



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2002
 OF THE CONDITION AND AFFAIRS OF THE
HARLEYSVILLE INSURANCE COMPANY OF OHIO

NAIC Group Code 0253 0253 NAIC Company Code 10060 Employer's ID Number 31-1411772
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated July 1, 1994 Commenced Business July 1, 1994

Statutory Home Office 10 West Broad Street, Columbus, Ohio 43215-3435
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297 215-256-5000
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297
(Street and Number, City or Town, State and Zip Code)
215-256-5000
(Area Code) (Telephone Number)

Internet Website Address N/A

Statement Contact James J Kaufman 231-946-6390 -7254
(Name) (Area Code) (Telephone Number) (Extension)
jkaufman@harleysvillegroup.com 231-946-0104
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297 800-338-8301 -5470
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President #Daniel Emerson Barr
 Secretary Roger Alan Brown
 Treasurer Mark Ralph Cummins
 Chairman Walter Raymond Bateman, II
 CEO Matthew Lee Patkus

VICE PRESIDENTS

Roger Jay Beekley
 David Keith Bond
 Joseph Richard Dowd, Jr.
 Douglas Alexander Gaudet
 Robert Garrett Whitlock, Jr.

DIRECTORS OR TRUSTEES

Walter Raymond Bateman, II
 Roger Jay Beekley
 Mark Ralph Cummins
 Douglas Alexander Gaudet
 Bruce James Magee
 Matthew Lee Patkus

State of _____ }
 County of _____ } 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.

 #Daniel Emerson Barr
 President

 Roger Alan Brown
 Secretary

 Mark Ralph Cummins
 Treasurer

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 _____

Subscribed and sworn to before me this _____ day of _____ 2003



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2002

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
<p style="text-align: center; font-size: 48pt; font-weight: bold;">NONE</p>												
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$

24MD

P/C



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2002

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

(a) Finance and service charges not included in Line 1 to Line 34 \$

24M

P/C



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	122,040	199,058		53,084	32,442	22,560	8,867	1	(732)	118	16,763	3,196
2.1 Allied lines	70,842	106,803		32,795	80,000	146,095	90,329	1,769	6,166	5,443	10,638	1,870
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	359,286	1,092,625		202,209	1,847,979	747,975	941,807	72,546	(79,820)	171,453	31,509	9,410
5.1 Commercial multiple peril (non-liability portion)	2,333,672	2,518,051		937,412	1,603,631	1,606,144	259,427	12,998	5,027	11,194	473,206	63,888
5.2 Commercial multiple peril (liability portion)	1,756,656	1,830,005		728,032	888,944	886,907	3,965,335	181,773	222,331	1,462,654	371,654	43,839
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	123,129	163,413		54,655	80,417	73,114	7,219	619	66	95	24,468	3,404
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	35,034	35,227		12,671		(548)	1,509		(73)	19	6,403	920
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	20,959	40,046		3,830		1,606	8,003		17	637	4,310	550
17. Other liability	474,354	502,765		177,716	1,122,249	508,175	245,595	25,701	(211,614)	92,494	77,324	12,446
18. Products liability	5,063	6,272		2,223		(260)	1,769		222	638	(1,558)	135
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	616,082	1,367,706		295,159	1,116,344	374,014	1,546,232	84,688	41,493	173,413	61,020	16,136
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,312,890	2,506,928		947,598	516,137	1,331,504	3,502,156	152,057	231,492	402,851	353,097	60,611
21.1 Private passenger auto physical damage	463,883	1,032,335		220,982	661,764	625,794	(6,754)	2,589	(11,001)	9,076	46,271	12,149
21.2 Commercial auto physical damage	653,761	660,470		290,512	518,816	564,658	48,811	1,549	(5,496)	2,708	100,124	17,174
22. Aircraft (all perils)												
23. Fidelity	9,507	7,256		3,075		1,010	1,577		187	268	2,003	268
24. Surety												
26. Burglary and theft	4,100	3,050		1,662	12,915	12,977	142		(2)	2	885	168
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	9,361,258	12,072,010		3,963,615	8,481,638	6,901,725	10,622,024	536,290	198,263	2,333,063	1,578,117	246,164
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 55,590

240H

P/C



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2002

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

(a) Finance and service charges not included in Line 1 to Line 34 \$



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2002

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	122,040	199,058		53,084	32,442	22,560	8,867	1	(732)	118	16,763	3,196
2.1 Allied lines	70,842	106,803		32,795	80,000	146,095	90,329	1,769	6,166	5,443	10,638	1,870
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	359,286	1,092,625		202,209	1,847,979	747,975	941,807	72,546	(79,820)	171,453	31,509	9,410
5.1 Commercial multiple peril (non-liability portion)	2,333,672	2,518,051		937,412	1,603,631	1,606,144	259,427	12,998	5,027	11,194	473,206	63,888
5.2 Commercial multiple peril (liability portion)	1,756,656	1,830,005		728,032	888,944	886,907	3,965,335	181,773	222,331	1,462,654	371,654	43,839
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	123,129	163,413		54,655	80,417	73,114	7,219	619	66	95	24,468	3,404
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	35,034	35,227		12,671		(548)	1,509		(73)	19	6,403	920
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	20,959	40,046		3,830		1,606	8,003		17	637	4,310	550
17. Other liability	474,354	502,765		177,716	1,122,249	508,175	245,595	25,701	(211,614)	92,494	77,324	12,446
18. Products liability	5,063	6,272		2,223		(260)	1,769		222	638	(1,558)	135
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	616,082	1,367,706		295,159	1,116,344	374,014	1,546,232	84,688	41,493	173,413	61,020	16,136
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,312,890	2,506,928		947,598	516,137	1,331,504	3,502,156	152,057	231,492	402,851	353,097	60,611
21.1 Private passenger auto physical damage	463,883	1,032,335		220,982	661,764	625,794	(6,754)	2,589	(11,001)	9,076	46,271	12,149
21.2 Commercial auto physical damage	653,761	660,470		290,512	518,816	564,658	48,811	1,549	(5,496)	2,708	100,124	17,174
22. Aircraft (all perils)												
23. Fidelity	9,507	7,256		3,075		1,010	1,577		187	268	2,003	268
24. Surety												
26. Burglary and theft	4,100	3,050		1,662	12,915	12,977	142		(2)	2	885	168
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	9,361,258	12,072,010		3,963,615	8,481,638	6,901,725	10,622,024	536,290	198,263	2,333,063	1,578,117	246,164
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 55,590

Page 25

Schedule A, Verification Between Years
NONE

Schedule B, Verification Between Years
NONE

Schedule BA, Verification Between Years
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1		869,087		127,842		996,929	4.3	1,629,838	7.9	996,929	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals		869,087		127,842		996,929	4.3	1,629,838	7.9	996,929	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1		1,527,888	1,098,035	808,679		3,434,602	14.8	1,533,622	7.5	3,434,602	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		1,527,888	1,098,035	808,679		3,434,602	14.8	1,533,622	7.5	3,434,602	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1	499,957	498,667	1,501,789			2,500,413	10.7	2,991,709	14.6	2,500,414	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	499,957	498,667	1,501,789			2,500,413	10.7	2,991,709	14.6	2,500,414	
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1	34,384	2,893,200	2,839,996	492,132	1,781,353	8,041,065	34.5	6,492,689	31.6	8,041,066	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	34,384	2,893,200	2,839,996	492,132	1,781,353	8,041,065	34.5	6,492,689	31.6	8,041,066	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1	5,711	50,081	109,685	301,944		467,421	2.0	499,999	2.4	467,422	
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals	5,711	50,081	109,685	301,944		467,421	2.0	499,999	2.4	467,422	
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Class 1	2,584,254	1,637,694	2,864,421	156,286		7,242,655	31.1	6,788,683	33.1	7,242,655	
7.2 Class 2	299,958		299,469			599,427	2.6	298,837	1.5	599,428	
7.3 Class 3								299,916	1.5		
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	2,884,212	1,637,694	3,163,890	156,286		7,842,082	33.7	7,387,436	36.0	7,842,083	
8. Credit Tenant Loans, Schedules D and 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 and DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	3,124,306	7,476,617	8,413,926	1,886,883	1,781,353	22,683,085	97.4	XXX	XXX	22,683,088	
10.2 Class 2	299,958		299,469			599,427	2.6	XXX	XXX	599,428	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6						(c)		XXX	XXX		
10.7 Totals	3,424,264	7,476,617	8,713,395	1,886,883	1,781,353	(b) 23,282,512	100.0	XXX	XXX	23,282,516	
10.8 Line 10.7 as a % of Column 6	14.7	32.1	37.4	8.1	7.7	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1	1,778,057	6,469,542	10,157,827	753,535	777,579	XXX	XXX	19,936,540	97.1	19,936,540	
11.2 Class 2		298,837				XXX	XXX	298,837	1.5	298,837	
11.3 Class 3		299,916				XXX	XXX	299,916	1.5	299,916	
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	1,778,057	7,068,295	10,157,827	753,535	777,579	XXX	XXX	(b) 20,535,293	100.0	20,535,293	
11.8 Line 11.7 as a % of Column 8	8.7	34.4	49.5	3.7	3.8	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	3,124,307	7,476,618	8,413,926	1,886,883	1,781,353	22,683,087	97.4	19,936,540	97.1	22,683,088	XXX
12.2 Class 2	299,958		299,469			599,427	2.6	298,837	1.5	599,428	XXX
12.3 Class 3								299,916	1.5		XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	3,424,265	7,476,618	8,713,395	1,886,883	1,781,353	23,282,514	100.0	20,535,293	100.0	23,282,516	XXX
12.8 Line 12.7 as a % of Column 6	14.7	32.1	37.4	8.1	7.7	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	14.7	32.1	37.4	8.1	7.7	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ 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 \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ 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.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31 , At Statement 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 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations		869,087				869,087	3.7	1,207,993	5.9	869,087	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities				127,842		127,842	0.5	421,845	2.1	127,842	
1.7 Totals		869,087		127,842		996,929	4.3	1,629,838	7.9	996,929	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
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											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations		1,527,888	1,098,035	808,679		3,434,602	14.8	1,533,622	7.5	3,434,602	
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		1,527,888	1,098,035	808,679		3,434,602	14.8	1,533,622	7.5	3,434,602	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations	499,957	498,667	1,501,789			2,500,413	10.7	2,991,709	14.6	2,500,414	
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	499,957	498,667	1,501,789			2,500,413	10.7	2,991,709	14.6	2,500,414	
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations	28,730	2,825,261	1,487,640			4,341,631	18.6	4,236,024	20.6	4,341,631	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	5,654	67,939	910,250	492,132	1,781,353	3,257,328	14.0	1,767,302	8.6	3,257,328	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined			442,107			442,107	1.9	489,363	2.4	442,107	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	34,384	2,893,200	2,839,997	492,132	1,781,353	8,041,066	34.5	6,492,689	31.6	8,041,066	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations	5,711	50,081	109,685	301,944		467,421	2.0	499,999	2.4	467,422	
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	5,711	50,081	109,685	301,944		467,421	2.0	499,999	2.4	467,422	
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Issuer Obligations	2,884,212	796,967	2,523,111			6,204,290	26.6	6,254,116	30.5	6,204,290	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds		2,377	640,780	156,286		799,443	3.4	299,856	1.5	799,442	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other		838,351				838,351	3.6	833,464	4.1	838,351	
7.7 Totals	2,884,212	1,637,695	3,163,891	156,286		7,842,084	33.7	7,387,436	36.0	7,842,083	
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations											
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											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	3,418,610	6,567,951	6,720,260	1,110,623		17,817,444	76.5	X X X	X X X	17,817,446	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	5,654	70,316	1,551,030	776,260	1,781,353	4,184,613	18.0	X X X	X X X	4,184,612	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined			442,107			442,107	1.9	X X X	X X X	442,107	
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other		838,351				838,351	3.6	X X X	X X X	838,351	
10.7 Totals	3,424,264	7,476,618	8,713,397	1,886,883	1,781,353	23,282,515	100.0	X X X	X X X	23,282,516	
10.8 Line 10.7 as a % of Column 6	14.7	32.1	37.4	8.1	7.7	100.0	X X X	X X X	X X X	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,772,800	6,309,169	8,309,804	331,690		X X X	X X X	16,723,463	81.4	16,723,463	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	5,257	25,269	1,259,053	421,845	777,579	X X X	X X X	2,489,003	12.1	2,489,003	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined			489,363			X X X	X X X	489,363	2.4	489,363	
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other		733,857	99,607			X X X	X X X	833,464	4.1	833,464	
11.7 Totals	1,778,057	7,068,295	10,157,827	753,535	777,579	X X X	X X X	20,535,293	100.0	20,535,293	
11.8 Line 11.7 as a % of Column 8	8.7	34.4	49.5	3.7	3.8	X X X	X X X	100.0	X X X	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	3,418,611	6,567,951	6,720,260	1,110,623		17,817,445	76.5	16,723,463	81.4	17,817,446	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	5,654	70,315	1,551,029	776,260	1,781,353	4,184,611	18.0	2,489,003	12.1	4,184,612	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined			442,107			442,107	1.9	489,363	2.4	442,107	X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other		838,351				838,351	3.6	833,464	4.1	838,351	X X X
12.7 Totals	3,424,265	7,476,617	8,713,396	1,886,883	1,781,353	23,282,514	100.0	20,535,293	100.0	23,282,516	X X X
12.8 Line 12.7 as a % of Column 6	14.7	32.1	37.4	8.1	7.7	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	14.7	32.1	37.4	8.1	7.7	100.0	X X X	X X X	X X X	100.0	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
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										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Column 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							X X X	X X X	X X X	X X X	

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	589,915	589,915			
2. Cost of short-term investments acquired	8,969,507	8,969,507			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	8,373,970	8,373,970			
7. Book/adjusted carrying value, current year	1,185,452	1,185,452			
8. Total valuation allowance					
9. Subtotal (Line 7 plus Line 8)	1,185,452	1,185,452			
10. Total nonadmitted amounts					
11. Statement value (Line 9 minus Line 10)	1,185,452	1,185,452			
12. Income collected during year	11,336	11,336			
13. Income earned during year	11,331	11,331			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Page 34

Schedule DB, Part A, Verification Between Years
NONE

Schedule DB, Part B, Verification Between Years
NONE

Page 35

Schedule DB, Part C, Verification Between Years
NONE

Schedule DB, Part D, Verification Between Years
NONE

Schedule DB, Part E, Verification of Statement and Fair Values
NONE

Page 36

Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open
NONE

Page 37

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Columns 6 plus 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							
Affiliates - U. S. Intercompany Pooling													
23-0902325	14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	PA	11,189	5,288	5,288	5,288	169			5,373		
0199999 - Subtotal - Affiliates - U. S. Intercompany Pooling				11,189	5,288	5,288	5,288	169			5,373		
0499999 - Subtotal - Affiliates				11,189	5,288	5,288	5,288	169			5,373		
Pools, Associations or Other Similar Facilities - Mandatory Pools													
0699998 - Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools				49		13	13				27		
0699999 - Subtotal - Pools, Associations or Other Similar Facilities - Mandatory Pools				49		13	13				27		
0899999 - Subtotal - Pools and Associations				49		13	13				27		
9999999 - TOTAL - Schedule F, Part 1				11,238		5,301	5,301	169			5,400		

Page 39

Sch. F, Pt. 2, Premium Portfolio Reinsurance Effected or Canceled

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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 Columns 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 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Affiliates - U. S. Intercompany Pooling																		
23-0902325	14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY PA			9,057			4,708		5,898	3,089	3,897	82	17,674			17,674	
0199999 - Subtotal - Authorized - Affiliates - U. S. Intercompany Pooling					9,057		4,708		5,898	3,089	3,897	82	17,674			17,674		
Authorized - Affiliates - U. S. Non-Pool																		
23-0902325	14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY PA			108		1							1			1	
0299999 - Subtotal - Authorized - Affiliates - U. S. Non-Pool					108		1							1			1	
0499999 - Subtotal - Authorized - Affiliates					9,165		4,709		5,898	3,089	3,897	82	17,675			17,675		
Authorized - Other U. S. Unaffiliated Insurers																		
13-4924125	10227	AMERICAN REINSURANCE CORPORATION DE			177							62		62	3		59	
13-2673100	22039	GENERAL REINSURANCE CORPORATION DE			102							15		15	19		(4)	
0599998 - Other U. S. Unaffiliated Insurers (Under \$100,000)					54				29			17		46	(3)		49	93
0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers					333				29			94		123	19		104	93
Authorized - Other Non-U. S. Insurers																		
0899998 - Other Non-U. S. Insurers (Under \$100,000)					5													
0899999 - Subtotal - Authorized - Other Non-U. S. Insurers					5													
0999999 - Subtotal - Authorized					9,503		4,709		5,927	3,089	3,991	82	17,798	19		17,779	93	
Unauthorized - Other Non-U. S. Insurers																		
1799998 - Other Non-U. S. Insurers (Under \$100,000)					15										(6)		6	
1799999 - Subtotal - Unauthorized - Other Non-U. S. Insurers					15										(6)		6	
1899999 - Subtotal - Unauthorized					15										(6)		6	
1999999 - Subtotal - Authorized and Unauthorized					9,518		4,709		5,927	3,089	3,991	82	17,798	13		17,785	93	
9999999 - TOTAL - Schedule F, Part 3					9,518		4,709		5,927	3,089	3,991	82	17,798	13		17,785	93	

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)
2)
3)
4)
5)

Page 41

Sch. F, Pt. 4, Aging of Ceded Reinsurance

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

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, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16	
Other Non-U. S. Insurers																	
AA-3194130	00000	ENDURANCE SPECIALTY INS. LTD.	BERMUDA				(3)			(3)	3						
AA-1340125	00000	HANNOVER RUCKVERSICHTUNG	GERMANY				(1)			(1)	1						
AA-3190339	00000	RENAISSANCE REINSURANCE, LTD.	BERMUDA				(1)			(1)	1						
AA-3190455	00000	XL RE LTD.	BERMUDA				(1)			(1)	1						
0899999 - Subtotal Other Non-U. S. Insurers							(6)			(6)	6						
0999999 - Subtotal Affiliates and Others							(6)				(6)	6					
9999999 - TOTAL - Schedule F, Part 5							(6)				(6)	6					

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

Page 43

Sch. F, Pt. 6, Provision for Overdue Authorized Reinsurance

NONE

Page 44

Sch. F, Pt. 7, Provision for Overdue Reinsurance

NONE

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, Column 3)			
1. Cash and invested assets (Line 9)	23,290,007		23,290,007
2. Agents' balances or uncollected premiums (Line 10)	2,671,955		2,671,955
3. Funds held by or deposited with reinsured companies (Line 11)	487		487
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)			
5. Other assets (Lines 12 and 13 and 15 through 25)	1,379,489		1,379,489
6. Net amount recoverable from reinsurers		17,449	17,449
7. Totals (Line 28)	27,341,938	17,449	27,359,387
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	11,905,283	29,334	11,934,617
9. Taxes, expenses, and other obligations (Lines 4 through 8)	646,439		646,439
10. Unearned premiums (Line 9)	5,373,000	94,392	5,467,392
11. Advance premiums (Line 10)	17,119		17,119
12. Dividends declared and unpaid (Line 11.1 and Line 11.2)	857,626		857,626
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	13,095	(13,095)	
14. Funds held by company under reinsurance treaties (Line 13)	93,182	(93,182)	
15. Amounts withheld or retained by company for account of others (Line 14)	69,273		69,273
16. Provision for reinsurance (Line 16)			
17. Other liabilities (Line 15 and Line 17 through Line 23)			
18. Total liabilities (Line 26 minus Line 25)	18,975,017	17,449	18,992,466
19. Surplus as regards policyholders (Line 35)	8,366,921	X X X	8,366,921
20. Totals (Line 36)	27,341,938	17,449	27,359,387

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

Yes (X) No ()

If yes, give full explanation:

A portion of balances are a result of the Intercompany Pooling Arrangement.

(See Notes to Financial Statements #25 for further information.)

.....

Page 46

Sch. H, Accident and Health Exhibit, Part 1

NONE

Page 47

Sch. H, Accident and Health Exhibit, Part 2

NONE

Sch. H, Accident and Health Exhibit, Part 3

NONE

Sch. H, Accident and Health Exhibit, Part 4

NONE

Page 48

Sch. H, Pt. 5, Health Claims

NONE

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	3		1					4	XXX
2. 1993				(21)		(8)		(1)		5	(30)	309
3. 1994				(14)	(1)	(5)		1		12	(17)	391
4. 1995	969	57	912	552	1	39		52		9	642	255
5. 1996	994	53	941	815	12	60	1	63		11	925	421
6. 1997	1,080	57	1,023	600	28	32	1	51		16	654	260
7. 1998	1,328	237	1,091	944	345	18	17	108	11	10	697	425
8. 1999	1,345	268	1,077	909	154	15	5	109	18	13	856	354
9. 2000	1,248	171	1,077	875	100	12	2	97	4	8	878	287
10. 2001	1,130	91	1,039	706	73	7	6	80		8	714	243
11. 2002	1,037	64	973	332		4		40		2	376	166
12. Totals	XXX	XXX	XXX	5,701	712	175	32	600	33	94	5,699	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 & 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. ...	1		5								1	6	
2. ...	4		1									5	
3. ...	2		2									4	
4. ...	5		2			1						8	
5. ...	3		3			2					1	8	
6. ...	5		6			2					1	13	
7. ...	20	2	6			3		1			1	28	1
8. ...	17	4	13			6		1			2	33	1
9. ...	25	4	27			10		3			2	61	1
10. ...	34		43			13		7			5	97	2
11. ...	80		137			14		30			8	261	19
12. ...	196	10	245			51		42			21	524	24

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6	
2.	(25)		(25)							5	
3.	(14)	(1)	(13)							4	
4.	651	1	650	67.2	1.8	71.3			1.0	7	1
5.	946	13	933	95.2	24.5	99.1			1.0	6	2
6.	696	29	667	64.4	50.9	65.2			1.0	11	2
7.	1,100	375	725	82.8	158.2	66.5			1.0	24	4
8.	1,070	181	889	79.6	67.5	82.5			1.0	26	7
9.	1,049	110	939	84.1	64.3	87.2			1.0	48	13
10.	890	79	811	78.8	86.8	78.1			1.0	77	20
11.	637		637	61.4		65.5			1.0	217	44
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	431	93

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	24	20	1	1	1	1	6	6	XXX
2. 1993				(117)	(6)	(10)	1	(3)		6	(125)	233
3. 1994				(131)	5	(7)	2	(2)		6	(147)	222
4. 1995	807	31	776	430	15	25	2	43		8	481	207
5. 1996	1,281	23	1,258	867	(12)	46	1	85		9	1,009	227
6. 1997	1,528	18	1,510	902	16	49	1	103		10	1,037	259
7. 1998	1,463	(80)	1,543	939	18	41	1	111	2	10	1,070	264
8. 1999	1,573	14	1,559	975	55	37	2	141		8	1,096	298
9. 2000	1,632	264	1,368	1,043	302	29	51	185		6	904	367
10. 2001	1,401	126	1,275	624	128	13	21	122		4	610	271
11. 2002	1,165	84	1,081	283	53	5	8	127		3	354	212
12. Totals	XXX	XXX	XXX	5,839	594	229	90	913	2	70	6,295	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 & 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.	164	154	8				2		2			22	1
2.	4	1	4	2			1					6	
3.	18	15	6	4			1			1		6	
4.	27	20	7	3			1		1			13	
5.	25	3	12	4			3		2		1	35	1
6.	51	18	13	4			3		2		2	47	1
7.	85	33	23	11			5		2		3	71	2
8.	104	4	29	5			14		5		6	143	5
9.	152	2	57	7			27		7		7	234	10
10.	224	5	134	21			36		14		11	382	17
11.	303	19	243	13			41		70		11	625	64
12.	1,157	274	536	74			134		105		42	1,584	101

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	18	4
2.	(121)	(2)	(119)							5	1
3.	(115)	26	(141)							5	1
4.	534	40	494	66.2	129.0	63.7			1.0	11	2
5.	1,040	(4)	1,044	81.2	(17.4)	83.0			1.0	30	5
6.	1,123	39	1,084	73.5	216.7	71.8			1.0	42	5
7.	1,206	65	1,141	82.4	(81.3)	73.9			1.0	64	7
8.	1,305	66	1,239	83.0	471.4	79.5			1.0	124	19
9.	1,500	362	1,138	91.9	137.1	83.2			1.0	200	34
10.	1,167	175	992	83.3	138.9	77.8			1.0	332	50
11.	1,072	93	979	92.0	110.7	90.6			1.0	514	111
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,345	239

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4	2	1					3	XXX
2. 1993				(14)	(8)	(16)	1	(3)		2	(26)	105
3. 1994				(16)	26	(9)	2	(2)		3	(55)	109
4. 1995	1,096	46	1,050	689	45	57	4	40		4	737	108
5. 1996	1,192	77	1,115	843	41	69	9	51		10	913	136
6. 1997	1,263	75	1,188	780	53	58	6	52		8	831	150
7. 1998	1,358	42	1,316	842	28	59	5	76		10	944	178
8. 1999	1,557	68	1,489	912	33	64	5	100		10	1,038	215
9. 2000	1,550	78	1,472	584	19	36	2	93		6	692	189
10. 2001	1,803	100	1,703	496	47	21	2	84		7	552	169
11. 2002	2,077	147	1,930	208	12	9	1	57		3	261	136
12. Totals	XXX	XXX	XXX	5,328	298	349	37	548		63	5,890	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 & 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.	26	16	9				6		1		1	26	
2.	7		3				1		1		1	12	
3.	3		4	1			2		1		1	9	
4.	9	4	5	2			4		1		1	13	
5.	16	1	16	3			5		2		1	35	
6.	20		22	4			8		3		1	49	1
7.	56	1	24	6			15		4		2	92	2
8.	182	7	33	9			26		6		3	231	4
9.	246	3	129	11			40		12		4	413	9
10.	387	40	241	14			59		21		7	654	15
11.	279	20	647	17			77		68		9	1,034	36
12.	1,231	92	1,133	67			243		120		31	2,568	67

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	19	7
2.	(21)	(7)	(14)							10	2
3.	(17)	29	(46)							6	3
4.	805	55	750	73.4	119.6	71.4			1.0	8	5
5.	1,002	54	948	84.1	70.1	85.0			1.0	28	7
6.	943	63	880	74.7	84.0	74.1			1.0	38	11
7.	1,076	40	1,036	79.2	95.2	78.7			1.0	73	19
8.	1,323	54	1,269	85.0	79.4	85.2			1.0	199	32
9.	1,140	35	1,105	73.5	44.9	75.1			1.0	361	52
10.	1,309	103	1,206	72.6	103.0	70.8			1.0	574	80
11.	1,345	50	1,295	64.8	34.0	67.1			1.0	889	145
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,205	363

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	36	6	2	2	2	3	34	XXX	
2. 1993				(236)	(24)	(15)	2	(7)	20	(236)	176	
3. 1994				(344)	(12)	(24)		(8)	18	(364)	153	
4. 1995	1,458	18	1,440	583	3	35		69	23	684	158	
5. 1996	1,626	12	1,614	691	(5)	47		86	28	829	202	
6. 1997	1,622	12	1,610	750		54		116	19	920	234	
7. 1998	1,483	12	1,471	839	9	60	1	126	19	1,015	240	
8. 1999	1,590	11	1,579	921	5	58		151	14	1,125	258	
9. 2000	1,520	11	1,509	777	1	45		162	6	983	215	
10. 2001	1,621	8	1,613	636		35		134	3	805	189	
11. 2002	1,633	41	1,592	239		11		69	1	319	148	
12. Totals	XXX	XXX	XXX	4,892	(17)	308	3	900	154	6,114	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 & 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. ...	291	89	101	13			18	2	8	3	3	314	2
2. ...	73	7	25	4			5		3	1	1	95	1
3. ...	66	15	25	5			6		3	2	2	80	1
4. ...	89	35	28	5			7		3	2	2	87	1
5. ...	96	10	33	5			11		5	4	4	130	2
6. ...	90	15	35	5			11		6	3	3	122	2
7. ...	119		45	6			18		7	9	9	183	3
8. ...	164	24	61	6			27		10	16	16	232	4
9. ...	255	45	81	7			32		18	18	18	334	9
10. ...	389	6	132	8			48		35	24	24	590	15
11. ...	450		416	16			65		137	27	27	1,052	51
12. ...	2,082	246	982	80			248	2	235	109	109	3,219	91

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	290	24
2.	(152)	(11)	(141)							87	8
3.	(276)	8	(284)							71	9
4.	814	43	771	55.8	238.9	53.5			1.0	77	10
5.	969	10	959	59.6	83.3	59.4			1.0	114	16
6.	1,062	20	1,042	65.5	166.7	64.7			1.0	105	17
7.	1,214	16	1,198	81.9	133.3	81.4			1.0	158	25
8.	1,392	35	1,357	87.5	318.2	85.9			1.0	195	37
9.	1,370	53	1,317	90.1	481.8	87.3			1.0	284	50
10.	1,409	14	1,395	86.9	175.0	86.5			1.0	507	83
11.	1,387	16	1,371	84.9	39.0	86.1			1.0	850	202
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,738	481

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	6		3					9	XXX
2. 1993				4	2	(2)	6	(4)		7	(10)	150
3. 1994				33	2	12	1			10	42	181
4. 1995	1,471	115	1,356	629	18	92	2	64		24	765	159
5. 1996	1,595	114	1,481	922	22	145	9	86		26	1,122	217
6. 1997	1,922	111	1,811	1,025	75	118	5	94		33	1,157	220
7. 1998	2,033	103	1,930	1,129	154	88	6	120		26	1,177	255
8. 1999	2,232	143	2,089	1,221	75	95	5	138		23	1,374	271
9. 2000	2,307	147	2,160	937	38	60	1	128		17	1,086	228
10. 2001	2,588	162	2,426	765	54	32	1	119		23	861	204
11. 2002	3,025	174	2,851	437	4	6		78		5	517	159
12. Totals	XXX	XXX	XXX	7,108	444	649	36	823		194	8,100	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 & 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.	10		31				16		3		(1)	60	1
2.	19	6	5				6		1			25	1
3.	25		5				10		2			42	2
4.	36		6				12		3		1	57	4
5.	63	15	21				19		4		2	92	2
6.	36		36	1			23		4		3	98	2
7.	74		49	1			37		9		4	168	3
8.	131	5	101	1			80		11		7	317	7
9.	204		165	1			114		15		10	497	11
10.	231	3	311	1			159		25		17	722	14
11.	239	4	682				212		91		26	1,220	41
12.	1,068	33	1,412	5			688		168		69	3,298	88

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	41	19
2.	29	14	15							18	7
3.	87	3	84							30	12
4.	842	20	822	57.2	17.4	60.6			1.0	42	15
5.	1,260	46	1,214	79.0	40.4	82.0			1.0	69	23
6.	1,336	81	1,255	69.5	73.0	69.3			1.0	71	27
7.	1,506	161	1,345	74.1	156.3	69.7			1.0	122	46
8.	1,777	86	1,691	79.6	60.1	80.9			1.0	226	91
9.	1,623	40	1,583	70.4	27.2	73.3			1.0	368	129
10.	1,642	59	1,583	63.4	36.4	65.3			1.0	538	184
11.	1,745	8	1,737	57.7	4.6	60.9			1.0	917	303
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,442	856

Page 56

Sch. P, Pt. 1F, Sn. 1, Medical Malpractice, Occurrence

NONE

Page 57

Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	1							1	XXX
2. 1993				14	26						(12)	XXX
3. 1994				(13)	(15)						2	XXX
4. 1995	207	140	67	106	86						20	XXX
5. 1996	153	107	46	54	42						12	XXX
6. 1997	110	79	31	14	7						7	XXX
7. 1998	57	36	21	32	29						3	XXX
8. 1999	13	10	3	2	2							XXX
9. 2000	3	5	(2)									XXX
10. 2001	3	3		1	1							XXX
11. 2002	4	3	1									XXX
12. Totals	XXX	XXX	XXX	211	178						33	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 & 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.													
2.	16	11											5
3.	8	6											2
4.	13	9											4
5.	17	12											5
6.	11	7											4
7.	7	4											3
8.	1	1											
9.													
10.													
11.													
12.	73	50											23

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	30	37	(7)								5
3.	(5)	(9)	4								2
4.	119	95	24	57.5	67.9	35.8			1.0		4
5.	71	54	17	46.4	50.5	37.0			1.0		5
6.	25	14	11	22.7	17.7	35.5			1.0		4
7.	39	33	6	68.4	91.7	28.6			1.0		3
8.	3	3		23.1	30.0				1.0		
9.									1.0		
10.	1	1		33.3	33.3				1.0		
11.									1.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		23

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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	5		2					7	XXX
2. 1993				(18)	(9)	(7)			(4)	5	(20)	7
3. 1994				(14)	(7)	(2)			(5)	1	(14)	11
4. 1995	178	34	144	35	2	9			5		47	10
5. 1996	193	26	167	59	6	19	1		7		78	14
6. 1997	220	25	195	31		10			5		46	10
7. 1998	263	32	231	42		9			6		57	9
8. 1999	288	31	257	67	10	8			8		73	8
9. 2000	284	30	254	47		5			7		59	7
10. 2001	325	41	284	17		1			7		25	5
11. 2002	404	58	346	5					4		9	4
12. Totals	XXX	XXX	XXX	276	2	54	1		40		367	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 & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	6		10				3		1			20	
2.			1				1					2	
3.	1		2				2					5	
4.	2		3				2					7	
5.	2		3				3		1			9	
6.	10		6				4		1			21	
7.	8		7				3		2			20	
8.	15		15				10		2			42	
9.	22		28				20		4			74	1
10.	76	57	45				25		6			95	1
11.	9	1	115				35		17			175	1
12.	151	58	235				108		34			470	3

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	16	4
2.	(27)	(9)	(18)							1	1
3.	(16)	(7)	(9)							3	2
4.	56	2	54	31.5	5.9	37.5			1.0	5	2
5.	94	7	87	48.7	26.9	52.1			1.0	5	4
6.	67		67	30.5		34.4			1.0	16	5
7.	77		77	29.3		33.3			1.0	15	5
8.	125	10	115	43.4	32.3	44.7			1.0	30	12
9.	133		133	46.8		52.4			1.0	50	24
10.	177	57	120	54.5	139.0	42.3			1.0	64	31
11.	185	1	184	45.8	1.7	53.2			1.0	123	52
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	328	142

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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	5	4	1	4	3	3	2				2	
8. 1999	14	11	3	7	5	5	4				3	
9. 2000	18	15	3			2	1				1	
10. 2001	21	16	5			3	2				1	
11. 2002	30	23	7									
12. Totals	XXX	XXX	XXX	11	8	13	9				7	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 & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.	1	1											
9.	1	1	1										1
10.	7	2	1				1	1					6
11.	1	1	2	1			1	1					1
12.	10	5	4	1			2	2					8

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.									1.0		
6.									1.0		
7.	7	5	2	140.0	125.0	200.0			1.0		
8.	13	10	3	92.9	90.9	100.0			1.0		
9.	4	2	2	22.2	13.3	66.7			1.0	1	
10.	12	5	7	57.1	31.3	140.0			1.0	6	
11.	4	3	1	13.3	13.0	14.3			1.0	1	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8	

SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(2)		1		1		8		XXX
2. 2001	471	149	322	226	79	5		3		11		XXX
3. 2002	575	215	360	95	15	1				6		XXX
4. Totals	XXX	XXX	XXX	319	94	7		3		18		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 & 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.	3		2									5	
2.	16	12	4			1	1	1			3	9	
3.	9		25			1		3			4	38	2
4.	28	12	31			2	1	4			7	52	2

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5	
2.	264	95	169	56.1	63.8	52.5			1.0	8	1
3.	140	15	125	24.3	7.0	34.7			1.0	34	4
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	47	5

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 (Columns 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	(5)	14	1	4	5		11	(17)	XXX
2. 2001	1,497	135	1,362	1,028	134	6	12	107		112	995	634
3. 2002	1,470	99	1,371	774	53	4	5	103		54	823	542
4. Totals	XXX	XXX	XXX	1,797	201	11	21	215		177	1,801	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 & 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.	6		2				5		1		18	14	6
2.	2		(5)				2		2		13	1	2
3.	46		31	1			4		18		63	98	46
4.	54		28	1			11		21		94	113	54

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8	6
2.	1,142	146	996	76.3	108.1	73.1			1.0	(3)	4
3.	980	59	921	66.7	59.6	67.2			1.0	76	22
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	81	32

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	(1)	(2)	1		1			3	XXX
2. 2001	107	21	86	17		3		2		2	22	XXX
3. 2002	121	34	87	59		1	1	1			28	XXX
4. Totals	XXX	XXX	XXX	75	30	5	1	4		2	53	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 & 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.													
2.	1		2			1						4	1
3.	6	1	13			4		1				23	1
4.	7	1	15			5		1				27	2

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	26		26	24.3		30.2			1.0	3	1
3.	85	34	51	70.2	100.0	58.6			1.0	18	5
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21	6

Page 64

Sch. P, Pt. 1L, Other (Including Credit, Accident/Health)

NONE

Page 65

Sch. P, Pt. 1M, International

NONE

Page 66

Sch. P, Pt. 1N, Reinsurance

NONE

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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	10		10	5							5	XXX
5. 1996	10		10	5							5	XXX
6. 1997	9		9	5							5	XXX
7. 1998	10		10	7							7	XXX
8. 1999	3		3									XXX
9. 2000												XXX
10. 2001												XXX
11. 2002												XXX
12. Totals	XXX	XXX	XXX	22							22	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 & 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.													XXX
2.													XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.	1											1	XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.	1											1	XXX

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.	5		5	50.0		50.0			1.0		
5.	5		5	50.0		50.0			1.0		
6.	5		5	55.6		55.6			1.0		
7.	8		8	80.0		80.0			1.0	1	
8.									1.0		
9.									1.0		
10.									1.0		
11.									1.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	

Page 68

Sch. P, Pt. 1P, Reinsurance

NONE

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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				(2)								(2)
3. 1994				(1)								(1)
4. 1995	7		7									
5. 1996	8		8	1		1						2
6. 1997	8		8	4		2						6
7. 1998	18		18	4		1		1				6
8. 1999	19		19	5		2						7
9. 2000	18		18	6		1		1				8
10. 2001	21		21	7		2		1				10
11. 2002	23		23					1				1
12. Totals	XXX	XXX	XXX	24		9		4				37

	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 & 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.	1												1
2.													
3.													
4.													
5.													
6.	1												1
7.	4						2						6
8.	2												2
9.			1				1						2
10.	2		1										3
11.			2				1		1				4
12.	10		4				4		1				19

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	
2.	(2)		(2)								
3.	(1)		(1)								
4.									1.0		
5.	2		2	25.0		25.0			1.0		
6.	7		7	87.5		87.5			1.0	1	
7.	12		12	66.7		66.7			1.0	4	2
8.	9		9	47.4		47.4			1.0	2	
9.	10		10	55.6		55.6			1.0	1	1
10.	13		13	61.9		61.9			1.0	3	
11.	5		5	21.7		21.7			1.0	2	2
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	14	5

Page 70

Sch. P, Pt. 1R, Sn. 2, Products Liability, Claims Made

NONE

Page 71

Sch. P, Pt. 1S, Financial Guaranty/Mortgage Guaranty

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			(14)	(22)	(29)	(28)	(24)	(24)	(23)	(23)		1
2. 1993			(3)	(7)	(10)	(21)	(24)	(24)	(24)	(24)		
3. 1994	XXX		1	(8)	(13)	(14)	(15)	(12)	(13)	(14)	(1)	(2)
4. 1995	XXX	XXX	599	606	596	602	602	599	600	598	(2)	(1)
5. 1996	XXX	XXX		869	867	861	864	857	865	870	5	13
6. 1997	XXX	XXX	XXX	XXX	655	629	623	621	619	616	(3)	(5)
7. 1998	XXX	XXX	XXX	XXX	XXX	664	639	627	620	627	7	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	831	815	802	797	(5)	(18)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	814	847	843	(4)	29
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	724	(13)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	567	XXX	XXX
12. Totals											(16)	17

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

1. Prior			4	7	(2)	(24)	(51)	(67)	(66)	(66)		1
2. 1993			(25)	(50)	(72)	(98)	(108)	(115)	(116)	(116)		(1)
3. 1994	XXX		21	(46)	(81)	(110)	(133)	(137)	(136)	(139)	(3)	(2)
4. 1995	XXX	XXX	613	578	510	477	451	446	452	450	(2)	4
5. 1996	XXX	XXX	XXX	1,026	1,039	1,006	975	950	952	957	5	7
6. 1997	XXX	XXX	XXX	XXX	1,088	1,047	1,006	993	983	979	(4)	(14)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,077	1,059	1,026	1,024	1,030	6	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,054	1,069	1,085	1,093	8	24
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	960	947	946	(1)	(14)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	880	856	(24)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	782	XXX	XXX
12. Totals											(15)	9

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

1. Prior			(37)	(58)	(67)	(77)	(74)	(78)	(77)	(80)	(3)	(2)
2. 1993				(4)	(6)	(13)	(15)	(18)	(13)	(12)	1	6
3. 1994	XXX		14	(5)	(14)	(40)	(48)	(46)	(45)	(45)		1
4. 1995	XXX	XXX	803	755	738	718	707	705	708	709	1	4
5. 1996	XXX	XXX	XXX	915	937	918	911	920	910	895	(15)	(25)
6. 1997	XXX	XXX	XXX	XXX	927	910	863	846	828	825	(3)	(21)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,025	1,000	973	960	956	(4)	(17)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,216	1,181	1,154	1,163	9	(18)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,074	1,036	1,000	(36)	(74)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,149	1,101	(48)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,170	XXX	XXX
12. Totals											(98)	(146)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior			29	29	(56)	(96)	(153)	(210)	(227)	(204)	23	6
2. 1993			(80)	(90)	(84)	(85)	(108)	(118)	(113)	(137)	(24)	(19)
3. 1994	XXX		(80)	(154)	(210)	(217)	(245)	(266)	(267)	(279)	(12)	(13)
4. 1995	XXX	XXX	969	894	829	788	736	713	704	699	(5)	(14)
5. 1996	XXX	XXX	XXX	1,116	1,063	1,005	914	890	881	868	(13)	(22)
6. 1997	XXX	XXX	XXX	XXX	1,120	1,041	973	932	920	920		(12)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,058	1,030	1,028	1,043	1,065	22	37
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,152	1,159	1,174	1,196	22	37
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,110	1,099	1,137	38	27
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,136	1,226	90	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,165	XXX	XXX
12. Totals											141	27

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior			18	33	39	40	22	13	(2)		2	(13)
2. 1993			(1)	19	37	41	33	27	20	18	(2)	(9)
3. 1994	XXX		34	48	48	76	79	79	85	82	(3)	3
4. 1995	XXX	XXX	852	783	774	749	753	744	745	755	10	11
5. 1996	XXX	XXX	XXX	1,118	1,148	1,132	1,129	1,141	1,134	1,124	(10)	(17)
6. 1997	XXX	XXX	XXX	XXX	1,266	1,206	1,178	1,166	1,161	1,157	(4)	(9)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,380	1,337	1,270	1,245	1,216	(29)	(54)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,587	1,555	1,530	1,542	12	(13)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,463	1,441	1,440	(1)	(23)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,524	1,439	(85)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,568	XXX	XXX
12. Totals											(110)	(124)

**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				(1)	(1)	(1)	(1)	(1)	(1)	(1)		
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

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									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

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

1. Prior			1	(1)	(1)	(1)	(3)	(4)	(6)	(8)	(2)	(4)
2. 1993			1	(1)	(1)	(3)	(2)	(6)	(9)	(7)	2	(1)
3. 1994	XXX		12	13	13	12	9	9	7	4	(3)	(5)
4. 1995	XXX	XXX	26	42	38	35	33	29	25	24	(1)	(5)
5. 1996	XXX	XXX		14	22	22	23	22	18	17	(1)	(5)
6. 1997	XXX	XXX	XXX	XXX	9	16	14	14	12	11	(1)	(3)
7. 1998	XXX	XXX	XXX	XXX	XXX	5	8	7	6	6		(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(6)	(24)

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

1. Prior			(4)	2	(3)	(17)	(40)	(48)	(47)	(42)	5	6
2. 1993				(2)	(10)	(9)	(10)	(11)	(13)	(14)	(1)	(3)
3. 1994	XXX		2	1	(2)	(1)	1	(2)	(3)	(4)	(1)	(2)
4. 1995	XXX	XXX	70	70	68	60	58	55	47	49	2	(6)
5. 1996	XXX	XXX		88	82	74	82	74	74	79	5	5
6. 1997	XXX	XXX	XXX	XXX	84	85	65	59	60	61	1	2
7. 1998	XXX	XXX	XXX	XXX	XXX	104	105	100	87	69	(18)	(31)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	107	108	95	105	10	(3)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	128	122	(6)	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124	107	(17)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	XXX	XXX
12. Totals											(20)	(26)

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

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			1	1	2	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2	3	1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	2	1	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	7	5	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											8	2

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	59	49	(10)	(15)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	157	(4)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	XXX	XXX
4. Totals										(14)	(15)	

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	73	70	(3)	14
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	874	887	13	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	800	XXX	XXX
4. Totals										10	14	

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	17	16	(1)	9
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	24	2	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	XXX	XXX
4. Totals										1	9	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1993												
3. 1994												
4. 1995	XXX											
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX									XXX
12. Totals												

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												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX									XXX
NONE												
12. Totals												

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

1. Prior			(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)		
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	6	6	6	6	5	5	5	5		
6. 1997	XXX	XXX	XXX	6	6	6	5	5	5	5		
7. 1998	XXX	XXX	XXX	XXX	5	5	5	5	6	5	(1)	
8. 1999	XXX	XXX	XXX	XXX	XXX	5	7	8	8	8		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2	2	1	1	(1)	(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
12. Totals										(2)	(2)	

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

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									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX									XXX
NONE												
12. Totals										XXX	XXX	

**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				(4)	(2)	2	(4)	(6)	(8)	(8)		(2)
2. 1993				(1)	6	4		(2)	(2)			
3. 1994	XXX		(1)	(1)	(1)					(1)	(1)	(1)
4. 1995	XXX	XXX	2	1	1			1	2		(2)	(1)
5. 1996	XXX	XXX	XXX	3	3	2	1	1	2	2		1
6. 1997	XXX	XXX	XXX	XXX	3	3	6	8	6	7	1	(1)
7. 1998	XXX	XXX	XXX	XXX	XXX	3	4	5	10	11	1	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	6	7	9	2	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	8	9	1	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	12	6	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3		XXX	XXX
12. Totals										8	8	

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

1. Prior																			
2. 1993																			
3. 1994	XXX																		
4. 1995	XXX	XXX																	
5. 1996	XXX	XXX	XX)	NONE															
6. 1997	XXX	XXX	XX)																
7. 1998	XXX	XXX	XX)																
8. 1999	XXX	XXX	XX)																
9. 2000	XXX	XXX	XX)																
10. 2001	XXX	XXX	XX)																
11. 2002	XXX	XXX	XX)									X		XXX	XXX				
12. Totals																			

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX		XXX	XXX
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	0 0 0		(92)	(65)	(56)	(49)	(43)	(34)	(33)	(29)		
2. 1993			(78)	(57)	(42)	(35)	(32)	(29)	(29)	(29)	253	57
3. 1994	XXX		(108)	(68)	(54)	(34)	(28)	(22)	(18)	(18)	320	73
4. 1995	XXX	XXX	369	510	534	557	573	581	587	590	208	49
5. 1996	XXX	XXX	XXX	630	764	792	825	838	853	862	351	77
6. 1997	XXX	XXX	XXX	XXX	420	528	563	585	598	603	208	51
7. 1998	XXX	XXX	XXX	XXX	XXX	389	531	572	591	600	331	93
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	547	716	751	765	266	87
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	539	752	785	217	68
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	508	634	187	53
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	118	28

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

1. Prior	0 0 0		(256)	(226)	(147)	(129)	(109)	(99)	(91)	(86)		
2. 1993			(190)	(231)	(172)	(141)	(130)	(125)	(123)	(122)	187	48
3. 1994	XXX		(265)	(340)	(248)	(204)	(177)	(157)	(149)	(145)	178	47
4. 1995	XXX	XXX	165	123	235	323	387	419	436	438	169	46
5. 1996	XXX	XXX	XXX	301	532	699	813	878	907	924	188	55
6. 1997	XXX	XXX	XXX	XXX	320	586	758	867	909	934	198	60
7. 1998	XXX	XXX	XXX	XXX	XXX	333	649	810	895	961	198	64
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	343	710	865	955	220	72
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320	611	719	263	94
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	285	488	186	67
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	105	43

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

1. Prior	0 0 0		(423)	(276)	(195)	(158)	(136)	(124)	(108)	(105)		
2. 1993			(302)	(194)	(112)	(74)	(43)	(32)	(24)	(23)	84	23
3. 1994	XXX		(429)	(294)	(209)	(154)	(96)	(63)	(54)	(53)	87	25
4. 1995	XXX	XXX	116	328	444	552	640	666	691	697	88	25
5. 1996	XXX	XXX	XXX	163	355	577	722	817	844	862	113	33
6. 1997	XXX	XXX	XXX	XXX	175	369	552	695	762	779	118	32
7. 1998	XXX	XXX	XXX	XXX	XXX	207	432	595	744	868	135	42
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	247	549	766	938	160	51
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240	462	599	139	41
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	468	118	36
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	77	23

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	0 0 0		(985)	(857)	(766)	(725)	(671)	(630)	(596)	(564)	1	
2. 1993			(461)	(386)	(339)	(305)	(279)	(257)	(244)	(229)	156	22
3. 1994	XXX		(636)	(529)	(478)	(436)	(406)	(385)	(369)	(356)	136	20
4. 1995	XXX	XXX	157	382	468	535	571	587	602	615	142	22
5. 1996	XXX	XXX	XXX	202	408	548	633	681	722	743	180	35
6. 1997	XXX	XXX	XXX	XXX	235	491	636	707	761	804	190	41
7. 1998	XXX	XXX	XXX	XXX	XXX	241	542	698	813	889	193	43
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	282	626	836	974	206	46
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	608	821	165	41
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	296	671	143	32
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250	78	19

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0		(399)	(258)	(181)	(138)	(109)	(85)	(66)	(57)		
2. 1993			(258)	(191)	(109)	(50)	(27)	(12)	(9)	(6)	108	43
3. 1994	XXX		(340)	(250)	(184)	(82)	(33)	5	30	42	133	52
4. 1995	XXX	XXX	240	391	429	523	608	654	677	701	116	49
5. 1996	XXX	XXX	XXX	434	590	683	830	952	1,014	1,036	163	67
6. 1997	XXX	XXX	XXX	XXX	461	691	802	906	1,015	1,063	154	65
7. 1998	XXX	XXX	XXX	XXX	XXX	508	768	881	986	1,057	182	70
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	610	936	1,088	1,236	187	78
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	537	826	958	150	67
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	491	742	127	63
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	439	83	35

**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	0 0 0		(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)		
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	0 0 0											
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 3G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

1. Prior	0 0 0		(26)	(20)	(17)	(13)	(11)	(10)	(9)	(9)	XXX	XXX
2. 1993			(19)	(16)	(14)	(13)	(12)	(12)	(12)	(12)	XXX	XXX
3. 1994	XXX		(12)	(8)	(4)		1	2	3	2	XXX	XXX
4. 1995	XXX	XXX	5	11	14	16	18	18	19	20	XXX	XXX
5. 1996	XXX	XXX	XXX	2	7	9	12	12	12	12	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	1	4	6	6	7	7	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	4	1	2	3	3	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	0 0 0		(102)	(79)	(76)	(72)	(76)	(71)	(68)	(61)		
2. 1993			(37)	(29)	(23)	(20)	(19)	(18)	(17)	(16)	4	3
3. 1994	XXX		(46)	(38)	(30)	(23)	(14)	(11)	(9)	(9)	7	3
4. 1995	XXX	XXX	4	11	24	27	34	38	41	42	6	3
5. 1996	XXX	XXX	XXX	6	5	7	25	46	58	71	8	5
6. 1997	XXX	XXX	XXX	XXX	6	(1)	7	19	36	41	6	4
7. 1998	XXX	XXX	XXX	XXX	XXX	8	24	40	45	51	5	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	14	31	65	4	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	30	52	4	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	18	2	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	2	1

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

1. Prior	0 0 0											
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					2	2	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			1	1	3	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	46	44	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	149	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	80	57		
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	810	888	525	106
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	720	418	78

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	13	15	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	20	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	NONE	X	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000										XXX	XXX
2. 1993											XXX	XXX
3. 1994	XXX										XXX	XXX
4. 1995	XXX	XXX									XXX	XXX
5. 1996	XXX	XXX	XXX								XXX	XXX
6. 1997	XXX	XXX	XXX								XXX	XXX
7. 1998	XXX	XXX	XXX								XXX	XXX
8. 1999	XXX	XXX	XXX								XXX	XXX
9. 2000	XXX	XXX	XXX								XXX	XXX
10. 2001	XXX	XXX	XXX								XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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											XXX	XXX
2. 1993												XXX	XXX
3. 1994	XXX											XXX	XXX
4. 1995	XXX	XXX										XXX	XXX
5. 1996	XXX	XXX	XXX									XXX	XXX
6. 1997	XXX	XXX	XXX									XXX	XXX
7. 1998	XXX	XXX	XXX									XXX	XXX
8. 1999	XXX	XXX	XXX									XXX	XXX
9. 2000	XXX	XXX	XXX									XXX	XXX
10. 2001	XXX	XXX	XXX									XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	000			(3)	(2)	(1)	(2)	(2)	(2)	(2)	(2)	XXX	XXX
2. 1993				(1)	(1)	(1)						XXX	XXX
3. 1994	XXX			(3)	(2)	(1)	(1)					XXX	XXX
4. 1995	XXX	XXX		1	3	4	5	5	5	5	5	XXX	XXX
5. 1996	XXX	XXX	XXX			3	4	5	5	5	5	XXX	XXX
6. 1997	XXX	XXX	XXX		XXX		3	4	4	5	5	XXX	XXX
7. 1998	XXX	XXX	XXX		XXX	XXX	1	4	7	7	7	XXX	XXX
8. 1999	XXX	XXX	XXX		XXX	XXX						XXX	XXX
9. 2000	XXX	XXX	XXX		XXX	XXX	XXX					XXX	XXX
10. 2001	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	000											XXX	XXX
2. 1993												XXX	XXX
3. 1994	XXX											XXX	XXX
4. 1995	XXX	XXX										XXX	XXX
5. 1996	XXX	XXX	XXX									XXX	XXX
6. 1997	XXX	XXX	XXX									XXX	XXX
7. 1998	XXX	XXX	XXX									XXX	XXX
8. 1999	XXX	XXX	XXX									XXX	XXX
9. 2000	XXX	XXX	XXX									XXX	XXX
10. 2001	XXX	XXX	XXX									XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**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	0 0 0												
2. 1993			(16)	(13)	(10)	(10)	(9)	(9)	(9)	(9)			
3. 1994	XXX		(3)	(3)	(2)	3	3	(2)	(2)	(2)			
4. 1995	XXX	XXX	(2)	(2)	(2)					(1)			
5. 1996	XXX	XXX	XXX			1	1	1	1	2			
6. 1997	XXX	XXX	XXX	XXX			1	2	6	6			
7. 1998	XXX	XXX	XXX	XXX	XXX			2	2	5			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	4	4	7	1		1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	6	7	1		1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	9			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

1. Prior	0 0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX										
7. 1998	XXX	XXX	XXX										
8. 1999	XXX	XXX	XXX										
9. 2000	XXX	XXX	XXX										
10. 2001	XXX	XXX	XXX										
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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			29	18	13	11	9	7	6	5
2. 1993			26	14	8	4	3	2	1	1
3. 1994	XXX		46	23	12	7	5	4	3	2
4. 1995	XXX	XXX	120	47	24	14	10	5	4	3
5. 1996	XXX	XXX	XXX	133	53	30	20	10	7	5
6. 1997	XXX	XXX	XXX	XXX	130	49	34	21	11	8
7. 1998	XXX	XXX	XXX	XXX	XXX	142	56	34	13	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	139	63	31	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	53	37
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148	56
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151

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

1. Prior			77	101	83	63	33	14	12	10
2. 1993			68	91	46	22	10	5	3	3
3. 1994	XXX		139	134	77	40	16	8	5	3
4. 1995	XXX	XXX	277	254	131	63	22	10	7	5
5. 1996	XXX	XXX	XXX	408	215	114	55	26	13	11
6. 1997	XXX	XXX	XXX	XXX	401	182	97	49	26	12
7. 1998	XXX	XXX	XXX	XXX	XXX	319	154	81	30	17
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	367	124	61	38
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	343	121	77
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	311	149
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271

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

1. Prior			142	93	69	42	34	24	17	14
2. 1993			118	65	44	27	14	7	3	4
3. 1994	XXX		242	159	103	57	20	11	7	5
4. 1995	XXX	XXX	480	228	142	84	30	18	9	7
5. 1996	XXX	XXX	XXX	489	282	141	68	47	26	18
6. 1997	XXX	XXX	XXX	XXX	508	286	167	88	37	26
7. 1998	XXX	XXX	XXX	XXX	XXX	565	277	170	56	33
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	672	335	139	50
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	646	300	158
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	649	286
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	707

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior			400	369	283	259	198	156	130	104
2. 1993			159	95	77	66	48	37	32	26
3. 1994	XXX		296	169	119	89	65	46	36	26
4. 1995	XXX	XXX	527	252	171	126	78	57	39	30
5. 1996	XXX	XXX	XXX	495	282	203	111	81	58	39
6. 1997	XXX	XXX	XXX	XXX	467	261	155	102	69	41
7. 1998	XXX	XXX	XXX	XXX	XXX	387	216	127	69	57
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	448	232	116	82
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	435	162	106
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	172
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior			166	138	132	118	86	71	52	48
2. 1993			113	86	72	47	35	25	17	11
3. 1994	XXX		218	156	99	80	47	35	23	15
4. 1995	XXX	XXX	458	283	210	123	79	49	27	18
5. 1996	XXX	XXX	XXX	491	351	239	134	87	61	40
6. 1997	XXX	XXX	XXX	XXX	542	345	251	161	84	58
7. 1998	XXX	XXX	XXX	XXX	XXX	576	405	259	151	85
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	675	450	289	180
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	693	432	278
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	783	469
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	894

**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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	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)**

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior			74	69	64	45	25	15	12	12
2. 1993			26	18	9	9	8	5	3	2
3. 1994	XXX		32	24	17	10	9	6	5	4
4. 1995	XXX	XXX	54	40	25	26	20	12	5	5
5. 1996	XXX	XXX	XXX	67	58	44	31	19	12	6
6. 1997	XXX	XXX	XXX	XXX	71	67	41	23	12	10
7. 1998	XXX	XXX	XXX	XXX	XXX	83	59	41	27	10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	93	66	33	25
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	72	48
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	70
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX						1		
10. 2001	XXX	XXX						1		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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	XXX	35	8	2
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		28	4
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			26

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(15)	(9)	7
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	(3)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	3	1
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	3
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX						XXX	XXX	

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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX	1							
5. 1996	XXX	XXX	5	2	1					
6. 1997	XXX	XXX	XXX	4	1	1				
7. 1998	XXX	XXX	XXX	XXX	4	1				
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2		2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**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			11	8	7	11	4	3	1	
2. 1993			1	1	3	1	1			
3. 1994	XXX		1	1	1					
4. 1995	XXX	XXX	2	1	1			1	2	
5. 1996	XXX	XXX	XXX	3	2	1				
6. 1997	XXX	XXX	XXX	XXX	3	2	2	3		
7. 1998	XXX	XXX	XXX	XXX	XXX	3	2	3	4	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	2	1	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	3	3	2	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX						XXX	XXX	

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	

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			865	16	1	272	(230)			
2. 1993			254	252	252	344	253	253	253	253
3. 1994	XXX		338	317	318	419	319	319	319	320
4. 1995	XXX	XXX	169	204	206	280	208	208	208	208
5. 1996	XXX	XXX	XXX	300	346	421	350	351	351	351
6. 1997	XXX	XXX	XXX	XXX	170	243	207	207	208	208
7. 1998	XXX	XXX	XXX	XXX	XXX	285	326	329	330	331
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	225	262	265	266
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	215	217
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	187
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118

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	2						
2. 1993			2	1	1					
3. 1994	XXX		4	2	1	1				
4. 1995	XXX	XXX	30	3	2	1	1	1	1	1
5. 1996	XXX	XXX	XXX	38	4	2	1	1	1	1
6. 1997	XXX	XXX	XXX	XXX	24	3	2	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	40	7	2	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	37	3	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	3	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

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			1,032	14	(1)	396	(338)	1	1	
2. 1993			313	309	308	446	309	309	309	309
3. 1994	XXX		417	391	390	539	391	391	391	391
4. 1995	XXX	XXX	234	254	253	364	254	255	255	255
5. 1996	XXX	XXX	XXX	396	417	532	420	421	421	421
6. 1997	XXX	XXX	XXX	XXX	227	351	258	259	259	260
7. 1998	XXX	XXX	XXX	XXX	XXX	393	420	423	424	425
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	329	350	353	354
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	285	287
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226	243
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166

**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			697	162	2	130	(101)				
2. 1993			107	183	185	214	186	187	187	187	
3. 1994	XXX		106	171	175	200	177	178	178	178	
4. 1995	XXX	XXX	62	152	162	183	168	168	169	169	
5. 1996	XXX	XXX	XXX	110	170	196	185	187	187	188	
6. 1997	XXX	XXX	XXX	XXX	125	188	191	195	198	198	
7. 1998	XXX	XXX	XXX	XXX	XXX	129	183	192	196	198	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	134	200	215	220	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	247	263	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	186	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105	

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			8	5	3	3	3	1	1	1
2. 1993			4	4	2	1	1			
3. 1994	XXX		10	7	4	2	1	1		
4. 1995	XXX	XXX	37	16	8	4	2	1		
5. 1996	XXX	XXX	XXX	65	18	9	4	2	1	1
6. 1997	XXX	XXX	XXX	XXX	72	18	8	4	2	1
7. 1998	XXX	XXX	XXX	XXX	XXX	74	18	8	4	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	81	22	10	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	24	10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	17
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64

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			885	201	1	162	(121)	4	1	1
2. 1993			137	233	232	281	233	233	233	233
3. 1994	XXX		142	223	221	262	222	222	222	222
4. 1995	XXX	XXX	114	208	204	240	207	207	207	207
5. 1996	XXX	XXX	XXX	201	219	265	225	226	226	227
6. 1997	XXX	XXX	XXX	XXX	229	338	257	258	259	259
7. 1998	XXX	XXX	XXX	XXX	XXX	238	259	262	263	264
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	251	289	296	298
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305	361	367
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239	271
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212

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			293	20		17	(12)			
2. 1993			76	82	83	88	84	84	84	84
3. 1994	XXX		76	83	85	93	87	87	87	87
4. 1995	XXX	XXX	53	78	83	92	87	87	88	88
5. 1996	XXX	XXX	XXX	73	103	119	111	113	113	113
6. 1997	XXX	XXX	XXX	XXX	78	110	113	116	117	118
7. 1998	XXX	XXX	XXX	XXX	XXX	89	123	131	133	135
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	109	150	157	160
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	133	139
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	118
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77

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			5	2	1	1				
2. 1993			5	3	1	1				
3. 1994	XXX		8	5	3	1				
4. 1995	XXX	XXX	27	10	6	3	1	1		
5. 1996	XXX	XXX	XXX	34	12	6	3	1	1	
6. 1997	XXX	XXX	XXX	XXX	33	11	6	2	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	44	15	7	3	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	52	16	8	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	15	9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	15
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

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			374	23	(1)	21	(16)	1		
2. 1993			102	106	105	113	105	105	105	105
3. 1994	XXX		105	110	108	119	109	109	109	109
4. 1995	XXX	XXX	90	109	106	120	108	108	108	108
5. 1996	XXX	XXX	XXX	122	132	159	136	136	136	136
6. 1997	XXX	XXX	XXX	XXX	128	185	149	150	150	150
7. 1998	XXX	XXX	XXX	XXX	XXX	153	175	178	178	178
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	185	212	215	215
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	186	189
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	169
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136

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			728	1	2	18	(10)	1	1	1
2. 1993			150	153	154	169	155	155	156	156
3. 1994	XXX		126	130	133	160	136	136	136	136
4. 1995	XXX	XXX	87	129	137	166	141	142	142	142
5. 1996	XXX	XXX	XXX	92	165	202	177	179	180	180
6. 1997	XXX	XXX	XXX	XXX	108	179	185	188	189	190
7. 1998	XXX	XXX	XXX	XXX	XXX	114	180	187	191	193
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	119	187	201	206
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	156	165
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	143
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78

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			16	11	8	6	5	4	3	2
2. 1993			7	4	3	2	2	1	1	1
3. 1994	XXX		12	6	4	3	2	1	1	1
4. 1995	XXX	XXX	47	11	7	4	2	2	1	1
5. 1996	XXX	XXX	XXX	67	16	8	5	3	2	2
6. 1997	XXX	XXX	XXX	XXX	75	17	8	5	3	2
7. 1998	XXX	XXX	XXX	XXX	XXX	76	17	10	6	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	84	25	10	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	17	9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	15
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51

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			824	10	2	37	(16)	5	4	3
2. 1993			178	178	175	197	176	176	176	176
3. 1994	XXX		155	155	152	186	153	153	153	153
4. 1995	XXX	XXX	147	160	157	196	158	158	158	158
5. 1996	XXX	XXX	XXX	179	199	250	202	202	202	202
6. 1997	XXX	XXX	XXX	XXX	209	313	233	234	234	234
7. 1998	XXX	XXX	XXX	XXX	XXX	220	237	239	240	240
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	234	254	257	258
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	213	215
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	189
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148

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			397	3	2	47	(40)			
2. 1993			103	104	106	124	108	108	108	108
3. 1994	XXX		128	125	129	154	132	133	133	133
4. 1995	XXX	XXX	76	103	109	134	114	115	116	116
5. 1996	XXX	XXX	XXX	107	148	180	159	161	162	163
6. 1997	XXX	XXX	XXX	XXX	108	144	147	151	153	154
7. 1998	XXX	XXX	XXX	XXX	XXX	134	171	177	180	182
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	136	177	184	187
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	144	150
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	127
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83

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			10	7	4	5	3	2	1	1
2. 1993			8	5	3	1	1	2	1	1
3. 1994	XXX		12	9	6	3	3	2	2	2
4. 1995	XXX	XXX	32	11	8	6	4	3	4	4
5. 1996	XXX	XXX	XXX	40	16	11	6	3	2	2
6. 1997	XXX	XXX	XXX	XXX	43	15	9	5	3	2
7. 1998	XXX	XXX	XXX	XXX	XXX	48	13	7	5	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	53	15	10	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	15	11
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	14
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

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			530	11	3	73	(54)	4	2	2
2. 1993			150	149	148	175	148	148	149	150
3. 1994	XXX		185	180	178	218	180	181	181	181
4. 1995	XXX	XXX	130	153	151	195	155	156	158	159
5. 1996	XXX	XXX	XXX	179	205	264	214	215	216	217
6. 1997	XXX	XXX	XXX	XXX	184	259	217	219	220	220
7. 1998	XXX	XXX	XXX	XXX	XXX	219	246	251	254	255
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	230	261	268	271
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	221	228
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	204
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159

Page 92

Sch. P, Pt. 5F, Sn. 1A, Medical Malpractice, Occurrence
NONE

Sch. P, Pt. 5F, Sn. 2A, Medical Malpractice, Occurrence
NONE

Sch. P, Pt. 5F, Sn. 3A, Medical Malpractice, Occurrence
NONE

Page 93

Sch. P, Pt. 5F, Sn. 1B, Medical Malpractice, Claims Made
NONE

Sch. P, Pt. 5F, Sn. 2B, Medical Malpractice, Claims Made
NONE

Sch. P, Pt. 5F, Sn. 3B, Medical Malpractice, Claims Made
NONE

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										
2. 1993								4	4	4
3. 1994	XXX							7	7	7
4. 1995	XXX	XXX						6	6	6
5. 1996	XXX	XXX						7	7	8
6. 1997	XXX	XXX						6	6	6
7. 1998	XXX	XXX						5	5	5
8. 1999	XXX	XXX						4	4	4
9. 2000	XXX	XXX						3	3	4
10. 2001	XXX	XXX						XXX	1	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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							
2. 1993			1							
3. 1994	XXX		1	1	1					
4. 1995	XXX	XXX	2	1	1					
5. 1996	XXX	XXX	XXX	2	1	1				
6. 1997	XXX	XXX	XXX	XXX	1	1	1			
7. 1998	XXX	XXX	XXX	XXX	XXX	2	1			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2	1		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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			29	1	1	10	(6)			
2. 1993			6	7	7	9	7	7	7	7
3. 1994	XXX		8	9	11	14	11	11	11	11
4. 1995	XXX	XXX	5	8	9	12	10	10	10	10
5. 1996	XXX	XXX	XXX	7	12	17	14	14	14	14
6. 1997	XXX	XXX	XXX	XXX	6	13	10	10	10	10
7. 1998	XXX	XXX	XXX	XXX	XXX	7	8	9	9	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	8	8	8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

Page 95

Sch. P, Pt. 5H, Sn. 1B, Other Liability, Claims Made
NONE

Sch. P, Pt. 5H, Sn. 2B, Other Liability, Claims Made
NONE

Sch. P, Pt. 5H, Sn. 3B, Other Liability, Claims Made
NONE

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			4							
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	1	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

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

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			6				1	(1)		
2. 1993							1	1	1	1
3. 1994	XXX		1				1	1	1	1
4. 1995	XXX	XXX	1	1			2	1	1	1
5. 1996	XXX	XXX	XXX	2	2		3	2	2	2
6. 1997	XXX	XXX	XXX	XXX	1		1	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2	1	2	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

Page 97

Sch. P, Pt. 5R, Sn. 1B, Products Liability, Claims Made
NONE

Sch. P, Pt. 5R, Sn. 2B, Products Liability, Claims Made
NONE

Sch. P, Pt. 5R, Sn. 3B, Products Liability, Claims Made
NONE

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 Current year Premiums Earned	
	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	1,101	1,098	1,098	1,098	1,098	1,098	1,098	1,098	1,098	
5. 1996	XXX	XXX	XXX	1,195	1,184	1,184	1,184	1,184	1,183	1,184	1,184	
6. 1997	XXX	XXX	XXX	XXX	1,274	1,266	1,266	1,266	1,266	1,266	1,266	
7. 1998	XXX	XXX	XXX	XXX	XXX	1,366	1,354	1,354	1,354	1,354	1,354	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,566	1,549	1,548	1,548	1,548	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,569	1,567	1,567	1,566	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,807	1,798	1,798	(8)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,086	2,086	2,086
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,077
13. Earned Premiums (Sc P-Pt 1)			1,096	1,192	1,263	1,358	1,557	1,550	1,803	2,077	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned	
	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	47	47	47	47	47	47	47	47	47	
5. 1996	XXX	XXX	XXX	76	76	75	75	75	75	75	75	
6. 1997	XXX	XXX	XXX	XXX	76	76	76	76	76	76	76	
7. 1998	XXX	XXX	XXX	XXX	XXX	42	42	42	42	42	42	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	69	69	69	69	69	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	79	79	79	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	99	99	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	146	146
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146
13. Earned Premiums (Sc P-Pt 1)			46	77	75	42	68	78	100	147	XXX	

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 Current year Premiums Earned	
	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	1,408	1,452	1,451	1,451	1,451	1,451	1,451	1,451	1,451	
5. 1996	XXX	XXX	XXX	1,582	1,643	1,643	1,642	1,642	1,642	1,642	1,642	
6. 1997	XXX	XXX	XXX	XXX	1,578	1,630	1,630	1,629	1,629	1,629	1,629	
7. 1998	XXX	XXX	XXX	XXX	XXX	1,437	1,488	1,489	1,488	1,488	1,488	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,533	1,605	1,603	1,603	1,603	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,448	1,498	1,496	1,496	(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,580	1,610	1,610	30
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,605	1,605	1,605
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,633
13. Earned Premiums (Sc P-Pt 1)			1,458	1,626	1,622	1,484	1,590	1,520	1,622	1,633	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned	
	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	18	18	18	18	18	18	18	18	18	
5. 1996	XXX	XXX	XXX	12	12	12	12	12	12	12	12	
6. 1997	XXX	XXX	XXX	XXX	12	12	12	12	12	12	12	
7. 1998	XXX	XXX	XXX	XXX	XXX	12	12	12	12	12	12	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	11	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10	10	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8	8	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	41	41
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41
13. Earned Premiums (Sc P-Pt 1)			18	12	12	12	11	10	8	41	XXX	

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 Current year Premiums Earned
	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	1,459	1,467	1,467	1,466	1,466	1,466	1,466	1,466	
5. 1996	XXX	XXX	XXX	1,588	1,598	1,597	1,597	1,597	1,597	1,597	
6. 1997	XXX	XXX	XXX	XXX	1,914	1,925	1,924	1,924	1,923	1,923	
7. 1998	XXX	XXX	XXX	XXX	XXX	2,021	2,029	2,030	2,030	2,030	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,220	2,241	2,242	2,242	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,286	2,305	2,303	(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,568	2,594	27
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,001	3,001
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,026
13. Earned Premiums (Sc P-Pt 1)			1,471	1,595	1,922	2,033	2,231	2,308	2,588	3,025	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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	115	114	114	114	114	114	114	114	
5. 1996	XXX	XXX	XXX	114	113	113	113	113	113	113	
6. 1997	XXX	XXX	XXX	XXX	113	113	113	113	113	113	
7. 1998	XXX	XXX	XXX	XXX	XXX	103	103	103	103	104	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	129	131	131	131	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	163	163	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144	145	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	174
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175
13. Earned Premiums (Sc P-Pt 1)			115	114	112	103	143	147	162	174	XXX

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 Current year Premiums Earned
	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	178	179	179	179	179	179	179	179	
5. 1996	XXX	XXX	XXX	192	193	192	192	192	193	193	
6. 1997	XXX	XXX	XXX	XXX	220	219	219	219	219	219	
7. 1998	XXX	XXX	XXX	XXX	XXX	264	264	263	263	263	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	288	288	288	288	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	285	286	286	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323	323	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	404	404
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	404
13. Earned Premiums (Sc P-Pt 1)			178	192	220	263	288	284	325	404	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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	33	33	33	33	33	33	33	33	
5. 1996	XXX	XXX	XXX	26	26	26	26	26	26	26	
6. 1997	XXX	XXX	XXX	XXX	25	25	25	25	25	25	
7. 1998	XXX	XXX	XXX	XXX	XXX	30	31	30	30	30	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32	32	32	32	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	31	32	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	58
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58
13. Earned Premiums (Sc P-Pt 1)			34	26	25	32	31	31	40	58	XXX

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 Current year Premiums Earned
	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	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX	6	6	6	6	6	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	13	13	13	13	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	18	18	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	21	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30
13. Earned Premiums (Sc P-Pt 1)						6	13	18	21	30	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	16	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23
13. Earned Premiums (Sc P-Pt 1)						4	11	14	16	23	XXX

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 Current year Premiums Earned
	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	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		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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	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		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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 Current year Premiums Earned
	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 Current year Premiums Earned
	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	10	10	10	10	10	10	10	10	
5. 1996	XXX	XXX	10	10	10	10	10	10	10	10	
6. 1997	XXX	XXX	XXX	XXX	9	9	9	9	9	9	
7. 1998	XXX	XXX	XXX	XXX	XXX	10	10	10	10	10	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3	3	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)			10	10	9	10	3				XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO
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 Current year Premiums Earned
	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	7	7	7	7	7	7	7	7	
5. 1996	XXX	XXX	XXX	8	8	8	8	8	8	8	
6. 1997	XXX	XXX	XXX	XXX	7	7	7	7	7	7	
7. 1998	XXX	XXX	XXX	XXX	XXX	18	18	18	18	18	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	18	18	19	19	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	18	18	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	21	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24
13. Earned Premiums (Sc P-Pt 1)			7	8	7	18	18	18	22	23	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

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 Current year Premiums Earned
	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	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									
6. 1997	XXX	XXX									
7. 1998	XXX	XXX									
8. 1999	XXX	XXX									
9. 2000	XXX	XXX									
10. 2001	XXX	XXX									
11. 2002	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

Page 103

Sch. P, Pt. 7A, Sn. 1, Primary, Loss Sensitive Contracts
NONE

Sch. P, Pt. 7A, Sn. 2, Incurred Losses and Allocated Expenses
NONE

Sch. P, Pt. 7A, Sn. 3, Bulk and Incurred But Not Reported Res.
NONE

Page 104

Sch. P, Pt. 7A, Sn. 4, Net Earned Premiums Reported
NONE

Sch. P, Pt. 7A, Sn. 5, Net Reserve for Premium Adjustments
NONE

Page 105

Sch. P, Pt. 7B, Sn. 1, Reinsurance Loss Sensitive Contracts
NONE

Sch. P, Pt. 7B, Sn. 2, Incurred Losses and Cost Containment Exp.
NONE

Sch. P, Pt. 7B, Sn. 3, Bulk Incurred But Not Reported Reserves
NONE

Page 106

Sch. P, Pt. 7B, Sn. 4, Net Earned Premiums Reported at Year End
NONE

Sch. P, Pt. 7B, Sn. 5, Net Reserve for Premium Adjustments
NONE

Sch. P, Pt. 7B, Sn. 6, Incurred Adjustable Commissions
NONE

Sch. P, Pt. 7B, Sn. 7, Reserves for Commission Adjustments
NONE

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, below. Are they so reported in this Statement? Yes (X) No ()

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 10? 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 \$ 8
 (in thousands of dollars) 5.2 Surety \$ 83

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 () No (X)

7.2 (An extended statement may be attached)

The pooling agreement is as indicated in the Notes to Financial Statement #25

.....

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)
14168	23-0902325	Harleysville Mutual Insurance Company	10,463,378	(68,541)	487,718		514,991	7,456,445	*		18,853,991	268,479,000
42900	23-2253669	Harleysville Ins. Co. of New Jersey	(11,635,000)				58,840	(1,967,673)	*		(13,543,833)	(111,513,000)
35696	23-2384978	Harleysville Preferred Insurance Company	(6,546,000)	544,500			(366,827)	(1,864,111)	*		(8,232,438)	(156,996,000)
26182	04-1989660	Harleysville Worcester Insurance Company	(8,015,000)				(125,256)	(1,553,426)	*		(9,693,682)	19,119,000
14516	38-3198542	Harleysville Lake States Ins. Co.	(4,150,000)				74,866	(828,494)	*		(4,903,628)	19,685,000
40983	23-2612951	Harleysville Pennland Insurance Company					(1,995,790)		*		(1,995,790)	(50,797,000)
13382	58-1732699	Harleysville-Atlantic Insurance Company	(2,840,000)				(17,927)	(517,809)	*		(3,375,736)	(69,265,000)
23582	41-0417250	Harleysville Insurance Company	(1,940,000)				94,155	(310,685)	*		(2,156,530)	13,591,000
33235	16-1075588	Harleysville Ins. Co. of New York	(1,520,000)				(392,255)	(207,123)	*		(2,119,378)	83,881,000
37630	06-1246809	Mid-America Insurance Company	(905,000)				(155,767)	(103,562)	*		(1,164,329)	(16,460,000)
10060	31-1411772	Harleysville Insurance Company of Ohio	(850,000)				(261,678)	(103,562)	*		(1,215,240)	314,000
30770	22-3143641	Harleysville-Garden State Ins. Co.		68,541			(4,846,741)				(4,778,200)	(38,000)
10674	23-2864924	Mainland Insurance Company					424,753				424,753	
64327	23-1580983	Harleysville Life Insurance Company					(1,017,535)				(1,017,535)	
	51-0241172	Harleysville Group Inc.	31,537,622		(487,718)		7,915,942				38,965,846	
	23-2403000	Harleysville Ltd.	(3,600,000)								(3,600,000)	
	16-1069110	Carlton Holding Corp.					(1,849)				3,651	
	23-2882311	Insurance Management Resources L.P.		5,500							(550,000)	
	23-2904059	Harleysville Asset Management L.P.		(550,000)								
	51-0259283	Harleysville Services Inc.					98,078				98,078	
9999999	- CONTROL TOTALS											

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

Harleysville Mutual Ins. Co., Harleysville Ins. Co. of New Jersey, Harleysville Preferred Ins. Co., Harleysville Worcester Ins. Co., Harleysville Lake States Ins. Co., Harleysville Pennland Ins. Co., Harleysville-Atlantic Ins. Co., Harleysville Ins. Co., Harleysville Ins. Co. of New York, Mid-America Ins. Co., & Harleysville Ins. Co. of Ohio participate in a pooling agreement. Pooling percentages of the companies at Dec. 31, 2002 were: 23%, 19%, 18%, 15%, 8%, 5%, 5%, 3%, 2%, 1% and 1% respectively.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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.

MARCH FILING	RESPONSE
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1? EXPLANATION: BARCODE: Document Identifier 450:	No 
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? EXPLANATION: BARCODE: Document Identifier 420:	No 
3. Will the Financial Guaranty Insurance Exhibit be filed by March 1? EXPLANATION: BARCODE: Document Identifier 240:	No 
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? EXPLANATION: BARCODE: Document Identifier 360:	No 
5. Will an actuarial opinion be filed by March 1? EXPLANATION: BARCODE: Document Identifier 440:	Yes 
6. Will the SVO Compliance Certification be filed by March 1? EXPLANATION: BARCODE: Document Identifier 470:	Yes 
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? EXPLANATION: BARCODE: Document Identifier 490:	No 

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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

8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 460:

9. Will the Risk-based Capital Report be filed with the NAIC by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

10. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 385:



APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 270:

13. Will Management's Discussion and Analysis be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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

15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 210:



17. Will the Investment Risks Interrogatories be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

MAY FILING

18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 201:

JUNE FILING

19. Will an audited financial report be filed by June 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220: