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PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

SONNENBERG MUTUAL INSURANCE COMPANY

NAIC Group Code 0207 (Current Period) 0207 (Prior Period) NAIC Company Code 10271 Employer's ID Number 34-0541185

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

Country of Domicile United States of America

Incorporated 01/01/1905 Commenced Business 01/01/1859

Statutory Home Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691 (City or Town, State and Zip Code)

Main Administrative Office 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number)

Mail Address 1685 Cleveland Road (Street and Number or P.O. Box), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Primary Location of Books and Records 1685 Cleveland Road (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number)

Internet Website Address www.wrg-ins.com

Statement Contact Joseph E. Wilford (Name) 330-262-9060-2437 (Area Code) (Telephone Number) (Extension)
Joe_Wilford@wrg-ins.com (E-mail Address) 330-264-7822 (Fax Number)

Policyowner Relations Contact 1685 Cleveland Rd. (Street and Number)
Wooster, OH 44691-0036 (City or Town, State and Zip Code) 330-262-9060 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT W. CARLAN BRENNER SECRETARY JOHN P. MURPHY
TREASURER KENNETH B. STOCKMAN

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

W. CARLAN BRENNER	JOHN P. MURPHY	C. MICHAEL REARDON
KENNETH G. RHODE	KENNETH B. STOCKMAN	

State of OHIO
County of WAYNE } ss

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

W. CARLAN BRENNER	JOHN P. MURPHY	KENNETH B. STOCKMAN
PRESIDENT	SECRETARY	TREASURER

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

NOTARY PUBLIC

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0207 **BUSINESS IN THE STATE OF Ohio** **DURING THE YEAR 2002** **NAIC Company Code** 10271

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	78,880	90,139		45,627	33,583	33,583	20	0	0	0	11,832	1,223
2.1 Allied lines	36,935	43,511		20,578	19,421	16,921	3,000	0	0	0	5,522	573
2.2 Multiple peril crop					0	0	0	0	0	0		
2.3 Federal flood					0	0	0	0	0	0		
3. Farmowners multiple peril	664,260	676,127		348,402	295,310	292,782	37,701	53	201	148	99,639	10,297
4. Homeowners multiple peril	106,548	118,154		55,193	90,667	94,862	15,257	0	0	0	15,726	1,652
5.1 Commercial multiple peril (non-liability portion)					0	0	0	0	0	0		
5.2 Commercial multiple peril (liability portion)					0	0	0	0	0	0		
6. Mortgage guaranty					0	0	0	0	0	0		
8. Ocean marine					0	0	0	0	0	0		
9. Inland marine					0	0	0	0	0	0		
10. Financial guaranty					0	0	0	0	0	0		
11. Medical malpractice					0	0	0	0	0	0		
12. Earthquake					0	0	0	0	0	0		
13. Group accident and health					0	0	0	0	0	0		
14. Credit A & H (group and individual)					0	0	0	0	0	0		
15.1 Collectively renewable A & H					0	0	0	0	0	0		
15.2 Non-cancellable A & H					0	0	0	0	0	0		
15.3 Guaranteed renewable A & H					0	0	0	0	0	0		
15.4 Non-renewable for stated reasons only					0	0	0	0	0	0		
15.5 Other accident only					0	0	0	0	0	0		
15.6 All other A & H					0	0	0	0	0	0		
15.7 Federal employees health benefits program premium					0	0	0	0	0	0		
16. Workers' compensation					0	0	0	0	0	0		
17. Other liability	5,548	6,723		2,952	2,795	1,385	58,731	0	0	0	834	85
18. Products liability					0	0	0	0	0	0		
19.1 Private passenger auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.2 Other private passenger auto liability					0	0	0	0	0	0		
19.3 Commercial auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.4 Other commercial auto liability					0	0	0	0	0	0		
21.1 Private passenger auto physical damage					0	0	0	0	0	0		
21.2 Commercial auto physical damage					0	0	0	0	0	0		
22. Aircraft (all perils)					0	0	0	0	0	0		
23. Fidelity					0	0	0	0	0	0		
24. Surety					0	0	0	0	0	0		
26. Burglary and theft					0	0	0	0	0	0		
27. Boiler and machinery					0	0	0	0	0	0		
28. Credit					0	0	0	0	0	0		
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	892,171	934,654	0	472,752	441,776	439,533	114,709	53	201	148	133,553	13,830
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 Line 1 to 34 $ 11,371 .

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0207 **BUSINESS IN THE STATE OF Consolidated** **DURING THE YEAR 2002** **NAIC Company Code 10271**

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	78,880	90,139	0	45,627	33,583	33,583	20	0	0	0	11,832	1,223
2.1	Allied lines	36,935	43,511	0	20,578	19,421	16,921	3,000	0	0	0	5,522	573
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	664,260	676,127	0	348,402	295,310	292,782	37,701	53	201	148	99,639	10,297
4.	Homeowners multiple peril	106,548	118,154	0	55,193	90,667	94,862	15,257	0	0	0	15,726	1,652
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	5,548	6,723	0	2,952	2,795	1,385	58,731	0	0	0	834	85
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	892,171	934,654	0	472,752	441,776	439,533	114,709	53	201	148	133,553	13,830
	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 Line 1 to 34 $ 11,371 .

SCHEDULE A VERIFICATION BETWEEN YEARS

NONE

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 cost 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:	
	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	
9.	Total valuation allowance	
10.	Subtotal (Lines 8 plus 9)	
11.	Total nonadmitted amounts	
12.	Statement value, current period (Page 2, real estate lines, current period)	

SCHEDULE B VERIFICATION BETWEEN YEARS

NONE

1.	Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	
2.	Amount loaned during year:	
	2.1 Actual cost at time of acquisitions	
	2.2 Additional investment made after acquisitions	
3.	Accrual of discount and mortgage interest points and commitment fees	
4.	Increase (decrease) by adjustment	
5.	Total profit (loss) on sale	
6.	Amounts paid on account or in full during the year	
7.	Amortization of premium	
8.	Increase (decrease) by foreign exchange adjustment	
9.	Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	
10.	Total valuation allowance	
11.	Subtotal (Lines 9 plus 10)	
12.	Total nonadmitted amounts	
13.	Statement value of mortgages owned at end of current period	

SCHEDULE BA VERIFICATION BETWEEN YEARS

NONE

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	
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	
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	
10.	Total valuation allowance	
11.	Subtotal (Lines 9 plus 10)	
12.	Total nonadmitted amounts	
13.	Statement value of long-term invested assets at end of current period	

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	4,287,648	2,368,265	449,216			7,105,129	70.7	6,485,194	74.6	7,105,129	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	4,287,648	2,368,265	449,216	0	0	7,105,129	70.7	6,485,194	74.6	7,105,129	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	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		107,353	457,655			565,008	5.6	0	0.0	565,008	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	107,353	457,655	0	0	565,008	5.6	0	0.0	565,008	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	261,124	974,948				1,236,072	12.3	1,542,290	17.7	1,236,072	
4.2 Class 2	100,000					100,000	1.0	100,000	1.2	100,000	
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	361,124	974,948	0	0	0	1,336,072	13.3	1,642,290	18.9	1,336,072	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1						0	0.0	0	0.0		
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	0	0	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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1						0	0.0	0	0.0		
6.2 Class 2						0	0.0	0	0.0		
6.3 Class 3						0	0.0	0	0.0		
6.4 Class 4						0	0.0	0	0.0		
6.5 Class 5						0	0.0	0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	200,214	649,230	198,344			1,047,788	10.4	566,178	6.5	1,047,788	
7.2 Class 2						0	0.0	0	0.0		
7.3 Class 3						0	0.0	0	0.0		
7.4 Class 4						0	0.0	0	0.0		
7.5 Class 5						0	0.0	0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	200,214	649,230	198,344	0	0	1,047,788	10.4	566,178	6.5	1,047,788	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						0	0.0	0	0.0		
8.2 Class 2						0	0.0	0	0.0		
8.3 Class 3						0	0.0	0	0.0		
8.4 Class 4						0	0.0	0	0.0		
8.5 Class 5						0	0.0	0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	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	0	0.0		
9.2 Class 2						0	0.0	0	0.0		
9.3 Class 3						0	0.0	0	0.0		
9.4 Class 4						0	0.0	0	0.0		
9.5 Class 5						0	0.0	0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	4,748,986	4,099,796	1,105,215	0	0	9,953,997	99.0	XXX	XXX	9,953,997	0
10.2 Class 2	100,000	0	0	0	0	100,000	1.0	XXX	XXX	100,000	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	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals	4,848,986	4,099,796	1,105,215	0	0	(b) 10,053,997	100.0	XXX	XXX	10,053,997	0
10.8 Line 10.7 as a % of Col. 6	48.2	40.8	11.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	3,958,677	2,400,461	2,046,664	187,860	0	XXX	XXX	8,593,662	98.8	8,593,662	0
11.2 Class 2	0	100,000	0	0	0	XXX	XXX	100,000	1.2	100,000	0
11.3 Class 3	0	0	0	0	0	XXX	XXX	0	0.0	0	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	3,958,677	2,500,461	2,046,664	187,860	0	XXX	XXX	(b) 8,693,662	100.0	8,693,662	0
11.8 Line 11.7 as a % of Col. 8	45.5	28.8	23.5	2.2	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	4,748,986	4,099,795	1,105,215			9,953,996	99.0	8,593,662	98.8	9,953,996	XXX
12.2 Class 2	100,000					100,000	1.0	100,000	1.2	100,000	XXX
12.3 Class 3						0	0.0	0	0.0	0	XXX
12.4 Class 4						0	0.0	0	0.0	0	XXX
12.5 Class 5						0	0.0	0	0.0	0	XXX
12.6 Class 6						0	0.0	0	0.0	0	XXX
12.7 Totals	4,848,986	4,099,795	1,105,215	0	0	10,053,996	100.0	8,693,662	100.0	10,053,996	XXX
12.8 Line 12.7 as a % of Col. 6	48.2	40.8	11.0	0.0	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	48.2	40.8	11.0	0.0	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	XXX	0
13.2 Class 2						0	0.0	0	0.0	XXX	0
13.3 Class 3						0	0.0	0	0.0	XXX	0
13.4 Class 4						0	0.0	0	0.0	XXX	0
13.5 Class 5						0	0.0	0	0.0	XXX	0
13.6 Class 6						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

(a) Includes $ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $ 100,000 current year, $ 100,000 prior year of bonds with Z designations and $ ..... , current year, $ ..... prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

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

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	4,287,648	2,368,265	449,216			7,105,129	70.7	6,485,194	74.6	7,105,129	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	4,287,648	2,368,265	449,216	0	0	7,105,129	70.7	6,485,194	74.6	7,105,129	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	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		107,353	457,655			565,008	5.6	0	0.0	565,008	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	107,353	457,655	0	0	565,008	5.6	0	0.0	565,008	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	361,124	974,948				1,336,072	13.3	1,642,290	18.9	1,336,071	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	361,124	974,948	0	0	0	1,336,072	13.3	1,642,290	18.9	1,336,071	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined						0	0.0	0	0.0		
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	0	0	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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	200,214	649,230	198,344			1,047,788	10.4	566,178	6.5	1,047,788	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	200,214	649,230	198,344	0	0	1,047,788	10.4	566,178	6.5	1,047,788	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	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 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	4,848,986	4,099,796	1,105,215	0	0	10,053,997	100.0	XXX	XXX	10,053,996	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	XXX	XXX	0	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	4,848,986	4,099,796	1,105,215	0	0	10,053,997	100.0	XXX	XXX	10,053,996	0
10.8 Line 10.7 as a % of Col. 6	48.2	40.8	11.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	3,958,677	2,500,461	2,046,664	187,860	0	XXX	XXX	8,693,662	100.0	8,693,662	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	3,958,677	2,500,461	2,046,664	187,860	0	XXX	XXX	8,693,662	100.0	8,693,662	0
11.8 Line 11.7 as a % of Col. 8	45.5	28.8	23.5	2.2	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	4,848,986	4,099,794	1,105,215			10,053,995	100.0	8,693,662	100.0	10,053,995	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0	0	0.0	0	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	4,848,986	4,099,794	1,105,215	0	0	10,053,995	100.0	8,693,662	100.0	10,053,995	XXX
12.8 Line 12.7 as a % of Col. 6	48.2	40.8	11.0	0.0	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	48.2	40.8	11.0	0.0	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 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets(a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	3,521,452	3,521,452	0	0	0
2. Cost of short-term investments acquired	13,406,378	13,406,378			
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	12,890,389	12,890,389			
7. Book/adjusted carrying value, current year	4,037,441	4,037,441	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	4,037,441	4,037,441	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	4,037,441	4,037,441	0	0	0
12. Income collected during year	75,583	75,583			
13. Income earned during year	75,583	75,583			

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

NONE

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)	
2.	Cost/Option Premium (Section 2, Column 7)	
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
	4.1 Recognized (Section 3, Column 14)	
	4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	
5.	Consideration received on terminations (Section 3, Column 12)	
6.	Used to Adjust Basis on Open Contracts (Section 1, Column 13)	
7.	Disposition of deferred amount on contracts terminated in prior year:	
	7.1 Recognized	
	7.2 Used to Adjust Basis of Hedged Item	
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)		0
2.	Consideration received (Section 2, Column 7)		20,479
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13)		0
4.	Gain/(Loss) on Termination:		
	4.1 Recognized (Section 3, Column 14)	2,450	
	4.2 Used to Adjust Basis (Section 3, Column 15)	0	2,450
5.	Consideration paid on terminations (Section 3, Column 12)		0
6.	Used to Adjust Basis on Open Contracts (Section 1, Column 13)		0
7.	Disposition of deferred amount on contracts terminated in prior year:		
	7.1 Recognized		
	7.2 Used to Adjust Basis		0
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)		18,029

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

NONE

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1.	Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year)	
2.	Cost or (Consideration Received) (Section 2, Column 7)	
3.	Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13)	
4.	Gain/(Loss) on Termination:	
	4.1 Recognized (Section 3, Column 14)	
	4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15)	
5.	Consideration received (or paid) on terminations (Section 3, Column 12)	
6.	Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13)	
7.	Disposition of deferred amount on contracts terminated in prior year:	
	7.1 Recognized	
	7.2 Used to Adjust Basis of Hedged Item	
8.	Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 – 5 – 6 - 7)	

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

NONE

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1.	Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year)	
2.	Change in total Variation Margin on Open Contracts (Difference between Current Year - Section 1, Column 11)	
3.1	Change in Variation Margin on Open Contracts used to Adjust Basis of Hedged Item (Section 1, Column 11)	
3.2	Change in variation margin on open contracts recognized (Difference between Years - Section 1, Column 10)	
4.1	Variation Margin on Contracts Terminated During the Year (Section 3, Column 6)	
4.2	Less:	
	4.21 Gain/(Loss) Recognized in Current Year (Section 3, Column 11)	
	4.22 Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12)	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.1	Net additions to Cash Deposits (Section 2, Column 7)	
5.2	Less: Net Reductions to Cash Deposits (Section 3, Column 9)	
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)	
7.	Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
	7.1 Recognized	
	7.2 Used to Adjust Basis of Hedged Item	
8.	Aggregate write-in book value, December 31, Current Year (Lines 6 + 7.1 + 7.2)	

SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS

Verification of Statement Value and Fair Value of Open Contracts

		Statement Value
1.	Part A, Section 1, Column 10	0
2.	Part B, Section 1, Column 10	18,029
3.	Part C, Section 1, Column 10	0
4.	Part D, Section 1, Column 9 - 12	0
5.	Lines (1) - (2) + (3) + (4)	(18,029)
6.	Part E, Section 1, Column 4	0
7.	Part E, Section 1, Column 5	0
8.	Lines (5) - (6) - (7)	(18,029)

		Fair Value
9.	Part A, Section 1, Column 11	0
10.	Part B, Section 1, Column 11	402,722
11.	Part C, Section 1, Column 11	0
12.	Part D, Section 1, Column 9	0
13.	Lines (9) - (10) + (11) + (12)	(402,722)
14.	Part E, Section 1, Column 7	0
15.	Part E, Section 1, Column 8	0
16.	Lines (13) - (14) - (15)	(402,722)

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On			9	10	11	12	13	14
					6	7	8						
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 +7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
34-0613930	26131	Western Reserve Mutual Casualty Company	OH				0						
0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000							0						
0699998 - Pools and Associations - Reins Col 8 < 100,000							0						
0799998 - Pools and Associations - Reins Col 8 < 100,000							0						
9999999 Totals													

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	2	3	4	5	6	Reinsurance Recoverable On									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
34-0613930	26131	Western Reserve Mutual Casualty Company	OH		880	25				49				74	74		0	
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					880	25				49				74	74		0	
13-4924125	10224	American Reinsurance Company	DE											0			0	
48-0921045	39845	Employers Reinsurance Corporation	MO		2			65						65			65	
42-0234980	21415	Employers Mutual Casualty Company	IA											0			0	
25-6038677	26271	Erie Insurance Exchange	PA											0			0	
14-1415410	13803	Farm Family Casualty Insurance Company	NY											0			0	
42-0245840	13897	Farmers Mutual Hail Insurance Company	IA											0			0	
13-2798872	32190	Gerling Global Reinsurance Corporation of America	NY											0			0	
AA-1126990	00000	Patriot Re Corporation	NY											0			0	
13-1675535	25364	Swiss Reinsurance America Corporation	NY		1									0			0	
13-2918573	42439	Toa-Re Insurance Company America	DE											0			0	
0399999 - Authorized - Affiliates - Other (Non-U.S.)					3			65						65			65	
0499999 - Total - Authorized - Affiliates					883	25		65		49				139	74		65	
0599998 - Other U.S. Unaffil Insurers (Under $100,000)														0			0	
AA-9991503	00000	Ohio Mine Subsidense Fund	OH											0			0	
AA-1460030	00000	Berner Allgemeine Vers. Gess												0			0	
AA-3190757	56014	XL Mid-Ocean Reisurance Company, Ltd												0			0	
AA-1122000	13650	Lloyds Underwriters	EN		8									0	1		(1)	
AA-1121366	12904	Odyssey America Reinsurance Corporation, UK Branch	EN		1									0			0	
AA-1340192	20702	R & V Vallegemeine Versicherung AG												0			0	
0899998 - Authorized - Other Non-U.S. Insurers (Under $100,000)														0			0	
0899999 - Authorized - Other Non-U.S. Insurers					9										1		(1)	
0999999 - Total - Authorized					892	25		65		49				139	75		64	
1399999 - Total - Unauthorized - Affiliates														0			0	
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under $100,000)														0			0	
1799998 - Unauthorized - Other Non-U.S. Insurers (Under $100,000)														0			0	
1899999 - Total - Unauthorized														0			0	
1999999 - Total - Authorized and Unauthorized					892	25	0	65	0	49	0	0	0	139	75	0	64	0
2099999 - Total - Protected Cells														0			0	
9999999 Totals					892	25	0	65	0	49	0	0	0	139	75	0	64	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.			
2.			
3.			
4.			
5.			

SCHEDULE F - PART 4

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		
					6	7	8	9	10			
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10/Col. 11	Percentage more Than 120 Days Overdue Col. 9 / Col. 11
34-0613930	26131	Western Reserve Mutual Casualty Company	OH	25					0	25	0.0	0.0
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling				25						25	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool											0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates				25					0	25	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers											0.0	0.0
0699999 - Authorized - Pools - Mandatory Pools											0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers											0.0	0.0
0999999 - Total - Authorized				25					0	25	0.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers											0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers											0.0	0.0
1899999 - Total - Unauthorized									0	0	0.0	0.0
1999999 - Total - Authorized and Unauthorized				25					0	25	0.0	0.0
2099999 -									0	0	0.0	0.0
9999999 Totals				25					0	25	0.0	0.0

Schedule F - Part 5

NONE

Schedule F - Part 6

NONE

Schedule F - Part 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)	13,297,301		13,297,301
2. Agents' balances or uncollected premiums (Line 10)	157,063		157,063
3. Funds held by or deposited with reinsured companies (Line 11)	0		0
4 Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	25,058	(25,058)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	629,096		629,096
6. Net amount recoverable from reinsurers			0
7. Totals (Line 28)	14,108,518	(25,058)	14,083,460
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	3,459,325	424,000	3,883,325
9. Taxes, expenses, and other obligations (Lines 4 through 8)	363,972		363,972
10. Unearned premiums (Line 9)	2,753,403	41,969	2,795,372
11. Advance Premiums (Line 10)	60,952		60,952
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	75,413	(75,413)	0
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	176,984		176,984
16. Provision for reinsurance (Line 16)	0		0
17. Other liabilities (Lines 15 and 17 through 23)	157,011		157,011
18. Total liabilities (Line 26 minus Line 25)	7,047,060	390,556	7,437,616
19. Surplus as regards policyholders (Line 35)	7,061,458	XXX	7,061,458
20. Totals (Line 36)	14,108,518	390,556	14,499,074

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [ ] No [X]

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 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								
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	1	2	3	4	5	6	7	8	9	10	11	12
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	3	1	0	0	0	0	0	2	XXX
2. 1993	1,152	351	801	825	256	62	12	35	0	17	654	55
3. 1994	1,217	180	1,037	881	129	68	4	34	0	11	850	461
4. 1995	1,317	121	1,196	1,033	100	74	2	39	0	8	1,044	466
5. 1996	1,356	95	1,261	1,336	117	108	1	61	0	16	1,387	733
6. 1997	1,313	92	1,221	1,152	104	70	4	63	0	18	1,177	999
7. 1998	1,305	106	1,199	1,089	101	14	1	97	0	9	1,098	1,051
8. 1999	1,344	126	1,218	887	70	7	0	56	0	12	880	922
9. 2000	1,477	107	1,370	1,380	313	13	2	123	1	12	1,200	1,116
10. 2001	1,590	32	1,558	1,265	101	4	0	102	2	13	1,268	1,062
11. 2002	1,786	182	1,604	1,213	69	3	0	100	1	2	1,246	1,010
12. Totals	XXX	XXX	XXX	11,064	1,361	423	26	710	4	118	10,806	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	3	0	0	0	0	0	0	0	0	0	0	3	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	3	0	0	0	0	0	0	0	0	0	0	3	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	7	0	0	0	1	0	0	0	0	0	0	8	2
6.	3	0	0	0	1	0	0	0	1	0	0	5	2
7.	6	0	0	0	1	0	0	0	1	0	0	8	3
8.	28	1	0	0	1	0	1	0	1	0	0	30	7
9.	41	2	13	3	4	0	2	0	3	0	0	58	63
10.	60	6	31	7	8	0	4	0	7	0	0	97	44
11.	241	61	163	45	26	1	17	1	22	0	0	361	34
12.	392	70	207	55	42	1	24	1	35	0	0	573	155

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	0
2.	922	268	654	80.0	76.4	81.6	0	0	5.0	0	0
3.	986	133	853	81.0	73.9	82.3	0	0	5.0	3	0
4.	1,146	102	1,044	87.0	84.3	87.3	0	0	5.0	0	0
5.	1,513	118	1,395	111.6	124.2	110.6	0	0	5.0	7	1
6.	1,290	108	1,182	98.2	117.4	96.8	0	0	5.0	3	2
7.	1,208	102	1,106	92.6	96.2	92.2	0	0	5.0	6	2
8.	981	71	910	73.0	56.3	74.7	0	0	5.0	27	3
9.	1,579	321	1,258	106.9	300.0	91.8	0	0	5.0	49	9
10.	1,481	116	1,365	93.1	362.5	87.6	0	0	5.0	78	19
11.	1,785	178	1,607	100.0	97.8	100.2	0	0	5.0	298	63
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	474	99

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	6	3	1	1	1	0	1	4	XXX
2. 1993	1,935	227	1,708	1,679	296	145	8	78	0	44	1,598	110
3. 1994	2,171	148	2,023	1,799	143	161	5	96	0	51	1,908	709
4. 1995	2,685	183	2,502	1,885	139	159	4	102	0	72	2,003	810
5. 1996	2,638	188	2,450	1,730	123	142	3	119	0	58	1,865	922
6. 1997	2,280	158	2,122	1,499	119	96	3	119	0	42	1,592	1,236
7. 1998	2,007	105	1,902	1,234	37	43	1	122	0	37	1,361	968
8. 1999	1,881	95	1,786	1,215	44	36	0	75	0	38	1,282	934
9. 2000	1,876	83	1,793	1,254	63	25	0	111	0	30	1,327	1,013
10. 2001	2,019	82	1,937	1,128	46	11	0	91	0	25	1,184	980
11. 2002	2,272	99	2,173	677	5	5	0	56	0	13	733	758
12. Totals	XXX	XXX	XXX	14,106	1,018	824	25	970	0	411	14,857	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	2	1	8	2	0	0	0	0	0	0	0	7	0
2.	0	0	10	2	0	0	0	0	0	0	0	8	0
3.	0	0	15	3	0	0	0	0	0	0	0	12	1
4.	2	0	17	4	0	0	0	0	0	0	0	15	1
5.	12	0	18	4	1	0	0	0	0	0	0	27	2
6.	22	1	20	4	1	0	0	0	1	0	0	39	6
7.	18	2	21	4	2	0	1	0	1	0	0	37	11
8.	61	1	22	5	4	0	2	0	3	0	0	86	32
9.	166	0	35	7	10	1	5	1	8	0	0	215	132
10.	480	40	104	22	16	1	8	1	12	0	0	556	127
11.	813	50	498	106	26	1	13	2	21	0	0	1,212	97
12.	1,576	95	768	163	60	3	29	4	46	0	0	2,214	409

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7	0
2.	1,912	306	1,606	98.8	134.8	94.0	0	0	5.0	8	0
3.	2,071	151	1,920	95.4	102.0	94.9	0	0	5.0	12	0
4.	2,165	147	2,018	80.6	80.3	80.7	0	0	5.0	15	0
5.	2,022	130	1,892	76.6	69.1	77.2	0	0	5.0	26	1
6.	1,758	127	1,631	77.1	80.4	76.9	0	0	5.0	37	2
7.	1,442	44	1,398	71.8	41.9	73.5	0	0	5.0	33	4
8.	1,418	50	1,368	75.4	52.6	76.6	0	0	5.0	77	9
9.	1,614	72	1,542	86.0	86.7	86.0	0	0	5.0	194	21
10.	1,850	110	1,740	91.6	134.1	89.8	0	0	5.0	522	34
11.	2,109	164	1,945	92.8	165.7	89.5	0	0	5.0	1,155	57
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,086	128

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	87	11	76	48	3	4	0	1	0	2	50	3
3. 1994	123	8	115	80	19	5	0	2	0	1	68	22
4. 1995	130	7	123	98	9	9	1	3	0	1	100	31
5. 1996	135	9	126	101	19	7	1	5	0	1	93	30
6. 1997	136	9	127	81	7	6	0	5	0	1	85	49
7. 1998	139	7	132	55	0	3	0	7	0	2	65	45
8. 1999	158	8	150	92	19	5	0	6	0	1	84	52
9. 2000	185	8	177	87	1	2	0	8	0	2	96	62
10. 2001	222	10	212	113	42	1	0	9	1	1	80	56
11. 2002	276	12	264	41	0	0	0	3	0	1	44	46
12. Totals	XXX	XXX	XXX	796	119	42	2	49	1	13	765	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	5	3	0	0	0	0	0	0	0	0	0	2	0
6.	2	0	0	0	0	0	0	0	0	0	0	2	1
7.	0	0	0	0	0	0	0	0	0	0	0	0	1
8.	43	29	0	0	1	0	0	0	0	0	0	15	3
9.	16	0	0	0	2	1	1	0	1	0	0	19	11
10.	28	3	12	1	3	1	1	0	2	0	0	41	7
11.	62	13	41	3	4	1	1	0	2	0	0	93	5
12.	156	48	53	4	10	3	3	0	5	0	0	172	28

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	53	3	50	60.9	27.3	65.8	0	0	5.0	0	0
3.	87	19	68	70.7	237.5	59.1	0	0	5.0	0	0
4.	110	10	100	84.6	142.9	81.3	0	0	5.0	0	0
5.	118	23	95	87.4	255.6	75.4	0	0	5.0	2	0
6.	94	7	87	69.1	77.8	68.5	0	0	5.0	2	0
7.	65	0	65	46.8	0.0	49.2	0	0	5.0	0	0
8.	147	48	99	93.0	600.0	66.0	0	0	5.0	14	1
9.	117	2	115	63.2	25.0	65.0	0	0	5.0	16	3
10.	169	48	121	76.1	480.0	57.1	0	0	5.0	36	5
11.	154	17	137	55.8	141.7	51.9	0	0	5.0	87	6
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	157	15

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	1	2	3	4	5	6	7	8	9	10	11	12
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	15	3	12	4	0	0	0	0	0	0	4	1
3. 1994	21	2	19	15	0	0	0	0	0	0	15	8
4. 1995	25	2	23	16	0	0	0	0	0	0	16	7
5. 1996	25	2	23	7	0	0	0	0	0	0	7	7
6. 1997	21	2	19	15	0	1	0	1	0	0	17	10
7. 1998	22	1	21	18	0	1	0	1	0	2	20	8
8. 1999	27	1	26	17	0	1	0	1	0	0	19	10
9. 2000	35	2	33	72	44	1	0	6	0	0	35	12
10. 2001	44	2	42	18	0	0	0	1	0	0	19	12
11. 2002	61	3	58	11	0	0	0	1	0	0	12	18
12. Totals	XXX	XXX	XXX	193	44	4	0	11	0	2	164	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	1	0	0	0	0	0	0	0	0	1	0
2.	0	0	1	0	0	0	0	0	0	0	0	1	0
3.	0	0	1	0	0	0	0	0	0	0	0	1	0
4.	0	0	1	0	0	0	0	0	0	0	0	1	0
5.	0	0	1	0	0	0	0	0	0	0	0	1	0
6.	0	0	1	0	0	0	0	0	0	0	0	1	0
7.	0	0	1	0	0	0	0	0	0	0	0	1	0
8.	0	0	2	0	0	0	0	0	0	0	0	2	0
9.	9	9	2	1	0	0	0	0	0	0	0	1	1
10.	2	0	7	2	0	0	0	0	0	0	0	7	1
11.	6	0	12	4	2	0	3	0	3	0	0	22	1
12.	17	9	30	7	2	0	3	0	3	0	0	39	3

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	5	0	5	33.3	0.0	41.7	0	0	5.0	1	0
3.	16	0	16	76.2	0.0	84.2	0	0	5.0	1	0
4.	17	0	17	68.0	0.0	73.9	0	0	5.0	1	0
5.	8	0	8	32.0	0.0	34.8	0	0	5.0	1	0
6.	18	0	18	85.7	0.0	94.7	0	0	5.0	1	0
7.	21	0	21	95.5	0.0	100.0	0	0	5.0	1	0
8.	21	0	21	77.8	0.0	80.8	0	0	5.0	2	0
9.	90	54	36	257.1	2,700.0	109.1	0	0	5.0	1	0
10.	28	2	26	63.6	100.0	61.9	0	0	5.0	7	0
11.	38	4	34	62.3	133.3	58.6	0	0	5.0	14	8
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31	8

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	193	73	120	47	13	9	0	2	0	1	45	3
3. 1994	198	33	165	80	14	16	0	5	0	2	87	37
4. 1995	235	23	212	67	1	14	0	3	0	1	83	36
5. 1996	259	21	238	165	51	19	2	10	0	1	141	28
6. 1997	262	22	240	141	26	11	0	9	0	1	135	44
7. 1998	271	19	252	121	3	10	0	15	0	1	143	44
8. 1999	290	32	258	121	8	10	0	9	0	2	132	42
9. 2000	359	34	325	154	9	14	0	15	0	1	174	58
10. 2001	453	50	403	187	24	4	0	15	0	3	182	62
11. 2002	567	59	508	114	2	2	0	9	0	0	123	46
12. Totals	XXX	XXX	XXX	1,197	151	109	2	92	0	13	1,245	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	1	0	0	0	0	0	0	0	0	1	0
5.	0	0	1	0	0	0	0	0	0	0	0	1	0
6.	3	0	1	0	0	0	0	0	0	0	0	4	0
7.	1	0	2	0	0	0	0	0	0	0	0	3	1
8.	15	0	2	0	1	0	0	0	1	0	0	19	2
9.	23	0	2	0	5	0	2	0	4	0	0	36	9
10.	19	2	9	0	8	0	3	0	6	0	0	43	8
11.	69	10	32	0	16	1	6	0	13	0	0	125	5
12.	130	12	50	0	30	1	11	0	24	0	0	232	25

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	58	13	45	30.1	17.8	37.5	0	0	5.0	0	0
3.	101	14	87	51.0	42.4	52.7	0	0	5.0	0	0
4.	85	1	84	36.2	4.3	39.6	0	0	5.0	1	0
5.	195	53	142	75.3	252.4	59.7	0	0	5.0	1	0
6.	165	26	139	63.0	118.2	57.9	0	0	5.0	4	0
7.	149	3	146	55.0	15.8	57.9	0	0	5.0	3	0
8.	159	8	151	54.8	25.0	58.5	0	0	5.0	17	2
9.	219	9	210	61.0	26.5	64.6	0	0	5.0	25	11
10.	251	26	225	55.4	52.0	55.8	0	0	5.0	26	17
11.	261	13	248	46.0	22.0	48.8	0	0	5.0	91	34
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	168	64

Schedule P - Part 1F - Medical Mal Occur

NONE

Schedule P - Part 1F - Medical Mal Claim

NONE

Schedule P - Part 1G - Special Liability

NONE

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	1	0	0	0	0	1	XXX
2. 1993	140	55	85	80	34	14	0	3	0	0	63	8
3. 1994	122	33	89	54	0	16	0	3	0	0	73	31
4. 1995	91	28	63	31	0	8	0	3	0	0	42	24
5. 1996	82	33	49	31	12	5	0	2	0	0	26	21
6. 1997	72	35	37	28	10	5	1	2	0	0	24	30
7. 1998	65	27	38	46	30	2	0	6	0	0	24	34
8. 1999	100	42	58	17	0	1	0	1	0	0	19	36
9. 2000	59	38	21	34	24	1	0	4	0	0	15	26
10. 2001	66	49	17	21	15	0	0	2	0	0	8	23
11. 2002	85	67	18	3	0	0	0	0	0	0	3	18
12. Totals	XXX	XXX	XXX	345	125	53	1	26	0	0	298	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	4	0	7	5	0	0	0	0	0	0	0	6	0
2.	11	5	7	6	0	0	0	0	0	0	0	7	1
3.	1	0	7	6	0	0	0	0	0	0	0	2	0
4.	3	0	8	6	0	0	1	0	1	0	0	7	1
5.	0	0	8	6	0	0	1	0	1	0	0	4	1
6.	0	0	8	7	0	0	1	0	1	0	0	3	1
7.	0	0	9	7	0	0	1	0	1	0	0	4	1
8.	2	0	9	7	0	0	1	0	1	0	0	6	3
9.	52	49	11	9	0	0	1	0	1	0	0	7	5
10.	4	0	18	14	0	0	1	0	1	0	0	10	5
11.	2	0	28	23	0	0	1	0	1	0	0	9	2
12.	79	54	120	96	0	0	8	0	8	0	0	65	20

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0
2.	115	45	70	82.1	81.8	82.4	0	0	5.0	7	0
3.	81	6	75	66.4	18.2	84.3	0	0	5.0	2	0
4.	55	6	49	60.4	21.4	77.8	0	0	5.0	5	2
5.	48	18	30	58.5	54.5	61.2	0	0	5.0	2	2
6.	45	18	27	62.5	51.4	73.0	0	0	5.0	1	2
7.	65	37	28	100.0	137.0	73.7	0	0	5.0	2	2
8.	32	7	25	32.0	16.7	43.1	0	0	5.0	4	2
9.	104	82	22	176.3	215.8	104.8	0	0	5.0	5	2
10.	47	29	18	71.2	59.2	105.9	0	0	5.0	8	2
11.	35	23	12	41.2	34.3	66.7	0	0	5.0	7	2
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	49	16

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

($000 Omitted)

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

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	127	12	115	65	0	0	0	5	0	0	70	XXX
3. 2002	135	14	121	49	0	0	0	4	0	0	53	XXX
4. Totals	XXX	XXX	XXX	114	0	0	0	9	0	0	123	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	2
2.	0	0	0	0	0	0	0	0	0	0	0	0	2
3.	11	0	2	0	1	0	0	0	0	0	0	14	2
4.	11	0	2	0	1	0	0	0	0	0	0	14	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	70	0	70	55.1	0.0	60.9	0	0	5.0	0	0
3.	67	0	67	49.6	0.0	55.4	0	0	5.0	13	1
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13	1

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	1,605	32	1,573	1,103	10	0	0	88	0	103	1,181	1,885
3. 2002	1,867	39	1,828	1,158	3	0	0	95	0	59	1,250	1,734
4. Totals	XXX	XXX	XXX	2,261	13	0	0	183	0	162	2,431	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	61
2.	2	0	3	0	9	0	3	0	7	0	0	24	50
3.	91	9	28	0	7	0	2	0	5	0	0	124	51
4.	93	9	31	0	16	0	5	0	12	0	0	148	162

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,215	10	1,205	75.7	31.3	76.6	0	0	5.0	5	19
3.	1,386	12	1,374	74.2	30.8	75.2	0	0	5.0	110	14
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	115	33

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	33	12	21	19	2	0	0	0	0	0	17	XXX
3. 1994	15	9	6	8	3	1	0	0	0	0	6	XXX
4. 1995	11	5	6	4	1	0	0	0	0	0	3	XXX
5. 1996	37	29	8	38	31	0	0	0	0	0	7	XXX
6. 1997	21	17	4	8	14	0	0	0	0	0	(6)	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	77	51	1	0	0	0	0	27	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	19	2	17	57.6	16.7	81.0	0	0	5.0	0	0
3.	9	3	6	60.0	33.3	100.0	0	0	5.0	0	0
4.	4	1	3	36.4	20.0	50.0	0	0	5.0	0	0
5.	38	31	7	102.7	106.9	87.5	0	0	5.0	0	0
6.	8	14	(6)	38.1	82.4	(150.0)	0	0	5.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
11.	1	0	1	0.0	0.0	0.0	0	0	5.0	1	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

Schedule P - Part 1O - Reinsurance B

NONE

Schedule P - Part 1P - Reinsurance C

NONE

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	16	4	12	1	0	0	0	0	0	0	1	0
3. 1994	13	2	11	1	0	1	0	0	0	0	2	0
4. 1995	15	5	10	0	0	0	0	0	0	0	0	0
5. 1996	10	1	9	1	0	0	0	0	0	0	1	1
6. 1997	7	1	6	1	0	0	0	0	0	0	1	0
7. 1998	28	10	18	0	0	0	0	0	0	0	0	1
8. 1999	17	1	16	0	0	0	0	0	0	0	0	2
9. 2000	16	1	15	1	0	0	0	0	0	0	1	3
10. 2001	4	0	4	0	0	0	0	0	0	0	0	3
11. 2002	4	0	4	0	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	5	0	1	0	0	0	0	6	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	1	0	0	0	0	0	0	0	0	0	0	1	0
12.	1	0	0	0	0	0	0	0	0	0	0	1	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1	0	1	6.3	0.0	8.3	0	0	5.0	0	0
3.	2	0	2	15.4	0.0	18.2	0	0	5.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
5.	1	0	1	10.0	0.0	11.1	0	0	5.0	0	0
6.	1	0	1	14.3	0.0	16.7	0	0	5.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
9.	1	0	1	6.3	0.0	6.7	0	0	5.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	5.0	0	0
11.	1	0	1	25.0	0.0	25.0	0	0	5.0	1	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1	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	54	62	69	70	66	65	77	68	73	73	0	5
2. 1993	65	631	611	620	624	620	625	620	619	619	0	(1)
3. 1994	XXX	870	817	793	803	814	820	821	819	819	0	(2)
4. 1995	XXX	XXX	1,050	998	979	1,004	1,011	1,010	1,006	1,005	(1)	(5)
5. 1996	XXX	XXX	XXX	1,378	1,332	1,309	1,337	1,347	1,336	1,334	(2)	(13)
6. 1997	XXX	XXX	XXX	XXX	1,248	1,122	1,130	1,147	1,124	1,118	(6)	(29)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,122	1,015	1,021	1,017	1,008	(9)	(13)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	899	882	871	853	(18)	(29)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,136	1,128	1,133	5	(3)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	1,258	(22)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,486	XXX	XXX
										12. Totals	(53)	(90)

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

1. Prior	671	692	718	712	684	682	682	692	694	690	(4)	(2)
2. 1993	1,832	1,442	1,505	1,532	1,527	1,521	1,523	1,529	1,527	1,528	1	(1)
3. 1994	XXX	1,958	1,860	1,836	1,821	1,814	1,814	1,827	1,824	1,824	0	(3)
4. 1995	XXX	XXX	2,035	2,000	1,989	1,953	1,932	1,926	1,919	1,916	(3)	(10)
5. 1996	XXX	XXX	XXX	1,986	1,890	1,835	1,801	1,788	1,770	1,773	3	(15)
6. 1997	XXX	XXX	XXX	XXX	1,870	1,651	1,572	1,542	1,514	1,511	(3)	(31)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,580	1,374	1,328	1,273	1,275	2	(53)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,581	1,368	1,309	1,290	(19)	(78)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,558	1,526	1,423	(103)	(135)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,779	1,637	(142)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,868	XXX	XXX
										12. Totals	(268)	(328)

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

1. Prior	19	22	27	24	26	27	27	27	27	27	0	0
2. 1993	46	40	51	50	50	49	49	49	49	49	0	0
3. 1994	XXX	52	59	63	65	66	66	66	66	66	0	0
4. 1995	XXX	XXX	59	81	88	99	100	97	98	97	(1)	0
5. 1996	XXX	XXX	XXX	62	77	85	91	87	91	90	(1)	3
6. 1997	XXX	XXX	XXX	XXX	66	81	84	80	80	82	2	2
7. 1998	XXX	XXX	XXX	XXX	XXX	49	75	67	58	58	0	(9)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	107	91	89	93	4	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	101	106	5	(4)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	111	(8)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	XXX	XXX
										12. Totals	1	(6)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	1	0	0	0	0	0	0	0	0	1	1	1
2. 1993	15	13	8	5	4	4	4	4	5	5	0	1
3. 1994	XXX	25	20	16	16	16	17	17	17	16	(1)	(1)
4. 1995	XXX	XXX	33	25	17	17	20	18	18	17	(1)	(1)
5. 1996	XXX	XXX	XXX	25	15	18	11	10	10	8	(2)	(2)
6. 1997	XXX	XXX	XXX	XXX	27	21	20	18	18	17	(1)	(1)
7. 1998	XXX	XXX	XXX	XXX	XXX	13	29	25	24	20	(4)	(5)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	22	21	20	20	0	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	31	30	(1)	(8)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	25	(7)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	XXX	XXX
										12. Totals	(16)	(17)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	46	38	37	35	41	40	41	40	40	40	0	0
2. 1993	47	51	46	43	42	43	45	43	43	43	0	0
3. 1994	XXX	78	78	83	76	75	78	79	79	82	3	3
4. 1995	XXX	XXX	87	90	94	83	83	81	80	81	1	0
5. 1996	XXX	XXX	XXX	143	145	138	140	136	133	132	(1)	(4)
6. 1997	XXX	XXX	XXX	XXX	161	152	144	135	130	130	0	(5)
7. 1998	XXX	XXX	XXX	XXX	XXX	146	140	139	133	131	(2)	(8)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	134	144	137	141	4	(3)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	190	191	1	(28)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	204	(18)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226	XXX	XXX
										12. Totals	(12)	(45)

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

NONE

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

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

NONE

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

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

NONE

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

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

1. Prior	98	71	63	57	58	76	59	63	68	70	2	7
2. 1993	105	54	63	64	61	60	62	66	68	67	(1)	1
3. 1994	XXX	93	77	76	79	74	75	71	72	72	0	1
4. 1995	XXX	XXX	65	45	43	44	40	43	41	45	4	2
5. 1996	XXX	XXX	XXX	40	38	34	26	29	27	27	0	(2)
6. 1997	XXX	XXX	XXX	XXX	24	25	23	26	24	24	0	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	32	31	29	22	21	(1)	(8)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	58	38	25	23	(2)	(15)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	20	17	(3)	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	15	(12)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	XXX	XXX
										12. Totals	(13)	(16)

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

NONE

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

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
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	11	11	0	(1)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	65	(4)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	XXX	XXX
										4. Totals	(4)	(1)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	13	(34)	(6)	(72)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,182	1,110	(72)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,274	XXX	XXX
										4. Totals	(78)	(72)

SCHEDULE P - PART 2K - FIDELITY, SURETY

NONE

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

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

NONE

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

SCHEDULE P - PART 2M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 2N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1	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	21	21	21	21	21	21	21	21	21	1	(20)	(20)
2. 1993	25	17	17	17	17	17	17	17	17	17	0	0
3. 1994	XXX	10	5	5	5	5	5	5	5	6	1	1
4. 1995	XXX	XXX	8	3	3	3	3	3	3	3	0	0
5. 1996	XXX	XXX	XXX	12	7	7	7	7	7	7	0	0
6. 1997	XXX	XXX	XXX	XXX	(3)	(6)	(6)	(6)	(6)	(6)	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	(1)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
										12. Totals	(20)	(19)

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

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

NONE

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1	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	1	(1)	(1)	(1)	0	0	1	1	1	1	0	0
2. 1993	0	1	1	1	1	2	2	3	2	1	(1)	(2)
3. 1994	XXX	2	1	1	1	2	2	2	2	2	0	0
4. 1995	XXX	XXX	0	1	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	1	0	0
6. 1997	XXX	XXX	XXX	XXX	2	1	1	1	1	1	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	2	2	0	(2)	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
										12. Totals	(2)	(3)

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

NONE

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

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

NONE

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

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	30	52	55	55	59	62	62	68	70	0	0
2. 1993	487	573	592	607	615	615	619	619	619	619	52	3
3. 1994	XXX	603	751	774	794	804	810	816	816	816	442	19
4. 1995	XXX	XXX	705	932	956	986	994	1,000	1,005	1,005	450	16
5. 1996	XXX	XXX	XXX	1,046	1,252	1,275	1,301	1,319	1,324	1,326	706	25
6. 1997	XXX	XXX	XXX	XXX	874	1,044	1,079	1,110	1,112	1,114	980	17
7. 1998	XXX	XXX	XXX	XXX	XXX	828	943	966	992	1,001	1,036	12
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	662	791	816	824	905	11
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	985	1,049	1,078	1,037	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	962	1,168	1,006	11
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,147	959	17

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

1. Prior	000	357	544	619	658	673	674	677	680	683	1	0
2. 1993	578	964	1,248	1,411	1,483	1,513	1,517	1,519	1,518	1,520	96	13
3. 1994	XXX	674	1,216	1,545	1,695	1,765	1,797	1,809	1,809	1,812	676	33
4. 1995	XXX	XXX	777	1,285	1,616	1,820	1,876	1,894	1,899	1,901	777	31
5. 1996	XXX	XXX	XXX	755	1,235	1,542	1,701	1,741	1,747	1,746	891	29
6. 1997	XXX	XXX	XXX	XXX	645	1,062	1,322	1,429	1,462	1,473	1,202	28
7. 1998	XXX	XXX	XXX	XXX	XXX	488	866	1,093	1,186	1,239	934	23
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	562	900	1,103	1,207	883	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	594	1,023	1,216	861	19
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	637	1,093	834	19
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	677	652	9

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

1. Prior	000	16	23	24	27	27	27	27	27	27	0	0
2. 1993	15	28	39	46	48	49	48	49	49	49	3	0
3. 1994	XXX	29	41	56	63	66	65	66	66	66	20	1
4. 1995	XXX	XXX	30	44	76	90	97	97	97	97	30	1
5. 1996	XXX	XXX	XXX	28	45	73	77	83	88	88	29	1
6. 1997	XXX	XXX	XXX	XXX	31	61	73	74	74	80	48	1
7. 1998	XXX	XXX	XXX	XXX	XXX	29	43	54	56	58	43	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	36	52	73	78	49	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	65	88	51	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	72	48	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	40	1

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1993	1	3	3	3	4	4	4	4	4	4	1	0
3. 1994	XXX	7	12	16	16	16	16	16	16	15	8	0
4. 1995	XXX	XXX	14	17	17	17	17	17	17	16	7	0
5. 1996	XXX	XXX	XXX	5	8	8	8	8	8	7	7	0
6. 1997	XXX	XXX	XXX	XXX	10	15	15	16	16	16	9	0
7. 1998	XXX	XXX	XXX	XXX	XXX	5	18	20	21	19	8	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7	15	17	18	10	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	27	29	10	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	18	11	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	17	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	12	25	34	40	40	40	40	40	40	0	0
2. 1993	19	30	35	38	42	43	43	43	43	43	2	0
3. 1994	XXX	41	57	67	71	73	73	79	79	82	37	1
4. 1995	XXX	XXX	48	64	71	77	78	80	80	80	35	1
5. 1996	XXX	XXX	XXX	78	106	112	127	131	131	131	27	1
6. 1997	XXX	XXX	XXX	XXX	83	110	122	126	126	126	44	0
7. 1998	XXX	XXX	XXX	XXX	XXX	65	99	118	126	128	42	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	70	98	117	123	40	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	151	159	47	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	167	53	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114	41	1

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	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											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

NONE

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

1. Prior	000	25	38	47	54	59	59	61	63	64	0	0
2. 1993	14	30	41	50	54	58	58	60	60	60	0	0
3. 1994	XXX	18	32	56	63	70	70	70	70	70	0	0
4. 1995	XXX	XXX	11	20	23	28	36	38	38	39	0	0
5. 1996	XXX	XXX	XXX	7	15	22	23	24	24	24	0	0
6. 1997	XXX	XXX	XXX	XXX	5	14	14	21	21	22	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	6	15	18	18	18	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	15	16	17	18	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	10	11	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	6	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	0	0

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 COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	11	11	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	65	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(34)	(34)	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,047	1,093	1,785	50
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,155	1,645	38

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

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 3M - INTERNATIONAL

NONE

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	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 3N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	0	0	(1)	1	1	1	1	1	1	XXX	XXX
2. 1993	17	17	17	17	17	17	17	17	17	17	XXX	XXX
3. 1994	XXX	5	5	5	5	5	5	5	5	6	XXX	XXX
4. 1995	XXX	XXX	3	3	3	3	3	3	3	3	XXX	XXX
5. 1996	XXX	XXX	XXX	7	7	7	7	7	7	7	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	(6)	(6)	(6)	(6)	(6)	(6)	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

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	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

NONE

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	000										XXX	XXX
2. 1993											XXX	XXX
3. 1994	XXX										XXX	XXX
4. 1995	XXX	XXX									XXX	XXX
5. 1996	XXX	XXX	XXX								XXX	XXX
6. 1997	XXX	XXX	XXX	XXX							XXX	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

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	0	0	0	1	1	1	1	1	1	0	0
2. 1993	0	0	1	1	1	2	2	2	2	1	0	0
3. 1994	XXX	1	1	1	1	2	2	2	2	2	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	1	1	0
6. 1997	XXX	XXX	XXX	XXX	0	1	1	1	1	1	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	1	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	2	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	2	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	3	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS 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 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

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

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	7	0	0	0	0	0	8	0	0	0
2. 1993	54	26	0	0	0	0	5	1	0	0
3. 1994	XXX	102	28	0	0	0	5	1	0	0
4. 1995	XXX	XXX	106	29	0	0	8	5	1	0
5. 1996	XXX	XXX	XXX	109	30	0	13	10	2	0
6. 1997	XXX	XXX	XXX	XXX	138	30	18	17	4	0
7. 1998	XXX	XXX	XXX	XXX	XXX	138	38	25	10	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	100	31	22	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	27	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	28
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134

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

1. Prior	170	72	39	10	0	0	1	7	6	6
2. 1993	746	116	77	30	10	0	2	6	6	8
3. 1994	XXX	697	240	79	31	11	2	10	10	12
4. 1995	XXX	XXX	606	247	84	31	17	10	10	13
5. 1996	XXX	XXX	XXX	625	261	84	39	24	16	14
6. 1997	XXX	XXX	XXX	XXX	659	261	74	26	17	16
7. 1998	XXX	XXX	XXX	XXX	XXX	619	194	99	24	18
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	519	188	46	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	159	32
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330	89
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403

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

1. Prior	4	1	0	0	0	0	0	0	0	0
2. 1993	19	(3)	1	0	0	0	0	0	0	0
3. 1994	XXX	12	3	1	0	0	0	0	0	0
4. 1995	XXX	XXX	7	3	0	0	2	0	1	0
5. 1996	XXX	XXX	XXX	7	1	0	3	0	1	0
6. 1997	XXX	XXX	XXX	XXX	2	1	5	1	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	2	16	8	1	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	43	10	1	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	9	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	16	8	3	0	0	0	0	0	0	0
2. 1993	17	15	5	4	0	0	0	0	0	0
3. 1994	XXX	24	15	7	5	0	0	0	0	0
4. 1995	XXX	XXX	24	18	11	5	4	1	0	1
5. 1996	XXX	XXX	XXX	29	28	11	7	4	1	1
6. 1997	XXX	XXX	XXX	XXX	46	28	15	6	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	46	17	10	1	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	38	19	2	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	4	4
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38

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

NONE

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	1998	1999	2000	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

NONE

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)

NONE

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	36	15	7	0	0	0	0	0	1	2
2. 1993	76	13	11	5	0	0	0	1	2	1
3. 1994	XXX	57	25	8	3	0	1	0	2	1
4. 1995	XXX	XXX	37	17	14	3	1	2	2	3
5. 1996	XXX	XXX	XXX	25	14	8	1	3	2	3
6. 1997	XXX	XXX	XXX	XXX	12	7	2	3	2	2
7. 1998	XXX	XXX	XXX	XXX	XXX	25	7	8	3	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	17	5	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

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

NONE

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

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	5	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	6
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30

SCHEDULE P - PART 4K - FIDELITY/SURETY

NONE

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)

NONE

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

NONE

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 4N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

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			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	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			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	1	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	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 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

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

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	2	3	0	2	1	1	0	0	0
2. 1993	0	44	47	49	50	52	52	52	52	52
3. 1994	XXX	379	433	436	439	441	441	441	442	442
4. 1995	XXX	XXX	355	433	443	446	448	449	449	450
5. 1996	XXX	XXX	XXX	536	690	700	703	705	705	706
6. 1997	XXX	XXX	XXX	XXX	874	967	976	978	980	980
7. 1998	XXX	XXX	XXX	XXX	XXX	937	1,026	1,033	1,036	1,036
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	812	897	902	905
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	879	1,029	1,037
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	887	1,006
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	959

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	7	1	1	0	0	0	0	0	0	0
2. 1993	32	3	2	1	1	0	0	0	0	0
3. 1994	XXX	37	3	2	1	0	0	0	0	0
4. 1995	XXX	XXX	47	4	2	1	0	0	0	0
5. 1996	XXX	XXX	XXX	49	4	2	1	1	1	2
6. 1997	XXX	XXX	XXX	XXX	36	4	2	1	0	2
7. 1998	XXX	XXX	XXX	XXX	XXX	30	3	2	1	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	31	4	2	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	3	63
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	44
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	6	6	2	(2)	(2)	2	1	0	0
2. 1993	0	65	72	75	60	55	55	55	55	55
3. 1994	XXX	495	567	574	500	460	460	461	461	461
4. 1995	XXX	XXX	397	592	511	463	464	465	466	466
5. 1996	XXX	XXX	XXX	698	766	726	728	730	732	733
6. 1997	XXX	XXX	XXX	XXX	918	986	993	996	999	999
7. 1998	XXX	XXX	XXX	XXX	XXX	976	1,040	1,046	1,050	1,051
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	850	910	918	922
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	948	1,105	1,116
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	935	1,062
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,010

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	39	12	4	(28)	2	1	1	0	0
2. 1993	0	146	176	186	92	95	96	96	96	96
3. 1994	XXX	448	602	636	663	673	675	676	676	676
4. 1995	XXX	XXX	474	653	731	764	772	776	777	777
5. 1996	XXX	XXX	XXX	452	789	862	885	890	891	891
6. 1997	XXX	XXX	XXX	XXX	854	1,126	1,183	1,196	1,201	1,202
7. 1998	XXX	XXX	XXX	XXX	XXX	675	882	923	931	934
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	648	836	872	883
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	630	816	861
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	637	834
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	652

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	50	21	8	4	1	0	0	0	0	0
2. 1993	128	42	17	6	2	0	0	0	0	0
3. 1994	XXX	160	45	19	7	2	1	0	0	1
4. 1995	XXX	XXX	179	49	20	255	2	1	0	1
5. 1996	XXX	XXX	XXX	157	39	15	4	1	0	2
6. 1997	XXX	XXX	XXX	XXX	130	30	10	4	1	6
7. 1998	XXX	XXX	XXX	XXX	XXX	105	24	8	3	11
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	101	23	7	32
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	23	132
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	127
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	82	23	13	(46)	(30)	2	0	0	0
2. 1993	0	260	322	341	171	109	109	109	110	110
3. 1994	XXX	732	1,004	1,071	924	705	707	708	709	709
4. 1995	XXX	XXX	783	1,083	1,006	799	805	808	809	810
5. 1996	XXX	XXX	XXX	738	1,007	903	917	920	921	922
6. 1997	XXX	XXX	XXX	XXX	995	1,177	1,219	1,226	1,234	1,236
7. 1998	XXX	XXX	XXX	XXX	XXX	790	923	951	963	968
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	758	874	920	934
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	741	958	1,013
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	752	980
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	758

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	0	0	0	0	0	0	0	0
2. 1993	0	1	3	3	3	3	3	3	3	3
3. 1994	XXX	12	17	18	19	20	20	20	20	20
4. 1995	XXX	XXX	16	22	27	28	30	30	30	30
5. 1996	XXX	XXX	XXX	16	25	28	28	29	29	29
6. 1997	XXX	XXX	XXX	XXX	33	45	47	47	47	48
7. 1998	XXX	XXX	XXX	XXX	XXX	30	40	42	42	43
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	38	46	48	49
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	48	51
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	48
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1	0	0	0	0	0	0	0	0	0
2. 1993	4	2	1	0	0	0	0	0	0	0
3. 1994	XXX	5	2	1	0	0	0	0	0	0
4. 1995	XXX	XXX	6	3	1	1	0	0	0	0
5. 1996	XXX	XXX	XXX	5	2	1	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	6	1	0	0	0	1
7. 1998	XXX	XXX	XXX	XXX	XXX	4	1	1	0	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	2	1	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	2	11
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	7
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	2	0	(1)	(1)	0	0	0	0
2. 1993	0	3	6	77	6	3	3	3	3	3
3. 1994	XXX	20	28	31	27	21	21	22	22	22
4. 1995	XXX	XXX	25	36	37	29	31	31	31	31
5. 1996	XXX	XXX	XXX	26	32	29	29	30	30	30
6. 1997	XXX	XXX	XXX	XXX	39	47	48	48	49	49
7. 1998	XXX	XXX	XXX	XXX	XXX	34	42	43	44	45
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	44	48	51	52
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	59	62
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	56
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	1	1	1	1	1	1
3. 1994	XXX	5	7	8	8	8	8	8	8	8
4. 1995	XXX	XXX	4	6	7	7	7	7	7	7
5. 1996	XXX	XXX	XXX	3	7	7	7	7	7	7
6. 1997	XXX	XXX	XXX	XXX	6	9	9	9	9	9
7. 1998	XXX	XXX	XXX	XXX	XXX	5	7	8	8	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7	9	10	10
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	10	10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	11
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	1	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	1	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	1	1	1	1	1	1	1	1
3. 1994	XXX	7	10	11	10	8	8	8	8	8
4. 1995	XXX	XXX	7	10	9	7	7	7	7	7
5. 1996	XXX	XXX	XXX	5	8	7	7	7	7	7
6. 1997	XXX	XXX	XXX	XXX	7	9	9	9	9	10
7. 1998	XXX	XXX	XXX	XXX	XXX	5	8	8	8	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8	10	10	10
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	11	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	1	0	0	0	0	0
2. 1993	0	1	1	1	2	2	2	2	2	2
3. 1994	XXX	31	34	35	36	36	36	36	36	37
4. 1995	XXX	XXX	28	32	34	35	35	35	35	35
5. 1996	XXX	XXX	XXX	13	24	26	27	27	27	27
6. 1997	XXX	XXX	XXX	XXX	34	41	43	44	44	44
7. 1998	XXX	XXX	XXX	XXX	XXX	33	40	41	42	42
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	31	37	39	40
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	46	47
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	53
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	2	1	0	0	0	0	0	0	0	0
2. 1993	3	1	1	0	0	0	0	0	0	0
3. 1994	XXX	5	2	1	0	0	0	0	0	0
4. 1995	XXX	XXX	6	2	1	0	0	0	0	0
5. 1996	XXX	XXX	XXX	7	2	1	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	6	1	1	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	6	1	1	0	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	1	1	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	2	9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	8
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	0	1	0	(1)	0	0	0	0
2. 1993	0	2	3	4	4	3	3	3	3	3
3. 1994	XXX	42	48	51	44	37	37	37	37	37
4. 1995	XXX	XXX	40	48	43	36	36	36	36	36
5. 1996	XXX	XXX	XXX	24	33	28	27	28	28	28
6. 1997	XXX	XXX	XXX	XXX	40	43	44	44	44	44
7. 1998	XXX	XXX	XXX	XXX	XXX	39	42	42	44	44
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	35	39	41	42
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	55	58
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	62
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	1	1	2	0	1	0	0	0
2. 1993	0	3	5	6	6	7	7	7	7	0
3. 1994	XXX	18	25	27	29	29	29	30	30	0
4. 1995	XXX	XXX	13	17	19	21	21	21	21	0
5. 1996	XXX	XXX	XXX	8	16	18	19	19	19	0
6. 1997	XXX	XXX	XXX	XXX	17	25	27	28	28	0
7. 1998	XXX	XXX	XXX	XXX	XXX	20	29	32	32	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	26	31	33	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	18	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	6	1	1	0	0	0	0	0	0	0
2. 1993	6	2	1	0	0	0	0	0	0	1
3. 1994	XXX	6	2	1	1	0	0	0	0	0
4. 1995	XXX	XXX	3	1	1	0	0	0	1	1
5. 1996	XXX	XXX	XXX	2	1	1	0	0	0	1
6. 1997	XXX	XXX	XXX	XXX	1	0	0	0	0	1
7. 1998	XXX	XXX	XXX	XXX	XXX	1	2	1	0	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	1	1	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2	5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	6	2	2	(3)	(1)	1	0	1	0
2. 1993	0	7	11	13	8	8	8	8	8	8
3. 1994	XXX	33	47	51	34	30	31	31	31	31
4. 1995	XXX	XXX	23	31	24	22	23	23	24	24
5. 1996	XXX	XXX	XXX	14	19	19	20	20	20	21
6. 1997	XXX	XXX	XXX	XXX	19	26	28	29	30	30
7. 1998	XXX	XXX	XXX	XXX	XXX	22	32	33	34	34
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	33	35	36
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	23	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	23
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	199	199	998	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	

NONE

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	199	199	998	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	

NONE

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	199	199	998	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	

NONE

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	1
6. 1997	XXX	XXX	XXX	XXX	0	0	1	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	1	1	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	1	2	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	1	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	1	1	1	0	0	0	0	0
4. 1995	XXX	XXX	0	1	1	0	0	0	0	0
5. 1996	XXX	XXX	XXX	1	1	1	0	0	0	1
6. 1997	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	1	1	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	1	2	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	199	199	998	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	

NONE

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	199	199	998	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	

NONE

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	199	199	998	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	

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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	393	65	65	65	65	45	65	0	0	0	0
2. 1993	87	87	87	87	87	87	87	87	87	87	0
3. 1994	XXX	123	123	123	123	123	123	123	123	123	0
4. 1995	XXX	XXX	133	133	133	130	130	130	130	130	0
5. 1996	XXX	XXX	XXX	135	135	135	135	135	135	135	0
6. 1997	XXX	XXX	XXX	XXX	136	136	136	136	136	136	0
7. 1998	XXX	XXX	XXX	XXX	XXX	139	139	139	139	139	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	158	158	158	158	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185	185	185	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	222	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	276
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276
13. Earned Premiums (Sch P, Part 1)	87	123	130	135	136	139	158	185	222	276	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	60	16	16	16	16	16	16	0	0	0	0
2. 1993	11	11	11	11	11	11	11	11	11	0	(11)
3. 1994	XXX	8	8	8	8	8	8	8	8	0	(8)
4. 1995	XXX	XXX	7	7	7	7	7	7	7	0	(7)
5. 1996	XXX	XXX	XXX	9	9	9	9	9	9	0	(9)
6. 1997	XXX	XXX	XXX	XXX	9	9	9	9	9	0	(9)
7. 1998	XXX	XXX	XXX	XXX	XXX	7	7	7	7	0	(7)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8	8	8	0	(8)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8	0	(8)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	0	(10)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(77)
13. Earned Premiums (Sch P, Part 1)	11	8	7	9	9	7	8	8	10	12	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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	14	0	0	0	0	0	0	0	0	0	0
2. 1993	15	15	15	15	15	15	15	15	15	15	0
3. 1994	XXX	21	21	21	21	21	21	21	21	21	0
4. 1995	XXX	XXX	25	25	25	25	25	25	25	25	0
5. 1996	XXX	XXX	XXX	25	25	25	25	25	25	25	0
6. 1997	XXX	XXX	XXX	XXX	21	26	26	26	26	26	0
7. 1998	XXX	XXX	XXX	XXX	XXX	17	24	28	28	28	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	20	32	35	35	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	34	34	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	61
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61
13. Earned Premiums (Sch P, Part 1)	15	21	25	25	21	22	27	35	44	61	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	3	0	0	0	0	0	0	0	0	0	0
2. 1993	3	3	3	3	3	3	3	3	3	0	(3)
3. 1994	XXX	2	2	2	2	2	2	2	2	0	(2)
4. 1995	XXX	XXX	2	2	2	2	2	2	2	0	(2)
5. 1996	XXX	XXX	XXX	2	2	2	2	2	2	0	(2)
6. 1997	XXX	XXX	XXX	XXX	2	2	2	2	2	0	(2)
7. 1998	XXX	XXX	XXX	XXX	XXX	1	1	1	1	0	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	0	(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	0	(2)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(17)
13. Earned Premiums (Sch P, Part 1)	3	2	2	2	2	1	1	2	2	3	XXX

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	823	136	136	136	136	136	136	0	0	0	0
2. 1993	193	193	193	193	193	193	193	193	193	193	0
3. 1994	XXX	198	198	198	198	198	198	198	198	198	0
4. 1995	XXX	XXX	235	236	237	237	237	237	237	237	0
5. 1996	XXX	XXX	XXX	257	259	260	260	260	260	260	0
6. 1997	XXX	XXX	XXX	XXX	259	261	261	261	261	261	0
7. 1998	XXX	XXX	XXX	XXX	XXX	268	269	270	270	270	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	289	289	289	289	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358	360	360	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451	451	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	567	567
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	567
13. Earned Premiums (Sch P, Part 1)	193	198	235	259	262	271	290	359	453	567	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	385	73	73	73	73	73	73	0	0	0	0
2. 1993	73	73	73	73	73	73	73	73	73	0	(73)
3. 1994	XXX	33	33	33	33	33	33	33	33	0	(33)
4. 1995	XXX	XXX	24	24	24	24	24	24	24	0	(24)
5. 1996	XXX	XXX	XXX	21	21	21	21	21	21	0	(21)
6. 1997	XXX	XXX	XXX	XXX	22	22	22	22	22	0	(22)
7. 1998	XXX	XXX	XXX	XXX	XXX	19	19	19	19	0	(19)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32	32	32	0	(32)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	34	0	(34)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	0	(50)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(308)
13. Earned Premiums (Sch P, Part 1)	73	33	23	21	22	19	32	34	50	59	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	681	125	125	125	125	125	125	0	0	0	0
2. 1993	140	140	141	141	141	141	141	141	141	141	0
3. 1994	XXX	122	123	123	123	123	123	123	123	123	0
4. 1995	XXX	XXX	89	91	91	91	91	91	91	91	0
5. 1996	XXX	XXX	XXX	80	81	81	81	81	81	81	0
6. 1997	XXX	XXX	XXX	XXX	71	72	72	72	72	72	0
7. 1998	XXX	XXX	XXX	XXX	XXX	64	64	64	64	64	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	100	101	101	101	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	58	58	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	66	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	85
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85
13. Earned Premiums (Sch P, Part 1)	140	122	91	82	72	65	100	59	66	85	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	195	24	24	24	24	24	24	0	0	0	0
2. 1993	55	55	55	55	55	55	55	55	55	0	(55)
3. 1994	XXX	33	33	33	33	33	33	33	33	0	(33)
4. 1995	XXX	XXX	28	28	28	28	28	28	28	0	(28)
5. 1996	XXX	XXX	XXX	33	33	33	33	33	33	0	(33)
6. 1997	XXX	XXX	XXX	XXX	35	35	35	35	35	0	(35)
7. 1998	XXX	XXX	XXX	XXX	XXX	27	27	27	27	0	(27)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	42	42	42	0	(42)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	38	0	(38)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	0	(49)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(340)
13. Earned Premiums (Sch P, Part 1)	55	33	28	33	35	27	42	38	49	67	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	170	0	0	0	0	0	0	0	0	0	0
2. 1993	33	33	33	33	33	33	33	33	33	33	0
3. 1994	XXX	15	15	15	15	15	15	15	15	15	0
4. 1995	XXX	XXX	11	11	11	11	11	11	11	11	0
5. 1996	XXX	XXX	XXX	37	37	37	37	37	37	37	0
6. 1997	XXX	XXX	XXX	XXX	21	21	21	21	21	21	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	33	15	11	37	21	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	33	0	0	0	0	0	0	0	0	0	0
2. 1993	12	12	12	12	12	12	12	12	12	0	(12)
3. 1994	XXX	9	9	9	9	9	9	9	9	0	(9)
4. 1995	XXX	XXX	5	5	5	5	5	5	5	0	(5)
5. 1996	XXX	XXX	XXX	29	29	29	29	29	29	0	(29)
6. 1997	XXX	XXX	XXX	XXX	17	17	17	17	17	0	(17)
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(72)
13. Earned Premiums (Sch P, Part 1)	12	9	5	29	17	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	77	11	11	11	11	11	11	0	0	0	0
2. 1993	16	16	16	16	16	16	16	16	16	16	0
3. 1994	XXX	13	14	14	14	14	14	14	14	14	0
4. 1995	XXX	XXX	13	15	15	15	15	15	15	15	0
5. 1996	XXX	XXX	XXX	8	8	8	8	8	8	8	0
6. 1997	XXX	XXX	XXX	XXX	7	7	7	7	7	7	0
7. 1998	XXX	XXX	XXX	XXX	XXX	28	28	29	29	29	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	17	18	18	18	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	14	14	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4
13. Earned Premiums (Sch P, Part 1)	16	13	15	10	7	28	17	16	4	4	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	11	0	0	0	0	0	0	0	0	0	0
2. 1993	4	4	4	4	4	4	4	4	4	0	(4)
3. 1994	XXX	2	2	2	2	2	2	2	2	0	(2)
4. 1995	XXX	XXX	5	5	5	5	5	5	5	0	(5)
5. 1996	XXX	XXX	XXX	1	1	1	1	1	1	0	(1)
6. 1997	XXX	XXX	XXX	XXX	1	1	1	1	1	0	(1)
7. 1998	XXX	XXX	XXX	XXX	XXX	10	10	10	10	0	(10)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(25)
13. Earned Premiums (Sch P, Part 1)	4	2	5	1	1	10	1	1	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

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

	Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior	0	0	0
1.02	1993	0	0	0
1.03	1994	0	0	0
1.04	1995	0	0	0
1.05	1996	0	0	0
1.06	1997	0	0	0
1.07	1998	0	0	0
1.08	1999	0	0	0
1.09	2000	0	0	0
1.10	2001	0	0	0
1.11	2002	0	0	0
1.12	Totals	0	0	0

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

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [X] No [ ]

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

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

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

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

5. What were the net premiums in force at the end of the year for:
   (in thousands of dollars)

   5.1 Fidelity 0

   5.2 Surety 0

6. Claim count information is reported ..... Per Claim

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

7.2 An extended statement may be attached.

SCHEDULE Y (continued)
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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.

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

Explanations:

Bar Codes:

1. 1027120002450000000

2. 1027120002420000000

3. 1027120002240000000

4. 1027120002360580000

7. 1027120002490000000

11. 1027120002385000000

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14.

15.

16.

OVERFLOW PAGE FOR WRITE-INS