



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

LEADER PREFERRED INSURANCE COMPANY

NAIC Group Code..... 0084, 0084 NAIC Company Code..... 10195 Employer's ID Number..... 34-1785809
(Current Period) (Prior Period)

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

Country of Domicile USA

Incorporated..... November 7, 1994

Commenced Business..... July 1, 1995

Statutory Home Office	580 Walnut Street Cincinnati OH 45202 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number) (City or Town, State and Zip Code)</i>	214-526-3876 <i>(Area Code) (Telephone Number)</i>
Mail Address	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number) (City or Town, State and Zip Code)</i>	214-526-3876 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.LeaderInsurance.com	
Statement Contact	William Joseph Herm <i>(Name)</i> BHerm@LeaderInsurance.com <i>(E-Mail Address)</i>	214-526-3876-4573 <i>(Area Code) (Telephone Number) (Extension)</i> 214-520-4529 <i>(Fax Number)</i>
Policyowner Relations Contact	4100 Harry Hines Boulevard Dallas TX 75219 <i>(Street and Number) (City or Town, State and Zip Code)</i>	214-526-3876-5739 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President James Randall Gober Treasurer Donald Alan Baker Secretary Tommy Joe Stone

VICE PRESIDENTS

Ronald Charles Hayes	Karen Holley Horrell	Tracy Lea McGovern	Judy Regis Metoyer
Thomas Edward Mischell	Scott Christopher Pitrone	Eve Cutler Rosen	Fred Joseph Runk
Virginia Ann Ward	John Joseph Whalin	David John Witzgall	Robert Jude Zbacnik

DIRECTORS OR TRUSTEES

James Randall Gober	Karen Holley Horrell	Keith Alan Jensen	John Raymond Miner #
Roger Hubert Prestridge	Eve Cutler Rosen	Tommy Joe Stone	

State of..... Texas
County of..... Dallas

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

_____ (Signature) James Randall Gober _____ (Printed Name) President	_____ (Signature) Tommy Joe Stone _____ (Printed Name) Secretary	_____ (Signature) Donald Alan Baker _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this

.....14th.....day ofFebruary....., 2003

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



NAIC Group Code....0084 NAIC Company Code....10195

BUSINESS IN GRAND TOTAL DURING THE YEAR

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.....												
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 & H (group and individual).....												
15.1 Collectively renewable A&H.....												
15.2 Non-cancelable A & H.....												
15.3 Guaranteed renewable A & H.....												
15.4 Non-renewable for stated reasons only.....												
15.5 Other accident only.....												
15.6 All other A & 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.....	4,836,360	5,080,310		1,014,377	2,913,170	4,025,000	3,735,799	196,244	367,314	514,770	497,166	77,103
19.3 Commercial auto no-fault (personal injury protection).....												
19.4 Other commercial auto liability.....	186,715	261,672		53,187	178,101	109,425	163,041	500	(16,900)	34,100	11,387	6,024
21.1 Private passenger auto physical damage.....	2,691,178	2,914,869		537,600	1,808,368	1,891,858	379,166	8,925	(29,470)	28,405	276,647	44,238
21.2 Commercial auto physical damage.....	65,545	92,761		17,968	69,692	13,053	6,996	3,138	(5,862)	600	3,998	2,136
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.....	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a).....	7,779,798	8,349,612	0	1,623,132	4,969,331	6,039,336	4,285,002	208,807	315,082	577,875	789,198	129,501

DETAILS OF WRITE-INS

3301.....												
3302.....												
3303.....												
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$.....0.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14



NAIC Group Code....0084 NAIC Company Code....10195

BUSINESS IN THE STATE OF OHIO DURING THE YEAR

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.....												
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 & H (group and individual).....												
15.1 Collectively renewable A&H.....												
15.2 Non-cancelable A & H.....												
15.3 Guaranteed renewable A & H.....												
15.4 Non-renewable for stated reasons only.....												
15.5 Other accident only.....												
15.6 All other A & 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.....	4,836,360	5,080,310		1,014,377	2,913,170	4,025,000	3,735,799	196,244	367,314	514,770	497,166	77,103
19.3 Commercial auto no-fault (personal injury protection).....												
19.4 Other commercial auto liability.....	186,715	261,672		53,187	178,101	109,425	163,041	500	(16,900)	34,100	11,387	6,024
21.1 Private passenger auto physical damage.....	2,691,178	2,914,869		537,600	1,808,368	1,891,858	379,166	8,925	(29,470)	28,405	276,647	44,238
21.2 Commercial auto physical damage.....	65,545	92,761		17,968	69,692	13,053	6,996	3,138	(5,862)	600	3,998	2,136
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.....	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a).....	7,779,798	8,349,612	0	1,623,132	4,969,331	6,039,336	4,285,002	208,807	315,082	577,875	789,198	129,501

DETAILS OF WRITE-INS

3301.....												
3302.....												
3303.....												
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$.....0.

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	
2.2 Totals, Part 3, Column 7.....	
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	
4.2 Totals, Part 3, Column 9.....	
5. Total profit (loss) on sales, Part 3, Column 14.....	
6. Increase (decrease) by foreign exchange adjustment:	NONE
6.1 Totals, Part 1, Column 11.....	
6.2 Totals, Part 3, Column 8.....	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	
8. Book/adjusted carrying value at end of current period.....	0
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	0
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	0

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount and mortgage interest points and commitment fees.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	NONE
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	0
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	NONE
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	0
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	0

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 Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1.....	1,399,024		323,213			1,722,237	35.0	1,922,407	39.8	1,722,237	
1.2 Class 2.....						0	0.0				
1.3 Class 3.....						0	0.0				
1.4 Class 4.....						0	0.0				
1.5 Class 5.....						0	0.0				
1.6 Class 6.....						0	0.0				
1.7 Totals.....	1,399,024	0	323,213	0	0	1,722,237	35.0	1,922,407	39.8	1,722,237	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1.....						0	0.0				
2.2 Class 2.....						0	0.0				
2.3 Class 3.....						0	0.0				
2.4 Class 4.....						0	0.0				
2.5 Class 5.....						0	0.0				
2.6 Class 6.....						0	0.0				
2.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1.....						0	0.0				
3.2 Class 2.....						0	0.0				
3.3 Class 3.....						0	0.0				
3.4 Class 4.....						0	0.0				
3.5 Class 5.....						0	0.0				
3.6 Class 6.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1.....						0	0.0				
4.2 Class 2.....						0	0.0				
4.3 Class 3.....						0	0.0				
4.4 Class 4.....						0	0.0				
4.5 Class 5.....						0	0.0				
4.6 Class 6.....						0	0.0				
4.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....						0	0.0				
5.2 Class 2.....						0	0.0				
5.3 Class 3.....						0	0.0				
5.4 Class 4.....						0	0.0				
5.5 Class 5.....						0	0.0				
5.6 Class 6.....						0	0.0				
5.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

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

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting 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 Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1.....						0	0.0				
6.2 Class 2.....						0	0.0	124,969	2.6		
6.3 Class 3.....						0	0.0				
6.4 Class 4.....						0	0.0				
6.5 Class 5.....						0	0.0				
6.6 Class 6.....						0	0.0				
6.7 Totals.....	0	0	0	0	0	0	0.0	124,969	2.6	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	250,200	78,150	510,429	167,237		1,006,016	20.5	1,047,399	21.7	1,006,016	
7.2 Class 2.....		1,372,491	513,085	181,000		2,066,576	42.1	1,552,959	32.1	2,066,576	
7.3 Class 3.....						0	0.0	187,500	3.9		
7.4 Class 4.....						0	0.0				
7.5 Class 5.....			119,375			119,375	2.4			119,375	
7.6 Class 6.....						0	0.0				
7.7 Totals.....	250,200	1,450,641	1,142,889	348,237	0	3,191,967	65.0	2,787,858	57.7	3,191,967	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....						0	0.0				
8.2 Class 2.....						0	0.0				
8.3 Class 3.....						0	0.0				
8.4 Class 4.....						0	0.0				
8.5 Class 5.....						0	0.0				
8.6 Class 6.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1.....						0	0.0				
9.2 Class 2.....						0	0.0				
9.3 Class 3.....						0	0.0				
9.4 Class 4.....						0	0.0				
9.5 Class 5.....						0	0.0				
9.6 Class 6.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

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 Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1.....	1,649,224	78,150	833,642	167,237	0	2,728,253	55.5	XXX	XXX	2,728,253	0
10.2 Class 2.....	0	1,372,491	513,085	181,000	0	2,066,576	42.1	XXX	XXX	2,066,576	0
10.3 Class 3.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Class 4.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5.....	0	0	119,375	0	0	(c) 119,375	2.4	XXX	XXX	119,375	0
10.6 Class 6.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals.....	1,649,224	1,450,641	1,466,102	348,237	0	(b) 4,914,204	100.0	XXX	XXX	4,914,204	0
10.8 Line 10.7 as a % of Col. 6.....	33.6	29.5	29.8	7.1	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1.....	1,569,494	631,091	242,872	526,349	0	XXX	XXX	2,969,806	61.4	2,969,806	0
11.2 Class 2.....	124,969	583,902	969,057	0	0	XXX	XXX	1,677,928	34.7	1,677,928	0
11.3 Class 3.....	0	0	187,500	0	0	XXX	XXX	187,500	3.9	187,500	0
11.4 Class 4.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5.....	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.6 Class 6.....	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals.....	1,694,463	1,214,993	1,399,429	526,349	0	XXX	XXX	(b) 4,835,234	100.0	4,835,234	0
11.8 Line 11.7 as a % of Col. 8.....	35.0	25.1	28.9	10.9	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1.....	1,649,224	78,150	833,642	167,237	0	2,728,253	55.5	2,969,806	61.4	2,728,253	XXX
12.2 Class 2.....	0	1,372,491	513,085	181,000	0	2,066,576	42.1	1,677,928	34.7	2,066,576	XXX
12.3 Class 3.....	0	0	0	0	0	0	0.0	187,500	3.9	0	XXX
12.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Class 5.....	0	0	119,375	0	0	119,375	2.4	0	0.0	119,375	XXX
12.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	1,649,224	1,450,641	1,466,102	348,237	0	4,914,204	100.0	4,835,234	100.0	4,914,204	XXX
12.8 Line 12.7 as a % of Col. 6.....	33.6	29.5	29.8	7.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	33.6	29.5	29.8	7.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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- (a) Includes \$.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....0 current year, \$.....0 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designation. 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 are under regulatory review.
- (c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting 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 Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)												
1.1 Issuer Obligations.....	1,399,024					1,399,024	28.5	1,569,494	32.5	1,399,024		
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....			323,213			323,213	6.6	352,913	7.3	323,213		
1.7 Totals.....	1,399,024	0	323,213	0	0	1,722,237	35.0	1,922,407	39.8	1,722,237		0
2. All Other Governments, Schedules D & DA (Group 2)												
2.1 Issuer Obligations.....						0	0.0					
2.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0					
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
2.3 Defined.....						0	0.0					
2.4 Other.....						0	0.0					
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
2.5 Defined.....						0	0.0					
2.6 Other.....						0	0.0					
2.7 Totals.....	0	0	0	0	0	0	0.0	0		0		0
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)												
3.1 Issuer Obligations.....						0	0.0					
3.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0					
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
3.3 Defined.....						0	0.0					
3.4 Other.....						0	0.0					
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
3.5 Defined.....						0	0.0					
3.6 Other.....						0	0.0					
3.7 Totals.....	0	0	0	0	0	0	0.0	0		0		0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)												
4.1 Issuer Obligations.....						0	0.0					
4.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0					
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
4.3 Defined.....						0	0.0					
4.4 Other.....						0	0.0					
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
4.5 Defined.....						0	0.0					
4.6 Other.....						0	0.0					
4.7 Totals.....	0	0	0	0	0	0	0.0	0		0		0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)												
5.1 Issuer Obligations.....						0	0.0					
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0					
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
5.3 Defined.....						0	0.0					
5.4 Other.....						0	0.0					
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
5.5 Defined.....						0	0.0					
5.6 Other.....						0	0.0					
5.7 Totals.....	0	0	0	0	0	0	0.0	0		0		0

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 Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....						0	0.0	124,969	2.6		
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....						0	0.0				
6.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....						0	0.0				
6.6 Other.....						0	0.0				
6.7 Totals.....	0	0	0	0	0	0	0.0	124,969	2.6	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	250,200	1,450,641	1,142,889	348,237		3,191,967	65.0	2,787,858	57.7	3,191,967	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....						0	0.0				
7.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....						0	0.0				
7.6 Other.....						0	0.0				
7.7 Totals.....	250,200	1,450,641	1,142,889	348,237	0	3,191,967	65.0	2,787,858	57.7	3,191,967	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations.....						0	0.0				
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....						0	0.0				
9.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....						0	0.0				
9.6 Other.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

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 Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	1,649,224	1,450,641	1,142,889	348,237	0	4,590,991	93.4	XXX	XXX	4,590,991	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	323,213	0	0	323,213	6.6	XXX	XXX	323,213	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals.....	1,649,224	1,450,641	1,466,102	348,237	0	4,914,204	100.0	XXX	XXX	4,914,204	0
10.8 Line 10.7 as a % of Col. 6.....	33.6	29.5	29.8	7.1	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	1,694,463	1,214,993	1,399,429	173,436		XXX	XXX	4,482,321	92.7	4,482,321	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....				352,913		XXX	XXX	352,913	7.3	352,913	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....						XXX	XXX	0	0.0		
11.4 Other.....						XXX	XXX	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....						XXX	XXX	0	0.0		
11.6 Other.....						XXX	XXX	0	0.0		
11.7 Totals.....	1,694,463	1,214,993	1,399,429	526,349	0	XXX	XXX	4,835,234	100.0	4,835,234	0
11.8 Line 11.7 as a % of Col. 8.....	35.0	25.1	28.9	10.9	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	1,649,224	1,450,641	1,142,889	348,237		4,590,991	93.4	4,482,321	92.7	4,590,991	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....			323,213			323,213	6.6	352,913	7.3	323,213	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....						0	0.0	0	0.0	0	XXX
12.4 Other.....						0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....						0	0.0	0	0.0	0	XXX
12.6 Other.....						0	0.0	0	0.0	0	XXX
12.7 Totals.....	1,649,224	1,450,641	1,466,102	348,237	0	4,914,204	100.0	4,835,234	100.0	4,914,204	XXX
12.8 Line 12.7 as a % of Col. 6.....	33.6	29.5	29.8	7.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	33.6	29.5	29.8	7.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....						0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....						0	0.0	0	0.0	XXX	0
13.4 Other.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....						0	0.0	0	0.0	XXX	0
13.6 Other.....						0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year.....	1,569,494	1,569,494			
2. Cost of short-term investments acquired.....	3,970,878	3,970,878			
3. Increase (decrease) by adjustment.....	0				
4. Increase (decrease) by foreign exchange adjustment.....	0				
5. Total profit (loss) on disposal of short-term investments.....	0				
6. Consideration received on disposal of short-term investments.....	3,891,148	3,891,148			
7. Book/adjusted carrying value, current year.....	1,649,224	1,649,224	0	0	0
8. Total valuation allowance.....	0				
9. Subtotal (Lines 7 plus 8).....	1,649,224	1,649,224	0	0	0
10. Total nonadmitted amounts.....	0				
11. Statement value (Lines 9 minus 10).....	1,649,224	1,649,224	0	0	0
12. Income collected during year	22,699	22,699			
13. Income earned during year.....	21,760	21,760			

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

**Sch. DB-Pt. A-Verification Between Years
NONE**

**Sch. DB-Pt. B-Verification Between Years
NONE**

**Sch. DB-Pt. C-Verification Between Years
NONE**

**Sch. DB-Pt. D-Verification Between Years
NONE**

**Sch. DB-Pt. E-Verification
NONE**

**Sch. DB-Pt. F-Sn. 1
NONE**

**Sch. DB-Pt. F-Sn. 2
NONE**

SCHEDULE F-PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held by or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
Affiliated - U. S. Intercompany Pooling:													
34-0927698	11738	Leader Insurance Company	Ohio	934	46	566	612			311		N	
0199999	Affiliated - U. S. Intercompany Pooling												
0499999	Total Affiliates			934	46	566	612	0	0	311	0	0	0
9999999	Totals			934	46	566	612	0	0	311	0	0	0

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
------------------------------	------------------------------	--------------------------	---------------------------	---------------------------	------------------------------

NONE

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 Col. 15-[16+17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized																			
Affiliates-U.S. Intercompany Pooling																			
34-0927698	11738	Leader Insurance Company	Ohio		7,780			2,548	387	1,737	595	1,623		6,890			6,890		
0199999	Total Authorized Affiliates - U.S. Intercompany Pooling																	0	
0499999	Total Authorized Affiliates																	0	
0999999	Total Authorized																	0	
1999999	Total Authorized and Unauthorized																	0	
9999999	Totals																	0	

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) None		
(2)		
(3)		
(4)		
(5)		

Sch. F-Pt. 4
NONE

Sch. F-Pt. 5
NONE

Sch. F-Pt. 6
NONE

Sch. F-Pt. 7
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, Col. 3)			
1. Cash and invested assets (Line 9).....	4,912,605		4,912,605
2. Agents' balances or uncollected premiums (Line 10).....			0
3. Funds held by or deposited with reinsured companies (Line 11).....			0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14).....			0
5. Other assets (Lines 12 and 13 and 15 through 25).....	168,962		168,962
6. Net amount recoverable from reinsurers.....		6,948,909	6,948,909
7. Totals (Line 28).....	5,081,567	6,948,909	12,030,476
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3).....	937,913	5,267,077	6,204,990
9. Taxes, expenses, and other obligations (Lines 4 through 8).....	58,146	58,700	116,846
10. Unearned premiums (Line 9).....	311,151	1,623,132	1,934,283
11. Advance premiums (Line 10).....			0
12. Dividends declared and unpaid (Line 11.1 and 11.2).....			0
13. Ceded reinsurance premiums payable (net of ceded commission) (Line 12).....			0
14. Funds held by company under reinsurance treaties (Line 13).....			0
15. Amounts withheld or retained by company for account of others (Line 14).....			0
16. Provision for reinsurance (Line 16).....			0
17. Other liabilities (Lines 15 and 17 through 23).....	10,621		10,621
18. Total liabilities (Line 26 minus Line 25).....	1,317,831	6,948,909	8,266,740
19. Surplus as regards policyholders (Line 35).....	3,763,736	XXX	3,763,736
20. Totals (Line 36).....	5,081,567	6,948,909	12,030,476

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:

See Note to Financial Statement No. 25.

**Sch. H-Pt. 1
NONE**

**Sch. H-Pt. 2
NONE**

**Sch. H-Pt. 3
NONE**

**Sch. H-Pt. 4
NONE**

**Sch. H-Pt. 5
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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0	XXX.....
2. 1993.....			0								0	
3. 1994.....			0								0	
4. 1995.....			0								0	
5. 1996.....			0								0	
6. 1997.....			0								0	
7. 1998.....			0								0	
8. 1999.....			0								0	
9. 2000.....			0								0	
10. 2001.....			0								0	
11. 2002.....			0								0	
12. Totals.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											0		
2. 1993.....											0		
3. 1994.....											0		
4. 1995.....											0		
5. 1996.....											0		
6. 1997.....											0		
7. 1998.....											0		
8. 1999.....											0		
9. 2000.....											0		
10. 2001.....											0		
11. 2002.....											0		
12. Totals..	0	0	0	0	0	0	0	0	0	0	0	0	

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	0	0
2. 1993.....	0	0	0	0.0	0.0	0.0				0	0
3. 1994.....	0	0	0	0.0	0.0	0.0				0	0
4. 1995.....	0	0	0	0.0	0.0	0.0				0	0
5. 1996.....	0	0	0	0.0	0.0	0.0				0	0
6. 1997.....	0	0	0	0.0	0.0	0.0				0	0
7. 1998.....	0	0	0	0.0	0.0	0.0				0	0
8. 1999.....	0	0	0	0.0	0.0	0.0				0	0
9. 2000.....	0	0	0	0.0	0.0	0.0				0	0
10. 2001.....	0	0	0	0.0	0.0	0.0				0	0
11. 2002.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								.0	XXX.....
2. 1993.....			.0	.2		.9		(.5)		.10	.5	.48
3. 1994.....			.0	(.16)		(.5)		(.4)		.7	(.25)	.194
4. 1995.....	1,238	.2	1,236	.841		.7		103		.17	.951	.665
5. 1996.....	2,154	.3	2,151	1,494		.96		184		.5	1,775	.708
6. 1997.....	1,955		1,955	1,068	.2	.74	.0	136		.3	1,276	.483
7. 1998.....	908	.4	904	.517	.8	.30	.0	.75		.3	.614	.278
8. 1999.....	756	.7	749	.518	.29	.30	.1	.85		.4	.604	.257
9. 2000.....	880	.5	875	.629	.10	.31	.0	.97		.5	.747	.338
10. 2001.....	821	.9	812	.392	.1	.11	.0	.70		.4	.471	.266
11. 2002.....	793	.0	793	.198		.1		.57		.2	.257	.221
12. Totals.....	XXX.....	XXX.....	XXX.....	5,642	.50	.285	.1	.800	.0	.60	6,676	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											.0		
2. 1993.....											.0		
3. 1994.....	.1										.1		
4. 1995.....	.4				.1						.5		
5. 1996.....	.4				.1						.5		
6. 1997.....	.9				.2						.11	.1	
7. 1998.....	.17	.2			.4			.1			.20	.1	
8. 1999.....	.78	.46	.1		.7			.2			.42	.3	
9. 2000.....	.114	.6	.8		.21		.2	.8			.147	.12	
10. 2001.....	.121	.3	.34		.15		.5	.11		.1	.183	.16	
11. 2002.....	.154		.158		.14		.15	.34		.2	.375	.52	
12. Totals..	502	57	201	.0	.65	.0	.22	.0	.56	.0	.3	.789	.85

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	.0	.0
2. 1993.....	.5	.0	.5	.0.0	.0.0	.0.0				.0	.0
3. 1994.....	(.24)	.0	(.24)	.0.0	.0.0	.0.0				.1	.0
4. 1995.....	.956	.0	.956	.77.2	.0.0	.77.4			5.00	.4	.1
5. 1996.....	1,780	.0	1,780	.82.6	.0.0	.82.7			5.00	.4	.1
6. 1997.....	1,289	.2	1,287	.65.9	.0.0	.65.9			5.00	.9	.2
7. 1998.....	.644	.10	.634	.71.0	.252.5	.70.1			1.00	.15	.5
8. 1999.....	.721	.75	.646	.95.4	1,072.6	.86.2			1.00	.33	.9
9. 2000.....	.911	.16	.894	103.5	296.1	102.2			1.00	.116	.31
10. 2001.....	.659	.4	.654	80.3	50.8	80.6			1.00	.152	.31
11. 2002.....	.632	.0	.632	79.7	.0	79.7			1.00	.312	.63
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.0	.0	XXX.....	.646	.143

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0	XXX.....
2. 1993.....			0	(11)	59	20	13	(6)			(69)	9
3. 1994.....			0	(46)		4		(3)			(45)	20
4. 1995.....	228	(19)	247	174		21		15			211	56
5. 1996.....	455	36	419	251	2	38	8	32		1	310	71
6. 1997.....	250	34	216	108		15		12			134	27
7. 1998.....	58	4	54	22	2	1		7			28	7
8. 1999.....	44	2	42	22		3		6			31	4
9. 2000.....	44	3	41	23	2	2		6			30	7
10. 2001.....	54	4	51	20		1		4			26	10
11. 2002.....	71	7	64	10		0		3			13	9
12. Totals.....	XXX.....	XXX.....	XXX.....	573	66	106	21	76	0	1	669	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											0		
2. 1993.....											0		
3. 1994.....											0		
4. 1995.....											0		
5. 1996.....											0		
6. 1997.....	1										1		
7. 1998.....	3				1						4		
8. 1999.....	1										1		
9. 2000.....	5		1		2			1			9		
10. 2001.....	15		2		3			1			21	1	
11. 2002.....	15	2	14		3		2	2			34	2	
12. Totals..	40	2	17	0	9	0	2	4	0	0	70	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. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	0	0
2. 1993.	3	72	(69)	0.0	0.0	0.0				0	0
3. 1994.	(45)	0	(45)	0.0	0.0	0.0				0	0
4. 1995.	211	0	211	92.5	0.0	85.4			5.00	0	0
5. 1996.	321	11	310	70.5	29.6	74.0			5.00	0	0
6. 1997.	135	0	135	54.2	0.0	62.7			5.00	1	0
7. 1998.	34	2	32	59.2	50.0	59.9			1.00	3	1
8. 1999.	32	0	32	72.3	0.0	75.7			1.00	1	0
9. 2000.	41	2	39	93.7	85.7	94.2			1.00	6	3
10. 2001.	47	0	47	85.5	0.0	91.9			1.00	17	4
11. 2002.	49	2	47	68.8	27.9	73.3			1.00	27	7
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	55	15

**Sch. P-Pt. 1D
NONE**

**Sch. P-Pt. 1E
NONE**

**Sch. P-Pt. 1F-Sn. 1
NONE**

**Sch. P-Pt. 1F-Sn. 2
NONE**

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1993.....			0	(1)							(1)	XXX
3. 1994.....			0								0	XXX
4. 1995.....			0								0	XXX
5. 1996.....			0								0	XXX
6. 1997.....			0								0	XXX
7. 1998.....			0								0	XXX
8. 1999.....			0								0	XXX
9. 2000.....			0								0	XXX
10. 2001.....			0								0	XXX
11. 2002.....			0								0	XXX
12. Totals.....	XXX	XXX	XXX	(1)	0	0	0	0	0	0	(1)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											0		
2. 1993.....											0		
3. 1994.....											0		
4. 1995.....											0		
5. 1996.....											0		
6. 1997.....											0		
7. 1998.....											0		
8. 1999.....											0		
9. 2000.....											0		
10. 2001.....											0		
11. 2002.....											0		
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993.....	(1)	0	(1)	0.0	0.0	0.0				0	0
3. 1994.....	0	0	0	0.0	0.0	0.0				0	0
4. 1995.....	0	0	0	0.0	0.0	0.0				0	0
5. 1996.....	0	0	0	0.0	0.0	0.0				0	0
6. 1997.....	0	0	0	0.0	0.0	0.0				0	0
7. 1998.....	0	0	0	0.0	0.0	0.0				0	0
8. 1999.....	0	0	0	0.0	0.0	0.0				0	0
9. 2000.....	0	0	0	0.0	0.0	0.0				0	0
10. 2001.....	0	0	0	0.0	0.0	0.0				0	0
11. 2002.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Sch. P-Pt. 1H-Sn. 1
NONE

Sch. P-Pt. 1H-Sn. 2
NONE

Sch. P-Pt. 1I
NONE

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....(8).....	.....	.....2.....	.....	.....1.....	.....	.....9.....	.....(5).....	.....XXX.....
2. 2001.....	.....515.....	.....156.....	.....359.....	.....347.....	.....107.....	.....2.....	.....0.....	.....59.....	.....1.....	.....36.....	.....299.....	.....235.....
3. 2002.....	.....462.....	.....387.....	.....74.....	.....224.....	.....195.....	.....1.....	.....0.....	.....43.....	.....2.....	.....16.....	.....71.....	.....149.....
4. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....563.....	.....302.....	.....5.....	.....1.....	.....103.....	.....4.....	.....62.....	.....365.....	.....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed		
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded					
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded							
1. Prior...	.....2.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....2.....	.....2.....	.....	
2. 2001..	.....1.....	.....	.....2.....	.....	.....1.....	.....	.....1.....	.....	.....	.....	.....7.....	.....5.....	.....	
3. 2002..	.....20.....	.....16.....	.....37.....	.....25.....	.....1.....	.....	.....1.....	.....	.....	.....	.....18.....	.....26.....	.....11.....
4. Totals.23.....16.....39.....25.....2.....0.....2.....0.....8.....0.....27.....33.....11.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....	.....	.....XXX.....	.....2.....	.....0.....
2. 2001	.....413.....	.....109.....	.....304.....	.....80.2.....	.....69.9.....	.....84.7.....	.....	.....	.....1.00.....	.....3.....	.....2.....
3. 2002	.....335.....	.....238.....	.....97.....	.....72.5.....	.....61.5.....	.....130.2.....	.....	.....	.....1.00.....	.....16.....	.....10.....
4. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....21.....	.....12.....

**Sch. P-Pt. 1K
NONE**

**Sch. P-Pt. 1L
NONE**

**Sch. P-Pt. 1M
NONE**

**Sch. P-Pt. 1N
NONE**

**Sch. P-Pt. 1O
NONE**

**Sch. P-Pt. 1P
NONE**

**Sch. P-Pt. 1R-Sn. 1
NONE**

**Sch. P-Pt. 1R-Sn. 2
NONE**

**Sch. P-Pt. 1S
NONE**

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior.....											0	0
2. 1993.....											0	0
3. 1994.....	XXX										0	0
4. 1995.....	XXX	XXX									0	0
5. 1996.....	XXX	XXX	XXX								0	0
6. 1997.....	XXX	XXX	XXX	XXX							0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

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

1. Prior.....			12	50	54	53	54	54	54	54	(1)	(0)
2. 1993.....			8	(1)	8	9	9	10	10	10	0	0
3. 1994.....	XXX		(44)	(44)	(25)	(23)	(21)	(21)	(21)	(20)	1	1
4. 1995.....	XXX	XXX	920	803	844	849	851	852	852	853	1	1
5. 1996.....	XXX	XXX	XXX	1,526	1,551	1,592	1,595	1,598	1,596	1,595	(0)	(3)
6. 1997.....	XXX	XXX	XXX	XXX	1,118	1,156	1,163	1,152	1,150	1,151	2	(1)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	584	579	557	554	558	3	1
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	506	556	563	559	(3)	3
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	758	789	31	109
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	518	573	55	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541	XXX	XXX
12. Totals											89	112

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

1. Prior.....			(28)	(21)	(12)	(15)	(15)	(12)	(12)	(12)	0	0
2. 1993.....			(35)	(43)	(66)	(64)	(64)	(63)	(63)	(63)	0	(0)
3. 1994.....	XXX		(27)	(37)	(43)	(41)	(42)	(42)	(42)	(42)	0	0
4. 1995.....	XXX	XXX	187	209	202	199	197	196	196	196	(0)	(0)
5. 1996.....	XXX	XXX	XXX	307	280	276	279	279	279	278	(1)	(1)
6. 1997.....	XXX	XXX	XXX	XXX	133	131	128	129	123	124	0	(5)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	30	30	28	26	26	(0)	(2)
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	23	27	25	26	1	(1)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	30	32	1	5
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	41	6	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	XXX	XXX
12. Totals											7	(5)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

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

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	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior.....											0	0
2. 1993.....											0	0
3. 1994.....	XXX										0	0
4. 1995.....	XXX	XXX									0	0
5. 1996.....	XXX	XXX	XXX								0	0
6. 1997.....	XXX	XXX	XXX	XXX							0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

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

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

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

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

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

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

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

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

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	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	107	61	(46)	(41)
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297	246	(51)	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	XXX	XXX
4. Totals											(96)	(41)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior....	XXX	XXX	XXX	XXX	NONE						0	0
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

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

1. Prior....	XXX	XXX	XXX	XXX	NONE						0	0
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

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

**Sch. P-Pt. 2N
NONE**

**Sch. P-Pt. 2O
NONE**

**Sch. P-Pt. 2P
NONE**

**Sch. P-Pt. 2R-Sn. 1
NONE**

**Sch. P-Pt. 2R-Sn. 2
NONE**

**Sch. P-Pt. 2S
NONE**

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

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

1. Prior.....	.....000.....		.....(77).....	.....(9).....	.....16.....	.....53.....	.....53.....	.....53.....	.....54.....	.....54.....	.....10.....	.....14.....
2. 1993.....			.....(117).....	.....(43).....	.....(12).....	.....7.....	.....8.....	.....10.....	.....10.....	.....10.....	.....24.....	.....84.....
3. 1994.....	.....XXX.....		.....(372).....	.....(161).....	.....(85).....	.....(28).....	.....(24).....	.....(22).....	.....(22).....	.....(21).....	.....110.....	.....24.....
4. 1995.....	.....XXX.....	.....XXX.....	.....(120).....	.....459.....	.....701.....	.....822.....	.....840.....	.....846.....	.....848.....	.....848.....	.....301.....	.....364.....
5. 1996.....	.....XXX.....	.....XXX.....	.....XXX.....	.....660.....	.....1,127.....	.....1,493.....	.....1,551.....	.....1,576.....	.....1,588.....	.....1,590.....	.....413.....	.....295.....
6. 1997.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....493.....	.....983.....	.....1,068.....	.....1,117.....	.....1,133.....	.....1,140.....	.....284.....	.....198.....
7. 1998.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....224.....	.....406.....	.....493.....	.....520.....	.....539.....	.....172.....	.....105.....
8. 1999.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....205.....	.....411.....	.....478.....	.....519.....	.....152.....	.....102.....
9. 2000.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....253.....	.....525.....	.....650.....	.....178.....	.....148.....
10. 2001.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....205.....	.....401.....	.....132.....	.....118.....
11. 2002.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....200.....	.....85.....	.....84.....

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

1. Prior.....	.....000.....		.....(66).....	.....(27).....	.....(15).....	.....(15).....	.....(15).....	.....(12).....	.....(12).....	.....(12).....	.....6.....	.....2.....
2. 1993.....			.....(142).....	.....(100).....	.....(72).....	.....(65).....	.....(65).....	.....(63).....	.....(63).....	.....(63).....	.....4.....	.....5.....
3. 1994.....	.....XXX.....		.....(173).....	.....(115).....	.....(86).....	.....(44).....	.....(42).....	.....(42).....	.....(42).....	.....(42).....	.....11.....	.....9.....
4. 1995.....	.....XXX.....	.....XXX.....	.....(78).....	.....32.....	.....96.....	.....195.....	.....195.....	.....196.....	.....196.....	.....196.....	.....27.....	.....29.....
5. 1996.....	.....XXX.....	.....XXX.....	.....XXX.....	.....97.....	.....183.....	.....263.....	.....268.....	.....276.....	.....278.....	.....278.....	.....45.....	.....26.....
6. 1997.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....33.....	.....108.....	.....117.....	.....121.....	.....122.....	.....123.....	.....15.....	.....12.....
7. 1998.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....7.....	.....16.....	.....18.....	.....19.....	.....22.....	.....5.....	.....2.....
8. 1999.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....8.....	.....15.....	.....19.....	.....25.....	.....3.....	.....1.....
9. 2000.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....9.....	.....17.....	.....24.....	.....4.....	.....3.....
10. 2001.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....9.....	.....21.....	.....5.....	.....4.....
11. 2002.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....10.....	.....4.....	.....3.....

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior.....	.....000.....											
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 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.....000.....											
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 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	2	3	4	5	6	7	8	9	10			
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002			
1. Prior.....	.000.....												
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 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior.....	.000.....												
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.....	.000.....										XXX.....	XXX.....
2. 1993.....				(1).....	(1).....	(1).....	(1).....	(1).....	(1).....	(1).....	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.....	XXX.....
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						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.....	.000.....												
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 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....	.000.....												
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 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 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		
	NONE											
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.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.000.....	.65.....	.59.....	428.....	236.....
2. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.241.....	.242.....	147.....	88.....
3. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.30.....	89.....	49.....

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	NONE			.000.....			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 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	NONE			.000.....			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 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.....	XXX.....
7. 1998.....	XXX.....	XXX.....	XXX.....	XXX.....	NONE						XXX.....	XXX.....
8. 1999.....	XXX.....	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.....

**Sch. P-Pt. 3N
NONE**

**Sch. P-Pt. 3O
NONE**

**Sch. P-Pt. 3P
NONE**

**Sch. P-Pt. 3R-Sn. 1
NONE**

**Sch. P-Pt. 3R-Sn. 2
NONE**

**Sch. P-Pt. 3S
NONE**

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	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	

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

1. Prior.....			10	17	7					0
2. 1993.....			30	9	1					0
3. 1994.....	XXX		45	25	12					0
4. 1995.....	XXX	XXX	238	64	29	5	3			0
5. 1996.....	XXX	XXX	XXX	193	102	15	8	2		1
6. 1997.....	XXX	XXX	XXX	XXX	187	49	37	7		2
7. 1998.....	XXX	XXX	XXX	XXX	XXX	134	62	15		6
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	49	45		20
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164		71
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128	39
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173

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

1. Prior.....			8	6						
2. 1993.....			28	14						
3. 1994.....	XXX		48	29	2	1				
4. 1995.....	XXX	XXX	94	69	46	3	1			
5. 1996.....	XXX	XXX	XXX	69	60	4	4			0
6. 1997.....	XXX	XXX	XXX	XXX	55	12	7	6		0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	9	6	4		1
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	5	5		2
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8		7
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	2
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

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

SCHEDULE P - PART 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	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	

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	XXX							
6. 1997.....	XXX	XXX	XXX	XXX						
7. 1998.....	XXX	XXX	XXX	XXX	XXX					
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

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

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

SCHEDULE P - PART 4H - 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					
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 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			
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	38	
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	3
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

SCHEDULE P - PART 4K - FIDELITY/SURETY

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	XXX	XXX	XXX	XXX	XXX	

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

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	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

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	

**Sch. P-Pt. 4N
NONE**

**Sch. P-Pt. 4O
NONE**

**Sch. P-Pt. 4P
NONE**

**Sch. P-Pt. 4R-Sn. 1
NONE**

**Sch. P-Pt. 4R-Sn. 2
NONE**

**Sch. P-Pt. 4S
NONE**

**Sch. P-Pt. 5A-Sn. 1
NONE**

**Sch. P-Pt. 5A-Sn. 2
NONE**

**Sch. P-Pt. 5A-Sn. 3
NONE**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....			.6	.4						
2. 1993.....			.14	.21	.21	.23	.24	.24	.24	.24
3. 1994.....	XXX		.75	101	103	108	110	110	110	110
4. 1995.....	XXX	XXX	134	274	287	295	301	301	301	301
5. 1996.....	XXX	XXX	XXX	316	377	392	412	413	413	413
6. 1997.....	XXX	XXX	XXX	XXX	203	269	279	283	284	284
7. 1998.....	XXX	XXX	XXX	XXX	XXX	117	160	169	171	172
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	97	140	149	152
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	163	178
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.88	132
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.85

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....			.8	.2	.3					
2. 1993.....			.13	.4	.7	.1				
3. 1994.....	XXX		.37	.10	.16	.3				
4. 1995.....	XXX	XXX	.192	.41	.57	.10	.1			
5. 1996.....	XXX	XXX	XXX	139	183	35	3	1	1	
6. 1997.....	XXX	XXX	XXX	XXX	169	14	6	2	1	1
7. 1998.....	XXX	XXX	XXX	XXX	XXX	57	14	5	3	1
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	60	16	7	3
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	25	12
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.54	16
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.52

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....			.17	.8	.2	(3)				
2. 1993.....			.32	.47	.51	.48	.48	.48	.48	.48
3. 1994.....	XXX		.147	.190	.201	.195	.194	.194	.194	.194
4. 1995.....	XXX	XXX	.398	.648	.688	.665	.666	.665	.665	.665
5. 1996.....	XXX	XXX	XXX	.642	.794	.708	.710	.709	.709	.708
6. 1997.....	XXX	XXX	XXX	XXX	.505	.478	.482	.483	.483	.483
7. 1998.....	XXX	XXX	XXX	XXX	XXX	.261	.277	.278	.279	.278
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	.239	.255	.257	.257
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.293	.332	.338
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.244	.266
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.221

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....			1	5						
2. 1993.....			2	4	4	4	4	4	4	4
3. 1994.....	XXX		7	10	10	11	11	11	11	11
4. 1995.....	XXX	XXX	11	25	26	26	27	27	27	27
5. 1996.....	XXX	XXX	XXX	35	40	42	45	45	45	45
6. 1997.....	XXX	XXX	XXX	XXX	10	14	15	15	15	15
7. 1998.....	XXX	XXX	XXX	XXX	XXX	4	5	5	5	5
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	2	3	3	3
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	4
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....			1							
2. 1993.....			4	1	2					
3. 1994.....	XXX		5	2	3					
4. 1995.....	XXX	XXX	18	3	4	1				
5. 1996.....	XXX	XXX	XXX	15	18	3				
6. 1997.....	XXX	XXX	XXX	XXX	8	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	2	1	
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....			3	4						
2. 1993.....			7	10	11	9	9	9	9	9
3. 1994.....	XXX		15	21	22	20	20	20	20	20
4. 1995.....	XXX	XXX	33	56	59	56	56	56	56	56
5. 1996.....	XXX	XXX	XXX	66	81	70	71	71	71	71
6. 1997.....	XXX	XXX	XXX	XXX	28	27	27	27	27	27
7. 1998.....	XXX	XXX	XXX	XXX	XXX	7	7	7	7	7
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	4
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	7	7
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	10
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

**Sch. P-Pt. 5D-Sn. 1
NONE**

**Sch. P-Pt. 5D-Sn. 2
NONE**

**Sch. P-Pt. 5D-Sn. 3
NONE**

**Sch. P-Pt. 5E-Sn. 1
NONE**

**Sch. P-Pt. 5E-Sn. 2
NONE**

**Sch. P-Pt. 5E-Sn. 3
NONE**

**Sch. P-Pt. 5F-Sn. 1A
NONE**

**Sch. P-Pt. 5F-Sn. 2A
NONE**

**Sch. P-Pt. 5F-Sn. 3A
NONE**

**Sch. P-Pt. 5F-Sn. 1B
NONE**

**Sch. P-Pt. 5F-Sn. 2B
NONE**

**Sch. P-Pt. 5F-Sn. 3B
NONE**

**Sch. P-Pt. 5H-Sn. 1A
NONE**

**Sch. P-Pt. 5H-Sn. 2A
NONE**

**Sch. P-Pt. 5H-Sn. 3A
NONE**

**Sch. P-Pt. 5H-Sn. 1B
NONE**

**Sch. P-Pt. 5H-Sn. 2B
NONE**

**Sch. P-Pt. 5H-Sn. 3B
NONE**

Sch. P-Pt. 5R-Sn. 1A
NONE

Sch. P-Pt. 5R-Sn. 2A
NONE

Sch. P-Pt. 5R-Sn. 3A
NONE

Sch. P-Pt. 5R-Sn. 1B
NONE

Sch. P-Pt. 5R-Sn. 2B
NONE

Sch. P-Pt. 5R-Sn. 3B
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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....												
2. 1993.....												.0
3. 1994.....	XXX											.0
4. 1995.....	XXX	XXX	228	228	228	228	228	228	228	228	228	.228
5. 1996.....	XXX	XXX	XXX	455	593	593	593	593	593	593	593	.593
6. 1997.....	XXX	XXX	XXX	XXX	112	112	112	112	112	112	112	.112
7. 1998.....	XXX	XXX	XXX	XXX	XXX	58	58	58	58	58	58	.58
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	44	44	44	44	44	.44
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	44	44	44	.44
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	54	54	.54
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	71	.71
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.71
13. Earned Premiums (Sch. P-Pt 1).....			228	455	250	58	44	44	54	71	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.....												.0
3. 1994.....	XXX											.0
4. 1995.....	XXX	XXX	(19)	(19)	(19)	(19)	(19)	(19)	(19)	(19)	(19)	(.19)
5. 1996.....	XXX	XXX	XXX	36	55	55	55	55	55	55	55	.55
6. 1997.....	XXX	XXX	XXX	XXX	15	15	15	15	15	15	15	.15
7. 1998.....	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4	4	.4
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2	.2
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3	3	.3
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	.4
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7	.7
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.7
13. Earned Premiums (Sch. P-Pt 1).....			(19)	36	34	4	2	3	4	7	XXX	.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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....												
2. 1993.....												.0
3. 1994.....	XXX											.0
4. 1995.....	XXX	XXX										.0
5. 1996.....	XXX	XXX	XXX									.0
6. 1997.....	XXX	XXX	XXX	XXX								.0
7. 1998.....	XXX	XXX	XXX	XXX	XXX							.0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX						.0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					.0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....												.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.....												.0
3. 1994.....	XXX											.0
4. 1995.....	XXX	XXX										.0
5. 1996.....	XXX	XXX	XXX									.0
6. 1997.....	XXX	XXX	XXX	XXX								.0
7. 1998.....	XXX	XXX	XXX	XXX	XXX							.0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX						.0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					.0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....												.XXX

**Sch. P-Pt. 6E-Sn. 1
NONE**

**Sch. P-Pt. 6E-Sn. 2
NONE**

**Sch. P-Pt. 6H-Sn. 1A
NONE**

**Sch. P-Pt. 6H-Sn. 2A
NONE**

**Sch. P-Pt. 6H-Sn. 1B
NONE**

**Sch. P-Pt. 6H-Sn. 2B
NONE**

**Sch. P-Pt. 6M-Sn. 1
NONE**

**Sch. P-Pt. 6M-Sn. 2
NONE**

**Sch. P-Pt. 6N-Sn. 1
NONE**

**Sch. P-Pt. 6N-Sn. 2
NONE**

**Sch. P-Pt. 6O-Sn. 1
NONE**

**Sch. P-Pt. 6O-Sn. 2
NONE**

**Sch. P-Pt. 6R-Sn. 1A
NONE**

**Sch. P-Pt. 6R-Sn. 2A
NONE**

**Sch. P-Pt. 6R-Sn. 1B
NONE**

**Sch. P-Pt. 6R-Sn. 2B
NONE**

**Sch. P-Pt. 7A-Sn. 1
NONE**

**Sch. P-Pt. 7A-Sn. 2
NONE**

**Sch. P-Pt. 7A-Sn. 3
NONE**

Sch. P-Pt. 7A-Sn. 4
NONE

Sch. P-Pt. 7A-Sn. 5
NONE

Sch. P-Pt. 7B-Sn. 1
NONE

Sch. P-Pt. 7B-Sn. 2
NONE

Sch. P-Pt. 7B-Sn. 3
NONE

Sch. P-Pt. 7B-Sn. 4
NONE

Sch. P-Pt. 7B-Sn. 5
NONE

Sch. P-Pt. 7B-Sn. 6
NONE

Sch. P-Pt. 7B-Sn. 7
NONE

SCHEDULE Y (Continued)

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

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)
Affiliated Transactions												
	31-0624874	American Financial Corporation		(171,707,544)							(171,707,544)	
	23-6000765	American Premier Underwriters, Inc.	6,000,000	102,475,664							108,475,664	
		GAI Insurance Company, Ltd.	(6,000,000)								(6,000,000)	(7,259,000)
	51-6001624	Pennsylvania Company	17,000,000	87,000,000							104,000,000	
21792	58-1132392	Atlanta Casualty Company		(64,000,000)			(53,769,903)		*		(117,769,903)	(1,261,821)
	58-1293110	Atlanta Casualty Group, Inc.					53,769,903				53,769,903	
10968	31-1627506	Atlanta Reserve Insurance Company		2,000,000					*		2,000,000	
		Insurance (GB) Limited									0	6,345,414
22268	31-0943862	Infinity Insurance Company		(70,000,000)			(61,908,061)		*		(131,908,061)	(17,468,040)
	31-1357130	The Infinity Group, Inc.					61,908,061				61,908,061	
11738	34-0927698	Leader Insurance Company		(20,000,000)					*		(20,000,000)	(8,524,000)
39497	75-1227771	TICO Insurance Company							*		0	2,979,000
22179	95-2801326	Republic Indemnity Company of America	(17,000,000)						*		(17,000,000)	(1,674,542)
43753	31-1054123	Republic Indemnity Company of California							*		0	17,070,652
12599	58-1806189	Windsor Insurance Company		(37,475,664)			(48,736,167)		*		(86,211,831)	(24,126,698)
	58-1080659	Moore Group Inc.					48,736,167				48,736,167	
16691	31-0501234	Great American Insurance Company	9,207,369	162,094,459					*		171,301,828	7,783,000
	31-1487015	AFC Coal Properties, Inc.		(4,000,000)							(4,000,000)	
35351	31-0912199	American Empire Surplus Lines Insurance Company	4,400,000	(20,000,000)					*		(15,600,000)	13,567,950
37990	31-0973761	American Empire Insurance Company	(2,000,000)						*		(2,000,000)	1,849,225
12203	22-2824607	Fidelity Excess and Surplus Insurance Company	(2,400,000)						*		(2,400,000)	100,188
	59-2840291	Brothers Property Corporation	(1,600,000)								(1,600,000)	
	13-3628555	FCIA Management Company, Inc.	(201,450)								(201,450)	
	31-1753938	GAI Warranty Company		2,400,000							2,400,000	
26832	95-1542353	Great American Alliance Insurance Company		5,600,000					*		5,600,000	
37532	31-0954439	Great American E & S Insurance Company	(1,000,000)						*		(1,000,000)	
41858	31-1036473	Great American Fidelity Insurance Company	(1,000,000)						*		(1,000,000)	
22136	13-5539046	Great American Insurance Company of New York		12,500,000					*		12,500,000	
38024	31-0974853	Great American Lloyd's Insurance Company									0	8,944,000
	31-0856644	Great American Management Services, Inc.	(1,651,534)	(2,748,466)					*		(4,400,000)	
13820	43-6030348	Great Texas County Mutual Insurance Company									0	31,036,000
23418	73-0556513	Mid-Continent Casualty Company		20,000,000					*		20,000,000	(18,683,000)
		Hudson Indemnity, Ltd.									0	4,078,622
32620	34-1607395	National Interstate Insurance Company									0	(15,128,054)
11051	99-0345306	National Interstate Insurance Company of Hawaii, Inc.									0	502,248
	36-4123081	PCC 38 Corp.		(4,000,000)							(4,000,000)	
	41-1752820	Pointe Apartments, Inc.	(248,385)	(138,449)							(386,834)	
33014	75-0784127	Transport Insurance Company									0	8,064,696
	06-1356481	Great American Financial Resources, Inc.	(3,506,000)	2,499,972							(1,006,028)	
	31-1475936	AAG Holding Company, Inc.	23,000,000	(34,000,000)							(11,000,000)	
63312	13-1935920	Great American Life Insurance Company	(23,000,000)	4,000,000							(19,000,000)	
93661	31-1021738	Annuity Investors Life Insurance Company		30,000,000							30,000,000	
62200	95-2496321	Great American Life Assurance Company		(2,499,972)							(2,499,972)	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	8,195,840

SCHEDULE Y (Continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATE(S)

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)

Pooling Agreements:

Great American Insurance Company.....	100.0 %	Windsor Insurance Company.....	85.0 %
Great American Insurance Company of New York.....	0.0 %	Regal Insurance Company.....	9.0 %
Great American Alliance Insurance Company.....	0.0 %	American Deposit Insurance Company.....	5.0 %
Great American Assurance Company.....	0.0 %	Coventry Insurance Company.....	1.0 %
Great American Contemporary Insurance Company.....	0.0 %		
Great American E&S Insurance Company.....	0.0 %	Leader Insurance Company.....	97.0 %
Great American Fidelity Insurance Company.....	0.0 %	Leader Preferred Insurance Company.....	1.0 %
Great American Protection Insurance Company.....	0.0 %	Leader Specialty Insurance Company.....	1.0 %
Great American Security Insurance Company.....	0.0 %	TICO Insurance Company.....	1.0 %
Great American Spirit Insurance Company.....	0.0 %		
Worldwide Casualty Insurance Company.....	0.0 %	Atlanta Casualty Company.....	99.7 %
Worldwide Direct Auto Insurance Company.....	0.0 %	American Premier Insurance Company.....	0.1 %
Worldwide Insurance Company.....	0.0 %	Atlanta Reserve Insurance Company.....	0.1 %
		Atlanta Specialty Insurance Company.....	0.1 %
American Empire Surplus Lines Insurance Company.....	90.0 %	Republic Indemnity Company of America.....	97.0 %
American Empire Insurance Company.....	10.0 %	Republic Indemnity Company of California.....	3.0 %
Fidelity Excess and Surplus Insurance Company.....	0.0 %		
		Infinity Insurance Company.....	94.0 %
Mid-Continent Casualty Company.....	94.0 %	Infinity Select Insurance Company.....	5.0 %
Mid-Continent Insurance Company.....	3.0 %	Infinity National Insurance Company.....	1.0 %
Oklahoma Surety Company.....	3.0 %		

LEADER PREFERRED INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
5. Will an actuarial opinion be filed by March 1?
6. Will the SVO Compliance Certification be filed by March 1?
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
9. Will the Risk-Based Capital Report be filed with the NAIC by March 1?
10. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

RESPONSES

	NO
	NO
	NO
	NO
	YES
	YES
	NO
	YES
	YES
	YES
	NO

APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?
13. Will Management's Discussion and Analysis be filed by April 1?
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
17. Will the Investment Risk Interrogatories be filed by April 1?

	YES
	YES
	NO
	NO
	NO
	YES

MAY FILING

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

	YES
--	-----

JUNE FILING

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

	YES
--	-----

EXPLANATIONS:

BAR CODE:



**Overflow Page for Write-Ins (Portrait)
NONE**

**Overflow Page for Write-Ins (Landscape)
NONE**