



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Republic-Franklin Insurance Company

NAIC Group Code 0201 (Current Period) 0201 (Prior Period) NAIC Company Code 12475 Employer's ID Number 31-4290270

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

Country of Domicile United States of America

Incorporated February 10, 1949 Commenced Business February 10, 1949

Statutory Home Office 2500 Corporate Exchange Drive, Columbus, OH 43229-7506
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 180 Genesee Street
(Street and Number)
New Hartford, NY 13413 315-734-2000
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address Post Office Box 530, Utica, NY 13503-0530
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 180 Genesee Street
(Street and Number)
New Hartford, NY 13413 315-734-2000
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uticanational.com

Statement Contact Anthony C. Paolozzi 315-734-2385
(Name) (Area Code) (Telephone Number) (Extension)
anthony.paolozzi@uticanational.com 315-734-2662
(E-mail Address) (Fax Number)

Policyowner Relations Contact 180 Genesee Street
(Street and Number)
New Hartford, NY 13413 315-734-2413
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President & CEO James Douglas Robinson Secretary George Paul Wardley, III
CFO & Treasurer Anthony Cosmo Paolozzi

EXECUTIVE VICE PRESIDENT

Brian Patrick Lytwynec #

DIRECTORS

Alfred Elliott Calligaris Jerry John Hartman William Craig Heston
Herbert Preston Ladds, Jr. Anthony Cosmo Paolozzi # James Douglas Robinson
George Paul Wardley, III Henry Westphalen John Ralph Zapisek

State of New York }
County of Oneida } 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.

James Douglas Robinson George Paul Wardley, III Anthony Cosmo Paolozzi
President & CEO Secretary CFO & Treasurer

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

a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number _____
2. Date filed 02/21/2002
3. Number of pages attached _____



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2002

NAIC Company Code **12475**

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	7,042	3,549	0	3,493	0	0	0	0	0	0	1,936	177
2.1 Allied lines	7,994	4,029	0	3,965	0	3,000	3,000	0	4,364	4,364	2,198	201
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	4,202	1,340	0	2,862	0	81	81	0	8	8	896	63
5.1 Commercial multiple peril (non-liability portion)	1,678,442	1,509,045	51,193	806,575	314,944	374,360	122,421	2,127	(1,571)	10,457	417,576	42,458
5.2 Commercial multiple peril (liability portion)	963,644	893,767	27,579	446,708	387,941	472,210	1,753,728	184,861	268,759	631,609	231,840	24,978
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	123	13,882	969	91	0	1	1	0	0	0	27	48
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	4,517	2,277	0	2,240	0	0	0	0	0	0	1,242	114
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	1,742,504	1,729,834	258,802	828,069	3,451,709	2,015,757	7,893,798	265,889	191,116	909,658	181,262	43,958
17. Other liability	314,697	233,909	0	156,549	0	245,001	250,001	0	15,902	17,590	52,662	6,174
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	15,649	15,316	0	8,352	22,434	16,115	12,363	650	467	191	2,332	307
19.2 Other private passenger auto liability	2,510,237	2,530,134	0	1,246,428	1,329,402	1,657,376	2,174,588	124,949	201,106	310,847	378,526	52,195
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	637,774	705,207	25,376	318,483	1,541,875	333,412	1,436,489	132,749	6,058	281,767	167,123	16,465
21.1 Private passenger auto physical damage	1,775,423	1,805,178	0	863,345	913,250	991,837	64,209	28,964	19,758	(2,200)	267,749	37,005
21.2 Commercial auto physical damage	159,969	184,903	5,691	81,005	103,360	104,890	6,476	6,642	5,318	(1,190)	41,224	4,097
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	9,822,217	9,632,370	369,610	4,768,165	8,064,915	6,214,040	13,717,155	746,831	711,285	2,163,101	1,746,593	228,240
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 5,785 .

24.CT



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0201

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2002

NAIC Company Code 12475

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	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	9,554	10,126	0	1,822	1,138	1,382	244	418	438	20	1,615	412
5.2 Commercial multiple peril (liability portion)	5,617	4,860	0	1,657	0	827	827	0	228	228	950	149
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	128,343	35,265	0	94,878	0	1,369	2,369	0	102	102	8,363	9,151
17. Other liability	3,495	3,139	0	623	0	0	0	0	0	0	599	167
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	1,219	846	0	407	0	102	102	0	5	5	207	18
19.4 Other commercial auto liability	17,064	12,021	0	5,784	0	(4,655)	32,656	5,699	11,370	9,963	2,907	294
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	2,646	1,782	0	914	0	79	79	0	(22)	(22)	450	38
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	167,938	68,039	0	106,085	1,138	(896)	36,277	6,117	12,121	10,296	15,091	10,229
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 143

24.DE



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	143,289	148,153	0	65,946	49,035	42,067	4,082	4,884	4,137	333	24,521	(8,398)
5.2 Commercial multiple peril (liability portion)	81,008	76,667	0	44,473	796	(32,875)	222,330	12,310	(1,485)	64,150	14,181	(4,978)
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	733	12,055	907	2,219	31,758	(43,431)	9,990	620	(5,268)	462	129	(16,198)
17. Other liability	42,096	28,912	0	22,490	0	0	0	0	0	0	7,127	175
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	637	966	0	353	0	116	116	6	6	6	102	(105)
19.4 Other commercial auto liability	173,164	169,620	0	93,188	67,667	91,937	83,772	15,664	12,086	10,539	29,261	(12,262)
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	21,439	21,784	0	10,140	28,659	23,795	887	126	(618)	(248)	3,620	(1,502)
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	462,366	458,157	907	238,809	177,915	81,609	321,177	33,604	8,858	75,242	78,941	(43,268)
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 137

24.DC



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Company Code **12475**

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	5,397	5,007	0	2,233	0	0	0	0	0	0	1,209	578
2.1 Allied lines	4,320	3,963	0	1,787	0	0	0	0	0	0	968	446
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	2,303,374	2,377,736	0	1,085,577	656,224	1,036,474	659,543	35,012	79,311	73,898	405,430	188,983
5.2 Commercial multiple peril (liability portion)	994,298	1,118,739	0	464,842	231,606	(121,004)	882,689	258,492	136,613	438,366	176,541	66,586
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	2,612	3,029	0	916	0	0	0	0	0	0	400	199
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	535,753	793,774	0	180,491	816,808	847,262	2,525,061	84,568	78,419	218,934	43,309	91,686
17. Other liability	232,744	161,276	0	107,088	0	(260)	2,740	0	(152)	812	41,342	20,211
18. Products liability	252	252	0	82	0	(742)	258	0	(750)	294	38	24
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	11,742	11,589	0	6,395	229	(1,875)	9,897	24	(91)	1,000	792	599
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	964,339	1,319,552	0	428,260	622,822	623,666	1,055,217	43,252	39,884	141,201	157,349	54,413
21.1 Private passenger auto physical damage	15,631	14,631	0	8,260	15,153	15,375	223	176	149	(26)	967	865
21.2 Commercial auto physical damage	222,442	298,437	0	105,711	198,929	202,132	85,656	11,800	9,735	10,015	35,858	11,809
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	5,292,904	6,107,985	0	2,391,642	2,541,771	2,601,028	5,221,284	433,324	343,118	884,494	864,203	436,399
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,528

24.GA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Company Code **12475**

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	(708)	3,288	0	0	0	0	0	0	0	0	(106)	(47)
2.1 Allied lines	(685)	3,966	0	0	100,892	30,392	0	0	(3)	0	(103)	(141)
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	27
5.1 Commercial multiple peril (non-liability portion)	1,381,961	1,554,848	47,258	611,001	839,397	1,225,139	665,693	21,974	50,101	62,969	219,448	36,567
5.2 Commercial multiple peril (liability portion)	570,670	738,000	4,989	263,139	373,504	276,256	1,414,851	220,998	158,294	501,993	89,829	7,914
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	8,159	9,879	0	1,794	0	0	0	0	0	0	1,802	155
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	202,022	447,350	0	36,851	738,136	348,094	948,515	54,683	4,841	84,768	18,094	(3,525)
17. Other liability	147,798	102,190	0	73,758	0	5,748	5,749	0	1,704	1,704	23,094	4,767
18. Products liability	0	128	0	0	0	(869)	131	0	(895)	149	0	(9)
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	456,886	648,843	26,014	173,061	1,161,676	1,103,893	1,563,222	217,958	218,151	254,857	72,056	4,360
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	175,624	233,248	4,405	64,875	205,985	237,478	17,802	10,231	1,581	(1,862)	27,931	1,602
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	243	272	0	140	0	(915)	1,085	0	(457)	320	38	1
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	57	0	0	0	263	263	0	41	41	0	(1)
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	2,941,970	3,742,069	82,666	1,224,619	3,419,590	3,225,479	4,617,311	525,844	433,358	904,939	452,083	51,670
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 819

24.1L



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	492	0	0	0	0	0	0	0	0	0	58
2.1 Allied lines	0	1,282	0	0	0	0	0	0	0	0	0	22
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	3,380	5,263	0	1,605	0	(684)	316	0	(101)	33	507	(29)
5.1 Commercial multiple peril (non-liability portion)	141,669	502,960	29,323	61,256	758,481	319,661	43,617	19,610	(42,011)	23,621	22,649	1,884
5.2 Commercial multiple peril (liability portion)	95,378	250,140	9,420	30,333	403,680	146,678	753,625	154,813	47,275	280,760	17,456	500
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	897	2,893	0	502	0	17	17	0	0	1	133	(12)
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	96	96	0	23	0	0	0	0	0	0	14	(2)
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	(240)	1,506	0	8	388	(2,489)	114	15	(179)	5	(20)	12
17. Other liability	40,615	115,628	107	5,951	0	(1,712)	2,288	0	(648)	638	6,120	141
18. Products liability	20	20	0	9	0	20	20	0	23	23	3	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	2,390	2,388	0	1,066	85,675	(5,780)	40,745	6,359	(5,448)	14,654	359	(51)
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	217,899	341,553	34,518	63,771	134,831	(59,586)	168,443	13,509	(6,175)	32,798	35,833	(1,023)
21.1 Private passenger auto physical damage	3,292	2,887	0	1,551	(200)	(163)	38	85	81	(4)	494	(81)
21.2 Commercial auto physical damage	53,682	95,707	4,233	16,897	19,119	1,414	(15,407)	1,127	5,322	5,699	8,907	(269)
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	559,078	1,322,815	77,601	182,972	1,401,974	397,376	993,816	195,518	(1,860)	358,228	92,455	1,150
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 330

24.IN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0201

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Company Code 12475

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	0	502	0	0	0	0	0	0	0	0	0	22
2.1 Allied lines	0	943	0	0	0	0	0	0	0	0	0	37
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	(1,104)	39,915	0	0	771,257	139,554	38,608	20,703	(43,282)	4,221	(758)	1,436
5.2 Commercial multiple peril (liability portion)	1,341	12,098	0	0	55,861	24,725	50,426	24,074	(4,652)	32,860	159	558
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	3,412	0	0	0	0	0	0	0	0	0	117
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	17,495	39,441	0	2,287	159,534	(183,597)	164,925	14,989	(8,240)	23,974	1,277	(2,668)
17. Other liability	0	543	0	0	0	(1,840)	160	0	(596)	47	0	15
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	(4)
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	(4)	147	0	0	0	18	18	0	1	1	(1)	8
19.4 Other commercial auto liability	1,984	7,863	0	0	46,303	(63,916)	1,732	9,684	(2,500)	4,372	334	304
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	(1,871)	6,051	0	0	1,873	1,841	169	104	(67)	(47)	(274)	329
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	60	0	0	0	(723)	277	0	43	43	0	1
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	17,841	110,975	0	2,287	1,034,828	(83,938)	256,315	69,554	(59,293)	65,471	737	155
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$.94

24.KS



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2002

NAIC Company Code **12475**

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	(120)	66	0	0	0	0	0	0	0	0	0	(6)
2.1 Allied lines	(41)	23	0	0	0	0	0	0	0	0	0	(2)
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	104,700	108,353	0	55,608	160,377	161,491	21,625	12,216	19,602	11,981	20,941	783
5.1 Commercial multiple peril (non-liability portion)	661,265	661,545	0	261,356	474,819	604,735	281,059	17,590	35,488	39,875	110,651	6,732
5.2 Commercial multiple peril (liability portion)	225,384	267,795	0	66,153	238,143	923,325	871,170	74,393	245,942	249,874	37,589	1,263
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	6,162	6,836	0	3,973	1,199	1,374	175	0	7	7	1,232	7
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	114,167	248,616	36,423	19,104	727,520	281,650	2,937,587	75,476	11,799	173,692	10,635	15,945
17. Other liability	177,513	108,848	0	86,304	0	0	0	0	0	0	29,721	3,543
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	9,043	9,856	0	4,477	5,848	7,505	7,817	0	(1)	121	1,326	56
19.2 Other private passenger auto liability	150,084	160,095	0	76,279	167,389	165,741	85,382	15,303	9,558	9,975	22,064	953
19.3 Commercial auto no-fault (personal injury protection)	45,026	44,528	0	21,842	6,814	7,540	8,050	0	170	531	7,332	322
19.4 Other commercial auto liability	2,098,723	2,080,553	0	990,398	1,332,067	1,395,118	1,289,738	107,712	124,863	192,474	341,219	16,426
21.1 Private passenger auto physical damage	100,383	109,533	0	47,472	54,987	57,055	3,881	2,885	2,747	(113)	14,878	608
21.2 Commercial auto physical damage	623,607	630,273	0	271,926	275,538	215,530	(53,452)	15,013	31,674	20,210	103,975	4,918
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	4,315,896	4,436,920	36,423	1,904,892	3,444,701	3,821,064	5,453,032	320,588	481,849	698,627	701,563	51,548
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,454

24.MD



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	0	0	0	0	0	0	0	0	0	0	15
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	22,374	10,680	0	14,227	18,564	32,068	13,503	0	1,423	1,423	4,396	696
5.1 Commercial multiple peril (non-liability portion)	1,472,099	1,474,715	666	589,437	976,278	689,780	456,533	23,550	(13,437)	40,881	276,860	83,119
5.2 Commercial multiple peril (liability portion)	738,428	734,120	980	312,643	742,304	345,613	1,679,612	348,034	132,327	638,496	142,276	41,728
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	4,812	2,357	0	2,721	0	60	60	0	2	2	962	176
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	373	161	0	212	0	0	0	0	0	0	75	14
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	96,988	326,941	221,822	22,442	1,099,028	988,231	1,948,850	106,259	70,744	252,292	9,470	7,038
17. Other liability	843,035	662,996	0	374,515	0	(1,000)	0	0	(321)	0	140,822	30,949
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	4,123	4,543	0	1,910	12,024	(9,957)	3,416	181	(909)	179	854	174
19.4 Other commercial auto liability	321,670	364,104	5,926	122,085	262,604	503,495	1,400,744	37,169	62,503	137,691	66,685	15,299
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	81,605	81,271	1,633	34,777	14,695	43,709	4,658	3,444	(5,899)	5,124	16,464	3,554
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	3,585,507	3,661,888	231,027	1,474,969	3,125,497	2,591,999	5,507,376	518,637	246,433	1,076,088	658,864	182,762
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 4,432

24.MA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	13,287	9,752	0	3,734	0	235	235	0	19	19	2,456	145
5.2 Commercial multiple peril (liability portion)	47,801	34,531	0	13,959	0	4,354	4,354	0	1,555	1,555	8,909	459
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	7,028	6,600	0	837	0	479	479	0	21	21	583	304
17. Other liability	31	926	0	0	0	(455)	545	0	(159)	162	5	36
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	8,611	6,821	0	2,519	0	4,819	4,819	0	252	252	1,639	141
19.4 Other commercial auto liability	16,076	12,513	0	4,684	1,100	47,554	47,454	400	5,626	5,404	3,021	261
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	14,324	12,665	0	4,329	16,906	17,461	555	375	219	(155)	2,613	309
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	107,158	83,808	0	30,062	18,006	74,447	58,441	775	7,533	7,258	19,226	1,655
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 256

24.MI



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2002

NAIC Company Code **12475**

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	1,091	1,079	0	541	0	0	0	0	0	0	164	47
2.1 Allied lines	566	566	0	281	0	0	0	0	0	0	85	13
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	2,924,434	2,415,384	0	1,520,001	203,194	514,976	370,583	11,468	43,956	39,354	486,062	78,620
5.2 Commercial multiple peril (liability portion)	2,466,219	2,179,473	0	1,168,870	1,562,248	2,287,606	7,114,977	298,992	501,159	2,033,756	390,022	58,845
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	100	38	0	62	0	0	0	0	0	0	16	3
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	207,311	543,870	23,706	58,779	436,864	1,471,111	2,002,406	34,868	70,130	144,658	14,481	(2,613)
17. Other liability	355,506	241,502	0	208,129	0	(1,210)	790	0	(409)	234	58,998	6,076
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	11,346	19,751	0	5,702	26,943	31,187	23,002	996	372	1,205	1,982	106
19.4 Other commercial auto liability	1,043,931	1,321,421	0	542,640	718,024	1,377,402	5,377,516	137,469	264,770	750,743	163,914	20,193
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	335,865	440,402	0	155,146	197,509	223,512	10,219	12,122	(5,238)	(2,346)	55,615	3,143
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	31	0	0	0	143	143	0	22	22	0	1
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	7,346,369	7,163,517	23,706	3,660,151	3,144,782	5,904,727	14,899,636	495,915	874,762	2,967,626	1,171,339	164,434
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 7,434

24.NJ



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)
BUSINESS IN THE STATE OF New York**

DURING THE YEAR 2002

NAIC Company Code 12475

NAIC Group Code 0201

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	3,457	3,586	0	946	0	0	0	0	0	0	597	6,656
2.1 Allied lines	6,948	6,915	0	2,202	0	0	0	0	0	0	1,190	140
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	2,922,983	2,641,354	0	1,541,619	1,637,009	1,902,498	832,183	85,808	112,591	115,757	498,031	52,261
5.1 Commercial multiple peril (non-liability portion)	6,321,068	8,328,237	83,836	2,933,597	5,286,981	1,247,156	1,681,203	142,296	(142,945)	288,578	1,071,433	129,093
5.2 Commercial multiple peril (liability portion)	8,588,968	10,224,446	42,700	3,688,923	4,653,958	6,675,478	23,046,684	2,094,464	2,838,705	7,849,579	1,468,213	156,582
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	151,730	143,652	36	75,446	26,406	24,848	6,942	200	141	264	25,378	2,760
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	5,250	4,262	0	2,571	0	0	0	0	0	0	744	99
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	23,234,341	22,904,153	485,446	9,719,109	3,962,975	6,368,662	16,709,007	210,467	433,414	1,170,230	1,549,916	4,703,272
17. Other liability	2,162,121	1,758,702	8	1,101,591	6,276	15,920	959,118	145	57,338	98,795	345,703	42,884
18. Products liability	24,681	20,833	0	4,127	0	9,325	21,325	0	13,029	24,304	3,629	501
19.1 Private passenger auto no-fault (personal injury protection)	2,548,037	2,254,032	0	1,340,532	1,177,766	1,162,351	912,248	101,239	116,634	56,436	378,485	64,802
19.2 Other private passenger auto liability	8,900,351	8,614,743	0	4,437,243	6,182,106	7,757,844	14,030,487	665,399	1,038,316	1,971,935	1,325,004	236,706
19.3 Commercial auto no-fault (personal injury protection)	109,767	230,040	1,087	59,677	209,955	133,602	191,983	51,540	56,467	23,870	21,688	5,681
19.4 Other commercial auto liability	2,843,088	5,168,135	11,626	1,206,027	8,099,913	4,302,634	16,350,483	785,941	381,531	2,284,660	505,869	122,932
21.1 Private passenger auto physical damage	9,769,341	9,795,953	0	4,657,810	3,980,607	4,165,143	(38,954)	140,505	133,419	38,875	1,443,489	172,402
21.2 Commercial auto physical damage	1,101,415	1,889,086	8,072	448,254	530,255	516,498	5,641	42,241	40,085	16,751	195,992	11,070
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	595	476	0	119	0	1,899	1,899	0	560	560	89	15
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	297	237	0	60	0	1,095	1,095	0	168	168	54	8
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	68,694,438	73,988,842	632,811	31,219,853	35,754,207	34,284,953	74,711,344	4,320,245	5,079,453	13,940,762	8,835,504	5,707,864
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 40,196

24.NY



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	138	0	0	0	0	0	0	0	0	0	42
2.1 Allied lines	0	74	0	0	0	0	0	0	0	0	0	22
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	701,863	794,171	0	264,277	115,671	94,192	32,306	7,152	4,481	2,633	118,735	19,784
5.2 Commercial multiple peril (liability portion)	429,912	414,805	0	165,940	1,334,221	1,030,060	486,963	270,874	202,299	254,484	70,769	9,875
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	38	0	0	0	0	0	0	0	0	0	12
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	357,641	417,937	0	174,274	1,625,630	2,570,666	4,224,688	97,090	114,602	223,891	28,091	12,371
17. Other liability	534,119	497,717	0	285,519	5,000	3,284	289	0	(557)	86	85,688	11,578
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	393,734	429,791	0	182,857	187,788	77,628	506,508	10,964	24,107	74,658	58,021	9,713
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	538,163	630,926	0	215,929	582,790	(65,869)	1,655,857	52,463	(28,326)	220,389	92,020	17,974
21.1 Private passenger auto physical damage	383,708	402,609	0	181,861	205,774	220,393	16,293	9,066	7,263	669	56,775	8,616
21.2 Commercial auto physical damage	192,167	228,018	0	74,370	83,289	77,796	26,255	5,357	3,626	46	33,447	7,178
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	4	0	0	0	18	18	0	3	3	0	1
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	3,531,307	3,816,228	0	1,545,027	4,140,163	4,008,168	6,949,177	452,966	327,498	776,859	543,546	97,166
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 2,393

24.NC



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0201

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Company Code 12475

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	16,503	33,244	0	3,973	24,591	30,000	18,409	1,411	4,167	2,978	3,278	(373)
2.1 Allied lines	13,302	34,186	0	5,334	6,343	6,343	9,000	4	2,433	2,429	2,623	(726)
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	1,594,128	1,575,646	0	835,049	966,996	854,328	450,886	76,716	46,418	66,187	302,309	19,440
5.1 Commercial multiple peril (non-liability portion)	4,990,977	5,110,448	78,195	2,340,549	2,891,405	2,297,442	658,337	116,568	58,207	111,798	821,437	63,728
5.2 Commercial multiple peril (liability portion)	2,871,930	2,848,382	22,223	1,311,120	955,966	1,507,274	3,109,014	268,152	383,380	948,888	499,330	40,567
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	168,311	201,529	0	88,988	61,218	56,400	6,081	3,207	2,772	231	31,382	1,112
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	25,975	26,682	0	13,313	0	0	0	0	0	0	4,963	302
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17. Other liability	865,073	972,675	190	382,013	0	71,662	2,120,669	32,809	161,617	215,222	138,016	8,531
18. Products liability	2,077	1,947	0	759	0	(8,007)	1,993	0	(7,125)	2,271	325	32
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	2,233,172	2,231,656	0	1,109,082	1,733,104	3,548,721	4,651,922	139,560	283,838	551,426	311,806	27,853
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	3,171,957	3,132,173	87,550	1,571,489	2,034,547	2,163,300	5,717,276	532,410	581,212	903,006	506,777	36,954
21.1 Private passenger auto physical damage	2,088,459	2,107,055	0	1,039,911	1,116,174	1,152,247	82,966	45,654	33,416	4,085	296,746	24,096
21.2 Commercial auto physical damage	1,292,688	1,407,746	28,296	618,109	533,867	450,028	(33,761)	18,922	36,393	21,969	211,974	12,206
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	4	0	0	0	(984)	16	0	(388)	5	0	(2)
24. Surety	7,188	7,553	0	3,532	0	0	17,000	0	500	3,900	2,151	136
26. Burglary and theft	160	618	0	101	0	(1,144)	2,856	0	439	439	33	(23)
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	19,341,900	19,691,544	216,454	9,323,322	10,324,211	12,127,610	16,812,664	1,235,413	1,587,279	2,834,834	3,133,150	233,833
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 3,731

24.OH



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	0	0	0	0	0	0	0	0	0	0	(2)
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	(2)
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	470,057	529,994	0	161,389	546,654	2,769,461	2,314,665	(6,180)	176,856	244,371	71,099	18,510
5.2 Commercial multiple peril (liability portion)	314,011	324,205	0	118,428	345,471	610,919	1,333,642	43,747	137,369	393,609	47,436	13,766
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	883	0	0	0	0	0	0	0	0	0	(101)
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	352,580	437,726	14,980	81,676	662,267	1,038,156	2,688,048	59,081	107,985	230,066	32,362	6,303
17. Other liability	47,274	33,372	0	21,805	0	(644)	356	0	(215)	106	7,261	2,739
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	17,515	23,783	0	4,845	2,252	606	2,854	17	(55)	149	2,811	381
19.4 Other commercial auto liability	406,731	529,346	0	127,534	209,130	1,497,405	2,535,626	24,207	198,381	320,703	64,388	9,552
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	124,261	187,856	0	33,470	85,810	68,478	457	8,799	6,126	161	19,564	308
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,732,429	2,067,165	14,980	549,147	1,851,584	5,984,381	8,875,648	129,671	626,447	1,189,165	244,921	51,454
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,062

24.PA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	175
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	175
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.RI



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Company Code **12475**

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	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	17,880	10,524	0	10,177	4,425	5,058	633	0	67	67	3,609	385
5.1 Commercial multiple peril (non-liability portion)	1,161,423	1,284,047	0	542,568	1,689,823	2,640,252	1,423,042	29,345	123,290	146,828	206,323	14,132
5.2 Commercial multiple peril (liability portion)	436,974	443,862	0	216,066	259,377	225,697	601,540	69,005	68,895	216,280	77,326	5,339
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	22,227	10,591	0	14,831	3,042	1,566	24	0	(115)	1	3,337	105
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	207	201	0	196	0	0	0	0	0	0	42	(3)
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	398,321	438,993	4,325	143,760	559,020	382,162	838,474	40,620	52,184	131,248	29,378	30,346
17. Other liability	72,560	55,344	0	29,060	0	(895)	105	0	(290)	31	12,519	1,381
18. Products liability	0	201	0	0	0	(1,794)	206	0	(1,645)	234	0	(8)
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	292,614	395,926	0	112,225	93,395	323,659	1,314,870	16,638	50,356	170,627	50,726	2,829
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	111,889	136,997	0	45,594	49,580	41,071	(8,918)	2,426	5,739	3,572	19,478	1,212
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	2,514,095	2,776,686	4,325	1,114,477	2,658,662	3,616,776	4,169,976	158,034	298,481	668,888	402,738	55,718
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,387

24. TN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0201

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Company Code 12475

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	413	397	0	120	0	0	0	0	0	0	62	16
2.1 Allied lines	780	832	0	352	0	0	0	0	0	0	117	25
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	23,227	23,947	0	10,405	2,512	1,951	1,440	403	286	152	401	796
5.1 Commercial multiple peril (non-liability portion)	284,246	377,651	0	119,835	167,772	129,384	17,513	19,806	22,420	8,070	47,789	8,322
5.2 Commercial multiple peril (liability portion)	237,476	341,862	0	111,375	347,692	303,730	601,516	167,605	141,695	240,176	41,864	7,371
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	2,212,645	1,920,348	0	1,062,387	501,082	689,926	1,664,948	17,661	37,099	109,222	215,506	66,693
17. Other liability	253,344	161,759	0	134,414	0	(2,075)	5,925	0	(896)	1,756	42,314	7,752
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	344	527	0	0	0	18	18	0	0	0	52	19
19.2 Other private passenger auto liability	3,142	5,105	0	0	0	774	774	0	78	78	471	203
19.3 Commercial auto no-fault (personal injury protection)	(450)	1,912	0	289	2,740	(31)	229	18	(118)	12	62	(50)
19.4 Other commercial auto liability	72,483	156,921	0	15,604	1,241,690	285,817	909,404	112,449	(63,414)	135,951	15,371	1,487
21.1 Private passenger auto physical damage	1,443	3,230	0	0	2,226	2,161	45	129	130	(5)	216	46
21.2 Commercial auto physical damage	34,694	61,222	0	5,886	25,199	23,165	1,981	4,535	4,897	(553)	6,329	934
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	3,123,787	3,055,713	0	1,460,667	2,290,913	1,434,820	3,203,793	322,606	142,177	494,859	370,554	93,614
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,402

24. TX



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Company Code **12475**

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	8	8	0	0	0	0	0	0	0	0	1	0
2.1 Allied lines	12	12	0	0	0	0	0	0	0	0	2	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	454,703	446,470	0	239,094	337,746	207,992	35,441	26,265	5,226	4,013	90,681	15,399
5.1 Commercial multiple peril (non-liability portion)	443,283	484,853	0	180,924	251,393	714,665	494,416	13,477	50,364	40,957	72,813	20,155
5.2 Commercial multiple peril (liability portion)	265,348	271,776	0	91,104	118,064	77,677	220,334	33,396	23,024	81,040	46,422	6,822
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	18,703	20,762	0	10,001	7,500	7,030	530	0	(3)	20	3,754	738
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	483	467	0	323	0	0	0	0	0	0	97	12
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	293,383	486,989	105,694	118,752	557,130	649,925	1,801,949	55,940	36,465	127,775	27,995	17,119
17. Other liability	195,091	139,947	0	110,049	0	(1,003)	(3)	0	(322)	(1)	35,348	3,569
18. Products liability	0	70	0	0	0	0	0	0	0	0	0	2
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	725,115	720,675	0	345,544	609,813	614,765	416,651	21,439	22,086	69,311	106,468	17,466
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	501,668	689,536	0	198,502	757,845	657,396	878,772	96,391	84,178	161,066	79,667	16,136
21.1 Private passenger auto physical damage	686,236	660,148	0	326,110	331,128	411,641	64,632	14,621	14,788	3,299	100,698	16,770
21.2 Commercial auto physical damage	213,463	243,968	0	84,652	124,822	203,168	64,336	9,915	(4,205)	(8,246)	35,295	6,017
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	3,797,496	4,165,681	105,694	1,705,055	3,095,441	3,543,256	3,977,058	271,444	231,601	479,234	599,241	120,205
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 3,093

24. VA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Company Code **12475**

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	667	595	0	375	0	0	0	0	0	0	111	10
2.1 Allied lines	1,014	859	0	570	0	0	0	0	0	0	169	16
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	819,586	677,928	0	303,469	1,015,860	1,629,051	646,731	6,023	63,912	61,206	135,273	13,161
5.2 Commercial multiple peril (liability portion)	534,944	438,215	0	222,390	75,228	350,633	396,855	3,083	74,566	102,354	90,348	8,432
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	617	1,039	0	249	0	0	0	0	0	0	109	(3)
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17. Other liability	198,769	140,001	0	59,822	0	12,779	14,779	0	3,737	4,380	31,123	3,678
18. Products liability	4,817	2,019	0	2,798	0	2,067	2,067	0	2,355	2,355	723	97
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	568,271	502,456	0	275,203	174,985	180,727	529,621	6,042	6,080	59,778	96,059	7,709
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	190,230	163,444	0	73,043	114,172	90,414	(34,066)	4,207	11,434	10,324	29,819	2,850
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	75	75	0	42	0	347	347	0	53	53	12	1
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	2,318,990	1,926,631	0	937,961	1,380,245	2,266,018	1,556,334	19,355	162,137	240,450	383,746	35,951
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 400

24.WI



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0201**

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Company Code **12475**

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	33,750	51,951	0	11,681	24,591	30,000	18,409	1,411	4,167	2,978	7,252	7,193
2.1 Allied lines	34,210	57,650	0	14,491	107,235	39,735	12,000	4	6,794	6,793	7,249	51
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	5,147,577	4,823,577	0	2,710,646	3,127,629	3,164,783	1,356,108	201,408	185,520	199,621	921,771	89,821
5.1 Commercial multiple peril (non-liability portion)	25,920,773	28,291,508	290,471	11,853,313	17,010,326	16,469,966	9,910,831	485,823	469,734	1,200,089	4,511,412	718,843
5.2 Commercial multiple peril (liability portion)	19,869,351	21,617,743	107,891	8,738,123	12,086,060	15,109,183	44,545,137	4,527,293	5,355,948	14,960,057	3,451,460	446,756
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	384,453	420,820	1,005	199,574	99,365	91,296	13,830	3,407	2,805	526	68,532	5,316
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	36,901	34,146	0	18,878	0	0	0	0	0	0	7,177	536
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	29,901,015	30,791,398	1,152,105	12,545,923	15,329,849	17,423,933	46,361,208	1,118,226	1,195,234	3,800,998	2,170,831	4,979,369
17. Other liability	6,485,881	5,419,386	305	3,159,680	11,276	343,300	3,363,511	32,954	235,733	341,562	1,058,462	154,366
18. Products liability	31,847	25,470	0	7,775	0	0	26,000	0	4,992	29,630	4,718	635
19.1 Private passenger auto no-fault (personal injury protection)	2,573,073	2,279,731	0	1,353,361	1,206,048	1,185,989	932,446	101,889	117,100	56,748	382,195	65,184
19.2 Other private passenger auto liability	14,929,967	14,706,176	0	7,404,894	10,295,506	13,815,194	21,916,954	983,997	1,573,550	3,003,884	2,203,511	345,637
19.3 Commercial auto no-fault (personal injury protection)	197,790	333,337	1,087	97,544	260,728	168,002	234,589	52,752	56,191	26,210	36,676	6,676
19.4 Other commercial auto liability	14,344,485	18,188,669	191,010	6,464,867	19,083,264	14,693,389	42,348,892	2,347,806	1,946,634	6,077,989	2,450,579	330,303
21.1 Private passenger auto physical damage	14,823,916	14,901,224	0	7,126,320	6,619,099	7,015,689	193,333	242,085	211,751	44,580	2,182,012	260,327
21.2 Commercial auto physical damage	4,950,139	6,324,860	52,330	2,129,098	2,609,567	2,542,459	79,567	157,386	146,100	79,202	848,281	69,803
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	838	752	0	259	0	0	3,000	0	(285)	885	127	14
24. Surety	7,188	7,553	0	3,532	0	0	17,000	0	500	3,900	2,151	136
26. Burglary and theft	532	1,082	0	203	0	(1)	4,999	0	769	769	99	(12)
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	139,673,686	148,277,033	1,796,204	63,840,162	87,870,543	92,092,917	171,337,814	10,256,441	11,513,237	29,836,421	20,314,495	7,480,954
DETAILS OF WRITE-INS												
3301.	0	0	0	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 76,076

24.GT

SCHEDULE A VERIFICATION BETWEEN YEARS

- 1. Book/adjusted carrying value, December 31, prior year (prior year statement).....
- 2. Increase (decrease) by adjustment:
 - 2.1 Totals, Part 1, Column 10.....
 - 2.2 Totals, Part 3, Column 7.....
- 3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and deprecia.....
- 4. Cost of additions and permanent improvements:
 - 4.1 Totals, Part 1, Column 13.....
 - 4.2 Totals, Part 3, Column 9.....
- 5. Total profit (loss) on sales, Part 3, Column 14.....
- 6. Increase (decrease) by foreign exchange adjustment:
 - 6.1 Totals, Part 1, Column 11.....
 - 6.2 Totals, Part 3, Column 8.....
- 7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....
- 8. Book/adjusted carrying value at end of current period.....
- 9. Total valuation allowance.....
- 10. Subtotal (Lines 8 plus 9).....
- 11. Total nonadmitted amounts.....
- 12. Statement value, current period (Page 2, real estate lines, current period).....

NONE

SCHEDULE B VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE BA VERIFICATION BETWEEN YEARS

- 1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....
- 2. Cost of acquisitions during year:
 - 2.1 Actual cost at time of acquisitions.....
 - 2.2 Additional investment made after acquisitions.....
- 3. Accrual of discount.....
- 4. Increase (decrease) by adjustment.....
- 5. Total profit (loss) on sale.....
- 6. Amounts paid on account or in full during the year.....
- 7. Amortization of premium.....
- 8. Increase (decrease) by foreign exchange adjustment.....
- 9. Book/adjusted carrying value of long-term invested assets at end of current period.....
- 10. Total valuation allowance.....
- 11. Subtotal (Lines 9 plus 10).....
- 12. Total nonadmitted amounts.....
- 13. Statement value of long-term invested assets at end of current period.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	100,000	1,977,230	1,329,917	1,136,515	642,898	5,186,560	9.1	5,188,282	9.8	5,186,560	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	100,000	1,977,230	1,329,917	1,136,515	642,898	5,186,560	9.1	5,188,282	9.8	5,186,560	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1		13,886				13,886	0.0	17,821	0.0	13,886	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	13,886	0	0	0	13,886	0.0	17,821	0.0	13,886	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	3,925,598	6,679,014	3,439,778	1,651,498	471,601	16,167,489	28.2	15,496,457	29.2	16,167,489	
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	3,925,598	6,679,014	3,439,778	1,651,498	471,601	16,167,489	28.2	15,496,457	29.2	16,167,489	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1			744,921		2,069,273	2,814,194	4.9	2,990,772	5.6	2,814,194	
6.2 Class 2			32,533	449,910	1,028,703	1,511,146	2.6	961,013	1.8	1,511,146	
6.3 Class 3						0	0.0	0	0.0		
6.4 Class 4						0	0.0	0	0.0		
6.5 Class 5						0	0.0	0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	777,454	449,910	3,097,976	4,325,340	7.6	3,951,785	7.4	4,325,340	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	40,540	11,357,201	9,394,351	3,528,806	2,883,285	27,204,183	47.5	20,875,356	39.3	26,205,594	998,588
7.2 Class 2		1,123,361	1,595,092	952,540		3,670,993	6.4	6,658,145	12.5	3,670,992	
7.3 Class 3		470,818				470,818	0.8	948,585	1.8	470,818	
7.4 Class 4						0	0.0	0	0.0		
7.5 Class 5						0	0.0	0	0.0		
7.6 Class 6				230,000		230,000	0.4	0	0.0	230,000	
7.7 Totals	40,540	12,951,380	10,989,443	4,711,346	2,883,285	31,575,994	55.1	28,482,086	53.6	30,577,404	998,588
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						0	0.0	0	0.0		
8.2 Class 2						0	0.0	0	0.0		
8.3 Class 3						0	0.0	0	0.0		
8.4 Class 4						0	0.0	0	0.0		
8.5 Class 5						0	0.0	0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1						0	0.0	0	0.0		
9.2 Class 2						0	0.0	0	0.0		
9.3 Class 3						0	0.0	0	0.0		
9.4 Class 4						0	0.0	0	0.0		
9.5 Class 5						0	0.0	0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	4,066,138	20,027,331	14,908,967	6,316,819	6,067,057	51,386,312	89.7	XXX	XXX	50,387,723	998,588
10.2 Class 2	.0	1,123,361	1,627,625	1,402,450	1,028,703	5,182,139	9.0	XXX	XXX	5,182,138	.0
10.3 Class 3	.0	470,818	.0	.0	.0	470,818	0.8	XXX	XXX	470,818	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	230,000	.0	230,000	0.4	XXX	XXX	230,000	.0
10.7 Totals	4,066,138	21,621,510	16,536,592	7,949,269	7,095,760	57,269,269	100.0	XXX	XXX	56,270,679	998,588
10.8 Line 10.7 as a % of Col. 6	7.1	37.8	28.9	13.9	12.4	100.0	XXX	XXX	XXX	98.3	1.7
11. Total Bonds Prior Year											
11.1 Class 1	5,062,076	11,130,966	10,240,286	6,189,667	11,945,693	XXX	XXX	44,568,688	83.9	43,570,231	998,457
11.2 Class 2	999,845	1,033,279	3,774,111	1,564,496	247,428	XXX	XXX	7,619,159	14.3	7,619,159	.0
11.3 Class 3	.0	.0	588,585	360,000	.0	XXX	XXX	948,585	1.8	948,585	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	6,061,921	12,164,245	14,602,982	8,114,163	12,193,121	XXX	XXX	53,136,432	100.0	52,137,975	998,457
11.8 Line 11.7 as a % of Col. 8	11.4	22.9	27.5	15.3	22.9	XXX	XXX	100.0	XXX	98.1	1.9
12. Total Publicly Traded Bonds											
12.1 Class 1	4,066,137	20,027,330	13,910,379	6,316,819	6,067,057	50,387,722	88.0	43,570,231	82.0	50,387,722	XXX
12.2 Class 2	.0	1,123,361	1,627,625	1,402,449	1,028,703	5,182,138	9.0	7,619,159	14.3	5,182,138	XXX
12.3 Class 3	.0	470,818	.0	.0	.0	470,818	0.8	948,585	1.8	470,818	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	230,000	.0	230,000	0.4	.0	0.0	230,000	XXX
12.7 Totals	4,066,137	21,621,509	15,538,004	7,949,268	7,095,760	56,270,678	98.3	52,137,975	98.1	56,270,678	XXX
12.8 Line 12.7 as a % of Col. 6	7.2	38.4	27.6	14.1	12.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.1	37.8	27.1	13.9	12.4	98.3	XXX	XXX	XXX	98.3	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	.0	.0	998,588	.0	.0	998,588	1.7	998,457	1.9	XXX	998,588
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	998,588	.0	.0	998,588	1.7	998,457	1.9	XXX	998,588
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	100.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	1.7	0.0	0.0	1.7	XXX	XXX	XXX	XXX	1.7

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$100,000 current year, \$489,060 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.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	100,000	1,977,230	1,329,917	1,136,515	642,898	5,186,560	9.1	5,188,282	9.8	5,186,560	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	100,000	1,977,230	1,329,917	1,136,515	642,898	5,186,560	9.1	5,188,282	9.8	5,186,560	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		13,886				13,886	0.0	17,821	0.0	13,886	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	13,886	0	0	0	13,886	0.0	17,821	0.0	13,886	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations						0	0.0	0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations			96,177			96,177	0.2	594,456	1.1	96,177	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	3,879,605	6,398,754	2,545,939	1,651,498	471,601	14,947,397	26.1	14,716,710	27.7	14,947,396	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
5.3 Defined	45,993	280,260	797,663			1,123,916	2.0	185,292	0.3	1,123,916	
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	3,925,598	6,679,014	3,439,779	1,651,498	471,601	16,167,490	28.2	15,496,458	29.2	16,167,489	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations			777,454	449,910	3,097,976	4,325,340	7.6	3,951,785	7.4	4,325,340	
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	777,454	449,910	3,097,976	4,325,340	7.6	3,951,785	7.4	4,325,340	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations		10,658,278	8,595,026	4,416,927	2,800,274	26,470,505	46.2	27,392,833	51.6	25,471,917	998,588
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	360,000	0.7		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
7.3 Defined	40,540	1,264,408	689,949	294,419	83,011	2,372,327	4.1	729,253	1.4	2,372,326	
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
7.5 Defined		1,028,694	1,152,279			2,180,973	3.8	0	0.0	2,180,972	
7.6 Other			552,189			552,189	1.0	0	0.0	552,189	
7.7 Totals	40,540	12,951,380	10,989,443	4,711,346	2,883,285	31,575,994	55.1	28,482,086	53.6	30,577,404	998,588
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	100,000	12,649,394	10,798,574	6,003,351	6,541,148	36,092,467	63.0	XXX	XXX	35,093,880	998,588
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	3,879,605	6,398,754	2,545,939	1,651,498	471,601	14,947,397	26.1	XXX	XXX	14,947,396	0
10.3 Defined	86,533	1,544,668	1,487,611	294,419	83,011	3,496,242	6.1	XXX	XXX	3,496,242	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Defined	0	1,028,694	1,152,279	0	0	2,180,973	3.8	XXX	XXX	2,180,972	0
10.6 Other	0	0	552,189	0	0	552,189	1.0	XXX	XXX	552,189	0
10.7 Totals	4,066,138	21,621,510	16,536,592	7,949,268	7,095,760	57,269,268	100.0	XXX	XXX	56,270,679	998,588
10.8 Line 10.7 as a % of Col. 6	7.1	37.8	28.9	13.9	12.4	100.0	XXX	XXX	XXX	98.3	1.7
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,954,534	6,058,886	11,892,134	5,798,577	11,441,045	XXX	XXX	37,145,176	69.9	36,146,719	998,457
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	4,010,486	6,019,267	2,588,516	2,021,065	437,375	XXX	XXX	15,076,709	28.4	15,076,710	0
11.3 Defined	96,900	86,093	122,331	294,520	314,700	XXX	XXX	914,544	1.7	914,544	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	6,061,920	12,164,246	14,602,981	8,114,162	12,193,120	XXX	XXX	53,136,429	100.0	52,137,973	998,457
11.8 Line 11.7 as a % of Col. 8	11.4	22.9	27.5	15.3	22.9	XXX	XXX	100.0	XXX	98.1	1.9
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	100,000	12,649,394	9,799,986	6,003,351	6,541,148	35,093,879	61.3	36,146,719	68.0	35,093,879	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	3,879,605	6,398,754	2,545,939	1,651,498	471,601	14,947,397	26.1	15,076,710	28.4	14,947,397	XXX
12.3 Defined	86,533	1,544,668	1,487,611	294,419	83,011	3,496,242	6.1	914,544	1.7	3,496,242	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Defined	0	1,028,694	1,152,279	0	0	2,180,973	3.8	0	0.0	2,180,973	XXX
12.6 Other	0	0	552,189	0	0	552,189	1.0	0	0.0	552,189	XXX
12.7 Totals	4,066,138	21,621,510	15,538,004	7,949,268	7,095,760	56,270,680	98.3	52,137,973	98.1	56,270,680	XXX
12.8 Line 12.7 as a % of Col. 6	7.2	38.4	27.6	14.1	12.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.1	37.8	27.1	13.9	12.4	98.3	XXX	XXX	XXX	98.3	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations			998,588			998,588	1.7	998,457	1.9	XXX	998,588
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0	XXX	0
13.3 Defined						0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0	XXX	0
13.5 Defined						0	0.0	0	0.0	XXX	0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	998,588	0	0	998,588	1.7	998,457	1.9	XXX	998,588
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	100.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	1.7	0.0	0.0	1.7	XXX	XXX	XXX	XXX	1.7

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SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	100,000	100,000	0	0	0
2. Cost of short-term investments acquired	0				
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	0				
7. Book/adjusted carrying value, current year	100,000	100,000	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	100,000	100,000	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	100,000	100,000	0	0	0
12. Income collected during year	1,719	1,719			
13. Income earned during year	1,719	1,719			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: +0

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Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7						
15-0476880	25976	Utica Mutual Insurance Company	NY	19,300		25,555	25,555	358		8,990			
		0199999 - Total - Affiliates - U.S. Intercompany Pooling		19,300		25,555	25,555	358		8,990			
		0499999 - Total - Affiliates		19,300		25,555	25,555	358		8,990			
		0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000					0						
		0699998 - Pools and Associations - Reins Col 8 < 100,000					0						
		0799998 - Pools and Associations - Reins Col 8 < 100,000					0						
		0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000					0						
9999999 Totals				19,300		25,555	25,555	358		8,990			

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<div style="font-size: 48px; font-weight: bold; margin: 0;">NONE</div>					

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN 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 Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
15-0476880	25976	UTICA MUTUAL	NY		127,363	598	0	148,685	8,187	17,059	29,590	59,401	0	263,520	(737)	0	264,257	0	
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					127,363	598	0	148,685	8,187	17,059	29,590	59,401	0	263,520	(737)	0	264,257	0	
0499999 - Total - Authorized - Affiliates					127,363	598	0	148,685	8,187	17,059	29,590	59,401	0	263,520	(737)	0	264,257	0	
13-4924125	10227	AMERICAN REINSURANCE	NJ		49	0	0	0	0	0	0	28	0	28	5	0	23	0	
36-2114545	20443	CONTINENTAL CASUALTY CO.	IL		286	0	0	0	2	4	1	157	0	165	129	0	36	0	
48-0921045	39845	EMPLOYERS REINS CORP.	KS		0	0	0	0	0	0	0	0	0	0	1	0	(1)	0	
13-2673100	22039	GENERAL REINS CORP.	CT		5,431	(90)	0	4,026	25	237	171	2,402	0	6,770	1,057	0	5,713	0	
13-5009848	21032	GERLING GLOBAL RE CORP OF AM.	NY		5	0	0	0	0	0	0	3	0	3	0	0	3	0	
06-0384680	11452	HARTFORD SM BOILER INSP & INS.	CT		1,508	209	0	103	0	0	5	696	0	1,013	103	0	910	0	
13-1290712	20583	NAC RE	CT		91	3	0	0	0	0	0	52	0	55	33	0	22	0	
75-1444207	30058	SCOR REINS.	NY		36	0	0	0	0	5	0	9	0	14	0	0	14	0	
13-3029255	39322	SOREMA NA REINSURANCE CO.	NY		0	0	0	0	0	0	0	0	0	0	2	0	(2)	0	
41-0406690	24767	ST PAUL FIRE & MARINE	MN		0	0	0	390	4	0	33	0	0	427	2	0	425	0	
13-1675535	25364	SWISS RE AMERICA	NY		650	0	0	710	17	56	187	329	0	1,298	190	0	1,108	0	
38-0315280	18988	AUTO OWNERS INS CO.	MI		12	2	0	35	1	0	0	0	0	38	(9)	0	46	0	
36-2994662	36552	AXA REINSURANCE COMPANY	NY		103	19	0	321	6	0	4	0	0	351	(78)	0	429	0	
36-2114545	20443	CONTINENTAL CASUALTY CO.	IL		125	0	0	20	1	0	13	0	0	34	60	0	(26)	0	
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	IA		12	2	0	35	1	0	0	0	0	38	(9)	0	46	0	
25-6038677	26271	ERIE INSURANCE EXCHANGE	PA		88	12	0	250	5	0	3	0	0	270	(64)	0	334	0	
42-0245840	13897	FARMERS MUTUAL HAIL INS CO IA	IA		12	2	0	35	1	0	0	0	0	38	(9)	0	46	0	
13-5009848	21032	GERLING GLOBAL RE CORP OF AM.	NY		24	0	0	0	0	0	0	0	0	0	(10)	0	10	0	
31-4259550	14621	MOTORISTS MUTUAL	OH		12	2	0	35	1	0	0	0	0	38	(9)	0	46	0	
13-3031176	38636	PARTNER REINS CO OF THE US.	NY		97	13	0	279	5	0	3	0	0	301	(71)	0	372	0	
23-2153760	39675	PMA Capital Ins Co.	PA		89	0	0	13	1	0	8	0	0	21	42	0	(21)	0	
23-2153760	39675	PMA Capital Ins Co.	PA		76	10	0	215	4	0	3	0	0	232	(56)	0	288	0	
23-1641984	10219	QBE Reins Corp.	NY		16	0	0	0	0	0	0	0	0	8	0	0	(8)	0	
75-1444207	30058	SCOR REINS.	NY		260	0	0	46	3	0	32	0	0	80	124	0	(44)	0	
43-0613000	23388	SHELTER MUTUAL INS CO.	MD		12	2	0	35	1	0	0	0	0	38	(9)	0	46	0	
41-0406690	24767	ST PAUL FIRE & MARINE	MN		114	15	0	321	6	0	4	0	0	347	(83)	0	431	0	
13-2918573	42439	TOA-RE INSURANCE COMPANY	NJ		55	9	0	161	3	0	2	0	0	175	(41)	0	216	0	
06-1430254	10348	ARCH REINSURANCE COMPANY	CT		90	0	0	0	0	0	0	40	0	40	(11)	0	51	0	
13-4924125	10227	AMERICAN REINSURANCE	NJ		31	0	0	0	0	0	0	14	0	14	(4)	0	18	0	
36-2994662	36552	AXA REINSURANCE COMPANY	NY		126	0	0	0	0	26	1	56	0	83	(16)	0	99	0	
36-2114545	20443	CONTINENTAL CASUALTY CO.	IL		29	0	0	0	0	0	0	13	0	13	(2)	0	15	0	
13-1963496	20281	FEDERAL INS CO.	NJ		37	0	0	0	0	0	0	16	0	16	(5)	0	21	0	
13-2997499	38776	FOLKSAMERICA REINS.	NY		8	0	0	0	0	0	0	3	0	3	(1)	0	4	0	
36-2667627	22969	GE REINSURANCE CORPORATION	IL		0	0	0	27	2	0	0	0	0	29	0	0	29	0	
13-5009848	21032	GERLING GLOBAL RE CORP OF AM.	NY		39	0	0	0	0	0	0	17	0	17	(5)	0	22	0	
06-1053492	41629	NEW ENGLAND REINS CORP.	MA		0	2	0	7	1	0	0	0	0	9	0	0	9	0	
13-3031176	38636	PARTNER REINS CO OF THE US.	NY		90	0	0	0	0	20	1	40	0	61	(11)	0	72	0	
23-2153760	39675	PMA Capital Ins Co.	PA		0	0	0	33	3	0	0	0	0	36	0	0	36	0	
43-0727872	15105	SAFETY NATIONAL CASUALTY CORP.	MO		21	0	0	0	0	0	0	10	0	10	(3)	0	12	0	
41-0406690	24767	ST PAUL FIRE & MARINE	MN		118	0	0	0	0	0	0	53	0	53	(15)	0	67	0	
13-2918573	42439	TOA-RE INSURANCE COMPANY	NJ		192	0	0	0	0	59	2	86	0	147	(24)	0	171	0	
13-5616275	19453	TRANSATLANTIC REINS.	NY		25	0	0	0	0	0	0	11	0	11	(3)	0	14	0	
16-0366830	22314	UNDERWRITERS REINSURANCE	CA		36	0	0	0	0	0	0	16	0	16	(5)	0	21	0	
06-1325038	39136	ZURICH REINSURANCE	CT		46	0	0	0	0	0	0	21	0	21	(8)	0	28	0	
13-4924125	10227	AMERICAN REINSURANCE	NJ		10	0	0	0	0	0	0	0	0	0	0	0	0	0	
38-0315280	18988	AUTO OWNERS INS CO.	MI		9	0	0	0	0	0	0	0	0	0	0	0	0	0	
36-2994662	36552	AXA REINSURANCE COMPANY	NY		32	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
36-2114545	20443	CONTINENTAL CASUALTY CO.	IL		27	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	IA		9	0	0	0	0	0	0	0	0	0	0	0	0	0	
25-6038677	26271	ERIE INSURANCE EXCHANGE	PA		19	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
42-0245840	13897	FARMERS MUTUAL HAIL INS CO IA	IA		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
36-2667627	22969	GE REINSURANCE CORPORATION	IL		7	0	0	0	0	0	0	0	0	0	0	0	0	0	
06-0383750	19682	HARTFORD FIRE INS CO.	CT		34	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
06-0384680	11452	HARTFORD SM BOILER INSP & INS.	CT		9	0	0	0	0	0	0	0	0	0	0	0	0	0	
36-3347420	23876	MAPPRE REINS CORP.	CA		19	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
31-4259550	14621	MOTORISTS MUTUAL	OH		1	0	0	0	0	0	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN 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 Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties		
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers				
AA-1126002	00000	LLOYDS SYNDICATE #2	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128020	00000	LLOYDS SYNDICATE #2020	EN		21	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	
AA-1128027	00000	LLOYDS SYNDICATE #2027	EN		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127400	00000	LLOYDS SYNDICATE #1400	EN		21	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	
AA-1127900	00000	LLOYDS SYNDICATE #1900	EN		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128000	00000	LLOYDS SYNDICATE #2000	EN		8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128488	00000	LLOYDS SYNDICATE #2488	EN		13	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	
AA-1127007	00000	LLOYDS SYNDICATE #1007	EN		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127096	00000	LLOYDS SYNDICATE #1096	EN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126205	00000	LLOYDS SYNDICATE #205	EN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126227	00000	LLOYDS SYNDICATE #227	EN		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126250	00000	LLOYDS SYNDICATE #250	EN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126033	00000	LLOYDS SYNDICATE #33	EN		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126376	00000	LLOYDS SYNDICATE #376	EN		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126435	00000	LLOYDS SYNDICATE #435	EN		44	0	0	0	0	0	0	0	0	0	0	0	(2)	0	2	
AA-1126506	00000	LLOYDS SYNDICATE #506	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126510	00000	LLOYDS SYNDICATE #510	EN		45	0	0	0	0	0	0	0	0	0	0	0	(2)	0	2	
AA-1126529	00000	LLOYDS SYNDICATE #529	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126557	00000	LLOYDS SYNDICATE #557	EN		20	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	
AA-1126566	00000	LLOYDS SYNDICATE #566	EN		8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126588	00000	LLOYDS SYNDICATE #588	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126609	00000	LLOYDS SYNDICATE #609	EN		5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126623	00000	LLOYDS SYNDICATE #623	EN		9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126727	00000	LLOYDS SYNDICATE #727	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126780	00000	LLOYDS SYNDICATE #780	EN		8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126958	00000	LLOYDS SYNDICATE #958	EN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126990	00000	LLOYDS SYNDICATE #990	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126994	00000	LLOYDS SYNDICATE #994	EN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127209	00000	LLOYDS SYNDICATE #1209	EN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128001	00000	LLOYDS SYNDICATE #2001	EN		44	0	0	0	0	0	0	0	0	0	0	0	(2)	0	2	
AA-1128010	00000	LLOYDS SYNDICATE #2010	EN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128147	00000	LLOYDS SYNDICATE #2147	EN		9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128791	00000	LLOYDS SYNDICATE #2791	EN		16	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	
AA-1126626	00000	LLOYDS SYNDICATE #626	EN		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)															0			0		
0899999 - Authorized - Other Non-U.S. Insurers					1,432	23	0	446	10	72	25	308	0	884	(132)	0	1,016	0		
0999999 - Total - Authorized					139,159	833	0	156,228	8,287	17,538	30,088	63,783	0	276,758	195	0	276,562	0		
1399999 - Total - Unauthorized - Affiliates																				
48-0213973	21520	FARM BUREAU MUTUAL INS CO.	KS		0	4	0	118	6	6	19	0	0	153	0	0	0	153	0	
86-0259779	27871	WESTERN AGRIC INS CO.	IA		19	0	0	154	4	7	7	0	0	172	0	0	0	172	0	
23-2745904	10019	OPUS RE	PA		62	0	0	13	1	0	8	0	0	21	30	0	0	(8)	0	
22-2187459	35432	NEW JERSEY RE-INS CO.	NJ		112	0	0	0	0	20	1	50	0	71	(14)	0	0	85	0	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO.	IL		11	0	0	0	0	0	0	0	0	0	(1)	0	0	1	0	
22-2187459	35432	NEW JERSEY RE-INS CO.	NJ		9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																				
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers					213	4	0	285	10	33	35	50	0	417	15	0	403	0		
AA-9991159	00000	MICH CATASTROPHIC CLAIMS ASSOC.	MI		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1599999 - Unauthorized - Pools - Mandatory Pools					2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1460190	00000	CONVERIUM	GW		94	0	0	13	1	0	8	0	0	21	45	0	0	(24)	0	
AA-3194129	00000	MONTPELIER REINS LTD.	BE		11	0	0	0	0	0	0	0	0	0	5	0	0	(5)	0	
AA-1120481	00000	QBE INTERNATIONAL INS LTD.	EN		15	0	0	0	0	0	0	0	0	7	(2)	0	0	9	0	
AA-1340045	00000	BAYERISCHE RUCKVERSICHERUNG AG.	GW		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1460190	00000	CONVERIUM	GW		41	0	0	0	0	0	0	0	0	0	(2)	0	0	2	0	
AA-1280067	00000	COPENHAGEN REINS.	DK		6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3194130	00000	ENDURANCE SPECIALTY INS. LTD.	BE		42	0	0	0	0	0	0	0	0	0	(2)	0	0	2	0	
AA-1120020	00000	ERC FRANKONA REASSURANCE LTD.	EN		30	0	0	0	0	0	0	0	0	0	(2)	0	0	2	0	
AA-1220035	00000	GENERAL I.	AT		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1121366	00000	ODYSSEY RE MGMT LIMITED	EN		13	0	0	0	0	0	0	0	0	(1)	0	0	0	1	0	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN 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 Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-1120481	00000	QBE INTERNATIONAL INS LTD.	EN		8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1440076	00000	SIRIUS INTERNATIONAL INS CORP	SW		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1320018	00000	SPS RE	FR		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190770	00000	TEMPEST RE	BE		8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1121425	00000	TERRA NOVA INS. CO.	EN		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1340265	00000	WUESTENROT & WUERTEMBERGISCHE	GW		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1340255	00000	WURTEMBERGISCHE VERSICHERUNG	GW		11	0	0	0	0	0	0	0	0	0	0	(1)	0	0	1
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																			
1799999 - Unauthorized - Other Non-U.S. Insurers					300	0	0	13	1	0	8	7			28	39	0	(11)	0
1899999 - Total - Unauthorized					514	4	0	298	11	33	43	57			445	53	0	392	0
1999999 - Total - Authorized and Unauthorized					139,674	837	0	156,526	8,298	17,571	30,131	63,840	0		277,203	249	0	276,954	0
2099999 - Total - Protected Cells															0			0	
9999999 Totals					139,674	837	0	156,526	8,298	17,571	30,131	63,840	0		277,203	249	0	276,954	0

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Company	2 Commission Rate	3 Ceded Premium
1.		
2.		
3.		
4.		
5.		

40.3

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN 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 Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
15-0476880	25976	UTICA MUTUAL	NY	598	0	0	0	0	0	598	0.0	0.0
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling				598	0	0	0	0	0	598	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool											0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates				598	0	0	0	0	0	598	0.0	0.0
13-2673100	22039	GENERAL REINS CORP.	CT	(90)	0	0	0	0	0	(90)	0.0	0.0
06-0384680	11452	HARTFORD SM BOILER INSP & INS.	CT	209	0	0	0	0	0	209	0.0	0.0
13-1290712	20583	NAC RE.	CT	3	0	0	0	0	0	3	8.0	0.0
38-0315280	18988	AUTO OWNERS INS CO.	MI	1	1	0	0	0	1	2	45.0	0.0
36-2994662	36552	AXA REINSURANCE COMPANY	NY	10	7	0	0	3	10	19	49.0	13.0
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	IA	1	1	0	0	1	1	2	45.0	0.0
25-6038677	26271	ERIE INSURANCE EXCHANGE	PA	7	6	0	0	0	6	12	45.0	0.0
42-0245840	13897	FARMERS MUTUAL HAIL INS CO IA	IA	1	1	0	0	1	1	2	45.0	0.0
31-4259550	14621	MOTORISTS MUTUAL	OH	1	1	0	0	0	1	2	45.0	0.0
13-3031176	38636	PARTNER REINS CO OF THE US	NY	7	6	0	0	0	6	13	45.0	0.0
23-2153760	39675	PMA Capital Ins Co.	PA	6	5	0	0	0	5	10	45.0	0.0
43-0613000	23388	SHELTER MUTUAL INS CO.	MD	1	1	0	0	0	1	2	45.0	0.0
41-0406690	24767	ST PAUL FIRE & MARINE	MN	8	7	0	0	0	7	15	45.0	0.0
13-2918573	42439	TOA-RE INSURANCE COMPANY	NJ	4	4	0	0	1	4	9	51.0	8.0
06-1053492	41629	NEW ENGLAND REINS CORP.	MA	0	0	0	0	2	2	2	100.0	100.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				168	38	0	0	6	44	212	20.0	2.0
0699999 - Authorized - Pools - Mandatory Pools											0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
AA-1126227	00000	LLOYDS SYNDICATE #227	EN	2	2	0	0	0	2	4	45.0	0.0
AA-1126566	00000	LLOYDS SYNDICATE #566	EN	1	1	0	0	0	1	3	45.0	0.0
AA-1127688	00000	LLOYDS SYNDICATE #1688	EN	1	1	3	0	4	4	5	72.0	0.0
AA-1128001	00000	LLOYDS SYNDICATE #2001	EN	5	4	0	0	0	4	9	45.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers				11	9	2	0	0	12	23	52.0	0.0
0999999 - Total - Authorized				777	48	2	0	6	56	833	6.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
48-0213973	21520	FARM BUREAU MUTUAL INS CO	KS	4	0	0	0	0	0	4	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers				4	0	0	0	0	0	4	0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers											0.0	0.0
1899999 - Total - Unauthorized				4	0	0	0	0	0	4	0.0	0.0
1999999 - Total - Authorized and Unauthorized										0	0.0	0.0
2099999 - Total - Protected Cells										0	0.0	0.0
9999999 Totals				781	48	2	0	6	56	837	6.0	0.0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col.5 or Cols. 12 +15 + 16
0499999 - Total - Affiliates																
48-0213973	21520	FARM BUREAU MUTUAL INS CO	KS	153	0	355	0	0	0	153	0	0	0	0	0	0
86-0259779	27871	WESTERN AGRIC INS CO	IA	172	0	506	0	0	0	172	0	0	0	0	0	0
23-2745904	10019	OPUS RE	PA	21	0	0	30	0	0	21	0	0	0	0	0	0
22-2187459	35432	NEW JERSEY RE-INS CO	NJ	71	0	0	(14)	0	0	0	71	0	0	0	0	71
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IL	0	0	0	(1)	0	0	0	0	0	0	0	0	0
0599999 - Other U.S. Unaffiliated Insurers				417	0	861	15	0	0	346	71	0	0	0	0	71
AA-1460190	00000	CONVERIUM	GW	21	0	26	45	0	0	21	0	0	0	0	0	0
AA-3194129	00000	MONTPELIER REINS LTD	BE	0	0	0	5	0	0	0	0	0	0	0	0	0
AA-1120481	00000	QBE INTERNATIONAL INS LTD	EN	7	0	0	(2)	0	0	0	7	0	0	0	0	7
AA-1460190	00000	CONVERIUM	GW	0	0	0	(2)	0	0	0	0	0	0	0	0	0
AA-3194130	00000	ENDURANCE SPECIALTY INS. LTD	BE	0	0	0	(2)	0	0	0	0	0	0	0	0	0
AA-1120020	00000	ERC FRANKONA REASSURANCE LTD	EN	0	0	0	(2)	0	0	0	0	0	0	0	0	0
AA-1121366	00000	ODYSSEY RE MGMT LIMITED	EN	0	0	0	(1)	0	0	0	0	0	0	0	0	0
AA-1340255	00000	WURTTENBERGISCHE VERSICHERUNG	GW	0	0	0	(1)	0	0	0	0	0	0	0	0	0
0899999 - Other Non-U.S. Insurers				28	0	26	39	0	0	21	7	0	0	0	0	7
0999999 - Total - Affiliates and Others				445	0	887	53	0	0	368	78	0	0	0	0	78
1099999 - Total - Protected Cells																
9999999 Totals				445	0	887	53	0	0	368	78	0	0	0	0	78

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE F - PART 6

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
36-2994662	36552	AXA REINSURANCE COMPANY	2,566	19,363	148	13.0	2,566	.0	0	513
AA-1126227	00000	LLOYDS SYNDICATE #227	42	4,436	37	0.0	42	.0	0	.8
AA-1126510	00000	LLOYDS SYNDICATE #510	.7	776	.6	0.0	.7	.0	0	.1
AA-1126566	00000	LLOYDS SYNDICATE #566	25	2,658	22	0.0	25	.0	0	.5
AA-1127688	00000	LLOYDS SYNDICATE #1688	25	5,233	22	0.0	25	.0	0	.5
AA-1128001	00000	LLOYDS SYNDICATE #2001	85	8,862	74	0.0	85	.0	0	.17
AA-1128010	00000	LLOYDS SYNDICATE #2010	.7	776	.6	0.0	.7	.0	0	.1
13-1675535	25364	SWISS RE AMERICA	456	456	.0	100.0	.0	.0	0	.0
13-2918573	42439	TOA-RE INSURANCE COMPANY	842	8,579	(56)	9.0	842	.0	0	168
06-1053492	41629	NEW ENGLAND REINS CORP.	1,932	1,932	.0	100.0	.0	.0	0	.0
9999999 Totals			5,987	53,068	260	0.0	3,599	0	0	720

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ in dispute.
 (b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ in dispute.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE F - PART 7

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
13-1675535	25364	SWISS RE AMERICA	.455	.0	.0	.0	.0	.0	.0	.455	.455
06-1053492	41629	NEW ENGLAND REINS CORP	9,129	.0	.0	.0	.0	.0	.0	9,129	9,129
9999999 Totals			9,584	0	0	0	0	0	0	9,584	9,584

- 1. Total
- 2. Line 1 x .2
- 3. Schedule F - Part 6 Col. 11
- 4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)
- 5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x 1000)
- 6. Provision for Reinsurance (sum Lines 4 + 5) [Enter this amount on Page 3, Line 16]

9,584
1,917
720
2,637
77,732
80,369

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)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	64,854,548		64,854,548
2. Agents' balances or uncollected premiums (Line 10)	5,918,586		5,918,586
3. Funds held by or deposited with reinsured companies (Line 11)	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	836,580	(836,580)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	2,290,122		2,290,122
6. Net amount recoverable from reinsurers		276,631,035	276,631,035
7. Totals (Line 28)	73,899,836	275,794,455	349,694,291
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	34,716,066	212,526,101	247,242,167
9. Taxes, expenses, and other obligations (Lines 4 through 8)	5,545,071		5,545,071
10. Unearned premiums (Line 9)	8,997,990	63,840,162	72,838,152
11. Advance Premiums (Line 10)	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2)	208,113		208,113
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	248,525	(366,639)	(118,114)
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	692,109		692,109
16. Provision for reinsurance (Line 16)	80,369	(80,369)	0
17. Other liabilities (Lines 15 and 17 through 23)	1,615,729	(124,800)	1,490,929
18. Total liabilities (Line 26 minus Line 25)	52,103,973	275,794,455	327,898,428
19. Surplus as regards policyholders (Line 35)	21,795,863	X X X	21,795,863
20. Totals (Line 36)	73,899,836	275,794,455	349,694,291

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

If yes, give full explanation:

Under the Utica National Insurance Group (NAIC Code 201), Republic-Franklin Insurance Company participates in a pooling agreement with Utica Mutual Insurance Company (NAIC No. 25976), Graphic Arts Mutual Insurance Company (NAIC No. 25984), Utica National Assurance Company (NAIC No. 10687) and the Utica National Insurance Company of Texas (NAIC No. 43478). Under this agreement, Graphic Arts, Republic-Franklin, Utica National Assurance Company and Utica National Insurance Company of Texas ceded 100% to Utica Mutual, and assumed 5%, 3%, 2% and 1% respectively.

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX
2. Premiums earned	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX
3. Incurred claims	(262)	0.0	(262)	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
4. Increase in contract reserves	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
5. Commissions (a)	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
6. General insurance expenses	54	0.0	54	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
7. Taxes, licenses and fees	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
8. Total expenses incurred	54	0.0	54	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
9. Aggregate write-ins for deductions	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
10. Gain from underwriting before dividends or refunds	208	0.0	208	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
11. Dividends or refunds	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
12. Gain from underwriting after dividends or refunds	208	0.0	208	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																				
0901.																				
0902.																				
0903.																				
0998. Summary of remaining write-ins for Line 9 from overflow page	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	0								
2. Advance premiums	0								
3. Reserve for rate credits	0								
4. Total premium reserves, current year	0	0	0	0	0	0	0	0	0
5. Total premium reserves, prior year	0	0	0	0	0	0	0	0	0
6. Increase in total premium reserves	0	0	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves	0								
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	108	108							
2. Total prior year	547	547	0	0	0	0	0	0	0
3. Increase	(440)	(440)	0	0	0	0	0	0	0

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	178	178							
1.2 On claims incurred during current year	0								
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	108	108							
2.2 On claims incurred during current year	0								
3. Test:									
3.1 Line 1.1 and 2.1	286	286	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	547	547	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	(262)	(262)	0	0	0	0	0	0	0

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	(262)	(262)							
4. Commissions	0								
B. Reinsurance Ceded:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0								

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SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims				
2. Beginning Claim Reserves and Liabilities				
3. Ending Claim Reserves and Liabilities				
4. Claims Paid				
B. Assumed Reinsurance:				
5. Incurred Claims				
6. Beginning Claim Reserves and Liabilities	NONE			
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
D. Net:				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid				

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	2	0	0	0	0	2	XXX
2. 1993	881	107	773	523	0	50	0	81	0	12	654	250
3. 1994	986	100	886	753	0	73	0	71	0	20	897	345
4. 1995	1,088	102	986	580	(1)	46	0	68	0	8	695	244
5. 1996	1,172	86	1,086	910	0	84	0	74	0	21	1,067	398
6. 1997	1,239	70	1,169	489	0	43	0	70	0	7	602	221
7. 1998	1,298	63	1,235	887	1	53	0	65	0	26	1,004	296
8. 1999	1,348	64	1,284	810	0	43	0	86	0	12	939	278
9. 2000	1,438	64	1,374	776	0	37	0	80	0	16	893	258
10. 2001	1,419	85	1,334	737	0	31	0	58	0	7	825	232
11. 2002	1,367	105	1,261	470	0	21	0	39	0	2	531	181
12. Totals	XXX	XXX	XXX	6,936	0	482	1	691	0	131	8,109	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	43	7	0	0	2	3	0	0	0	0	0	35	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	3	0	0	0	1	0	0	0	0	0	1	4	0
4.	0	0	1	0	1	0	0	0	0	0	1	2	0
5.	1	0	1	0	0	0	1	0	0	0	2	3	0
6.	3	0	1	0	1	0	1	0	0	0	1	6	0
7.	21	0	3	0	2	0	2	0	1	0	3	29	1
8.	20	0	12	0	2	0	4	0	1	0	3	40	1
9.	31	0	18	0	4	0	9	0	3	0	6	65	3
10.	64	4	22	0	4	0	9	0	5	0	12	100	5
11.	158	0	51	0	5	0	20	0	35	0	16	269	34
12.	344	11	109	0	22	3	46	0	46	0	45	552	46

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	35	0
2.	654	0	654	74.2	(0.2)	84.6	0	0	0.0	0	0
3.	901	0	901	91.3	(0.4)	101.7	0	0	0.0	3	1
4.	696	(1)	697	64.0	(1.3)	70.7	0	0	0.0	1	1
5.	1,070	0	1,070	91.3	0.0	98.5	0	0	0.0	2	1
6.	607	0	607	49.0	0.0	51.9	0	0	0.0	4	1
7.	1,034	2	1,032	79.7	2.6	83.6	0	0	0.0	24	5
8.	979	0	979	72.7	0.4	76.2	0	0	0.0	32	8
9.	958	0	958	66.6	0.4	69.7	0	0	0.0	49	16
10.	930	5	925	65.5	5.8	69.3	0	0	0.0	82	18
11.	800	0	800	58.5	0.0	63.4	0	0	0.0	209	60
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	441	111

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	28	20	1	0	1	0	2	10	XXX
2. 1993	2,420	87	2,332	1,684	49	127	0	164	0	33	1,926	568
3. 1994	2,284	99	2,184	1,844	51	109	0	164	0	36	2,065	577
4. 1995	2,397	68	2,329	1,857	21	112	0	166	0	29	2,113	595
5. 1996	2,365	61	2,304	1,759	23	114	0	174	0	35	2,024	555
6. 1997	2,097	52	2,045	1,458	16	107	0	171	0	24	1,720	483
7. 1998	1,929	49	1,880	1,399	26	114	0	164	0	22	1,652	468
8. 1999	1,820	42	1,778	1,369	15	92	0	165	0	23	1,612	497
9. 2000	1,745	44	1,701	1,218	15	77	0	172	0	17	1,452	485
10. 2001	1,762	40	1,721	858	17	60	0	204	0	17	1,105	429
11. 2002	1,752	72	1,680	512	9	32	0	102	0	3	636	370
12. Totals	XXX	XXX	XXX	13,986	262	945	0	1,646	0	242	16,316	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	151	131	0	0	1	1	0	0	1	0	0	21	2
2.	5	4	0	0	0	0	0	0	0	0	0	2	1
3.	22	0	0	0	0	0	0	0	1	0	1	23	1
4.	21	1	0	0	1	0	1	0	1	0	1	22	1
5.	23	0	1	0	3	0	2	0	2	0	2	31	2
6.	47	0	2	0	6	0	3	0	4	0	2	61	5
7.	98	5	3	0	8	0	8	0	5	0	4	117	6
8.	179	4	11	0	17	0	14	0	10	0	8	227	13
9.	302	3	80	0	25	0	37	0	20	0	10	460	26
10.	521	4	169	0	24	0	83	0	34	0	24	827	44
11.	710	19	393	0	20	0	117	0	109	0	39	1,329	142
12.	2,077	171	658	0	105	1	265	0	185	0	90	3,119	242

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19	1
2.	1,981	53	1,928	81.9	60.6	82.7	0	0	0.0	1	1
3.	2,139	51	2,088	93.7	51.5	95.6	0	0	0.0	22	1
4.	2,158	22	2,136	90.0	32.9	91.7	0	0	0.0	20	3
5.	2,078	23	2,055	87.8	37.4	89.2	0	0	0.0	24	6
6.	1,796	16	1,780	85.7	30.9	87.1	0	0	0.0	48	13
7.	1,799	31	1,768	93.3	62.8	94.1	0	0	0.0	96	21
8.	1,858	18	1,839	102.1	43.2	103.5	0	0	0.0	186	41
9.	1,929	17	1,912	110.5	38.9	112.4	0	0	0.0	379	81
10.	1,953	21	1,933	110.9	51.6	112.3	0	0	0.0	687	141
11.	1,994	28	1,966	113.8	39.4	117.0	0	0	0.0	1,084	246
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,564	555

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	11	0	1	0	0	0	(9)	XXX
2. 1993	1,497	80	1,416	855	26	100	3	59	0	10	984	315
3. 1994	1,673	92	1,581	1,076	8	105	0	74	0	10	1,248	334
4. 1995	1,838	99	1,739	1,306	75	121	5	87	0	16	1,434	332
5. 1996	1,972	104	1,868	1,338	74	127	4	93	0	18	1,480	369
6. 1997	2,033	103	1,930	1,240	62	145	11	92	0	24	1,403	369
7. 1998	2,262	128	2,133	1,595	81	148	3	116	0	13	1,775	423
8. 1999	2,716	164	2,552	1,838	109	165	8	151	0	18	2,037	590
9. 2000	3,231	173	3,058	1,904	177	134	9	173	0	19	2,024	635
10. 2001	3,389	250	3,138	1,069	44	61	2	184	0	12	1,268	501
11. 2002	3,214	138	3,076	421	27	21	0	92	0	4	507	324
12. Totals	XXX	XXX	XXX	12,644	694	1,127	46	1,121	0	143	14,152	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	5	1	0	0	1	0	0	0	0	0	0	5	0
2.	6	0	1	1	1	0	0	0	0	0	0	8	0
3.	8	0	4	1	1	0	1	0	1	0	0	14	1
4.	12	0	4	1	1	0	2	0	1	0	1	19	1
5.	18	0	5	1	3	0	4	0	1	0	1	30	1
6.	49	4	9	2	6	0	7	0	2	0	4	68	2
7.	162	8	22	4	10	1	20	2	5	0	3	205	4
8.	427	73	121	29	27	3	55	5	13	0	6	533	11
9.	844	54	371	72	50	2	124	8	29	0	10	1,280	25
10.	914	55	511	67	32	1	165	7	43	0	14	1,534	37
11.	613	31	1,045	54	10	0	163	6	112	0	16	1,851	96
12.	3,058	226	2,093	231	141	7	542	29	206	1	54	5,545	178

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	1
2.	1,022	30	991	68.3	37.8	70.0	0	0	0.0	7	1
3.	1,270	9	1,261	75.9	9.4	79.8	0	0	0.0	11	3
4.	1,534	81	1,453	83.5	82.0	83.5	0	0	0.0	15	3
5.	1,589	80	1,510	80.6	76.3	80.8	0	0	0.0	21	8
6.	1,550	80	1,471	76.3	77.0	76.2	0	0	0.0	53	15
7.	2,078	98	1,981	91.9	76.2	92.8	0	0	0.0	174	32
8.	2,797	227	2,570	103.0	138.4	100.7	0	0	0.0	446	87
9.	3,628	324	3,304	112.3	187.1	108.0	0	0	0.0	1,088	191
10.	2,979	176	2,802	87.9	70.3	89.3	0	0	0.0	1,302	232
11.	2,477	119	2,358	77.1	86.3	76.7	0	0	0.0	1,572	279
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,693	852

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	249	135	13	3	3	0	0	126	XXX	
2. 1993	2,623	288	2,335	1,314	85	80	7	150	0	25	1,453	325	
3. 1994	2,931	168	2,762	1,332	21	87	4	172	0	24	1,567	375	
4. 1995	3,386	35	3,351	1,626	4	102	0	193	0	60	1,917	386	
5. 1996	3,650	60	3,591	1,475	0	107	0	204	0	35	1,785	429	
6. 1997	3,451	34	3,417	1,613	3	110	0	203	0	36	1,923	459	
7. 1998	3,525	66	3,459	1,860	21	116	2	202	0	33	2,155	501	
8. 1999	3,912	80	3,832	2,369	33	137	3	207	0	29	2,677	607	
9. 2000	4,800	85	4,715	2,604	21	131	1	276	0	20	2,989	612	
10. 2001	5,077	135	4,941	1,395	24	72	1	400	0	6	1,843	434	
11. 2002	4,465	139	4,326	486	5	16	0	37	0	1	535	261	
12. Totals	XXX	XXX	XXX	16,325	351	972	21	2,047	0	269	18,971	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1,858	355	356	143	34	8	39	12	106	0	10	1,875	31
2.	153	4	46	12	4	0	6	1	12	0	2	203	4
3.	206	1	28	7	5	0	8	1	16	0	3	255	5
4.	279	32	76	14	6	0	11	1	18	0	6	343	5
5.	288	0	52	9	11	0	14	1	25	0	8	379	7
6.	340	3	97	9	12	0	17	1	31	0	12	483	9
7.	391	2	213	12	22	0	26	2	45	0	30	680	13
8.	682	8	408	30	40	0	45	3	77	0	44	1,211	22
9.	966	3	735	35	64	0	69	4	127	0	74	1,920	37
10.	1,078	9	761	37	74	1	95	5	185	0	88	2,139	53
11.	1,008	12	1,285	49	70	0	127	5	419	0	74	2,842	121
12.	7,249	429	4,057	357	341	12	455	37	1,061	0	354	12,329	307

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,716	159
2.	1,765	109	1,656	67.3	37.8	70.9	0	0	0.0	182	21
3.	1,854	33	1,821	63.3	19.7	65.9	0	0	0.0	227	27
4.	2,312	52	2,260	68.3	147.8	67.4	0	0	0.0	309	34
5.	2,174	10	2,164	59.6	17.4	60.3	0	0	0.0	330	49
6.	2,422	16	2,406	70.2	46.9	70.4	0	0	0.0	425	58
7.	2,875	40	2,835	81.6	60.9	82.0	0	0	0.0	589	91
8.	3,965	77	3,888	101.4	96.7	101.5	0	0	0.0	1,053	158
9.	4,974	65	4,909	103.6	75.9	104.1	0	0	0.0	1,664	256
10.	4,060	78	3,981	80.0	57.8	80.6	0	0	0.0	1,793	346
11.	3,449	71	3,378	77.2	51.4	78.1	0	0	0.0	2,232	610
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,521	1,808

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	45	2	7	0	1	0	1	52	XXX
2. 1993	3,254	702	2,553	1,546	174	364	41	92	0	47	1,787	316
3. 1994	3,523	714	2,809	2,254	417	387	68	92	0	80	2,248	409
4. 1995	3,662	531	3,130	2,110	215	349	13	97	0	85	2,328	359
5. 1996	4,006	422	3,585	2,494	55	434	18	107	0	100	2,963	463
6. 1997	4,291	438	3,853	2,251	98	436	26	99	0	67	2,662	577
7. 1998	4,502	432	4,070	2,532	396	357	27	134	0	57	2,601	537
8. 1999	4,790	474	4,316	2,614	253	361	27	200	0	87	2,895	562
9. 2000	5,413	492	4,921	3,622	852	304	27	232	0	59	3,278	676
10. 2001	5,923	778	5,145	2,651	444	143	17	227	1	53	2,559	494
11. 2002	6,103	956	5,148	915	114	46	3	108	1	11	952	316
12. Totals	XXX	XXX	XXX	23,034	3,020	3,188	266	1,390	2	646	24,324	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	112	8	26	2	21	1	24	5	11	0	0	178	14
2.	39	0	14	2	3	0	14	1	0	0	0	67	1
3.	30	5	26	3	3	0	16	1	1	0	1	66	1
4.	45	0	36	2	7	0	17	1	2	0	5	102	2
5.	53	1	39	2	17	1	32	2	5	0	12	140	7
6.	144	3	97	2	22	1	61	2	4	0	10	321	5
7.	347	10	83	4	27	1	89	5	7	0	16	534	10
8.	498	116	232	17	49	3	148	6	14	0	49	799	18
9.	927	48	369	13	105	5	322	8	101	1	64	1,749	129
10.	1,016	128	366	5	92	4	372	9	37	0	94	1,737	48
11.	1,221	100	844	26	63	1	434	13	77	1	90	2,495	98
12.	4,432	419	2,132	78	409	18	1,527	53	259	3	341	8,189	330

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	128	50
2.	2,072	218	1,854	63.7	31.1	72.6	0	0	0.0	51	16
3.	2,808	494	2,314	79.7	69.3	82.4	0	0	0.0	48	18
4.	2,662	232	2,430	72.7	43.6	77.6	0	0	0.0	78	24
5.	3,182	79	3,103	79.4	18.7	86.6	0	0	0.0	89	51
6.	3,115	132	2,983	72.6	30.1	77.4	0	0	0.0	237	84
7.	3,577	443	3,134	79.5	102.7	77.0	0	0	0.0	416	117
8.	4,117	423	3,694	85.9	89.1	85.6	0	0	0.0	597	202
9.	5,981	953	5,027	110.5	193.7	102.2	0	0	0.0	1,235	514
10.	4,903	607	4,296	82.8	78.1	83.5	0	0	0.0	1,249	488
11.	3,708	261	3,447	60.7	27.3	67.0	0	0	0.0	1,938	557
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,068	2,121

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

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	.5	0	.5	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	1	0	1	200.0	0.0	200.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	8.5	0.0	8.5	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(13)	(20)	2	2	0	0	8	6	XXX
2. 1993	354	199	155	167	86	8	3	2	0	4	87	XXX
3. 1994	352	180	171	464	404	9	5	1	0	8	64	XXX
4. 1995	68	37	31	6	1	0	0	0	0	0	6	XXX
5. 1996	5	6	(1)	0	0	0	0	0	0	0	0	XXX
6. 1997	2	2	0	0	0	0	0	0	0	0	0	XXX
7. 1998	1	1	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	2	(1)	0	0	0	0	0	0	0	0	XXX
9. 2000	0	2	(2)	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	624	471	20	11	2	0	21	164	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	197	149	14	2	9	5	1	0	0	0	8	66	17
2.	5	0	2	0	1	0	0	0	0	0	0	8	0
3.	7	6	2	0	1	0	0	0	0	0	0	4	1
4.	0	0	2	0	0	0	0	0	0	0	0	2	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	209	155	21	4	11	5	2	0	0	0	9	80	18

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	60	6
2.	185	90	96	52.3	45.2	61.5	0	0	0.0	7	1
3.	484	416	68	137.6	230.7	39.6	0	0	0.0	2	1
4.	9	1	8	13.2	3.4	25.2	0	0	0.0	2	0
5.	0	0	0	4.0	0.0	(16.2)	0	0	0.0	0	0
6.	0	0	0	6.5	0.0	(100.0)	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	7.7	1.8	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	71	8

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	157	117	23	19	2	0	0	46	XXX
2. 1993	722	455	267	138	33	36	8	48	0	1	181	24
3. 1994	709	394	314	198	112	30	3	60	0	4	172	25
4. 1995	696	523	173	260	190	25	0	35	0	0	130	21
5. 1996	749	455	294	74	37	11	0	33	0	0	81	22
6. 1997	780	433	347	129	50	28	3	44	0	2	147	25
7. 1998	788	416	372	198	79	9	0	65	0	0	193	23
8. 1999	910	453	457	217	37	11	0	36	0	0	228	34
9. 2000	1,049	513	535	168	61	11	1	39	0	0	155	46
10. 2001	1,076	569	508	48	16	3	0	36	0	0	70	31
11. 2002	1,065	645	420	3	1	1	0	10	0	0	12	8
12. Totals	XXX	XXX	XXX	1,589	733	187	35	407	0	8	1,416	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	853	589	766	391	370	216	261	142	212	0	13	1,125	138
2.	1	0	7	1	0	0	3	2	1	0	0	9	0
3.	3	0	6	1	0	0	4	2	0	0	0	10	0
4.	3	0	16	11	1	0	5	2	1	0	0	13	0
5.	7	0	20	13	1	0	4	1	0	0	0	18	0
6.	115	35	40	18	8	3	10	1	1	0	0	119	1
7.	39	15	71	33	1	0	20	2	1	0	0	83	1
8.	142	132	120	71	3	0	18	3	4	0	0	81	2
9.	77	25	267	115	6	0	49	5	8	0	1	262	5
10.	121	43	420	208	2	0	65	4	8	0	1	362	5
11.	21	8	471	275	1	0	38	5	5	0	0	247	3
12.	1,383	845	2,203	1,138	394	219	476	166	242	0	17	2,329	158

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	639	486
2.	233	44	189	32.3	9.6	70.9	0	0	0.0	7	2
3.	301	118	183	42.4	29.9	58.1	0	0	0.0	7	3
4.	346	203	143	49.7	38.8	82.7	0	0	0.0	8	5
5.	150	51	99	20.1	11.2	33.8	0	0	0.0	14	4
6.	376	110	266	48.1	25.3	76.6	0	0	0.0	103	15
7.	405	129	276	51.3	30.9	74.1	0	0	0.0	62	21
8.	551	243	308	60.5	53.5	67.5	0	0	0.0	59	22
9.	624	206	418	59.5	40.2	78.0	0	0	0.0	205	57
10.	703	271	433	65.4	47.6	85.2	0	0	0.0	290	72
11.	549	289	260	51.5	44.9	61.8	0	0	0.0	209	39
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,602	727

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	44	0	3	0	0	0	0	47	XXX
2. 1993	1,257	60	1,197	436	25	311	0	54	0	0	775	42
3. 1994	1,244	54	1,190	500	0	339	0	58	0	1	896	45
4. 1995	1,296	51	1,245	486	0	319	0	58	1	0	863	44
5. 1996	1,329	60	1,269	750	25	344	5	78	1	0	1,141	45
6. 1997	1,306	64	1,243	465	13	346	2	79	2	0	872	48
7. 1998	1,197	56	1,141	413	14	246	3	58	2	0	698	42
8. 1999	1,017	487	530	405	168	236	119	59	2	0	411	38
9. 2000	989	864	125	278	247	205	178	53	2	0	109	38
10. 2001	1,083	955	127	203	178	107	92	50	3	0	88	36
11. 2002	1,300	563	737	38	22	26	19	9	1	0	29	32
12. Totals	XXX	XXX	XXX	4,017	692	2,482	418	556	15	1	5,929	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	37	1	3	0	4	0	12	0	3	0	0	57	1
2.	9	0	2	0	21	0	3	0	1	0	0	37	0
3.	15	0	3	0	2	0	4	0	1	0	0	25	0
4.	21	0	2	0	6	0	6	0	2	0	0	38	1
5.	67	0	3	0	8	0	11	0	3	0	0	91	1
6.	100	0	4	0	14	0	18	0	8	1	0	142	2
7.	51	(3)	16	0	16	(2)	29	0	10	1	0	126	3
8.	156	87	40	18	35	19	45	20	18	2	0	147	6
9.	387	315	91	80	65	56	78	68	32	3	0	130	10
10.	235	212	174	153	80	71	137	120	48	5	0	114	15
11.	254	142	373	110	112	58	203	22	82	8	0	684	25
12.	1,330	755	713	361	362	203	544	229	207	20	0	1,589	64

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	39	18
2.	837	25	812	66.6	42.5	67.8	0	0	0.0	11	25
3.	921	1	920	74.1	1.1	77.4	0	0	0.0	18	7
4.	902	1	901	69.6	1.8	72.4	0	0	0.0	23	15
5.	1,264	32	1,232	95.1	52.8	97.1	0	0	0.0	70	21
6.	1,031	18	1,013	79.0	28.4	81.5	0	0	0.0	104	38
7.	839	15	823	70.1	27.5	72.1	0	0	0.0	70	56
8.	993	435	558	97.6	89.4	105.2	0	0	0.0	91	56
9.	1,188	949	239	120.2	109.9	191.0	0	0	0.0	84	46
10.	1,035	833	201	95.6	87.3	158.0	0	0	0.0	44	70
11.	1,095	383	713	84.2	68.0	96.7	0	0	0.0	375	309
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	928	661

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	(2)	7	4	5	0	8	11	XXX
2. 2001	445	46	399	255	10	8	0	15	0	7	267	XXX
3. 2002	390	53	337	73	2	3	0	5	0	0	78	XXX
4. Totals	XXX	XXX	XXX	328	11	18	4	25	0	15	356	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	44	29	5	4	1	0	1	0	13	0	2	31	23
2.	11	0	1	0	1	0	1	0	1	0	4	15	2
3.	27	1	12	0	2	0	3	0	2	0	4	44	3
4.	82	30	17	4	4	0	5	0	16	0	10	90	28

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16	15
2.	292	11	282	65.7	23.3	70.6	0	0	0.0	12	3
3.	125	3	122	32.1	6.6	36.1	0	0	0.0	38	6
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	65	24

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(29)	0	3	0	4	0	40	(22)	XXX
2. 2001	2,257	62	2,195	1,169	37	44	2	105	0	233	1,279	905
3. 2002	2,155	56	2,100	864	14	29	0	57	0	100	936	643
4. Totals	XXX	XXX	XXX	2,004	51	76	2	166	0	373	2,193	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	4	1	(19)	0	3	0	2	0	3	0	28	(7)	14
2.	6	0	(28)	0	1	0	3	0	4	0	41	(14)	16
3.	96	2	(57)	0	3	0	5	0	21	0	146	66	91
4.	106	3	(104)	0	7	0	10	0	29	0	215	45	121

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(16)	9
2.	1,303	39	1,264	57.7	61.9	57.6	0	0	0.0	(22)	7
3.	1,019	16	1,002	47.3	29.2	47.7	0	0	0.0	37	29
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1)	45

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	70	7	22	11	17	1	1	.90	XXX
2. 2001	342	128	215	58	23	5	2	7	0	0	.46	XXX
3. 2002	231	91	140	25	11	1	0	1	0	0	15	XXX
4. Totals	XXX	XXX	XXX	154	41	28	13	25	1	1	151	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	353	175	.9	1	36	11	34	7	33	9	2	260	20
2.	56	23	13	2	4	2	8	0	6	2	0	58	4
3.	13	5	35	2	3	1	21	3	5	1	0	64	3
4.	422	203	56	5	42	14	63	11	44	12	2	382	27

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	185	75
2.	158	54	104	46.1	42.5	48.3	0	0	0.0	44	14
3.	103	24	79	44.7	26.7	56.4	0	0	0.0	41	23
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	270	112

SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	429.4	0.0	429.4	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1M - INTERNATIONAL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed								
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)						
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded									
1. Prior	XXX	XXX	XXX	NONE								XXX						
2. 1993																		XXX
3. 1994																		XXX
4. 1995																		XXX
5. 1996																		XXX
6. 1997																		XXX
7. 1998																		XXX
8. 1999																		XXX
9. 2000																		XXX
10. 2001																		XXX
11. 2002																		XXX
12. Totals	XXX	XXX	XXX															XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed							
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded										
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded												
1.	NONE																			
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.	NONE																					
3.																						
4.																						
5.																						
6.																						
7.																						
8.																						
9.																						
10.																						
11.																						
12.												XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.8	0.0	0.8	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	1.8	0.0	1.8	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7	0

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	5	0	5	1,688.9	0.0	1,688.9	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	100.0	0.0	100.0	0	0	0.0	0	0
7.	0	0	0	43.8	0.0	43.8	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	156	73	154	74	27	0	0	190	XXX
2. 1993	12	0	12	20	0	13	0	19	0	0	51	0
3. 1994	15	0	15	5	0	2	0	9	0	0	16	2
4. 1995	9	0	9	8	0	7	0	18	0	0	33	2
5. 1996	7	0	7	22	0	36	0	16	0	0	74	1
6. 1997	5	0	5	1	0	1	0	27	0	0	29	1
7. 1998	10	0	10	0	0	0	0	34	0	0	34	0
8. 1999	6	0	6	0	0	0	0	22	0	0	22	0
9. 2000	10	0	9	5	0	0	0	28	0	0	33	1
10. 2001	11	1	10	0	0	0	0	24	0	0	24	0
11. 2002	18	0	17	0	0	0	0	2	0	0	2	0
12. Totals	XXX	XXX	XXX	217	73	214	74	225	0	0	509	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	116	109	402	150	251	154	584	182	194	0	0	954	3,047
2.	0	0	0	0	0	0	0	0	0	0	0	1	0
3.	0	0	0	0	0	0	0	0	0	0	0	1	0
4.	0	0	0	0	0	0	0	0	0	0	0	1	0
5.	0	0	0	0	1	0	0	0	0	0	0	1	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	1	0
9.	0	0	1	0	0	0	1	0	0	0	0	2	0
10.	0	0	2	0	0	0	2	0	0	0	0	3	0
11.	0	0	4	0	0	0	4	0	0	0	0	9	0
12.	117	109	411	150	253	154	593	182	194	0	0	973	3,047

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	260	694
2.	52	0	52	425.7	0.0	434.3	0	0	0.0	0	0
3.	17	0	17	112.1	0.0	114.1	0	0	0.0	0	0
4.	34	0	34	354.9	0.0	360.6	0	0	0.0	0	0
5.	75	0	75	1,037.4	0.0	1,054.9	0	0	0.0	0	1
6.	29	0	29	548.6	0.0	554.9	0	0	0.0	0	0
7.	35	0	34	331.4	16.7	337.0	0	0	0.0	0	0
8.	23	0	23	396.7	18.5	411.1	0	0	0.0	0	0
9.	36	0	36	373.5	0.0	381.9	0	0	0.0	1	1
10.	27	0	27	249.0	0.0	266.7	0	0	0.0	2	2
11.	11	0	11	63.4	0.0	65.1	0	0	0.0	4	5
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	268	704

SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	1	0	1	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	3	0	3	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 Omitted)

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

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	160	155	187	187	187	176	191	187	202	201	(1)	14
2. 1993	606	601	589	585	583	580	577	573	573	573	0	0
3. 1994	XXX	852	861	850	847	834	838	834	834	830	(3)	(4)
4. 1995	XXX	XXX	601	611	626	623	627	627	629	629	0	3
5. 1996	XXX	XXX	XXX	965	976	978	970	986	998	996	(2)	10
6. 1997	XXX	XXX	XXX	XXX	581	543	534	530	543	537	(6)	7
7. 1998	XXX	XXX	XXX	XXX	XXX	946	947	961	968	967	(1)	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	915	916	904	892	(12)	(24)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	910	914	875	(39)	(35)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	884	861	(23)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	726	XXX	XXX
12. Totals											(87)	(23)

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

1. Prior	1,797	1,636	1,574	1,560	1,564	1,549	1,547	1,552	1,560	1,557	(2)	6
2. 1993	1,849	1,831	1,798	1,759	1,779	1,774	1,753	1,758	1,763	1,764	1	6
3. 1994	XXX	1,892	1,931	1,937	1,956	1,963	1,941	1,933	1,921	1,923	3	(10)
4. 1995	XXX	XXX	1,982	1,971	1,984	1,985	1,957	1,947	1,967	1,969	2	22
5. 1996	XXX	XXX	XXX	1,890	1,878	1,882	1,887	1,880	1,878	1,879	1	(1)
6. 1997	XXX	XXX	XXX	XXX	1,617	1,622	1,612	1,589	1,607	1,606	(1)	17
7. 1998	XXX	XXX	XXX	XXX	XXX	1,585	1,518	1,534	1,579	1,600	21	66
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,609	1,570	1,663	1,664	2	94
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,547	1,741	1,720	(21)	172
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,674	1,695	21	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,755	XXX	XXX
12. Totals											25	372

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

1. Prior	1,472	1,408	1,371	1,312	1,295	1,263	1,246	1,252	1,244	1,233	(11)	(19)
2. 1993	880	897	926	927	935	933	949	930	931	932	1	2
3. 1994	XXX	1,100	1,234	1,204	1,189	1,185	1,175	1,186	1,190	1,187	(3)	1
4. 1995	XXX	XXX	1,315	1,358	1,400	1,409	1,374	1,369	1,371	1,366	(5)	(3)
5. 1996	XXX	XXX	XXX	1,470	1,491	1,487	1,438	1,420	1,430	1,415	(15)	(4)
6. 1997	XXX	XXX	XXX	XXX	1,554	1,486	1,385	1,323	1,377	1,377	0	53
7. 1998	XXX	XXX	XXX	XXX	XXX	1,519	1,603	1,666	1,865	1,860	(5)	194
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,956	2,046	2,398	2,406	8	361
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,345	2,981	3,103	122	758
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,540	2,575	36	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,156	XXX	XXX
12. Totals											127	1,342

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	7,349	7,034	6,881	6,923	6,611	6,359	5,983	5,822	5,826	5,989	163	167
2. 1993	1,692	1,675	1,637	1,582	1,568	1,554	1,522	1,496	1,504	1,520	16	24
3. 1994	XXX	1,826	1,808	1,701	1,708	1,713	1,674	1,615	1,629	1,698	69	83
4. 1995	XXX	XXX	1,917	1,998	2,074	2,123	2,120	2,082	2,081	2,091	11	9
5. 1996	XXX	XXX	XXX	1,950	2,048	2,061	1,952	1,927	1,920	1,970	49	43
6. 1997	XXX	XXX	XXX	XXX	2,223	2,307	2,265	2,177	2,182	2,217	35	40
7. 1998	XXX	XXX	XXX	XXX	XXX	2,531	2,422	2,468	2,531	2,614	83	147
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,131	3,199	3,522	3,636	115	437
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,854	4,147	4,510	363	656
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,538	3,405	(133)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,925	XXX	XXX
12. Totals											773	1,605

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	1,958	1,847	1,779	1,828	1,977	2,007	2,016	2,073	2,135	2,184	49	111
2. 1993	1,708	1,701	1,754	1,766	1,735	1,737	1,760	1,744	1,762	1,762	0	18
3. 1994	XXX	2,273	2,342	2,282	2,210	2,257	2,255	2,256	2,225	2,222	(3)	(34)
4. 1995	XXX	XXX	2,314	2,298	2,308	2,266	2,271	2,277	2,285	2,331	46	54
5. 1996	XXX	XXX	XXX	2,909	2,899	2,946	2,990	2,989	2,977	2,991	14	2
6. 1997	XXX	XXX	XXX	XXX	2,683	2,658	2,674	2,667	2,896	2,880	(15)	213
7. 1998	XXX	XXX	XXX	XXX	XXX	2,792	2,700	2,717	2,963	2,993	29	276
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,068	3,113	3,492	3,480	(12)	368
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,999	4,653	4,696	43	697
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,209	4,033	(176)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,264	XXX	XXX
12. Totals											(26)	1,704

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

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

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

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

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

1. Prior	341	271	245	237	225	229	229	266	244	253	9	(13)
2. 1993	125	110	106	100	95	95	94	95	94	94	0	(1)
3. 1994	XXX	116	99	93	76	72	71	70	68	67	0	(2)
4. 1995	XXX	XXX	26	22	16	15	12	10	9	8	(2)	(3)
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
	12. Totals										7	(20)

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

1. Prior	1,948	2,053	2,116	2,156	2,180	2,076	2,050	1,889	1,818	2,068	251	180
2. 1993	194	202	194	171	182	169	152	151	142	141	(1)	(10)
3. 1994	XXX	217	208	198	172	167	151	134	124	122	(1)	(12)
4. 1995	XXX	XXX	156	133	130	129	111	99	106	107	1	9
5. 1996	XXX	XXX	XXX	174	137	132	96	76	65	66	0	(11)
6. 1997	XXX	XXX	XXX	XXX	219	218	190	132	192	221	28	89
7. 1998	XXX	XXX	XXX	XXX	XXX	217	208	204	200	210	10	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	230	257	246	269	23	12
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384	390	372	(18)	(12)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	430	389	(41)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245	XXX	XXX
	12. Totals										252	250

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

1. Prior	2,048	1,975	1,978	1,908	1,781	1,647	1,630	1,502	1,467	1,464	(3)	(38)
2. 1993	1,105	1,090	933	898	841	801	771	774	763	757	(5)	(17)
3. 1994	XXX	1,061	1,033	1,016	965	928	910	889	867	862	(5)	(28)
4. 1995	XXX	XXX	912	888	881	850	838	838	828	841	13	3
5. 1996	XXX	XXX	XXX	932	1,020	1,089	1,076	1,124	1,162	1,152	(10)	29
6. 1997	XXX	XXX	XXX	XXX	1,051	1,016	975	944	930	930	0	(14)
7. 1998	XXX	XXX	XXX	XXX	XXX	887	875	820	775	758	(16)	(62)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	475	483	485	485	0	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	131	160	29	51
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152	111	(41)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	632	XXX	XXX
	12. Totals										(38)	(75)

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	133	151	134	(17)	1
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	314	266	(48)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115	XXX	XXX
4. Totals											(65)	1

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	50	46	(3)	22
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,178	1,155	(22)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	924	XXX	XXX
4. Totals											(26)	22

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366	360	413	54	47
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	92	10	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	XXX	XXX
4. Totals											64	47

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	0	(1)	(2)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	(2)

SCHEDULE P - PART 2M - INTERNATIONAL

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

SCHEDULE P - PART 2N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	1	1	1	1	1	1	1	1	16	17	1	16
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											1	16

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	1	0	1	.54	.62	.31	.31	.32	.18	.18	0	(15)
2. 1993	0	0	0	0	0	0	0	.5	.5	.5	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	(15)

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	266	294	412	462	613	891	1,042	1,269	1,541	1,449	(92)	180
2. 1993	17	17	37	41	40	41	39	38	35	33	(2)	(5)
3. 1994	XXX	17	20	17	18	15	14	13	10	8	(1)	(5)
4. 1995	XXX	XXX	14	25	27	26	24	22	17	15	(2)	(7)
5. 1996	XXX	XXX	XXX	22	22	18	45	74	62	59	(2)	(15)
6. 1997	XXX	XXX	XXX	XXX	11	12	12	8	3	2	(1)	(5)
7. 1998	XXX	XXX	XXX	XXX	XXX	11	9	8	2	1	(2)	(7)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	6	3	1	(2)	(4)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	9	7	(2)	(7)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	3	(1)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	XXX	XXX
12. Totals											(106)	125

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	53	106	142	151	156	159	161	164	166	871	194
2. 1993	414	514	533	545	556	568	572	572	573	573	200	49
3. 1994	XXX	593	761	787	802	820	827	829	832	826	275	70
4. 1995	XXX	XXX	362	545	567	605	612	616	625	627	189	55
5. 1996	XXX	XXX	XXX	684	863	913	933	964	982	994	313	85
6. 1997	XXX	XXX	XXX	XXX	357	468	480	510	527	532	166	55
7. 1998	XXX	XXX	XXX	XXX	XXX	653	860	893	926	939	232	63
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	590	807	840	854	209	68
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	568	781	813	195	61
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	609	767	171	56
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	491	111	36

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

1. Prior	000	753	1,122	1,345	1,423	1,478	1,500	1,521	1,529	1,538	1,949	836
2. 1993	492	1,063	1,383	1,559	1,659	1,712	1,731	1,742	1,749	1,762	379	189
3. 1994	XXX	560	1,215	1,495	1,715	1,838	1,863	1,889	1,894	1,901	388	189
4. 1995	XXX	XXX	546	1,123	1,545	1,747	1,840	1,896	1,932	1,948	387	207
5. 1996	XXX	XXX	XXX	567	1,139	1,460	1,653	1,764	1,833	1,850	357	195
6. 1997	XXX	XXX	XXX	XXX	486	976	1,202	1,384	1,511	1,549	305	173
7. 1998	XXX	XXX	XXX	XXX	XXX	478	892	1,139	1,345	1,488	284	178
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	503	977	1,258	1,447	285	199
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529	1,035	1,280	266	192
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	504	902	217	168
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	535	117	111

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

1. Prior	000	465	823	1,033	1,114	1,152	1,198	1,223	1,238	1,229	716	386
2. 1993	177	383	565	686	795	858	884	905	917	925	194	121
3. 1994	XXX	226	569	732	898	1,073	1,106	1,144	1,158	1,174	213	120
4. 1995	XXX	XXX	284	601	941	1,094	1,215	1,292	1,341	1,347	212	119
5. 1996	XXX	XXX	XXX	332	677	969	1,083	1,248	1,371	1,387	236	132
6. 1997	XXX	XXX	XXX	XXX	339	686	846	1,060	1,234	1,311	233	134
7. 1998	XXX	XXX	XXX	XXX	XXX	379	714	1,039	1,427	1,659	262	157
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	513	1,028	1,471	1,886	353	225
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	612	1,386	1,852	366	244
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	573	1,084	277	187
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416	127	100

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	966	1,647	2,321	2,750	3,035	3,312	3,542	3,712	3,836	1,589	316
2. 1993	287	654	863	1,022	1,114	1,169	1,221	1,259	1,285	1,303	235	87
3. 1994	XXX	301	681	905	1,077	1,183	1,271	1,322	1,362	1,395	260	110
4. 1995	XXX	XXX	346	778	1,052	1,308	1,495	1,636	1,699	1,724	285	96
5. 1996	XXX	XXX	XXX	358	818	1,095	1,302	1,421	1,511	1,581	317	104
6. 1997	XXX	XXX	XXX	XXX	427	965	1,254	1,475	1,619	1,720	345	105
7. 1998	XXX	XXX	XXX	XXX	XXX	476	1,103	1,547	1,782	1,953	385	103
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	648	1,505	2,150	2,470	469	116
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	750	1,844	2,713	460	115
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	677	1,443	297	84
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	498	95	44

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	519	968	1,224	1,550	1,649	1,772	1,880	1,966	2,017	597	331
2. 1993	591	958	1,139	1,334	1,449	1,550	1,641	1,670	1,691	1,695	194	121
3. 1994	XXX	850	1,286	1,501	1,748	1,887	2,036	2,119	2,149	2,156	251	157
4. 1995	XXX	XXX	865	1,389	1,608	1,791	1,919	2,088	2,170	2,231	219	138
5. 1996	XXX	XXX	XXX	1,198	1,864	2,144	2,431	2,597	2,742	2,856	272	185
6. 1997	XXX	XXX	XXX	XXX	943	1,529	1,821	2,039	2,360	2,563	274	299
7. 1998	XXX	XXX	XXX	XXX	XXX	1,168	1,676	1,924	2,262	2,466	281	247
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,290	1,988	2,343	2,695	316	229
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,645	2,621	3,047	304	243
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,501	2,333	244	203
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	844	105	113

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

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

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

1. Prior	.000	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	1	1	1	1	1	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000	62	106	129	138	151	168	177	182	187	XXX	XXX
2. 1993	14	42	60	69	77	80	84	85	85	86	XXX	XXX
3. 1994	XXX	24	35	42	47	49	53	55	62	64	XXX	XXX
4. 1995	XXX	XXX	3	5	5	6	6	6	6	6	XXX	XXX
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000	292	496	612	743	884	965	1,057	1,112	1,156	39	58
2. 1993	1	26	43	54	67	101	109	125	130	133	8	15
3. 1994	XXX	6	15	29	50	79	102	110	112	113	10	14
4. 1995	XXX	XXX	4	8	18	48	58	67	90	95	8	13
5. 1996	XXX	XXX	XXX	3	6	14	26	37	44	48	7	15
6. 1997	XXX	XXX	XXX	XXX	4	16	22	31	71	103	7	17
7. 1998	XXX	XXX	XXX	XXX	XXX	7	28	56	96	128	8	14
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7	29	52	192	9	22
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	33	117	14	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	35	6	19
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	3

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

1. Prior	.000	476	900	1,117	1,189	1,280	1,327	1,358	1,362	1,410	43	89
2. 1993	73	279	413	518	614	656	665	696	719	722	11	31
3. 1994	XXX	75	311	465	607	717	761	821	831	838	12	32
4. 1995	XXX	XXX	65	245	437	576	665	721	767	805	12	32
5. 1996	XXX	XXX	XXX	85	423	583	769	928	973	1,064	12	32
6. 1997	XXX	XXX	XXX	XXX	108	328	530	663	762	795	12	34
7. 1998	XXX	XXX	XXX	XXX	XXX	63	260	436	551	641	9	30
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	40	185	279	354	8	24
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	33	59	6	23
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	41	4	17
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	1	6

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.110	.116	.XXX	.XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.199	.252	.XXX	.XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.73	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.83	.57	.212	.88
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,125	.1,174	.617	.272
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.879	.378	.174

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.104	.178	.XXX	.XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.18	.39	.XXX	.XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.15	.XXX	.XXX

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

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

SCHEDULE P - PART 3M - INTERNATIONAL

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

SCHEDULE P - PART 3N - REINSURANCE

Nonproportional Assumed Property

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

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	.000	.0	.0	.0	.3	.5	16	18	18	18	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.5	.5	.5	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.20	.78	.108	.150	.197	.306	.406	.527	.690	4	1,081
2. 1993	.1	.1	.25	.30	.33	.33	.33	.33	.33	.33	0	0
3. 1994	.XXX	.0	.2	.3	.6	.7	.7	.7	.7	.7	1	1
4. 1995	.XXX	.XXX	.0	.7	.11	.12	.14	.14	.14	.15	1	1
5. 1996	.XXX	.XXX	.XXX	.1	.2	.7	.19	.43	.58	.58	1	1
6. 1997	.XXX	.XXX	.XXX	.XXX	.0	.0	.1	.2	.2	.2	0	1
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	0	0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.1	0	0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5	.5	.5	0	1
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	0	0
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	0	0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.0	.0	.0	.0	.0	.1	.1	.1	.0	.0
5. 1996	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.2	.2	.0	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	71	45	26	19	9	5	6	1	1	0
2. 1993	84	40	23	16	7	4	1	1	0	0
3. 1994	XXX	86	45	23	14	6	3	1	1	0
4. 1995	XXX	XXX	68	27	16	5	4	2	1	1
5. 1996	XXX	XXX	XXX	94	40	26	9	5	2	1
6. 1997	XXX	XXX	XXX	XXX	103	30	16	5	5	2
7. 1998	XXX	XXX	XXX	XXX	XXX	95	38	22	17	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	95	41	29	16
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	46	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	31
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71

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

1. Prior	593	215	49	31	21	7	2	1	0	0
2. 1993	674	300	126	40	21	10	2	1	0	0
3. 1994	XXX	626	244	124	42	19	8	2	1	0
4. 1995	XXX	XXX	677	291	130	40	16	2	1	1
5. 1996	XXX	XXX	XXX	605	252	96	31	6	4	3
6. 1997	XXX	XXX	XXX	XXX	624	201	100	26	4	5
7. 1998	XXX	XXX	XXX	XXX	XXX	608	217	77	21	11
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	571	191	87	25
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536	243	116
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	564	251
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	510

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

1. Prior	649	348	154	69	47	30	10	9	1	0
2. 1993	449	254	135	58	22	9	8	4	1	1
3. 1994	XXX	503	339	186	83	34	14	10	2	4
4. 1995	XXX	XXX	663	362	190	85	39	17	9	5
5. 1996	XXX	XXX	XXX	728	403	258	116	41	17	7
6. 1997	XXX	XXX	XXX	XXX	822	472	246	80	33	14
7. 1998	XXX	XXX	XXX	XXX	XXX	714	386	197	121	37
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	906	467	331	143
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,108	754	414
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,224	601
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	3,609	2,880	1,882	1,558	1,298	970	715	527	424	359
2. 1993	895	587	456	302	217	156	115	69	52	47
3. 1994	XXX	1,015	653	403	302	203	154	96	54	35
4. 1995	XXX	XXX	951	575	411	216	177	125	90	79
5. 1996	XXX	XXX	XXX	981	619	428	296	197	111	60
6. 1997	XXX	XXX	XXX	XXX	1,124	641	447	296	183	106
7. 1998	XXX	XXX	XXX	XXX	XXX	1,243	658	390	310	226
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,419	806	582	422
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,767	1,041	768
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,647	816
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,361

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	980	614	342	248	182	148	93	54	29	43
2. 1993	649	420	298	200	129	67	60	31	27	25
3. 1994	XXX	817	595	391	186	126	73	53	39	38
4. 1995	XXX	XXX	809	538	326	207	134	76	49	50
5. 1996	XXX	XXX	XXX	915	583	319	239	183	87	68
6. 1997	XXX	XXX	XXX	XXX	1,059	632	407	245	204	155
7. 1998	XXX	XXX	XXX	XXX	XXX	913	569	317	257	163
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	959	606	421	357
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,269	992	670
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,318	724
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,238

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

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

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

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

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

1. Prior	125	72	48	38	44	30	24	18	17	13
2. 1993	87	47	30	22	15	9	6	3	2	2
3. 1994	XXX	75	46	35	21	12	6	2	3	2
4. 1995	XXX	XXX	21	16	10	5	3	3	3	2
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	1,433	1,314	1,272	1,244	1,202	989	859	615	509	494
2. 1993	181	146	131	89	69	50	31	20	10	7
3. 1994	XXX	184	152	117	78	62	38	20	10	7
4. 1995	XXX	XXX	139	102	84	62	39	24	11	8
5. 1996	XXX	XXX	XXX	167	124	92	57	29	13	10
6. 1997	XXX	XXX	XXX	XXX	208	185	117	70	41	31
7. 1998	XXX	XXX	XXX	XXX	XXX	182	156	119	79	56
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	195	183	112	64
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	259	196
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384	273
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228

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

1. Prior	1,101	705	616	503	386	207	139	79	42	15
2. 1993	796	553	337	233	140	77	36	24	13	5
3. 1994	XXX	724	430	280	160	79	56	29	14	6
4. 1995	XXX	XXX	631	392	202	86	53	38	11	9
5. 1996	XXX	XXX	XXX	595	356	186	110	48	28	14
6. 1997	XXX	XXX	XXX	XXX	725	356	197	121	40	22
7. 1998	XXX	XXX	XXX	XXX	XXX	515	298	171	77	46
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	237	159	76	47
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	42	21
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	39
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	444

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	5	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	7	2
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	2
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(131)	(50)	(17)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(63)	(25)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(52)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	60	34
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	19
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50

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

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

SCHEDULE P - PART 4M - INTERNATIONAL

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

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

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

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

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

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	186	180	213	224	317	211	220	557	800	655
2. 1993	16	12	9	9	8	8	6	5	2	1
3. 1994	XXX	16	15	12	9	7	7	6	2	1
4. 1995	XXX	XXX	13	14	12	10	8	7	3	1
5. 1996	XXX	XXX	XXX	15	13	9	11	10	3	0
6. 1997	XXX	XXX	XXX	XXX	11	9	7	5	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	11	9	7	2	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	5	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	3	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

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

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

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

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

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	72	7	3	8	1	0	0	0	0	0
2. 1993	149	194	197	198	199	200	200	200	200	200
3. 1994	XXX	214	267	271	273	274	274	275	275	275
4. 1995	XXX	XXX	133	181	185	187	187	189	189	189
5. 1996	XXX	XXX	XXX	244	304	309	309	312	312	313
6. 1997	XXX	XXX	XXX	XXX	130	161	161	165	166	166
7. 1998	XXX	XXX	XXX	XXX	XXX	180	180	230	231	232
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	161	203	207	209
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	190	195
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	171
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	8	4	2	4	1	1	1	0	0	0
2. 1993	43	5	3	2	1	0	0	0	0	0
3. 1994	XXX	46	6	2	1	1	0	0	0	0
4. 1995	XXX	XXX	48	7	3	1	1	0	0	0
5. 1996	XXX	XXX	XXX	58	8	3	2	1	1	0
6. 1997	XXX	XXX	XXX	XXX	31	5	2	1	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	40	5	3	2	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	42	6	3	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	7	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	36	(7)	2	1	1	0	1	0	0	0
2. 1993	227	245	248	249	249	249	249	249	250	250
3. 1994	XXX	315	341	343	344	345	345	345	345	345
4. 1995	XXX	XXX	221	241	243	244	244	244	244	244
5. 1996	XXX	XXX	XXX	367	394	396	398	398	398	398
6. 1997	XXX	XXX	XXX	XXX	203	218	220	221	221	221
7. 1998	XXX	XXX	XXX	XXX	XXX	268	292	294	295	296
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	253	274	277	278
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233	256	258
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215	232
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181

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	240	197	30	448	10	7	1	9	2	1
2. 1993	183	319	348	363	371	375	375	377	378	379
3. 1994	XXX	193	325	355	371	379	379	385	387	388
4. 1995	XXX	XXX	181	317	354	370	370	382	385	387
5. 1996	XXX	XXX	XXX	170	293	325	325	348	354	357
6. 1997	XXX	XXX	XXX	XXX	152	252	252	291	300	305
7. 1998	XXX	XXX	XXX	XXX	XXX	143	143	258	272	284
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	139	238	271	285
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	240	266
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	217
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117

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	93	46	21	14	10	6	4	3	2	2
2. 1993	180	46	22	11	6	3	2	1	1	1
3. 1994	XXX	175	50	25	13	7	4	2	1	1
4. 1995	XXX	XXX	190	55	24	13	7	4	2	1
5. 1996	XXX	XXX	XXX	179	52	26	15	9	4	2
6. 1997	XXX	XXX	XXX	XXX	148	47	26	14	7	5
7. 1998	XXX	XXX	XXX	XXX	XXX	138	47	26	14	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	154	55	24	13
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	46	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	44
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142

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	137	21	3	0	8	6	(52)	5	4	1
2. 1993	474	536	551	559	563	565	566	567	568	568
3. 1994	XXX	482	543	558	567	572	574	576	577	577
4. 1995	XXX	XXX	491	557	575	585	588	591	593	595
5. 1996	XXX	XXX	XXX	460	519	535	544	549	553	555
6. 1997	XXX	XXX	XXX	XXX	405	455	467	475	479	483
7. 1998	XXX	XXX	XXX	XXX	XXX	393	439	454	463	468
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	418	473	488	497
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	414	469	485
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381	429
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370

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	95	92	14	145	4	2	0	2	2	0
2. 1993	101	163	178	185	189	191	191	193	194	194
3. 1994	XXX	114	182	197	205	209	209	212	213	213
4. 1995	XXX	XXX	107	177	196	204	204	210	212	212
5. 1996	XXX	XXX	XXX	130	204	221	221	231	234	236
6. 1997	XXX	XXX	XXX	XXX	131	203	203	224	229	233
7. 1998	XXX	XXX	XXX	XXX	XXX	147	147	245	256	262
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	191	313	341	353
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213	336	366
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180	277
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127

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	49	23	12	7	4	3	1	1	0	0
2. 1993	82	28	14	8	5	3	2	1	0	0
3. 1994	XXX	83	27	14	8	4	2	2	1	1
4. 1995	XXX	XXX	89	28	14	8	3	3	1	1
5. 1996	XXX	XXX	XXX	95	29	15	7	5	2	1
6. 1997	XXX	XXX	XXX	XXX	92	27	14	9	5	2
7. 1998	XXX	XXX	XXX	XXX	XXX	106	30	18	10	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	154	46	20	11
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156	48	25
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128	37
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96

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	67	13	4	(1)	5	2	(9)	2	2	0
2. 1993	254	298	307	310	313	315	313	314	315	315
3. 1994	XXX	265	316	324	330	332	331	333	334	334
4. 1995	XXX	XXX	259	310	323	329	328	331	332	332
5. 1996	XXX	XXX	XXX	295	351	363	362	367	368	369
6. 1997	XXX	XXX	XXX	XXX	305	353	359	365	367	369
7. 1998	XXX	XXX	XXX	XXX	XXX	350	401	414	421	423
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	480	565	581	590
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527	614	635
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438	501
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	324

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	155	102	46	136	24	10	6	14	9	6
2. 1993	96	184	206	217	223	227	227	232	234	235
3. 1994	XXX	103	201	227	241	248	248	256	258	260
4. 1995	XXX	XXX	111	213	247	265	265	278	282	285
5. 1996	XXX	XXX	XXX	125	247	281	281	307	314	317
6. 1997	XXX	XXX	XXX	XXX	138	276	276	329	339	345
7. 1998	XXX	XXX	XXX	XXX	XXX	153	153	354	375	385
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	184	386	447	469
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185	407	460
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150	297
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95

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	115	75	55	69	58	48	41	37	33	31
2. 1993	118	35	20	13	10	7	6	5	4	4
3. 1994	XXX	123	41	24	15	11	9	7	6	5
4. 1995	XXX	XXX	125	46	28	19	14	11	7	5
5. 1996	XXX	XXX	XXX	132	47	26	16	12	9	7
6. 1997	XXX	XXX	XXX	XXX	142	44	26	17	11	9
7. 1998	XXX	XXX	XXX	XXX	XXX	163	47	28	16	13
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	199	62	30	22
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	58	37
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	53
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121

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	75	28	20	14	40	5	37	39	38	7
2. 1993	262	296	309	314	318	320	322	324	325	325
3. 1994	XXX	289	339	353	362	367	370	372	374	375
4. 1995	XXX	XXX	294	344	364	375	379	382	385	386
5. 1996	XXX	XXX	XXX	325	387	406	415	422	426	429
6. 1997	XXX	XXX	XXX	XXX	353	416	438	448	454	459
7. 1998	XXX	XXX	XXX	XXX	XXX	387	456	482	493	501
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	463	560	592	607
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	482	576	612
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	434
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261

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	.82	.31	.16	.36	.5	.3	.1	.3	.1	.1
2. 1993	106	164	176	183	188	191	191	193	194	194
3. 1994	XXX	142	214	228	238	244	244	249	251	251
4. 1995	XXX	XXX	118	187	201	209	209	216	218	219
5. 1996	XXX	XXX	XXX	151	236	251	251	266	270	272
6. 1997	XXX	XXX	XXX	XXX	161	235	235	262	269	274
7. 1998	XXX	XXX	XXX	XXX	XXX	166	166	264	274	281
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	192	285	305	316
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	284	304
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	244
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	.60	.38	.19	.19	.14	.12	.9	.7	.11	.14
2. 1993	.81	.30	.20	.13	.8	.5	.4	.3	.1	.1
3. 1994	XXX	.99	.39	.25	.15	.9	.7	.3	.1	.1
4. 1995	XXX	XXX	.101	.36	.21	.13	.8	.5	.2	.2
5. 1996	XXX	XXX	XXX	.119	.38	.24	.16	.9	.6	.7
6. 1997	XXX	XXX	XXX	XXX	.124	.46	.28	.18	.9	.5
7. 1998	XXX	XXX	XXX	XXX	XXX	.126	.40	.26	.16	.10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.134	.49	.28	.18
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.147	.56	.129
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.125	.48
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.98

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	.65	.14	.10	.3	.10	.3	.9	.7	.13	.7
2. 1993	249	295	305	309	312	313	314	315	315	316
3. 1994	XXX	328	385	396	402	404	407	408	409	409
4. 1995	XXX	XXX	288	338	348	352	355	357	358	359
5. 1996	XXX	XXX	XXX	360	434	447	453	456	460	463
6. 1997	XXX	XXX	XXX	XXX	483	550	565	572	575	577
7. 1998	XXX	XXX	XXX	XXX	XXX	446	512	526	533	537
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	459	537	554	562
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	474	563	676
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	424	494
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	316

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	11	15	3	44	1	0	0	1	1	0
2. 1993	3	5	6	7	7	7	7	8	8	8
3. 1994	XXX	4	7	8	9	10	10	10	10	10
4. 1995	XXX	XXX	3	5	6	7	7	7	8	8
5. 1996	XXX	XXX	XXX	3	5	6	6	7	7	7
6. 1997	XXX	XXX	XXX	XXX	3	5	5	7	7	7
7. 1998	XXX	XXX	XXX	XXX	XXX	4	4	7	8	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	7	8	9
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	13	14
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	30	31	31	95	45	46	41	36	44	138
2. 1993	10	8	8	7	5	3	2	1	1	0
3. 1994	XXX	9	7	6	5	3	2	1	1	0
4. 1995	XXX	XXX	6	5	3	3	2	1	1	0
5. 1996	XXX	XXX	XXX	7	3	2	2	1	1	0
6. 1997	XXX	XXX	XXX	XXX	5	3	3	2	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	6	3	2	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	5	4	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	6	5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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	(153)	(4)	(8)	(14)	28	(3)	38	40	45	95
2. 1993	20	25	26	27	26	25	24	24	24	24
3. 1994	XXX	20	25	26	26	26	25	25	25	25
4. 1995	XXX	XXX	16	20	21	21	21	21	21	21
5. 1996	XXX	XXX	XXX	18	20	21	21	22	22	22
6. 1997	XXX	XXX	XXX	XXX	17	21	23	24	25	25
7. 1998	XXX	XXX	XXX	XXX	XXX	17	21	22	23	23
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	22	30	32	34
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	43	46
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	31
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

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

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	51	28	22	17	7	5	3	2	1	1
2. 1993	29	17	10	6	3	2	1	1	0	0
3. 1994	XXX	32	16	9	5	3	2	1	1	0
4. 1995	XXX	XXX	30	16	9	6	4	2	1	1
5. 1996	XXX	XXX	XXX	30	16	10	7	4	2	1
6. 1997	XXX	XXX	XXX	XXX	31	17	11	7	4	2
7. 1998	XXX	XXX	XXX	XXX	XXX	27	17	9	5	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	26	15	9	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	15	10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	15
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

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	33	0	(34)	(2)	1	0	2	2	2	0
2. 1993	37	40	42	42	42	42	42	42	42	42
3. 1994	XXX	40	43	43	44	44	45	45	45	45
4. 1995	XXX	XXX	37	41	42	43	43	44	44	44
5. 1996	XXX	XXX	XXX	39	42	43	44	45	45	45
6. 1997	XXX	XXX	XXX	XXX	40	44	46	47	47	48
7. 1998	XXX	XXX	XXX	XXX	XXX	35	39	40	41	42
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32	36	37	38
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	37	38
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	36
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

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

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	5	84	190	461	657	909	1,325	1,091	1,553	3,047
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	1	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	1	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	(8)	0	0	0	1,345	2,014	1,637	1,563
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	2	2	2	2	2	2	2	2
4. 1995	XXX	XXX	1	2	2	2	2	2	2	2
5. 1996	XXX	XXX	XXX	0	1	1	1	1	1	1
6. 1997	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	NONE									
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.685	.4	.2	.4	(2)	(2)
2. 1993	.841	1,561	1,566	1,566	1,567	1,567	1,571	1,572	1,573	1,573	.0
3. 1994	XXX	.935	1,778	1,784	1,785	1,784	1,785	1,785	1,787	1,787	.0
4. 1995	XXX	XXX	.989	1,913	1,916	1,918	1,918	1,918	1,919	1,917	(1)
5. 1996	XXX	XXX	XXX	1,034	2,030	2,032	2,033	2,034	2,037	2,039	.3
6. 1997	XXX	XXX	XXX	XXX	1,033	2,069	2,065	2,064	2,065	2,066	.1
7. 1998	XXX	XXX	XXX	XXX	XXX	1,219	2,425	2,440	2,439	2,439	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,503	3,037	3,040	3,040	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,679	3,245	3,256	.11
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,810	3,360	1,550
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,653	1,653
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,214
13. Earned Premiums (Sch P, Part 1)	1,497	1,673	1,838	1,965	2,033	2,262	2,716	3,231	3,389	3,214	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.37	.0	.0	.0	.0	.0
2. 1993	.46	.81	.81	.81	.81	.81	.81	.81	.81	.81	.0
3. 1994	XXX	.56	.96	.96	.96	.96	.96	.96	.96	.96	.0
4. 1995	XXX	XXX	.58	102	103	102	102	102	102	102	.0
5. 1996	XXX	XXX	XXX	.59	109	109	109	109	110	109	.0
6. 1997	XXX	XXX	XXX	XXX	.53	105	105	105	106	106	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.77	146	146	146	146	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.94	180	182	182	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.87	157	158	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.176	260	.83
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.42	.42
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126
13. Earned Premiums (Sch P, Part 1)	80	92	99	104	103	128	164	173	250	138	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	1,101	.2	.16	(1)	(14)	(14)
2. 1993	1,506	2,717	2,723	2,729	2,740	2,750	2,753	2,756	2,758	2,755	(3)
3. 1994	XXX	1,724	3,300	3,330	3,328	3,334	3,348	3,366	3,368	3,370	.2
4. 1995	XXX	XXX	1,799	3,544	3,550	3,562	3,569	3,569	3,577	3,583	.6
5. 1996	XXX	XXX	XXX	1,859	3,609	3,659	3,676	3,683	3,696	3,713	.18
6. 1997	XXX	XXX	XXX	XXX	1,687	3,300	3,360	3,361	3,362	3,378	.16
7. 1998	XXX	XXX	XXX	XXX	XXX	1,830	3,556	3,635	3,642	3,669	.27
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,083	4,243	4,347	4,395	.47
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,516	4,755	4,879	.124
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,703	4,591	1,888
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,355	2,355
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,465
13. Earned Premiums (Sch P, Part 1)	2,623	2,931	3,386	3,640	3,451	3,525	3,912	4,800	5,077	4,465	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.50	.0	.0	.1	.1	.1
2. 1993	.228	.248	.247	.249	.249	.249	.249	.249	.249	.249	.0
3. 1994	XXX	.152	.155	.150	.150	.150	.150	.150	.150	.150	.0
4. 1995	XXX	XXX	.30	.34	.35	.34	.34	.34	.34	.34	.0
5. 1996	XXX	XXX	XXX	.28	.54	.54	.54	.54	.54	.55	.0
6. 1997	XXX	XXX	XXX	XXX	.7	.33	.33	.33	.34	.34	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.41	.76	.77	.84	.85	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.44	.82	.89	.89	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.46	.82	.82	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.84	147	.63
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.99	.99
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164
13. Earned Premiums (Sch P, Part 1)	288	168	35	59	34	66	80	85	135	139	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY

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	.0	.0	.0	.0	.0	1,532	.0	.0	.0	.0	.0	.0
2. 1993	1,720	3,419	3,425	3,424	3,424	3,424	3,424	3,424	3,424	3,424	3,424	.0
3. 1994	XXX	1,826	3,613	3,614	3,612	3,612	3,612	3,612	3,612	3,612	3,612	.0
4. 1995	XXX	XXX	1,869	3,829	3,835	3,834	3,834	3,834	3,834	3,834	3,834	.0
5. 1996	XXX	XXX	XXX	2,046	4,298	4,297	4,297	4,297	4,297	4,297	4,297	.0
6. 1997	XXX	XXX	XXX	XXX	2,036	4,246	4,246	4,246	4,246	4,246	4,246	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	2,294	4,537	4,546	4,546	4,546	4,546	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,547	5,109	5,109	5,109	5,110	.1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,843	5,547	5,549	5,549	.2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,218	6,167	6,167	2,949
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,152	3,152	3,152
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,103
13. Earned Premiums (Sch P, Part 1)	3,254	3,523	3,662	4,006	4,291	4,502	4,790	5,413	5,923	6,103	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.0	.0	.0	.0	.0	252	.0	.0	.0	.0	.0	.0
2. 1993	450	763	768	768	769	769	769	769	769	769	769	.0
3. 1994	XXX	400	609	609	609	605	605	605	605	605	605	.0
4. 1995	XXX	XXX	318	514	515	515	515	515	515	515	515	.0
5. 1996	XXX	XXX	XXX	225	408	408	408	408	408	408	407	.0
6. 1997	XXX	XXX	XXX	XXX	253	424	425	424	425	425	425	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	265	464	465	466	466	466	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	275	468	469	469	469	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	298	521	522	522	.1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	998	998	446
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	498	498	498
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	944
13. Earned Premiums (Sch P, Part 1)	702	714	531	421	438	432	474	492	778	956	XXX	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	.0	.0	.0	.0	.0	362	.4	.0	.0	.0	.0	.0
2. 1993	390	766	711	713	711	711	712	712	712	712	712	.0
3. 1994	XXX	386	731	740	745	743	743	744	744	744	744	.0
4. 1995	XXX	XXX	344	693	705	707	723	754	757	757	757	.0
5. 1996	XXX	XXX	XXX	361	756	763	767	765	766	766	766	.0
6. 1997	XXX	XXX	XXX	XXX	370	724	728	728	729	729	729	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	413	817	823	823	823	823	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	477	942	944	944	944	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	550	1,038	1,034	1,034	(4)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	581	1,089	1,089	.508
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561	561	561
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,065
13. Earned Premiums (Sch P, Part 1)	722	709	696	721	780	788	910	1,049	1,076	1,065	XXX	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	.0	.0	.0	.0	.0	195	.0	.0	.0	.1	.1	.1
2. 1993	258	479	480	480	480	480	480	480	480	519	519	.39
3. 1994	XXX	172	430	430	430	430	430	430	430	430	430	.0
4. 1995	XXX	XXX	263	526	525	525	525	525	525	525	525	.0
5. 1996	XXX	XXX	XXX	192	414	414	415	415	415	415	415	.0
6. 1997	XXX	XXX	XXX	XXX	212	409	410	410	410	410	410	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	218	424	426	427	427	427	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	246	483	484	484	484	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275	529	529	529	.1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313	594	594	280
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	331	331	331
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	652
13. Earned Premiums (Sch P, Part 1)	455	394	523	455	433	416	453	513	569	645	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.592	.0	.0	.0	.0	.0
2. 1993	665	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	.0
3. 1994	XXX	674	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	.0
4. 1995	XXX	XXX	710	1,310	1,310	1,311	1,311	1,311	1,311	1,311	.0
5. 1996	XXX	XXX	XXX	728	1,346	1,346	1,347	1,347	1,347	1,347	.0
6. 1997	XXX	XXX	XXX	XXX	689	1,261	1,262	1,263	1,263	1,262	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	624	642	646	650	650	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,023	1,434	1,435	1,436	.1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	548	1,024	1,024	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	602	1,120	.518
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	782	.782
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,300
13. Earned Premiums (Sch P, Part 1)	1,257	1,244	1,296	1,329	1,306	1,197	1,041	989	1,083	1,300	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.30	.0	.0	.0	.0	.0
2. 1993	30	52	52	52	52	52	52	52	52	52	.0
3. 1994	XXX	32	46	46	46	46	46	46	46	46	.0
4. 1995	XXX	XXX	37	55	55	55	55	55	55	55	.0
5. 1996	XXX	XXX	XXX	41	67	67	67	67	67	67	.0
6. 1997	XXX	XXX	XXX	XXX	38	60	60	60	60	60	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	34	51	51	51	51	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	470	826	826	826	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	483	901	901	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	537	1,001	.464
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	.99
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563
13. Earned Premiums (Sch P, Part 1)	60	54	51	60	64	56	487	864	955	563	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2

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

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

SECTION 1

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

SECTION 2

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

NONE

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

SECTION 1

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

SECTION 2

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

NONE

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SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.8	.18	.12	.12	.12	.12	.12	.12	.12	.12	.12	.0
3. 1994	XXX	.9	.18	.12	.12	.12	.12	.12	.12	.12	.12	.0
4. 1995	XXX	XXX	.6	.14	.9	.9	.9	.9	.9	.9	.9	.0
5. 1996	XXX	XXX	XXX	.4	.12	.9	.8	.8	.8	.8	.8	.0
6. 1997	XXX	XXX	XXX	XXX	.4	.9	.9	.9	.9	.9	.9	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.8	.9	.9	.9	.9	.9	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.6	.6	.4	.4	.4	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.4	.1	.1	(3)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9	.8	.8	(1)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.22	.22	.22
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18
13. Earned Premiums (Sch P, Part 1)	12	15	9	7	5	10	6	10	11	18	XXX	

SECTION 2A

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

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

SECTION 1B

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

SECTION 2B

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

NONE

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)**

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	552		0.0	1,237		0.0
2. Private Passenger Auto Liability/Medical	3,116		0.0	1,678		0.0
3. Commercial Auto/Truck Liability/Medical	5,542		0.0	3,134	4	0.1
4. Workers' Compensation	12,342	1,390	11.3	3,901	177	4.5
5. Commercial Multiple Peril	8,186		0.0	5,131		0.0
6. Medical Malpractice - Occurrence	0		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	80		0.0	0		0.0
9. Other Liability - Occurrence	2,329		0.0	410		0.0
10. Other Liability - Claims-Made	1,588		0.0	1,266		0.0
11. Special Property	90		0.0	334		0.0
12. Auto Physical Damage	43		0.0	2,070		0.0
13. Fidelity/Surety	382		0.0	111		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	972		0.0	29		0.0
20. Products Liability - Claims-Made	1		0.0	(1)		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	35,223	1,390	3.9	19,300	181	0.9

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	160	99	103	32	47	44	(341)	118	(111)	(34)
2. 1993	53	83	45	(17)	(10)	11	9	6	9	0
3. 1994	XXX	54	103	44	(2)	5	9	7	13	(8)
4. 1995	XXX	XXX	36	102	46	(6)	18	2	7	1
5. 1996	XXX	XXX	XXX	50	169	14	(46)	15	7	19
6. 1997	XXX	XXX	XXX	XXX	40	54	23	(16)	(3)	26
7. 1998	XXX	XXX	XXX	XXX	XXX	31	80	15	27	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	48	134	56	9
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105	162	85
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	158
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	405	376	359	282	190	226	147	168	200	163
2. 1993	15	30	22	17	10	13	24	21	20	17
3. 1994	XXX	14	27	20	16	16	27	25	16	10
4. 1995	XXX	XXX	12	25	16	10	25	21	21	18
5. 1996	XXX	XXX	XXX	16	34	32	22	20	7	10
6. 1997	XXX	XXX	XXX	XXX	10	19	33	12	26	28
7. 1998	XXX	XXX	XXX	XXX	XXX	9	43	32	15	11
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	23	59	35	26
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	74	73
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	89
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS 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	(95)	(57)	30	32	7	4	4	4	0	
2. 1993	(25)	(94)	(21)	13	10	9	9	10	0	
3. 1994	XXX	(41)	(72)	1	6	3	4	5	0	0
4. 1995	XXX	XXX	(41)	(86)	5	7	7	4	0	0
5. 1996	XXX	XXX	XXX	(57)	(5)	13	13	11	1	1
6. 1997	XXX	XXX	XXX	XXX	(40)	(27)	27	30	0	1
7. 1998	XXX	XXX	XXX	XXX	XXX	(25)	25	46	0	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	196	173	6	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	603	121	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	106
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS 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	54	0	0	0	0	0	0	0	0	
2. 1993	3	79	0	0	0	0	0	0	0	
3. 1994	XXX	3	63	0	0	0	0	0	0	
4. 1995	XXX	XXX	1	111	0	0	0	0	0	
5. 1996	XXX	XXX	XXX	0	65	0	0	0	0	
6. 1997	XXX	XXX	XXX	XXX	40	36	0	0	0	
7. 1998	XXX	XXX	XXX	XXX	XXX	25	25	0	0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	32	48	0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	50	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	11
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)**

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	552		0.0	1,237		0.0
2. Private Passenger Auto Liability/Medical	3,116		0.0	1,678		0.0
3. Commercial Auto/Truck Liability/Medical	5,542		0.0	3,134		0.0
4. Workers' Compensation	12,342		0.0	3,901		0.0
5. Commercial Multiple Peril	8,186		0.0	5,131		0.0
6. Medical Malpractice - Occurrence	0		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	80		0.0	0		0.0
9. Other Liability - Occurrence	2,329		0.0	410		0.0
10. Other Liability - Claims-Made	1,588		0.0	1,266		0.0
11. Special Property	90		0.0	334		0.0
12. Auto Physical Damage	43		0.0	2,070		0.0
13. Fidelity/Surety	382		0.0	111		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	7		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	972		0.0	29		0.0
20. Products Liability - Claims-Made	1		0.0	(1)		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	35,230	0	0.0	19,300	0	0.0

SECTION 2

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

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P 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		6	
1.07	1998		7	
1.08	1999		2	
1.09	2000		33	
1.10	2001		4	
1.11	2002		18	
1.12	Totals	0	70	0

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

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

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

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

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

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

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

5.1 Fidelity75

5.2 Surety217

6. Claim count information is reported Per Claimant

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

7.2 An extended statement may be attached. #1 Above, is reported in thousands of dollars

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)
NONE												
9999999 Control Totals												XXX

110







ANNUAL STATEMENT FOR THE YEAR 2002 OF THE REPUBLIC-FRANKLIN INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanations:

Bar Codes:

1.	
2.	
3.	
4.	
7.	
11.	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14. 
1 2 4 7 5 2 0 0 2 2 3 0 5 8 0 0 0

15. 
1 2 4 7 5 2 0 0 2 3 3 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS

P003 Additional Aggregate Lines for Page 3 Line 23.

*LIAB

2304. Future Effectives.....	53,398	45,976
2305. Pension Benefit Obligation.....	202,500	0
2397. Summary of remaining write-ins for Line 23 from page 3	255,898	45,976

P005 Additional Aggregate Lines for Page 5 Line 07.4.

*CASH

07.404 Change in Equities & Deposits In Pools & Associations.....	(32,394)	(10,212)
07.405 Change For Codification.....	0	(171,216)
07.406 Gain or Loss on Sale.....	(648)	0
07.497 Summary of remaining write-ins for Line 7.4 from overflow page 5	(33,042)	(181,427)

P011 Additional Aggregate Lines for Page 11 Line 24.

*EXEXP

2404. Services Performed.....	(21,723)	(36,443)	(368)	(58,534)
2405. Inter Company Services.....	16	(17)	1	0
2406. Interest Expense.....	0	1,765	6,912	8,677
2407. Miscellaneous Expense.....	3	(228)	0	(225)
2408. Change in Unallocated Reserves.....	(58,701)	0	0	(58,701)
2497. Summary of remaining write-ins for Line 24 from page 11	(80,405)	(34,922)	6,545	(108,783)