



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
Bristol West Casualty Insurance Company

NAIC Group Code	0814	0814	NAIC Company Code	11034	Employer's ID Number	34-1893500
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States of America					
Incorporated	04/19/1999			Commenced Business		05/18/2000
Statutory Home Office	Park Center II, 6150 Oak Tree Blvd.			Independence, OH 44131		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	5701 Stirling Road			800-338-2560		
	(Street and Number)			(Area Code) (Telephone Number)		
	Davie, FL 33314			(City or Town, State and Zip Code)		
Mail Address	5701 Stirling Road			Davie, FL 33314		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	5701 Stirling Road			800-338-2560		
	(Street and Number)			(Area Code) (Telephone Number)		
	Davie, FL 33314			(City or Town, State and Zip Code)		
Internet Website Address	www.bristolwest.com					
Statement Contact	Randy D. Sutton			800-338-2560-4480		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	randy.sutton@bristolwest.com			954-316-5218		
	(E-mail Address)			(Fax Number)		
Policyowner Relations Contact	5701 Stirling Road			800-338-2560-4380		
	(Street and Number)			(Area Code) (Telephone Number) (Extension)		
	Davie, FL 33314			(City or Town, State and Zip Code)		

OFFICERS

President	Robert D. Sadler	Secretary	Alexis S. Oster
Treasurer	Randy D. Sutton		

VICE PRESIDENTS

Randy D. Sutton	Alexis S. Oster	Audrey E. Sylvan
Nila J. Harrison	Jeffrey J. Dailey	John L. Ondeck #
Edward J. Steinman #		

DIRECTORS OR TRUSTEES

Robert D. Sadler	Audrey E. Sylvan	Nila J. Harrison
Jeffrey J. Dailey	John L. Ondeck #	Edward J. Steinman #

State of _____ }
County of _____ } ss

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

Robert D. Sadler President	Alexis S. Oster Secretary	Randy D. Sutton 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 _____	



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0814

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Company Code 11034

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H												
15.2	Non-cancellable A & H												
15.3	Guaranteed renewable A & H												
15.4	Non-renewable for stated reasons only												
15.5	Other accident only												
15.6	All other A & H												
15.7	Federal employees health benefits program premium												
16.	Workers' compensation												
17.	Other liability												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability	2,769,326	2,672,674		584,631	1,196,914	1,760,091	1,259,673	18,169	15,498	58,543	574,839	76,746
19.3	Commercial auto no-fault (personal injury protection)										0		
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage	2,108,158	2,006,360		462,470	1,210,937	1,288,991	175,803	23,832	25,339	4,494	520,590	58,876
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	4,877,484	4,679,034	0	1,047,101	2,407,851	3,049,082	1,435,476	42,001	40,837	63,037	1,095,429	135,622
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 \$



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

NAIC Group Code	0814	BUSINESS IN THE STATE OF Consolidated					DURING THE YEAR 2002					NAIC Company Code 11034		
Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned												
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0		
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0		
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	0	0	0	0	0	0	0	0	0	0	0	0		
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0		
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	0	0	0	0	0	0	0	0	0	0	0	0		
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	2,769,326	2,672,674	0	584,631	1,196,914	1,760,091	1,259,673	18,169	15,498	58,543	574,839	76,746		
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	2,108,158	2,006,360	0	462,470	1,210,937	1,288,991	175,803	23,832	25,339	4,494	520,590	58,876		
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)	4,877,484	4,679,034	0	1,047,101	2,407,851	3,049,082	1,435,476	42,001	40,837	63,037	1,095,429	135,622		
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		
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0		
(a) Finance and service charges not included in Line 1 to 34 \$ 0.														

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

SCHEDULE A VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value, December 31, prior year (prior year statement).....
2.	Increase (decrease) by adjustment:
2.1	Totals, Part 1, Column 10.....
2.2	Totals, Part 3, Column 7.....
3.	Cost of acquired, (Totals, Part 2, Column 6, net of encumbrance, Column 7) and net of additions and permanent improvements (Column 9).....
4.	Cost of additions and permanent improvements:
4.1	Totals, Part 1, Column 13.....
4.2	Totals, Part 3, Column 9.....
5.	Total profit (loss) on sales, Part 3, Column 14.....
6.	Increase (decrease) by foreign exchange adjustment:
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

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

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.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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		578,606	952,954			1,531,560	20.7	726,772	12.2	1,531,559	
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	0	578,606	952,954	0	0	1,531,560	20.7	726,772	12.2	1,531,559	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						.0	0.0	.0	0.0		
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	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1						.0	0.0	.0	0.0		
4.2 Class 2						.0	0.0	.0	0.0		
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	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	57,168	267,295	441,285	454,503		1,220,251	16.5	991,519	16.7	1,220,251	
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	57,168	267,295	441,285	454,503	0	1,220,251	16.5	991,519	16.7	1,220,251	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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	959,003	1,104,892	1,330,175		488,494	3,882,564	52.5	2,949,566	49.6	3,882,564	
7.2 Class 2		767,576				767,576	10.4	1,274,958	21.5	767,576	
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	959,003	1,872,468	1,330,175	0	488,494	4,650,140	62.8	4,224,524	71.1	4,650,140	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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	1,016,171	1,950,793	2,724,414	454,503	488,494	6,634,375	.89.6	XXX.	XXX.	6,634,374	.0
10.2 Class 2	.0	767,576	.0	.0	.0	767,576	10.4	XXX.	XXX.	767,576	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX.	XXX.	.0	.0
10.5 Class 5	.0	.0	.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	1,016,171	2,718,369	2,724,414	454,503	488,494	(b) 7,401,951	100.0	XXX.	XXX.	7,401,950	.0
10.8 Line 10.7 as a % of Col. 6	13.7	36.7	36.8	6.1	6.6	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	480,209	1,041,471	2,217,699	435,421	493,057	XXX.	XXX.	4,667,857	.78.5	4,667,857	.0
11.2 Class 2	.0	1,026,488	248,470	.0	.0	XXX.	XXX.	1,274,958	21.5	1,274,958	.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	480,209	2,067,959	2,466,169	435,421	493,057	XXX.	XXX.	(b) 5,942,815	100.0	5,942,815	.0
11.8 Line 11.7 as a % of Col. 8	8.1	34.8	41.5	7.3	8.3	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	1,016,171	1,950,792	2,724,413	454,503	488,494	6,634,373	.89.6	4,667,857	.78.5	6,634,373	XXX.
12.2 Class 2		767,576				767,576	10.4	1,274,958	21.5	767,576	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	1,016,171	2,718,368	2,724,413	454,503	488,494	7,401,949	100.0	5,942,815	100.0	7,401,949	XXX.
12.8 Line 12.7 as a % of Col. 6	13.7	36.7	36.8	6.1	6.6	100.0	XXX.	XXX.	XXX.	100.0	XXX.
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	13.7	36.7	36.8	6.1	6.6	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	XXX.	XXX.	XXX.	XXX.	.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 \$.0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 98,348 current year, \$.0 prior year of bonds with Z designations and \$.0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$.0 current year, \$.0 prior year of bonds with 5* designations and \$.0 current year, \$.0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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		578,606	952,954			1,531,560	20.7	726,772	12.2	1,531,559	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	0	578,606	952,954	0	0	1,531,560	20.7	726,772	12.2	1,531,559	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						0	0.0	0	0.0		
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	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations						0	0.0	0	0.0		
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	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	57,168	267,295	441,285	454,503		1,220,251	16.5	991,519	16.7	1,220,251	
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	57,168	267,295	441,285	454,503	0	1,220,251	16.5	991,519	16.7	1,220,251	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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	931,042	1,817,332	780,105			3,528,479	47.7	3,105,415	52.3	3,528,478	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined					488,494	488,494	6.6	493,057	8.3	488,494	
7.4 Other	27,961	55,136	15,250			98,347	1.3	626,051	10.5	98,348	
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						534,820	7.2	0	0.0	534,820	
7.7 Totals	959,003	1,872,468	1,330,175	0	488,494	4,650,140	62.8	4,224,523	71.1	4,650,140	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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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	931,042	2,395,938	1,733,059	0	0	5,060,039	68.4	XXX	XXX	5,060,037	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	57,168	267,295	441,285	454,503	0	1,220,251	16.5	XXX	XXX	1,220,251	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	0	0	0	0	488,494	488,494	6.6	XXX	XXX	488,494	0
10.4 Other	27,961	55,136	15,250	0	0	98,347	1.3	XXX	XXX	98,348	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	534,820	0	0	534,820	7.2	XXX	XXX	534,820	0
10.7 Totals	1,016,171	2,718,369	2,724,414	454,503	488,494	7,401,951	100.0	XXX	XXX	7,401,950	0
10.8 Line 10.7 as a % of Col. 6	13.7	36.7	36.8	6.1	6.6	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	265,047	1,526,488	2,040,652	0	0	XXX	XXX	3,832,187	64.5	3,832,188	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	42,081	195,893	320,879	432,666	0	XXX	XXX	991,519	16.7	991,519	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	0	0	0	0	493,057	XXX	XXX	493,057	8.3	493,057	0
11.4 Other	173,081	345,578	104,637	2,755	0	XXX	XXX	626,051	10.5	626,051	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	480,209	2,067,959	2,466,168	435,421	493,057	XXX	XXX	5,942,814	100.0	5,942,815	0
11.8 Line 11.7 as a % of Col. 8	8.1	34.8	41.5	7.3	8.3	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	931,042	2,395,937	1,733,058			5,060,037	68.4	3,832,188	64.5	5,060,037	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	57,168	267,295	441,285	454,503		1,220,251	16.5	991,519	16.7	1,220,251	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined					488,494	488,494	6.6	493,057	8.3	488,494	XXX
12.4 Other	27,961	55,136	15,250			98,347	1.3	626,051	10.5	98,347	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined						0	0.0	0	0.0	0	XXX
12.6 Other			534,820			534,820	7.2	0	0.0	534,820	XXX
12.7 Totals	1,016,171	2,718,368	2,724,413	454,503	488,494	7,401,949	100.0	5,942,815	100.0	7,401,949	XXX
12.8 Line 12.7 as a % of Col. 6	13.7	36.7	36.8	6.1	6.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	13.7	36.7	36.8	6.1	6.6	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations						0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined						0	0.0	0	0.0	XXX	0
13.4 Other						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined						0	0.0	0	0.0	XXX	0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	16,014	16,014	0	0	0
2. Cost of short-term investments acquired	5,553,110	5,553,110			
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	4,638,082	4,638,082			
7. Book/adjusted carrying value, current year	931,042	931,042	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	931,042	931,042	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	931,042	931,042	0	0	0
12. Income collected during year	1,520	1,520			
13. Income earned during year	1,520	1,520			

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

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

८०

८०

८०

८०

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

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

[illegible]

The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

1.
2.
3.
4.
5.

SCHEDULE F - PART 4

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11	
				5 Current	Overdue				11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				10 Total Overdue Cols. 6 + 7 + 8 + 9
01999999 - Authorized - Affiliates - U.S. Intercompany Pooling										0.0	0.0	
02999999 - Authorized - Affiliates - U.S. Non-Pool				0					0	0.0	0.0	
03999999 - Authorized - Affiliates - Other (Non-U.S.)										0.0	0.0	
04999999 - Total - Authorized - Affiliates				0					0	0.0	0.0	
25-0687550.....	19445.....	National Union Fire Ins. Co. of Pitt, PA.....	PA.....	388.....					0.....388.....	0.0.....0.0.....	0.0.....0.0.....	
38-0855585.....	22012.....	Motors Insurance Corporation.....	MI.....	69.....					0.....69.....	0.0.....0.0.....	0.0.....0.0.....	
13-1963496.....	20281.....	Federal Insurance Company.....	IN.....	36.....					0.....36.....	0.0.....0.0.....	0.0.....0.0.....	
05999999 - Authorized - Other U.S. Unaffiliated Insurers				493					493	0.0	0.0	
06999999 - Authorized - Pools - Mandatory Pools										0.0	0.0	
07999999 - Authorized - Pools - Voluntary Pools										0.0	0.0	
08999999 - Authorized - Other Non-U.S. Insurers										0.0	0.0	
09999999 - Total - Authorized				493					0.....493.....	0.0.....0.0.....	0.0.....0.0.....	
10999999 - Unauthorized - Affiliates - U.S. Intercompany Pooling										0.0	0.0	
33-0246701.....	25089.....	Coast National Insurance Company.....	CA.....	108.....					0.....108.....	0.0.....0.0.....	0.0.....0.0.....	
11999999 - Unauthorized - Affiliates - U.S. Non-Pool				108						108	0.0	0.0
12999999 - Unauthorized - Affiliates - Other (Non-U.S.)										0.0	0.0	
13999999 - Total - Unauthorized - Affiliates				108					0.....108.....	0.0.....0.0.....	0.0.....0.0.....	
14999999 - Unauthorized - Other U.S. Unaffiliated Insurers										0.0	0.0	
15999999 - Unauthorized - Pools - Mandatory Pools										0.0	0.0	
16999999 - Unauthorized - Pools - Voluntary Pools										0.0	0.0	
AA-1120126.....		Alea London Ltd.....	EN.....	144.....					0.....144.....	0.0.....0.0.....	0.0.....0.0.....	
17999999 - Unauthorized - Other Non-U.S. Insurers				144						144	0.0	0.0
18999999 - Total - Unauthorized				252					0.....252.....	0.0.....0.0.....	0.0.....0.0.....	
19999999 - Total - Authorized and Unauthorized				745					0.....745.....	0.0.....0.0.....	0.0.....0.0.....	
20999999 -									0.....0.....	0.0.....0.0.....	0.0.....0.0.....	
99999999 Totals				745					0.....745.....	0.0.....0.0.....	0.0.....0.0.....	

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

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

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)	7,400,147		7,400,147
2. Agents' balances or uncollected premiums (Line 10)	1,245,018	0	1,245,018
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)	745,414	(745,414)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	151,839		151,839
6. Net amount recoverable from reinsurers		1,603,908	1,603,908
7. Totals (Line 28)	9,542,418	858,494	10,400,912
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	388,275	1,167,736	1,556,011
9. Taxes, expenses, and other obligations (Lines 4 through 8)	609,837		609,837
10. Unearned premiums (Line 9)	1,095,945	1,005,212	2,101,157
11. Advance Premiums (Line 10)	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	1,314,454	(1,314,454)	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)	0		0
16. Provision for reinsurance (Line 16)	0		0
17. Other liabilities (Lines 15 and 17 through 23)	173,755		173,755
18. Total liabilities (Line 26 minus Line 25)	3,582,266	858,494	4,440,760
19. Surplus as regards policyholders (Line 35)	5,960,152	X X X	5,960,152
20. Totals (Line 36)	9,542,418	858,494	10,400,912

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 - Home/Farm

NONE

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	0	0	0	0	0	0	0	0	0	0	0	0
5. 1996	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000	45	0	45	2	0	0	0	0	0	0	2	3
10. 2001	1,857	1,100	757	1,021	662	10	7	134	53	9	443	491
11. 2002	2,673	2,470	203	725	690	13	12	242	170	1	108	786
12. Totals	XXX	XXX	XXX	1,748	1,352	23	19	376	223	10	553	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	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					
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	36	0	0	0	2	0	1	0	0	39	0
10.	122	84	145	8	11	7	17	0	4	1	5	199	16
11.	755	725	202	209	34	32	(5)	(5)	42	9	0	58	182
12.	877	809	383	217	45	39	14	(5)	47	10	5	296	198

	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	0	0	XXX	0	0
2.	0	0	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	0	0
4.	0	0	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	0	0
6.	0	0	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	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	41	0	41	91.1	0.0	91.1	0	0	0.0	36	3
10.	1,464	822	642	78.8	74.7	84.8	0	0	0.0	175	24
11.	2,008	1,842	166	75.1	74.6	81.8	0	0	0.0	23	35
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	234	62

Schedule P - Part 1C - Comm Auto/Truck
NONE

Schedule P - Part 1D - Workers' Comp
NONE

Schedule P - Part 1E - Comm Multi Peril
NONE

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 - Other Liab Occur
NONE

Schedule P - Part 1H - Other Liab Claims
NONE

Schedule P - Part 1I - Special Property
NONE

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	1,328	797	531	819	560	9	5	163	51	66	375	514
3. 2002	2,006	1,912	94	1,105	1,057	22	22	181	127	2	102	840
4. Totals	XXX	XXX	XXX	1,924	1,617	31	27	344	178	68	477	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	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			
1.	0	0	22	0	0	0	0	0	0	0	0	22	0
2.	1	1	54	(3)	0	0	1	0	0	0	0	58	0
3.	138	133	(40)	(38)	2	1	2	2	11	2	3	13	47
4.	139	134	36	(41)	2	1	3	2	11	2	3	93	47

	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	0	0	XXX	22	0
2.	1,047	614	433	78.8	77.0	81.5	0	0	0.0	57	1
3.	1,421	1,306	115	70.8	68.3	122.3	0	0	0.0	3	10
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	82	11

Schedule P - Part 1K - Fidelity/Surety
NONE

Schedule P - Part 1L - Other
NONE

Schedule P - Part 1M - International
NONE

Schedule P - Part 1N - Reinsurance A
NONE

Schedule P - Part 1O - Reinsurance B
NONE

Schedule P - Part 1P - Reinsurance C
NONE

Schedule P - Part 1R - Prod Liab Occur
NONE

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

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.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	.39	.2	.40	.38	.1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.631	.558	(.73)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.61	XXX	XXX
12. Totals											(.35)	1

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

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 2D- WORKERS' COMPENSATION

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

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

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

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

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

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

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

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												
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 2 - OTHER LIABILITY - CLAIMS-MADE

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

	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
Years in Which Losses Were Incurred	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					
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 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	4	26	22	6
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293	321	28	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	XXX	XXX
4. Totals											50	6

SCHEDULE P - PART 2K - FIDELITY, SURETY

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)

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

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

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

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											
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 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.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	2	2	2	2	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	362	374	101
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	367	237

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

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			

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

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

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	XXX		

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	XXX		

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	XXX

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

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

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	XXX		

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	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			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.4	.1	.0	.0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	265	365	149
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	516	277

SCHEDULE P - PART 3K - FIDELITY/SURETY

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)

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

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

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

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

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

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	37	0	38
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246	154
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(7)

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

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 4D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	0	22
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	58
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

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

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

SCHEDULE P - PART 4M - INTERNATIONAL

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

Schedule P - Part 4N
NONE

Schedule P - Part 4O
NONE

Schedule P - Part 4P
NONE

Schedule P - Part 4R - Prod Liab Occur
NONE

Schedule P - Part 4R - Prod Liab Claims
NONE

Schedule P - Part 4S
NONE

Schedule P - Part 5A- SN1
NONE

Schedule P - Part 5A- SN2
NONE

Schedule P - Part 5A- SN3
NONE

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	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	2	2	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	374
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367

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	.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
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	16
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182

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	.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	3	3	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	441	491
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	786

Schedule P - Part 5C- SN1
NONE

Schedule P - Part 5C- SN2
NONE

Schedule P - Part 5C- SN3
NONE

Schedule P - Part 5D- SN1
NONE

Schedule P - Part 5D- SN2
NONE

Schedule P - Part 5D- SN3
NONE

Schedule P - Part 5E- SN1
NONE

Schedule P - Part 5E- SN2
NONE

Schedule P - Part 5E- SN3
NONE

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- SN1A
NONE

Schedule P - Part 5H- SN2A
NONE

Schedule P - Part 5H- SN3A
NONE

Schedule P - Part 5H- SN1B
NONE

Schedule P - Part 5H- SN2B
NONE

Schedule P - Part 5H- SN3B
NONE

Schedule P - Part 5R- SN1A
NONE

Schedule P - Part 5R- SN2A
NONE

Schedule P - Part 5R- SN3A
NONE

Schedule P - Part 5R- SN1B
NONE

Schedule P - Part 5R- SN2B
NONE

Schedule P - Part 5R- SN3B
NONE

Schedule P - Part 6C - SN1
NONE

Schedule P - Part 6C - SN2
NONE

Schedule P - Part 6D - SN1
NONE

Schedule P - Part 6D - SN2
NONE

Schedule P - Part 6E - SN1
NONE

Schedule P - Part 6E - SN2
NONE

Schedule P - Part 6H - SN1A
NONE

Schedule P - Part 6H - SN2A
NONE

Schedule P - Part 6H - SN1B
NONE

Schedule P - Part 6H - SN2B
NONE

Schedule P - Part 6M - SN1
NONE

Schedule P - Part 6M - SN2
NONE

Schedule P - Part 6N - SN1
NONE

Schedule P - Part 6N - SN2
NONE

Schedule P - Part 6O - SN1
NONE

Schedule P - Part 6O - SN2
NONE

Schedule P - Part 6R - SN1A
NONE

Schedule P - Part 6R - SN2A
NONE

Schedule P - Part 6R - SN1B
NONE

Schedule P - Part 6R - SN2B
NONE

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			
1.02	1993.....			
1.03	1994.....			
1.04	1995.....			
1.05	1996.....			
1.06	1997.....			
1.07	1998.....			
1.08	1999.....			
1.09	2000.....			
1.10	2001.....			
1.11	2002.....			
1.12	Totals	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

5.2 Surety

6. Claim count information is reported Per Claimant

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.
.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

SCHEDULE Y (continued)

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Bristol West Casualty Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

RESPONSES

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.


1 1 0 3 4 2 0 0 2 4 5 0 0 0 0 0 0
2.


1 1 0 3 4 2 0 0 2 4 2 0 0 0 0 0 0
3.


1 1 0 3 4 2 0 0 2 2 4 0 0 0 0 0 0
4.


1 1 0 3 4 2 0 0 2 3 6 0 5 8 0 0 0
7.


1 1 0 3 4 2 0 0 2 4 9 0 0 0 0 0 0
11.


1 1 0 3 4 2 0 0 2 3 8 5 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14.



15.



16.



OVERFLOW PAGE FOR WRITE-INS