/2002	NESBITT BURNS		DISC	05/22/2003	1,070,215	1,056	(12,567)	1,081,534	1,081,726		11,275		1	2.740
1350Z7C85	CANADA T-BILL	09/18/2002	NESBITT BURNS		DISC	01/16/2003	317,736	2,554	1,789	318,107	313,393				1	2.861
0499999	Subtotal - All Other Governments - Issuer Obligations						1,387,951	3,610	(10,778)	1,399,641	1,395,119		11,275		X X X	X X X
1099999	Subtotal - All Other Government Bonds						1,387,951	3,610	(10,778)	1,399,641	1,395,119		11,275		X X X	X X X
5499999	Subtotal - Bonds - Issuer Obligations						11,383,014	21,385	(10,778)	11,399,641	11,372,407		11,944		X X X	X X X
6099999	Subtotal - Bonds						11,383,014	21,385	(10,778)	11,399,641	11,372,407		11,944		X X X	X X X
3002505C7	EVERGREEN SELECT INSTL TREASU	01/19/2002	DIRECT	0.800	MATR	11/01/2003	100,000			100,000	100,000				1	0.800
7799999	Subtotal - Exempt Money Market Mutual Funds						100,000			X X X	100,000				X X X	X X X
928989466	JP MORGAN PRIME MONEY MARKET	12/31/2002	DIRECT	1.254	MTLY	01/31/2003	19,341,421			19,341,421	19,341,421		25,175		1	1.254
995312105	LMIA P&C COMPANIES	12/31/2002	DIRECT	1.254	MTLY	01/31/2003	17,749,247			17,749,247	17,749,247		45,241		1	1.254
7899999	Subtotal - Class One Money Market Mutual Funds						37,090,668			X X X	37,090,668		70,416		X X X	X X X
8099999	Totals						48,573,682	(a)	21,385	(10,778)	X X X	48,563,075	70,416	2,335,700	X X X	X X X

(a) Includes \$ 0 other than accrual of discount and amortization of premium.

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NONE	Schedule DB - Part A - Section 1 and 2
NONE	Schedule DB - Part A - Section 3 and Part B - Section 1
NONE	Schedule DB - Part B - Section 2 and 3
NONE	Schedule DB - Part C - Section 1 and 2
NONE	Schedule DB - Part C - Section 3 and Part D - Section 1
NONE	Schedule DB - Part D - Section 2 and 3
NONE	Schedule DB - Part E - Section 1

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value Over Statement (+)
1. Bonds	2,785,776,413	2,955,552,857	169,776,444
2. Preferred Stocks	71,869	71,869	
3. Totals	2,785,848,282	2,955,624,726	169,776,444

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Fair values are based on quoted market prices when available. If quoted market prices are not available, fair values are

based on quoted market prices of comparable instruments or values obtained from independent pricing services.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
AZ00001	B	NEW JERSEY ECONOMIC 7.4250 02/15/2029	BANK OF NEW YORK PHOENIX AZ WESTERN TRUST WORKERS COMPENSATION	3,000,000	3,022,440	3,706,050
AZ00002	B	U. S. TREASURY BONDS US GOV 6.0000 02/15/2026	BANK OF NEW YORK PHOENIX AZ WESTERN TRUST WORKERS COMPENSATION	15,000,000	15,668,170	17,189,100
AZ00003	B	U. S. TREASURY BONDS US GOV 6.0000 02/15/2026	BANK OF NEW YORK PHOENIX AZ WESTERN TRUST WORKERS COMPENSATION	2,500,000	2,713,194	2,864,850
AZ00004	B	U. S. TREASURY BONDS US GOV 6.0000 02/15/2026	BANK OF NEW YORK PHOENIX AZ WESTERN TRUST WORKERS COMPENSATION	625,000	655,502	716,213
AZ99999		ARIZONA		21,125,000	22,059,306	24,476,213
AR00001	B	U S TREASURY BONDS 11.8750 11/15/2003	BENEFIT OF ARKANSAS POLICYHOLDERS	100,000	104,227	109,125
AR99999		ARKANSAS		100,000	104,227	109,125
CA00001	B	ABN AMRO CHICAGO 7.3000 12/01/2026	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	7,000,000	7,035,462	7,210,910
CA00002	B	ALLTEL OHIO LP CORPORATE 8.0000 08/15/2010	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	10,150,000	10,832,235	12,199,691
CA00003	B	ALLTEL OHIO LP CORPORATE 8.0000 08/15/2010	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	350,000	376,896	420,679
CA00004	B	BANKAMERICA CORP. 7.7000 12/31/2026	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,988,106	2,189,260
CA00005	B	BANKAMERICA CORP. 7.7000 12/31/2026	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,882,870	2,189,260
CA00006	B	CHASE MANHATTAN CORP. 7.0000 11/15/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	4,000,000	3,818,494	4,433,360
CA00007	B	CHASE MANHATTAN CORP. 6.7000 08/15/2008	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,200,000	2,257,399	2,496,010
CA00008	B	FHLMC 6.8750 01/15/2005	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	9,000,000	8,942,935	9,902,790
CA00009	B	FHLMC 6.8750 01/15/2005	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	500,000	496,830	550,155
CA00010	B	FNMA 6.2500 05/15/2029	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	10,000,000	11,143,981	11,121,900
CA00011	B	FNMA 6.2500 05/15/2029	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	3,000,000	3,336,858	3,336,570
CA00012	B	FHLMC 2505KE CMO AGCY 6.0000 06/15/2031	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	20,000,000	25,542,153	26,215,240
CA00013	B	FIRST CHICAGO CORP 7.9500 12/01/2026	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	3,000,000	2,817,035	3,240,840
CA00014	B	FLEET FINANCIAL GROUP 6.7000 07/15/2028	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,949,936	2,076,100
CA00015	B	FLEET FINANCIAL GROUP 5.7500 01/15/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	4,000,000	3,909,696	4,261,040
CA00016	B	FLEET FINANCIAL GROUP 5.7500 01/15/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	6,000,000	5,869,235	6,391,560
CA00017	B	GENERAL ELEC CAP CORP 6.0000 06/15/2012	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	5,186,493	5,398,350
CA00018	B	GENERAL MOTORS ACCEPT CORP 6.1500 04/05/2007	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	4,942,346	5,087,000
CA00019	B	GENERAL MOTORS ACCEPT CORP 6.1500 04/05/2007	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	3,000,000	2,925,691	3,052,200
CA00020	B	GOLDMAN SACHS GROUP 6.5000 02/25/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,955,198	2,192,560
CA00021	B	GOLDMAN SACHS GROUP 6.5000 02/25/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,500,000	2,424,016	2,740,700
CA00022	B	GOLDMAN SACHS GROUP 6.5000 02/25/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	1,500,000	1,476,293	1,644,420
CA00023	B	MAY DEPARTMENT STORES 8.3750 08/01/2024	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,861,331	2,151,420
CA00024	B	MAY DEPARTMENT STORES 8.3750 08/01/2024	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,867,558	2,151,420
CA00025	B	MAY DEPT STORES 8.7500 05/15/2029	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	4,969,774	6,264,450
CA00026	B	MAY DEPT STORES 8.7500 05/15/2029	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,985,885	2,505,780
CA00027	B	THE MAY DEPARTMENT STORES 8.5000 06/01/2019	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	4,000,000	4,118,951	4,793,240
CA00028	B	MELLON CAPITAL II 7.9950 01/15/2027	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,500,000	2,477,621	2,759,800
CA00029	B	MELLON CAPITAL II 7.9950 01/15/2027	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	4,969,874	5,519,600
CA00030	B	MELLON CAPITAL II 7.9950 01/15/2027	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	1,600,000	1,496,343	1,766,272
CA00031	B	NATIONAL AUSTRALIA BANK 6.6000 12/10/2007	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	5,094,396	5,627,400
CA00032	B	NATIONSBANK CORP. 6.8000 03/15/2028	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	5,083,688	5,614,250
CA00033	B	ROYAL BK OF SCOT GRP PLC 5.0000 10/01/2014	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	4,963,775	5,033,850
CA00034	B	ROYAL BK OF SCOT GRP PLC 5.0000 10/01/2014	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	8,000,000	7,948,261	8,054,160

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
CA00035	B	ROYAL BK OF SCOT GRP PLC 5.0000 10/01/2014	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	3,000,000	2,887,726	3,020,310
CA00036	B	ROYAL BK OF SCOT GRP PLC 5.0000 10/01/2014	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	4,000,000	3,986,059	4,027,080
CA00037	B	SBC COMMUNICATIONS INC 5.8750 08/15/2012	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	10,000,000	10,505,736	10,798,400
CA00038	B	SBC COMMUNICATIONS INC 5.8750 08/15/2012	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	5,177,090	5,399,200
CA00039	B	SOUTHWESTERN PUBLIC SERVICE 6.2000 03/01/2009	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	10,000,000	9,995,590	9,567,600
CA00040	B	SWISS BANK GROUP 7.3750 06/15/2017	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	4,000,000	4,014,803	4,700,120
CA00041	B	SWISS BANK GROUP 7.3750 06/15/2017	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	5,000,000	4,898,017	5,875,150
CA00042	B	SWISS BANK GROUP 7.3750 06/15/2017	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	2,000,000	1,963,665	2,350,060
CA00043	B	SWISS BANK GROUP 7.3750 06/15/2017	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	3,000,000	2,965,421	3,525,090
CA00044	B	TRIBUNE COMPANY 6.8750 11/01/2006	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	3,100,000	3,161,008	3,450,610
CA00045	B	TRIBUNE COMPANY 6.5000 07/30/2004	BANK OF NEW YORK WESTERN TRUST LOS ANGELES CA WORKERS COMPENSATION	1,500,000	1,498,260	1,592,790
CA99999		CALIFORNIA		201,900,000	209,000,990	224,898,647
CN00001	B	BOMBARDIER INC 6.4000 12/822/2006	ROYAL TRUST COMPANY	636,213	654,224	588,497
CN00002	B	GOVT OF CANADA 7.5000 12/01/2003	ROYAL TRUST COMPANY	3,181,066	3,200,690	3,313,525
CN00003	B	GOVT OF CANADA 6.5000 6/1/2004	ROYAL TRUST COMPANY	5,662,298	5,644,200	5,943,381
CN00004	B	GOVT OF CANADA 9.0000 12/1/2004	ROYAL TRUST COMPANY	1,081,563	1,121,259	1,199,107
CN00005	B	CANADA MTG AND HOUSING 5.7500 12/1/2004	ROYAL TRUST COMPANY	636,214	630,227	666,592
CN00006	B	CANADA MTG AND HOUSING 6.2500 12/1/2005	ROYAL TRUST COMPANY	1,463,291	1,560,751	1,571,676
CN00007	B	CANADA MTG AND HOUSING 7.2000 6/28/2005	ROYAL TRUST COMPANY	636,214	675,356	680,812
CN00008	B	EXPORT DEVELOPMENT CORP 5.8000 9/15/2003	ROYAL TRUST COMPANY	300,293	299,196	306,377
CN00009	B	HOUSEHOLD FINANCE 5.4500 4/20/2004	ROYAL TRUST COMPANY	636,214	633,976	645,038
CN00010	B	LOBLAW COMPANIES 6.9500 1/24/2005	ROYAL TRUST COMPANY	636,214	676,591	679,387
CN00011	B	MANITOBA (PROVINCE OF) 6.2500 6/22/2005	ROYAL TRUST COMPANY	1,272,427	1,348,413	1,356,432
CN00012	B	PROVINCE OF ONTARIO 9.0000 9/15/2004	ROYAL TRUST COMPANY	349,917	364,199	383,436
CN99999		CANADA		16,491,924	16,809,082	17,334,260
DE00001	O	EVERGREEN SELECT INSTL TREASURY 0.8000	WILMINGTON DELAWARE TRUST CO WILMINGTON DE WORKERS COMPENSATION	100,000	100,000	100,000
DE99999		DELAWARE		100,000	100,000	100,000
GA00001	B	U S TREASURY NOTES 5.2500 08/15/2003	WACHOVIA BANK ATLANTA GA FOR BENEFIT OF GEORGIA POLICYHOLDERS	115,000	114,733	117,875
GA99999		GEORGIA		115,000	114,733	117,875
ID00001	B	U. S. TREASURY BONDS US GOV 6.0000 02/15/2026	FIRST SECURITY BANK OF IDAHO BOISE ID FOR BENEFIT OF ALL POLICYHOLDERS	5,500,000	5,768,418	6,302,670
ID00002	B	U S TREASURY NOTES 7.2500 05/15/2004	FIRST SECURITY BANK OF IDAHO BOISE ID FOR BENEFIT OF ALL POLICYHOLDERS	900,000	918,843	972,279
ID00003	B	U S TREASURY NOTES 7.5000 02/15/2005	FIRST SECURITY BANK OF IDAHO BOISE ID FOR BENEFIT OF ALL POLICYHOLDERS	1,000,000	1,025,807	1,121,250
ID00004	B	U S TREASURY NOTES 7.0000 07/15/2006	FIRST SECURITY BANK OF IDAHO BOISE ID FOR BENEFIT OF ALL POLICYHOLDERS	343,000	358,615	397,667
ID99999		IDAHO		7,743,000	8,071,683	8,793,866

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
LA00001	B	U S TREASURY BONDS 11.8750 11/15/2003	HIBERNIA NATL BANK NEW ORLEANS LA RSD FOR 'SURETY	50,000	52,579	54,563
LA00002	B	U S TREASURY BONDS 11.8750 11/15/2003	HIBERNIA NATL BANK NEW ORLEANS LA RSD FOR GENERAL DEPOSIT	20,000	21,031	21,825
LA99999		LOUISIANA		70,000	73,610	76,388
ME00001	B	U S TREASURY NOTES 7.2500 05/15/2004	ESCROW DEPOSIT	14,000	14,293	15,124
ME00002	B	US TREASURY N/B 7.8750 11/15/2004	ESCROW DEPOSIT	63,000	64,401	70,363
ME99999		MAINE		77,000	78,694	85,487
MA00001	B	ASSOCIATES CORP 6.2500 11/01/2008	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	4,000,000	3,888,041	4,409,440
MA00002	B	ATLANTA GAS LIGHT CO 6.5500 12/07/2005	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	10,000,000	9,767,160	10,305,100
MA00003	B	CIT GROUP INC 7.2500 08/15/2005	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	3,000,000	2,992,213	3,180,990
MA00004	B	CHASE MANHATTAN CORP. 6.7500 09/15/2006	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	3,000,000	2,992,160	3,300,990
MA00005	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	5,000,000	5,306,555	5,765,000
MA00006	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	2,000,000	2,116,459	2,306,000
MA00007	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	500,000	529,115	576,500
MA00008	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	2,000,000	2,133,733	2,306,000
MA00009	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	1,200,000	1,266,190	1,383,600
MA00010	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	1,500,000	1,596,030	1,729,500
MA00011	B	CITIGROUP INC. CORPORATE 7.2500 10/01/2010	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	1,000,000	1,055,158	1,153,000
MA00012	B	TARGET CORPORATION 6.6500 08/01/2028	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	5,000,000	4,674,508	5,512,750
MA00013	B	FHLMC 6.8750 01/15/2005	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	3,900,000	3,875,272	4,291,209
MA00014	B	FHLMC 6.2500 07/15/2032	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	4,245,000	4,272,380	4,808,778
MA00015	B	FLEET FINANCIAL GROUP 6.8750 01/15/2028	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	2,000,000	1,876,140	2,120,180
MA00016	B	MAY DEPT STORES 6.7000 09/15/2028	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	2,000,000	1,917,436	2,037,540
MA00017	B	MAY DEPT STORES 6.7000 09/15/2028	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	2,000,000	1,928,906	2,037,540
MA00018	B	THE MAY DEPARTMENT STORES 8.5000 06/01/2019	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	1,860,000	1,901,091	2,228,857
MA00019	B	VERIZON GLOBAL FUNDING CORPORATE 7.7500 12/01/2030	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	5,000,000	5,106,718	5,822,800
MA00020	B	VERIZON GLOBAL FUNDING CORPORATE 7.7500 12/01/2030	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	5,000,000	5,257,282	5,822,800
MA00021	B	VERIZON GLOBAL FUNDING CORPORATE 7.7500 12/01/2030	STATE STREET BANK BOSTON MA WORKERS COMPENSATION	3,750,000	3,821,029	4,367,100
MA99999		MASSACHUSETTS		67,955,000	68,273,576	75,465,674
NV00001	B	U S TREASURY NOTES 7.2500 05/15/2004	WELLS FARGO BANK LAS VEGAS NV FOR WORKERS COMPENSATION	100,000	102,094	108,031
NV99999		NEVADA		100,000	102,094	108,031
NM00001	B	U S TREASURY NOTES 7.2500 05/15/2004	BANKERS TRUST COM ALBUQUERQUE NM FOR BENEFIT OF NEW MEXICO POLICYHOLDERS	300,000	306,281	324,093
NM99999		NEW MEXICO		300,000	306,281	324,093
OR00001	B	U S SBA (GOVT GUAR) SBA NADCO 6.3000 05/01/2019	US BANK PORTLAND OR WORKERS COMPENSATION	8,734,465	9,674,775	10,745,236
OR00002	B	U S SBA (GOVT GUAR) SBA NADCO 6.3000 05/01/2019	US BANK PORTLAND OR WORKERS COMPENSATION	1,091,808	1,207,158	1,343,155
OR00003	B	U S TREASURY BONDS 11.8750 11/15/2003	US BANK PORTLAND OR SURETY	260,000	273,409	283,725

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
OR99999		OREGON		10,086,273	11,155,342	12,372,116
OT00001	B	U S TREASURY NOTES 7.2500 05/15/2004	WORKERS COMPENSATION	800,000	816,749	864,248
OT00002	B	US TREASURY N/B 7.8750 11/15/2004	WORKERS COMPENSATION	50,000	51,112	55,844
OT00003	B	U S TREASURY NOTES 7.0000 07/15/2006	WORKERS COMPENSATION	150,000	156,829	173,907
OT00004	B	U S TREASURY BONDS 11.875011/15/2003	WORKERS COMPENSATION	30,000	31,547	32,738
OT00005	B	FHLB 6.8900 04/06/2004	WORKERS COMPENSATION	100,000	100,819	106,594
OT00006	B	FNMA 6.0000 01/18/2012	WORKERS COMPENSATION	12,500,000	12,496,868	13,324,250
OT00007	B	GENERAL MOTORS ACCEPT CORP 6.7500 01/15/2006	WORKERS COMPENSATION	2,500,000	2,493,172	2,589,050
OT00008	B	GENERAL MOTORS ACCEPT CORP 6.7500 01/15/2006	WORKERS COMPENSATION	1,500,000	1,495,903	1,553,430
OT00009	B	VERIZON GLOBAL FUNDING CORPORATE 7.2500 12/01/2010	WORKERS COMPENSATION	2,200,000	2,368,263	2,500,366
OT00010	B	VERIZON GLOBAL FUNDING CORPORATE 7.2500 12/01/2010	WORKERS COMPENSATION	1,700,000	1,812,197	1,932,101
OT00011	B	WELLS FARGO & COMPANY 6.6250 07/15/2004	WORKERS COMPENSATION	3,000,000	2,990,206	3,209,280
OT99999		OTHER		24,530,000	24,813,665	26,341,808
VI00001	B	FIDELITY & DEPOSIT COMPANY OF MARYLAND SURETY	SURETY	500,000	500,000	500,000
VI99999		U.S. VIRGIN ISLANDS		500,000	500,000	500,000
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		351,193,197	361,563,283	391,103,583
ZZ00001	B	U S TREASURY NOTES 5.2500 08/15/2003	FIRSTAR BANK MADISON WI FOR ALL LINES ALL POLICYHOLDERS	1,400,000	1,725,117	1,435,000
ZZ00002	B	U S TREASURY NOTES 7.0000 07/15/2006	FIRSTAR BANK MADISON WI FOR ALL LINES ALL POLICYHOLDERS	1,650,000	1,725,117	1,912,977
ZZ00003	B	U S TREASURY NOTES 7.2500 05/15/2004	BENEFIT OF ALL POLICYHOLDERS	500,000	510,468	540,155
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		3,550,000	3,960,702	3,888,132
9999999		Totals		354,743,197	365,523,985	394,991,715

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.