



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

The Personal Service Insurance Company

NAIC Group Code 1279 0303 NAIC Company Code 12289 Employer's ID Number 31-0736459
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated October 11, 1967 Commenced Business October 11, 1967

Statutory Home Office 100 EAST GAY STREET, COLUMBUS, Ohio 43215
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 1000 RIVER ROAD, CONSHOHOCKEN, Pennsylvania 19428 610-832-4940 -8100
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 1000 RIVER ROAD, CONSHOHOCKEN, Pennsylvania 19428
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 1000 RIVER ROAD, CONSHOHOCKEN, Pennsylvania 19428
(Street and Number, City or Town, State and Zip Code)
610-832-4940 -8100
(Area Code) (Telephone Number)

Internet Website Address N/A

Statement Contact MARK J KEYSER 610-832-4940 -8600
(Name) (Area Code) (Telephone Number) (Extension)
MKEYSER@AIICO.COM 610-834-1959
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 1000 RIVER ROAD, CONSHOHOCKEN, Pennsylvania 19428 610-832-4940 -8813
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President *WILLIAM BERT LOCKHORN
Secretary *BRUCE SCOTT ARNESON
Treasurer *MARK JAN KEYSER

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

*PETER AUSTIN APPEL
*BRUCE SCOTT ARNESON
*CONSTANTINE IORDANOU
*THOMAS G KAISER
*MARK JAN KEYSER
*JOSEPH NEWBORG KING
*WILLIAM BERT LOCKHORN

State of Pennsylvania }
County of Montgomery } 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.

*WILLIAM BERT LOCKHORN
President

*BRUCE SCOTT ARNESON
Secretary

*MARK JAN KEYSER
Treasurer

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

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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)						(2,784)			(243)			
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H	1,706	1,047		659								
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only		33,454			32,525	24,764	1,950		(848)		267	
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability		294			20,543	261,880	583,600	70,019	(216,284)			
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	11,635,127	12,632,948		2,961,138	8,286,902	9,538,604	8,082,890	659,563	1,636,293	1,108,572	1,825,439	10,737
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability					936,905	3,768,631	4,321,174	135,136	5,107			
21.1 Private passenger auto physical damage	9,379,061	8,905,678		2,677,948	5,111,666	4,750,592	706,591	157,280	229,868	93,192	1,471,954	8,655
21.2 Commercial auto physical damage						(56,168)		5,307	397			
22. Aircraft (all perils)												
23. Fidelity												
24. Surety	728,955	830,142		191,045	720,473	553,093	713,986	112,463	235,986	140,533	116,639	673
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	21,744,849	22,403,563		5,830,790	15,109,014	18,838,612	14,410,191	1,139,768	1,890,276	1,342,297	3,414,299	20,065
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 168,854

240H

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
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)						(2,784)			(243)			
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
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10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H	1,706	1,047		659								
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only		33,454			32,525	24,764	1,950		(848)		267	
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability		294			20,543	261,880	583,600	70,019	(216,284)			
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	11,635,127	12,632,948		2,961,138	8,286,902	9,538,604	8,082,890	659,563	1,636,293	1,108,572	1,825,439	10,737
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19.4 Other commercial auto liability					936,905	3,768,631	4,321,174	135,136	5,107			
21.1 Private passenger auto physical damage	9,379,061	8,905,678		2,677,948	5,111,666	4,750,592	706,591	157,280	229,868	93,192	1,471,954	8,655
21.2 Commercial auto physical damage						(56,168)		5,307	397			
22. Aircraft (all perils)												
23. Fidelity												
24. Surety	728,955	830,142		191,045	720,473	553,093	713,986	112,463	235,986	140,533	116,639	673
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	21,744,849	22,403,563		5,830,790	15,109,014	18,838,612	14,410,191	1,139,768	1,890,276	1,342,297	3,414,299	20,065
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 168,854

24GT

P/C

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	632,426
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	
2.2 Totals, Part 3, Column 7	(21,201)
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	(611,225)
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 (Line 8 plus Line 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 on 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 (Line 9 plus Line 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 (Line 9 plus Line 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 The Personal Service 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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1	14,999,066					14,999,066	100.0	1,629,888	17.8	14,999,066	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	14,999,066					14,999,066	100.0	1,629,888	17.8	14,999,066	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1								518,283	5.7		
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals								518,283	5.7		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service 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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)								6,997,305	76.5		
7.1 Class 1											
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals								6,997,305	76.5		
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service 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 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	14,999,066					14,999,066	100.0	XXX	XXX	14,999,066	
10.2 Class 2								XXX	XXX		
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6						(c)		XXX	XXX		
10.7 Totals	14,999,066					(b) 14,999,066	100.0	XXX	XXX	14,999,066	
10.8 Line 10.7 as a % of Column 6	100.0					100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1	101,797	6,254,249	2,728,153	61,277		XXX	XXX	9,145,476	100.0	9,145,476	
11.2 Class 2						XXX	XXX				
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	101,797	6,254,249	2,728,153	61,277		XXX	XXX	(b) 9,145,476	100.0	9,145,476	
11.8 Line 11.7 as a % of Column 8	1.1	68.4	29.8	0.7		XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	14,999,066					14,999,066	100.0	9,145,476	100.0	14,999,066	XXX
12.2 Class 2											XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	14,999,066					14,999,066	100.0	9,145,476	100.0	14,999,066	XXX
12.8 Line 12.7 as a % of Column 6	100.0					100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	100.0					100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

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

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

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

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31 , At Statement Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	14,999,066					14,999,066	100.0	1,629,888	17.8	14,999,066	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	14,999,066					14,999,066	100.0	1,629,888	17.8	14,999,066	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations											
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities								518,283	5.7		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals								518,283	5.7		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service 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 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)								6,997,305	76.5		
7.1 Issuer Obligations											
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
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7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals								6,997,305	76.5		
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
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MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
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10. Total Bonds Current Year											
10.1 Issuer Obligations	14,999,066					14,999,066	100.0	XXX	XXX	14,999,066	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds								XXX	XXX		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								XXX	XXX		
10.4 Other								XXX	XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								XXX	XXX		
10.6 Other								XXX	XXX		
10.7 Totals	14,999,066					14,999,066	100.0	XXX	XXX	14,999,066	
10.8 Line 10.7 as a % of Column 6	100.0					100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations		6,047,605	2,579,588			XXX	XXX	8,627,193	94.3	8,627,193	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	101,797	206,644	148,565	61,277		XXX	XXX	518,283	5.7	518,283	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						XXX	XXX				
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						XXX	XXX				
11.6 Other						XXX	XXX				
11.7 Totals	101,797	6,254,249	2,728,153	61,277		XXX	XXX	9,145,476	100.0	9,145,476	
11.8 Line 11.7 as a % of Column 8	1.1	68.4	29.8	0.7		XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	14,999,066					14,999,066	100.0	8,627,193	94.3	14,999,066	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds								518,283	5.7		XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											XXX
12.6 Other											XXX
12.7 Totals	14,999,066					14,999,066	100.0	9,145,476	100.0	14,999,066	XXX
12.8 Line 12.7 as a % of Column 6	100.0					100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	100.0					100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										XXX	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										XXX	
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year					
2. Cost of short-term investments acquired	14,999,066	14,999,066			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments					
7. Book/adjusted carrying value, current year	14,999,066	14,999,066			
8. Total valuation allowance					
9. Subtotal (Line 7 plus Line 8)	14,999,066	14,999,066			
10. Total nonadmitted amounts					
11. Statement value (Line 9 minus Line 10)	14,999,066	14,999,066			
12. Income collected during year	23,461	23,461			
13. Income earned during year	34,116	34,116			

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

Page 34

Schedule DB, Part A, Verification Between Years
NONE

Schedule DB, Part B, Verification Between Years
NONE

Page 35

Schedule DB, Part C, Verification Between Years
NONE

Schedule DB, Part D, Verification Between Years
NONE

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

Page 36

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

Page 37

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

Page 38

Sch. F, Pt. 1, Assumed Reinsurance
NONE

Page 39

Sch. F, Pt. 2, Premium Portfolio Reinsurance Effected or Canceled
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service Insurance Company

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Affiliates - U. S. Non-Pool																		
06-1430254	10348	ARCH REINSURANCE COMPANY	MORRISTOWN, NJ		1,177	5				59		1,084			1,148	871		277
0299999 - Subtotal - Authorized - Affiliates - U. S. Non-Pool					1,177	5				59		1,084			1,148	871		277
0499999 - Subtotal - Authorized - Affiliates					1,177	5				59		1,084			1,148	871		277
Authorized - Other U. S. Unaffiliated Insurers																		
42-0645088	15032	GUIDEONE MUTUAL INSURANCE CO	WEST DES MOINE IOWA		14,181	55		3,300				7			3,362			3,362
13-2673100	22039	GENERAL COLOGNE RE	DELAWARE					1,615							1,615			1,615
0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers					14,181	55		4,915				7			4,977			4,977
0999999 - Subtotal - Authorized					15,358	60		4,915		59		1,091			6,125	871		5,254
1999999 - Subtotal - Authorized and Unauthorized					15,358	60		4,915		59		1,091			6,125	871		5,254
9999999 - TOTAL - Schedule F, Part 3					15,358	60		4,915		59		1,091			6,125	871		5,254

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)	ARCH RE-INSURANCE COMPANY	26.000	1,177
2)			
3)			
4)			
5)			

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service Insurance Company

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 / Column 11	13 Percentage more Than 120 Days Overdue Column 9 / Column 11
				5 Current	Overdue				11 Total Due Columns 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				10 Total Overdue Columns 6 + 7 + 8 + 9
Authorized - Affiliates - U.S. Non-Pool											
06-1430254	10348	ARCH REINSURANCE COMPANY	MORRISTOWN, NJ	5						5	
0299999 - Subtotal - Authorized - Affiliates - U.S. Non-Pool				5						5	
0499999 - Subtotal - Authorized - Affiliates				5						5	
Authorized - Other U.S. Unaffiliated Insurers											
		GUIDEONE MUTUAL INSURANCE COMPANY	WEST DES MOINES, IA	55						55	
0599999 - Subtotal - Authorized - Other U.S. Unaffiliated Insurers				55						55	
0999999 - Subtotal - Authorized				60						60	
1999999 - Subtotal - Authorized and Unauthorized				60						60	
9999999 - TOTAL - Schedule F, Part 4				60						60	

Page 42

Sch. F, Pt. 5, Provision for Unauthorized Reinsurance

NONE

Page 43

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

NONE

Page 44

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

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 9)	20,224,293		20,224,293
2. Agents' balances or uncollected premiums (Line 10)	3,830,611		3,830,611
3. Funds held by or deposited with reinsured companies (Line 11)			
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	59,749	(59,749)	
5. Other assets (Lines 12 and 13 and 15 through 25)	1,489,871		1,489,871
6. Net amount recoverable from reinsurers		3,593,421	3,593,421
7. Totals (Line 28)	25,604,524	3,533,672	29,138,196
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	11,362,820	3,312,917	14,675,737
9. Taxes, expenses, and other obligations (Lines 4 through 8)	1,207,803		1,207,803
10. Unearned premiums (Line 9)	4,739,389	1,091,401	5,830,790
11. Advance premiums (Line 10)			
12. Dividends declared and unpaid (Line 11.1 and Line 11.2)			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	870,646	(870,646)	
14. Funds held by company under reinsurance treaties (Line 13)			
15. Amounts withheld or retained by company for account of others (Line 14)	782,468		782,468
16. Provision for reinsurance (Line 16)			
17. Other liabilities (Line 15 and Line 17 through Line 23)	65,315		65,315
18. Total liabilities (Line 26 minus Line 25)	19,028,441	3,533,672	22,562,113
19. Surplus as regards policyholders (Line 35)	6,576,083	X X X	6,576,083
20. Totals (Line 36)	25,604,524	3,533,672	29,138,196

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:

COMPANY WAS A PARTY TO A 100% INTERCOMPANY POOLING REINSURANCE TREATY THROUGH NOVEMBER 30, 2002. SU

.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims																		
4. Increase in contract reserves																		
5. Commissions (a)																		
6. General insurance expenses																		
7. Taxes, licenses and fees																		
8. Total expenses incurred																		
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds																		
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds																		
NONE																		
DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above)																		

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Line 1.1 and Line 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	1,706							1,706	
2. Premiums earned									
3. Incurred claims									
4. Commissions									

Page 48

Sch. H, Pt. 5, Health Claims

NONE

Page 51

Sch. P, Pt. 1A, Homeowners/Farmowners

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	1,723	14	1,709	1,123		48		217		18	1,388	
3. 1994	3,077	20	3,057	2,098		66		383		43	2,547	
4. 1995	4,276	37	4,239	2,649		115		457		43	3,221	
5. 1996	7,565	97	7,468	5,862		224		810		52	6,896	
6. 1997	9,961	67	9,894	6,257	34	128	9	970		101	7,312	
7. 1998	10,057	88	9,969	6,286	156	157	71	943		56	7,159	
8. 1999	6,649	37	6,612	4,317	498	209	141	650		9	4,537	
9. 2000	12,283	12,283		8,468	9,364	334	364	(24)			(950)	
10. 2001	13,378	13,378		7,265	9,864	211	387	(112)			(2,887)	
11. 2002	12,633	13,030	(397)	3,912	8,215	74	421	(322)		1	(4,972)	
12. Totals	XXX	XXX	XXX	48,237	28,131	1,566	1,393	3,972		323	24,251	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.			13				4		1			18	
6.	1		23				1		1			26	1
7.	69						9		4			82	9
8.	190		18				28		13			249	36
9.	733		34				210		49			1,026	129
10.	2,056		337				382		142			2,917	417
11.	3,056		1,551	59			475		288			5,311	1,098
12.	6,105		1,976	59			1,109		498			9,629	1,690

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	1,388		1,388	80.6		81.2					
3.	2,547		2,547	82.8		83.3					
4.	3,221		3,221	75.3		76.0					
5.	6,914		6,914	91.4		92.6					
6.	7,381	43	7,338	74.1	64.2	74.2				13	5
7.	7,468	227	7,241	74.3	258.0	72.6				24	2
8.	5,425	639	4,786	81.6	1,727.0	72.4				69	13
9.	9,804	9,728	76	79.8	79.2					208	41
10.	10,281	10,251	30	76.9	76.6					767	259
11.	9,034	8,695	339	71.5	66.7	(85.4)				2,393	524
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8,022	1,607

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX			24	24					XXX
2. 1993	2,287	874	1,413	755	130	109	13	115		29	836	
3. 1994	2,155	863	1,292	3,439	2,380	405	210	142		20	1,396	
4. 1995	1,843	752	1,091	1,809	1,015	121	42	105		17	978	
5. 1996	1,883	801	1,082	448	24	61	8	76		1	553	
6. 1997	1,515	631	884	313		(15)	(25)	64		3	387	
7. 1998	1,378	525	853	649	159	36	13	82		7	595	
8. 1999	952	492	460	1,165	712	70	48	82			557	
9. 2000				18	18	54	54					
10. 2001				25	25	3	3					
11. 2002												
12. Totals	XXX	XXX	XXX	8,621	4,463	868	390	666		77	5,302	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.	1,535	1,535											
2.	100	100											
3.	46	46											
4.													
5.	34	34											
6.	1,337	1,337											
7.	285	285											
8.	618	618											
9.	322	322											
10.	45	45											
11.													
12.	4,322	4,322											

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	1,079	243	836	47.2	27.8	59.2					
3.	4,032	2,636	1,396	187.1	305.4	108.0					
4.	2,035	1,057	978	110.4	140.6	89.6					
5.	619	66	553	32.9	8.2	51.1					
6.	1,699	1,312	387	112.1	207.9	43.8					
7.	1,052	457	595	76.3	87.0	69.8					
8.	1,935	1,378	557	203.3	280.1	121.1					
9.	394	394									
10.	73	73									
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

Page 54

Sch. P, Pt. 1D, Workers' Compensation

NONE

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 1993	471	114	357	99		3		40				142	
3. 1994	441	106	335	145	16	5	1	30		1		163	
4. 1995	446	123	323	61		1		23				85	
5. 1996	483	137	346	73		1		29		2		103	
6. 1997	451	131	320	204	49		1	35		3		189	
7. 1998	434	118	316	199				29				228	
8. 1999	294	114	180	52		4		18				74	
9. 2000													
10. 2001													
11. 2002								2				2	
12. Totals	XXX	XXX	XXX	833	65	14	2	206		6		986	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	142		142	30.1		39.8					
3.	180	17	163	40.8	16.0	48.7					
4.	85		85	19.1		26.3					
5.	103		103	21.3		29.8					
6.	239	50	189	53.0	38.2	59.1					
7.	228		228	52.5		72.2					
8.	74		74	25.2		41.1					
9.											
10.											
11.	2		2								
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

Page 56

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

Page 57

Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made
NONE

Page 58

Sch. P, Pt. 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 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX			1	1					XXX	
2. 1993	1,312	381	931	154		148	20	118				400	
3. 1994	1,292	348	944	168		189	9	109		2		457	
4. 1995	1,136	310	826	154		119		99		1		372	
5. 1996	1,238	337	901	120	6	80	18	76				252	
6. 1997	1,071	275	796	86	3	55	3	71				206	
7. 1998	1,020	226	794	121		74	3	60		1		252	
8. 1999	466	104	362	129		110	13	110		1		336	
9. 2000				2	2	23	23						
10. 2001				10	10								
11. 2002													
12. Totals	XXX	XXX	XXX	944	21	799	90	643		5		2,275	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.	10	10											
2.													
3.	5	5											
4.													
5.	27	27											
6.													
7.	60	60											
8.	400	400											
9.	77	77											
10.	5	5											
11.													
12.	584	584											

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	420	20	400	32.0	5.2	43.0					
3.	471	14	457	36.5	4.0	48.4					
4.	372		372	32.7		45.0					
5.	303	51	252	24.5	15.1	28.0					
6.	212	6	206	19.8	2.2	25.9					
7.	315	63	252	30.9	27.9	31.7					
8.	749	413	336	160.7	397.1	92.8					
9.	102	102									
10.	15	15									
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 1993	392	122	270	21		17						38	
3. 1994	265	106	159			2						2	
4. 1995	357	104	253	6		6						12	
5. 1996	322	91	231	5		68		1				74	
6. 1997	283	86	197	43		26			1			69	
7. 1998	252	70	182	8		25		2				35	
8. 1999	164	89	75	1		1						2	
9. 2000													
10. 2001													
11. 2002													
12. Totals	XXX	XXX	XXX	84		145		3		1		232	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	38		38	9.7		14.1					
3.	2		2	0.8		1.3					
4.	12		12	3.4		4.7					
5.	74		74	23.0		32.0					
6.	69		69	24.4		35.0					
7.	35		35	13.9		19.2					
8.	2		2	1.2		2.7					
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

Page 61

Sch. P, Pt. 11, Special Property

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service Insurance Company

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2001	7,395	7,395		5,526	5,643	135	136	(7)				(125)	
3. 2002	8,906	6,917	1,989	4,671	5,170	100	114	(25)		8		(538)	
4. Totals	XXX	XXX	XXX	10,197	10,813	235	250	(32)		8		(663)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.	16						33		1		30	50	7
3.	579		93				41		41		195	754	266
4.	595		93				74		42		225	804	273

	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
2.	5,704	5,779	(75)	77.1	78.1					16	34
3.	5,500	5,284	216	61.8	76.4	10.9				672	82
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	688	116

SCHEDULE P - PART 1K - FIDELITY / SURETY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2001	1,357	1,357		496	650	20	21	(15)			(170)	XXX
3. 2002	837	781	56	240	537	5	15	(40)			(347)	XXX
4. Totals	XXX	XXX	XXX	736	1,187	25	36	(55)			(517)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.	138		5				22		9			174	30
3.	266		57				82		20			425	74
4.	404		62				104		29			599	104

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	675	671	4	49.7	49.4					143	31
3.	630	552	78	75.3	70.7	139.3				323	102
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	466	133

Page 64

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

NONE

Page 65

Sch. P, Pt. 1M, International

NONE

Page 66

Sch. P, Pt. 1N, Reinsurance

NONE

Page 67

Sch. P, Pt. 1O, Reinsurance

NONE

Page 68

Sch. P, Pt. 1P, Reinsurance

NONE

Page 69

Sch. P, Pt. 1R, Sn. 1, Products Liability, Occurrence

NONE

Page 70

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

NONE

Page 71

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

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX						X		XXX	XXX
NONE												
12. Totals												

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

1. Prior	238	222	157	152	152	149	148	148	148	148		
2. 1993	1,469	1,236	1,175	1,143	1,153	1,170	1,171	1,171	1,171	1,171		
3. 1994	XXX	2,344	2,285	2,131	2,169	2,171	2,164	2,164	2,164	2,164		
4. 1995	XXX	XXX	2,644	2,574	2,725	2,759	2,763	2,764	2,764	2,764		
5. 1996	XXX	XXX	XXX	4,914	5,589	5,938	6,086	6,086	6,086	6,103	17	17
6. 1997	XXX	XXX	XXX	XXX	5,621	6,161	6,337	6,336	6,336	6,367	31	31
7. 1998	XXX	XXX	XXX	XXX	XXX	5,849	6,275	6,275	6,275	6,294	19	19
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,104	4,104	4,104	4,123	19	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	51	51	51
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	373	XXX	XXX
12. Totals											137	137

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

1. Prior	1,017	1,121	993	981	986	984	984	984	984	984		
2. 1993	867	528	707	736	735	734	721	721	721	721		
3. 1994	XXX	1,108	1,006	1,094	1,090	1,126	1,254	1,254	1,254	1,254		
4. 1995	XXX	XXX	784	742	718	776	873	873	873	873		
5. 1996	XXX	XXX	XXX	589	421	466	477	477	477	477		
6. 1997	XXX	XXX	XXX	XXX	318	351	323	323	323	323		
7. 1998	XXX	XXX	XXX	XXX	XXX	440	512	513	513	513		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	475	475	475	475		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	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									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX						X		XXX	XXX
NONE												
12. Totals												

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	11	99	210	196	195	194	194	194	194	194		
2. 1993	112	102	102	102	102	102	102	102	102	102		
3. 1994	XXX	172	133	133	133	133	133	133	133	133		
4. 1995	XXX	XXX	105	62	62	62	62	62	62	62		
5. 1996	XXX	XXX	XXX	100	77	73	74	74	74	74		
6. 1997	XXX	XXX	XXX	XXX	168	153	155	154	154	154		
7. 1998	XXX	XXX	XXX	XXX	XXX	230	199	199	199	199		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	56	56	56	56		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX			XXX
4. Totals												

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		(69)	(69)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200		XXX
4. Totals											(69)	

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		4	4	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98		XXX
4. Totals											4	

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
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									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX						X			XXX
12. Totals												

Page 75

Sch. P, Pt. 2N, Reinsurance
NONE

Sch. P, Pt. 2O, Reinsurance
NONE

Sch. P, Pt. 2P, Reinsurance
NONE

Page 76

Sch. P, Pt. 2R, Sn. 1, Products Liability, Occurrence
NONE

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

Sch. P, Pt. 2S, Financial Guaranty/Mortgage Guaranty
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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XX										
6. 1997	XXX	XXX	XX										
7. 1998	XXX	XXX	XX										
8. 1999	XXX	XXX	XX										
9. 2000	XXX	XXX	XX										
10. 2001	XXX	XXX	XX										
11. 2002	XXX	XXX	XX							(X)			

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

1. Prior	0 0		124	153	163	150	149	148	148	148	148		
2. 1993	568		975	1,092	1,126	1,129	1,155	1,171	1,171	1,171	1,171	493	
3. 1994	XXX	1,141	1,790	2,033	2,033	2,137	2,171	2,164	2,164	2,164	2,164	916	137
4. 1995	XXX	XXX	1,502	2,266	2,266	2,567	2,754	2,763	2,764	2,764	2,764	972	158
5. 1996	XXX	XXX	XXX	2,911	2,911	4,794	5,638	6,086	6,086	6,086	6,086	1,892	691
6. 1997	XXX	XXX	XXX	XXX	3,364	5,245	6,337	6,337	6,336	6,336	6,342	2,914	533
7. 1998	XXX	XXX	XXX	XXX	XXX	3,127	6,275	6,275	6,275	6,275	6,216	2,382	520
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,104	4,104	4,104	4,104	3,887	1,190	1,258
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(926)	349	1,224
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,775)	1,034	536
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(4,650)	1,973	882

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

1. Prior	0 0		445	857	901	985	984	984	984	984	984		
2. 1993	222		338	423	611	734	734	721	721	721	721	399	
3. 1994	XXX	286	723	909	1,066	1,080	1,254	1,254	1,254	1,254	1,254	439	112
4. 1995	XXX	XXX	183	396	598	727	873	873	873	873	873	336	191
5. 1996	XXX	XXX	XXX	199	292	362	477	477	477	477	477	394	231
6. 1997	XXX	XXX	XXX	XXX	167	201	323	323	323	323	323	353	131
7. 1998	XXX	XXX	XXX	XXX	XXX	144	512	512	512	512	513	338	35
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	475	475	475	475	475	125	42
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		104
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0		99	210	196	195	194	194	194	194	194		
2. 1993	70		102	102	102	102	102	102	102	102	102	41	
3. 1994	XXX	125	133	133	133	133	133	133	133	133	133	42	14
4. 1995	XXX	XXX	51	62	62	62	62	62	62	62	62	39	7
5. 1996	XXX	XXX	XXX	64	74	73	74	74	74	74	74	31	20
6. 1997	XXX	XXX	XXX	XXX	64	153	155	154	154	154	154	40	9
7. 1998	XXX	XXX	XXX	XXX	XXX	168	199	199	199	199	199	58	21
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	56	56	56	56	56	6	36
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

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

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

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

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

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

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

1. Prior	0 0 0	258	450	569	586	565	568	569	569	569		
2. 1993	33	70	163	259	282	282	282	282	282	282	86	
3. 1994	XXX	41	87	181	303	322	348	348	348	348	108	185
4. 1995	XXX	XXX	51	90	157	188	274	273	273	273	116	221
5. 1996	XXX	XXX	XXX	44	80	176	176	176	176	176	123	144
6. 1997	XXX	XXX	XXX	XXX	22	46	135	135	135	135	71	128
7. 1998	XXX	XXX	XXX	XXX	XXX	16	192	192	192	192	79	125
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	227	226	226	226	26	18
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		48
10. 2001	XXX	XXX	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	0 0 0		(6)	(4)	(3)	(3)	(3)	(3)	(3)	(3)		
2. 1993										38	3	
3. 1994	XXX									2	1	5
4. 1995	XXX	XXX								12	2	3
5. 1996	XXX	XXX	XXX							73	3	8
6. 1997	XXX	XXX	XXX	XXX						69	1	2
7. 1998	XXX	XXX	XXX	XXX	XXX					33		67
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				2		5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				3
10. 2001	XXX	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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	XXX	XXX	XXX	XXX	XXX	NONE		000	.....	.....	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	.....	.....
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	(118)	541	259
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(513)	266	266

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	.....	(155)	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(307)	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	.....	.....	NONE						.....	XXX	XXX
2. 1993 .....	.....	.....	.....	NONE						.....	XXX	XXX
3. 1994	XXX	.....	.....	NONE						.....	XXX	XXX
4. 1995	XXX	XXX	.....	NONE						.....	XXX	XXX
5. 1996	XXX	XXX	XXX	NONE						.....	XXX	XXX
6. 1997	XXX	XXX	XXX	NONE						.....	XXX	XXX
7. 1998	XXX	XXX	XXX	NONE						.....	XXX	XXX
8. 1999	XXX	XXX	XXX	NONE						.....	XXX	XXX
9. 2000	XXX	XXX	XXX	NONE						.....	XXX	XXX
10. 2001	XXX	XXX	XXX	NONE						.....	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	XXX	XXX

Page 80

Sch. P, Pt. 3N, Reinsurance
NONE

Sch. P, Pt. 3O, Reinsurance
NONE

Sch. P, Pt. 3P, Reinsurance
NONE

Page 81

Sch. P, Pt. 3R, Sn. 1, Product Liability, Occurrence
NONE

Sch. P, Pt. 3R, Sn. 2, Product Liability, Claims Made
NONE

Sch. P, Pt. 3S, Financial Guaranty/Mortgage Guaranty
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								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior		77								
2. 1993		165	66							
3. 1994	XXX		109	15						
4. 1995	XXX	XXX	230	177						
5. 1996	XXX	XXX		119						
6. 1997	XXX	XXX	XXX		211					17
7. 1998	XXX	XXX	XXX	XXX	XXX	275				24
8. 1999	XXX	XXX	XXX	XXX	XXX		271			9
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX				46
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		244
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719
										1,967

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

1. Prior		195								
2. 1993		136	111							
3. 1994	XXX		95	64						
4. 1995	XXX	XXX	105	73	26					
5. 1996	XXX	XXX		93	52	22				
6. 1997	XXX	XXX	XXX		58	52	23			
7. 1998	XXX	XXX	XXX	XXX	XXX	47	44			
8. 1999	XXX	XXX	XXX	XXX	XXX		49			
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

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

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

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior										
2. 1993		15								
3. 1994	XXX		14							
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

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

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

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

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

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

1. Prior										
2. 1993	842	157	166							
3. 1994	716	580	404	24						
4. 1995	XXX	XXX	209	165	22					
5. 1996	XXX	XXX	XXX	154	185	24				
6. 1997	XXX	XXX	XXX	XXX	139	107				
7. 1998	XXX	XXX	XXX	XXX	XXX	121				
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				1				
5. 1996	XXX	XXX	XXX			1				
6. 1997	XXX	XXX	XXX	XXX		2				
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139
3. 2002	XXX	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	XXX	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	

SCHEDULE P - PART 4M - INTERNATIONAL

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

Page 85

Sch. P, Pt. 4N, Reinsurance

NONE

Sch. P, Pt. 4O, Reinsurance

NONE

Sch. P, Pt. 4P, Reinsurance

NONE

Page 86

Sch. P, Pt. 4R, Sn. 1, Products Liability, Occurrence

NONE

Sch. P, Pt. 4R, Sn. 2, Products Liability, Claims Made

NONE

Sch. P, Pt. 4S, Financial Guaranty/Mortgage Guaranty

NONE

Page 87

Sch. P, Pt. 5A, Sn. 1, Homeowners/Farmowners

NONE

Sch. P, Pt. 5A, Sn. 2, Homeowners/Farmowners

NONE

Sch. P, Pt. 5A, Sn. 3, Homeowners/Farmowners

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										
2. 1993	334	459	478	489	492	492	493	493	493	493
3. 1994	XXX	670	851	903	915	915	916	916	916	916
4. 1995	XXX	XXX	702	932	972	972	972	972	972	972
5. 1996	XXX	XXX	XXX	1,164	1,863	1,868	1,891	1,891	1,891	1,892
6. 1997	XXX	XXX	XXX	XXX	2,126	2,752	2,894	2,894	2,894	2,914
7. 1998	XXX	XXX	XXX	XXX	XXX	1,710	2,335	2,335	2,335	2,382
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,106	1,106	1,106	1,190
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		349
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1,034
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,973

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	12	20	9	4	2	2				
2. 1993		182	35	11	3					
3. 1994	XXX		225	43	16	2				
4. 1995	XXX	XXX		577	144	38				
5. 1996	XXX	XXX	XXX		663	190				1
6. 1997	XXX	XXX	XXX	XXX		741				9
7. 1998	XXX	XXX	XXX	XXX	XXX					36
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				129
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			417
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		98
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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		957,995	1,072	1,073	1,073	1,074	1,074	1,074	1	74
2. 1993		1,290	1,657	1,663	1,663	1,663	1,663	1,663	1,663	
3. 1994	XXX		2,290	2,396	2,407	2,420	2,420	2,420	2,421	
4. 1995	XXX	XXX		3,264	3,309	3,403	3,403	3,403	3,428	
5. 1996	XXX	XXX	XXX		3,205	3,558	3,558	3,558	3,625	
6. 1997	XXX	XXX	XXX	XXX		2,189	2,189	2,189	2,344	
7. 1998	XXX	XXX	XXX	XXX	XXX				619	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			1,987	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3,953	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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										
2. 1993	325	387	394	398	399	399	399	399	399	399
3. 1994	XXX	355	411	423	437	437	439	439	439	439
4. 1995	XXX	XXX	241	317	333	333	336	336	336	336
5. 1996	XXX	XXX	XXX	279	385	390	394	394	394	394
6. 1997	XXX	XXX	XXX	XXX	376	381	388	388	388	353
7. 1998	XXX	XXX	XXX	XXX	XXX	354	380	380	380	338
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	125	125	125	125
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 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. 1993	63	7	8	3	1					
3. 1994	XXX	73	20	16	4	2	2			
4. 1995	XXX	XXX	68	25	11	2				
5. 1996	XXX	XXX	XXX	86	18	12	4			
6. 1997	XXX	XXX	XXX	XXX	55	16	9			
7. 1998	XXX	XXX	XXX	XXX	XXX	53	20			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	52			
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 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	466	497	500	510	510	510	511	511	511	511
2. 1993		570	589	626	627	628	630	630	630	630
3. 1994	XXX		433	564	564	565	567	567	567	567
4. 1995	XXX	XXX		511	523	525	525	525	525	525
5. 1996	XXX	XXX	XXX		332	350	353	353	353	388
6. 1997	XXX	XXX	XXX	XXX		338	338	338	338	380
7. 1998	XXX	XXX	XXX	XXX	XXX		229	229	229	229
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	

Page 90

Sch. P, Pt. 5D, Sn. 1, Workers' Compensation
NONE

Sch. P, Pt. 5D, Sn. 2, Workers' Compensation
NONE

Sch. P, Pt. 5D, Sn. 3, Workers' Compensation
NONE

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										
2. 1993	34	31	41	41	41	41	41	41	41	41
3. 1994	XXX	37	42	42	42	42	42	42	42	42
4. 1995	XXX	XXX	29	38	39	39	39	39	39	39
5. 1996	XXX	XXX	XXX	21	31	31	31	31	31	31
6. 1997	XXX	XXX	XXX	XXX	38	40	40	40	40	40
7. 1998	XXX	XXX	XXX	XXX	XXX	32	58	58	58	58
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6	6
9. 2000	XXX	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

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	6									
2. 1993		2								
3. 1994	XXX		5							
4. 1995	XXX	XXX		8	1					
5. 1996	XXX	XXX	XXX		7					
6. 1997	XXX	XXX	XXX	XXX		13				
7. 1998	XXX	XXX	XXX	XXX	XXX		9			
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

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		48	49	49	49	49	49	49	49	49
2. 1993		49	59	59	59	59	59	59	59	59
3. 1994	XXX		34	40	40	40	40	40	40	40
4. 1995	XXX	XXX		58	61	61	61	61	61	61
5. 1996	XXX	XXX	XXX		67	94	94	94	94	94
6. 1997	XXX	XXX	XXX	XXX		18	18	18	18	18
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

Page 92

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

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

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

Page 93

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

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

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

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993	51	71	78	84	86	86	86	86	86	86
3. 1994	XXX	74	94	101	106	108	108	108	108	108
4. 1995	XXX	XXX	100	109	112	114	116	116	116	116
5. 1996	XXX	XXX	XXX	100	118	122	123	123	123	123
6. 1997	XXX	XXX	XXX	XXX	61	68	71	71	71	71
7. 1998	XXX	XXX	XXX	XXX	XXX	71	79	79	79	79
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	26	26	26	26
9. 2000	XXX	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

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	30	41	16	5	1					
2. 1993		26	15	19	14	5	2			
3. 1994	XXX		23	15	4	3	2			
4. 1995	XXX	XXX		30	14	5	5			
5. 1996	XXX	XXX	XXX		21	9	4			
6. 1997	XXX	XXX	XXX	XXX		15	5			
7. 1998	XXX	XXX	XXX	XXX	XXX		23			
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

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		273	288	328	330	330	329	329	329	329
2. 1993		195	247	256	259	260	260	260	260	260
3. 1994	XXX		222	246	248	251	251	251	251	251
4. 1995	XXX	XXX		173	190	196	196	196	196	196
5. 1996	XXX	XXX	XXX		91	97	97	97	97	97
6. 1997	XXX	XXX	XXX	XXX		74	74	74	74	74
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

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

SECTION 1B

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

SECTION 2B

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

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior			2	2	4	4	4	4	4	4
2. 1993		5	9	10	10	10	10	10	10	10
3. 1994	XXX		6	6	4	5	5	5	5	5
4. 1995	XXX	XXX		3	69	68	68	68	68	68
5. 1996	XXX	XXX	XXX			5	5	5	5	5
6. 1997	XXX	XXX	XXX	XXX		3	3	3	3	3
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	

Page 96

Sch. P, Pt. 5R, Sn. 1A, Products Liability, Occurrence
NONE

Sch. P, Pt. 5R, Sn. 2A, Products Liability, Occurrence
NONE

Sch. P, Pt. 5R, Sn. 3A, Products Liability, Occurrence
NONE

Page 97

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

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

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

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	2,287	2,287	2,287	2,287	2,287	2,287	2,287	2,287	2,287	2,287	2,287
3. 1994	XXX	2,155	2,155	2,155	2,155	2,155	2,155	2,155	2,155	2,155	2,155
4. 1995	XXX	XXX	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843
5. 1996	XXX	XXX	XXX	1,883	1,883	1,883	1,883	1,883	1,883	1,883	1,883
6. 1997	XXX	XXX	XXX	XXX	1,515	1,515	1,515	1,515	1,515	1,515	1,515
7. 1998	XXX	XXX	XXX	XXX	XXX	1,378	1,378	1,378	1,378	1,378	1,378
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	952	952	952	952	952
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	2,287	2,155	1,843	1,883	1,515	1,378	952				XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	874	874	874	874	874	874	874	874	874	874	874
3. 1994	XXX	863	863	863	863	863	863	863	863	863	863
4. 1995	XXX	XXX	752	752	752	752	752	752	752	752	752
5. 1996	XXX	XXX	XXX	801	801	801	801	801	801	801	801
6. 1997	XXX	XXX	XXX	XXX	631	631	631	631	631	631	631
7. 1998	XXX	XXX	XXX	XXX	XXX	525	525	525	525	525	525
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	492	492	492	492	492
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	874	863	752	801	631	525	492				XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

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

SECTION 2

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

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	471	471	471	471	471	471	471	471	471	471	471
3. 1994	XXX	441	441	441	441	441	441	441	441	441	441
4. 1995	XXX	XXX	446	446	446	446	446	446	446	446	446
5. 1996	XXX	XXX	XXX	483	483	483	483	483	483	483	483
6. 1997	XXX	XXX	XXX	XXX	451	451	451	451	451	451	451
7. 1998	XXX	XXX	XXX	XXX	XXX	431	431	431	431	431	431
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	294	294	294	294	294
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	471	441	446	483	451	434	294				XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	114	114	114	114	114	114	114	114	114	114	114
3. 1994	XXX	106	106	106	106	106	106	106	106	106	106
4. 1995	XXX	XXX	123	123	123	123	123	123	123	123	123
5. 1996	XXX	XXX	XXX	137	137	137	137	137	137	137	137
6. 1997	XXX	XXX	XXX	XXX	131	131	131	131	131	131	131
7. 1998	XXX	XXX	XXX	XXX	XXX	118	118	118	118	118	118
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	114	114	114	114	114
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	114	114	114	114	114	114	114	114	114	114	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	1,312	1,312	1,312	1,312	1,312	1,312	1,312	1,312	1,312	1,312	1,312
3. 1994	XXX	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292
4. 1995	XXX	XXX	1,136	1,136	1,136	1,136	1,136	1,136	1,136	1,136	1,136
5. 1996	XXX	XXX	XXX	1,238	1,238	1,238	1,238	1,238	1,238	1,238	1,238
6. 1997	XXX	XXX	XXX	XXX	1,071	1,071	1,071	1,071	1,071	1,071	1,071
7. 1998	XXX	XXX	XXX	XXX	XXX	1,020	1,020	1,020	1,020	1,020	1,020
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	466	466	466	466	466
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	1,312	1,292	1,136	1,238	1,071	1,020	466				XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	381	381	381	381	381	381	381	381	381	381	381
3. 1994	XXX	348	348	348	348	348	348	348	348	348	348
4. 1995	XXX	XXX	310	310	310	310	310	310	310	310	310
5. 1996	XXX	XXX	XXX	337	337	337	337	337	337	337	337
6. 1997	XXX	XXX	XXX	XXX	275	275	275	275	275	275	275
7. 1998	XXX	XXX	XXX	XXX	XXX	226	226	226	226	226	226
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	104	104	104	104	104
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	381	348	310	337	275	226	104				XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE The Personal Service Insurance Company
SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	392	392	392	392	392	392	392	392	392	392	392
3. 1994	XXX	265	265	265	265	265	265	265	265	265	265
4. 1995	XXX	XXX	357	357	357	357	357	357	357	357	357
5. 1996	XXX	XXX	XXX	322	322	322	322	322	322	322	322
6. 1997	XXX	XXX	XXX	XXX	283	283	283	283	283	283	283
7. 1998	XXX	XXX	XXX	XXX	XXX	252	252	252	252	252	252
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	164	164	164	164	164
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	392	265	357	322	283	252	164				XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	122	122	122	122	122	122	122	122	122	122	122
3. 1994	XXX	106	106	106	106	106	106	106	106	106	106
4. 1995	XXX	XXX	104	104	104	104	104	104	104	104	104
5. 1996	XXX	XXX	XXX	91	91	91	91	91	91	91	91
6. 1997	XXX	XXX	XXX	XXX	86	86	86	86	86	86	86
7. 1998	XXX	XXX	XXX	XXX	XXX	70	70	70	70	70	70
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	89	89	89	89	89
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)	122	106	104	91	86	70	89				XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

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

SECTION 2

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

Page 101

Sch. P, Pt. 6N, Sn. 1, Reinsurance
NONE

Sch. P, Pt. 6N, Sn. 2, Reinsurance
NONE

Sch. P, Pt. 6O, Sn. 1, Reinsurance
NONE

Sch. P, Pt. 6O, Sn. 2, Reinsurance
NONE

Page 102

Sch. P, Pt. 6R, Sn. 1A, Products Liability, Occurrence
NONE

Sch. P, Pt. 6R, Sn. 2A, Products Liability, Occurrence
NONE

Sch. P, Pt. 6R, Sn. 1B, Products Liability, Claims Made
NONE

Sch. P, Pt. 6R, Sn. 2B, Products Liability, Claims Made
NONE

Page 103

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

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

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

Page 104

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

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

Page 105

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

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

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

Page 106

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

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

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

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

SCHEDULE P INTERROGATORIES

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

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

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

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

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 10? Yes () No (X)

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

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

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

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

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

For periods prior to November 30, 2002 the Company was a party to a 100% pooling reinsurance agreement with its former parent. Effective November 30, 2002 the Company was sold, the agreement terminated and all personal lines automobile business retained by the Company (a prospective 80% quota share reinsurance treaty is in place). All commercial lines liabilities were retained by the seller. Accordingly, paid loss data reflects the impact of terminating the pooling arrangement.

SCHEDULE Y (Continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
12289	31-0736459	The Personal Services Ins. Co. (Insurer)		1,300,000				(14,910)			1,285,090	
17957	23-1876648	American Independent Ins. Co. (Affiliate)						14,910			14,910	
	00-0000000	Arch Cap. Group LTD Bermuda (Affiliate)		(1,300,000)							(1,300,000)	
9999999 - CONTROL TOTALS												

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

.....


SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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


MARCH FILING	RESPONSE
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 450:	<div style="text-align: center;"> 1 2 2 8 9 2 0 0 2 4 5 0 0 0 0 0 0  </div>
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 420:	
3. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 240:	<div style="text-align: center;"> 1 2 2 8 9 2 0 0 2 2 4 0 0 0 0 0 0  </div>
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 360:	<div style="text-align: center;"> 1 2 2 8 9 2 0 0 2 3 6 0 0 0 0 0 0  </div>
5. Will an actuarial opinion be filed by March 1?	Yes
EXPLANATION:	
BARCODE: Document Identifier 440:	
6. Will the SVO Compliance Certification be filed by March 1?	Yes
EXPLANATION:	
BARCODE: Document Identifier 470:	
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION:	
BARCODE: Document Identifier 490:	<div style="text-align: center;"> 1 2 2 8 9 2 0 0 2 4 9 0 0 0 0 0 0  </div>

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	RESPONSE
<p>8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 460:</p>	<p>Yes</p>
<p>9. Will the Risk-based Capital Report be filed with the NAIC by March 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 390:</p>	<p>Yes</p>
<p>10. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 390:</p>	<p>Yes</p>
<p>11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 385:</p>	<p>No</p>
	<p>1 2 2 8 9 2 0 0 2 3 8 5 0 0 0 0 0</p> 

APRIL FILING

<p>12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 270:</p>	<p>Yes</p>
<p>13. Will Management's Discussion and Analysis be filed by April 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 350:</p>	<p>Yes</p>
<p>14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?</p> <p>EXPLANATION:</p> <p>.....</p> <p>.....</p> <p>BARCODE:</p> <p>Document Identifier 230:</p>	<p>No</p>
	<p>1 2 2 8 9 2 0 0 2 2 3 0 0 0 0 0 0</p> 

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 210:



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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

MAY FILING

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 201:

JUNE FILING

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220: