PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

* 1 6 7 4 8 2 0 0 2 2 0 1 0 0 1 0 0 *

ANNUAL STATEMENT

For the Year Ended December 31, 2002

of the Condition and Affairs of the

Elevators Mutual Insurance Company

NAIC Group Code..... , (Current Period) (Prior Period) NAIC Company Code..... 16748 Employer's ID Number..... 34-4317240

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

Country of Domicile US

Incorporated..... December 17, 1934 Commenced Business..... May 1, 1935

Statutory Home Office	722 North Cable Road ..... Lima ..... OH ..... 45805-1795 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	722 North Cable Road ..... Lima ..... OH ..... 45805-1795 *(Street and Number) (City or Town, State and Zip Code)*	419-227-6604 *(Area Code) (Telephone Number)*
Mail Address	722 North Cable Road ..... Lima ..... OH ..... 45805-1795 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	722 North Cable Road ..... Lima ..... OH ..... 45805-1795 *(Street and Number) (City or Town, State and Zip Code)*	419-227-6604 *(Area Code) (Telephone Number)*
Internet Website Address	N/A	
Statement Contact	Brent A. Helmke *(Name)*	419-227-6604 *(Area Code) (Telephone Number) (Extension)*
	emic@wcoil.com *(E-Mail Address)*	419-224-4874 *(Fax Number)*
Policyowner Relations Contact	722 North Cable Road ..... Lima ..... OH ..... 45805-1795 *(Street and Number) (City or Town, State and Zip Code)*	419-227-6604 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... Jack L. Brinkman Treasurer ..... Daniel R. Combs Secretary ..... Jack L. Brinkman

CHAIRMAN/VICE CHAIRMAN

Eldon M. Helmke, Chairman

David W. Seemann, Vice Chairman

DIRECTORS OR TRUSTEES

Daniel R. Combs	David W. Seemann	Alvin J. King	Arthur W. Inkrott
Fred G. Bunke	Lee W. Kaemming	Scott W. Boulis	Eldon M. Helmke
Dale N. Hirschfeld			

State of..... Ohio
County of..... Allen

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

(Signature)	(Signature)	(Signature)
Jack L. Brinkman	Jack L. Brinkman	Daniel R. Combs
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

.....day of ....., 2003

.....

a. Is this an original filing? Yes [X] No [ ]

b. If no: 1. State the amendment number
2. Date filed.....
3. Number of pages attached.....

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

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

NAIC Group Code.....0 NAIC Company Code....16748

BUSINESS IN GRAND TOTAL DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	1,493,410	1,380,593		649,981	466,777	422,881	53,203	12,112	10,612		216,944	19,300
2.1 Allied lines	995,606	920,396		433,321	220,731	181,011	68,922		(718)		144,629	12,867
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	2,101,854	1,837,630		914,759	658,336	977,395	1,015,177	2,424	(3,380)	196	289,638	22,009
5.2 Commercial multiple peril (liability portion)	908,687	792,947		419,313	72,490	1,051,842	1,220,521	19,692	(3,873)	25,197	125,609	9,651
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	334,254	302,612		146,943	82,310	75,060	9,750	871	871		46,849	3,773
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A&H												
15.2 Non-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	397,126	322,598		200,268	25,499	138,815	293,234		(3,551)	3,230	52,253	3,379
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)	1,933	1,088		1,050							290	23
19.4 Other commercial auto liability	812,515	686,605		391,964	1,281,706	790,303	763,814	11,310	(13,327)	6,051	110,806	8,173
21.1 Private passenger auto physical damage								1,125	1,125			
21.2 Commercial auto physical damage	305,910	269,873		143,164	123,123	89,070	14,575	641	641		41,436	2,972
22. Aircraft (all perils)												
23. Fidelity	12,144	10,965		6,217							1,658	123
24. Surety	6,292	3,435		2,857							1,020	117
26. Burglary and theft	8,212	7,453		3,408	629	279					1,204	109
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	7,377,943	6,536,194	0	3,313,245	2,931,602	3,726,657	3,439,196	48,174	(11,601)	34,674	1,032,338	82,496

DETAILS OF WRITE-INS

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

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

NAIC Group Code.....0 NAIC Company Code....16748

BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	793,084	688,558		354,281	69,486	60,285	6,274				128,610	14,763
2.1 Allied lines	528,723	459,039		236,187	110,095	60,059	35,839				85,740	9,842
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	713,098	590,359		275,585	131,273	280,978	170,638	500	500		115,639	13,274
5.2 Commercial multiple peril (liability portion)	320,210	254,204		143,448	27,628	908,509	955,737	7,477	11,477	19,000	51,927	5,961
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	137,077	113,155		55,747	44,547	47,047	7,500				22,229	2,552
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A&H												
15.2 Non-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	79,140	56,479		38,893		33,155	58,436				12,834	1,473
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	257,130	198,616		127,603	199,164	193,055	32,363	5,116	(8,134)	1,750	41,697	4,786
21.1 Private passenger auto physical damage								1,125	1,125			
21.2 Commercial auto physical damage	86,578	64,370		43,278	44,689	47,401	2,845				14,040	1,612
22. Aircraft (all perils)												
23. Fidelity	3,999	3,099		1,834							648	74
24. Surety	6,292	3,435		2,857							1,020	117
26. Burglary and theft	4,544	3,931		1,698							737	85
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	2,929,875	2,435,244	0	1,281,412	626,882	1,630,489	1,269,632	14,218	4,968	20,750	475,120	54,540

DETAILS OF WRITE-INS

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

* 1 6 7 4 8 2 0 0 2 4 3 0 2 3 1 0 0 *

NAIC Group Code.....0 NAIC Company Code....16748

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	57,943	57,941		21,459	1,443	1,468	3,688				8,701	687
2.1 Allied lines	38,629	38,627		14,306	1,287	(2,659)	164				5,801	458
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	70,268	65,114		27,973	14,027	31,614	22,782				10,551	833
5.2 Commercial multiple peril (liability portion)	27,897	25,707		12,309	1,382	41,962	41,577				4,189	331
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	6,738	5,755		2,624							1,012	80
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A&H												
15.2 Non-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)	1,933	1,088		1,050							290	23
19.4 Other commercial auto liability	9,913	7,781		4,486		5,200	5,200		2,500	2,500	1,489	118
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	7,895	5,935		3,800							1,186	94
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	478	455		218							72	6
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	221,694	208,404	0	88,226	18,139	77,585	73,410	0	2,500	2,500	33,290	2,629

DETAILS OF WRITE-INS

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

* 1 6 7 4 8 2 0 0 2 4 3 0 3 6 1 0 0 *

NAIC Group Code.....0 NAIC Company Code....16748

BUSINESS IN THE STATE OF OHIO DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	642,382	634,094		274,241	395,849	361,129	43,242	12,112	10,612		79,634	3,850
2.1 Allied lines	428,255	422,730		182,827	109,349	123,612	32,920		(718)		53,089	2,566
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	1,318,488	1,182,157		611,200	513,036	664,803	821,757	1,924	(3,880)	196	163,448	7,901
5.2 Commercial multiple peril (liability portion)	560,580	513,036		263,556	43,479	101,371	223,207	12,215	(15,350)	6,197	69,493	3,359
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	190,439	183,702		88,571	37,763	28,013	2,250	871	871		23,608	1,141
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A&H												
15.2 Non-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	317,986	266,119		161,375	25,499	105,661	234,798		(3,551)	3,230	39,420	1,906
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	545,472	480,207		259,876	1,082,542	592,048	726,251	6,194	(7,693)	1,801	67,620	3,269
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	211,437	199,568		96,086	78,434	41,669	11,730	641	641		26,211	1,267
22. Aircraft (all perils)												
23. Fidelity	8,145	7,866		4,383							1,010	49
24. Surety												
26. Burglary and theft	3,190	3,067		1,492	629	279					395	19
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	4,226,374	3,892,546	0	1,943,607	2,286,581	2,018,584	2,096,154	33,955	(19,070)	11,424	523,928	25,327

DETAILS OF WRITE-INS

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

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

SCHEDULE A - VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value, December 31, prior year (prior year statement)	132,308
2.	Increase (decrease) by adjustment:	
	2.1 Totals, Part 1, Column 10	(6,222)
	2.2 Totals, Part 3, Column 7	
3.	Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4.	Cost of additions and permanent improvements:	
	4.1 Totals, Part 1, Column 13	
	4.2 Totals, Part 3, Column 9	
5.	Total profit (loss) on sales, Part 3, Column 14	
6.	Increase (decrease) by foreign exchange adjustment:	
	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	126,085
9.	Total valuation allowance	
10.	Subtotal (Lines 8 plus 9)	126,085
11.	Total nonadmitted amounts	
12.	Statement value, current period (Page 2, real estate lines, current period)	126,085

SCHEDULE B - VERIFICATION BETWEEN YEARS

1.	Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year		
2.	Amount loaned during year:		
	2.1 Actual cost at time of acquisitions		
	2.2 Additional investment made after acquisitions		0
3.	Accrual of discount and mortgage interest points and commitment fees		
4.	Increase (decrease) by adjustment		
5.	Total profit (loss) on sale		
6.	Amounts paid on account or in full during the year		
7.	Amortization of premium		
8.	Increase (decrease) by foreign exchange adjustment		
9.	Book value/recorded investment excluding accrued interest on mortgages owned at end of current period		0
10.	Total valuation allowance		
11.	Subtotal (Lines 9 plus 10)		0
12.	Total nonadmitted amounts		
13.	Statement value of mortgages owned at end of current period		0

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		0
3.	Accrual of discount		
4.	Increase (decrease) by adjustment		
5.	Total profit (loss) on sale		
6.	Amounts paid on account or in full during the year		
7.	Amortization of premium		
8.	Increase (decrease) by foreign exchange adjustment		
9.	Book/adjusted carrying value of long-term invested assets at end of current period		0
10.	Total valuation allowance		
11.	Subtotal (Lines 9 plus 10)		0
12.	Total nonadmitted amounts		
13.	Statement value of long-term invested assets at end of current period		0

NONE

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. **U.S. Governments, Schedules D & DA (Group 1)**											
1.1 Class 1	3,950,716	200,337				4,151,052	81.4	1,052,443	40.9	4,151,052	
1.2 Class 2						0	0.0				
1.3 Class 3						0	0.0				
1.4 Class 4						0	0.0				
1.5 Class 5						0	0.0				
1.6 Class 6						0	0.0				
1.7 Totals	3,950,716	200,337	0	0	0	4,151,052	81.4	1,052,443	40.9	4,151,052	0
2. **All Other Governments, Schedules D & DA (Group 2)**											
2.1 Class 1						0	0.0				
2.2 Class 2						0	0.0				
2.3 Class 3						0	0.0				
2.4 Class 4						0	0.0				
2.5 Class 5						0	0.0				
2.6 Class 6						0	0.0				
2.7 Totals	0	0	0	0	0	0	0.0	0		0	0
3. **States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)**											
3.1 Class 1						0	0.0				
3.2 Class 2						0	0.0				
3.3 Class 3						0	0.0				
3.4 Class 4						0	0.0				
3.5 Class 5						0	0.0				
3.6 Class 6						0	0.0				
3.7 Totals	0	0	0	0	0	0	0.0	0		0	0
4. **Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)**											
4.1 Class 1						0	0.0				
4.2 Class 2						0	0.0				
4.3 Class 3						0	0.0				
4.4 Class 4						0	0.0				
4.5 Class 5						0	0.0				
4.6 Class 6						0	0.0				
4.7 Totals	0	0	0	0	0	0	0.0	0		0	0
5. **Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)**											
5.1 Class 1				4,968	11,250	16,218	0.3	433,714	16.9	16,218	
5.2 Class 2						0	0.0				
5.3 Class 3						0	0.0				
5.4 Class 4						0	0.0				
5.5 Class 5						0	0.0				
5.6 Class 6						0	0.0				
5.7 Totals	0	0	0	4,968	11,250	16,218	0.3	433,714	16.9	16,218	0

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

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. **Public Utilities (Unaffiliated), Schedules D & DA (Group 6)**											
6.1 Class 1						0	0.0				
6.2 Class 2						0	0.0				
6.3 Class 3						0	0.0				
6.4 Class 4						0	0.0				
6.5 Class 5						0	0.0				
6.6 Class 6						0	0.0				
6.7 Totals	0	0	0	0	0	0	0.0	0		0	0
7. **Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)**											
7.1 Class 1	669,393		100,004		60,000	829,396	16.3	684,953	26.6	829,396	
7.2 Class 2			100,004			100,004	2.0	399,143	15.5	100,004	
7.3 Class 3						0	0.0				
7.4 Class 4						0	0.0				
7.5 Class 5						0	0.0				
7.6 Class 6						0	0.0				
7.7 Totals	669,393	0	200,007	0	60,000	929,400	18.2	1,084,096	42.2	929,400	0
8. **Credit Tenant Loans, Schedules D & DA (Group 8)**											
8.1 Class 1						0	0.0				
8.2 Class 2						0	0.0				
8.3 Class 3						0	0.0				
8.4 Class 4						0	0.0				
8.5 Class 5						0	0.0				
8.6 Class 6						0	0.0				
8.7 Totals	0	0	0	0	0	0	0.0	0		0	0
9. **Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)**											
9.1 Class 1						0	0.0				
9.2 Class 2						0	0.0				
9.3 Class 3						0	0.0				
9.4 Class 4						0	0.0				
9.5 Class 5						0	0.0				
9.6 Class 6						0	0.0				
9.7 Totals	0	0	0	0	0	0	0.0	0		0	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. **Total Bonds Current Year**											
10.1 Class 1	4,620,109	200,337	100,004	4,968	71,250	4,996,667	98.0	XXX	XXX	4,996,667	0
10.2 Class 2	0	0	100,004	0	0	100,004	2.0	XXX	XXX	100,004	0
10.3 Class 3	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Class 4	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals	4,620,109	200,337	200,007	4,968	71,250	(b) 5,096,670	100.0	XXX	XXX	5,096,670	0
10.8 Line 10.7 as a % of Col. 6	90.6	3.9	3.9	0.1	1.4	100.0	XXX	XXX	XXX	100.0	0.0
11. **Total Bonds Prior Year**											
11.1 Class 1	1,384,935	102,457	100,004	44,065	539,649	XXX	XXX	2,171,110	84.5	2,171,110	
11.2 Class 2	299,140		100,004			XXX	XXX	399,143	15.5	399,143	
11.3 Class 3						XXX	XXX	0	0.0		
11.4 Class 4						XXX	XXX	0	0.0		
11.5 Class 5						XXX	XXX	(c) 0	0.0		
11.6 Class 6						XXX	XXX	(c) 0	0.0		
11.7 Totals	1,684,074	102,457	200,007	44,065	539,649	XXX	XXX	(b) 2,570,253	100.0	2,570,253	0
11.8 Line 11.7 as a % of Col. 8	65.5	4.0	7.8	1.7	21.0	XXX	XXX	100.0	XXX	100.0	0.0
12. **Total Publicly Traded Bonds**											
12.1 Class 1	4,620,109	200,337	100,004	4,968	71,250	4,996,667	98.0	2,171,110	84.5	4,996,667	XXX
12.2 Class 2			100,004			100,004	2.0	399,143	15.5	100,004	XXX
12.3 Class 3						0	0.0	0	0.0	0	XXX
12.4 Class 4						0	0.0	0	0.0	0	XXX
12.5 Class 5						0	0.0	0	0.0	0	XXX
12.6 Class 6						0	0.0	0	0.0	0	XXX
12.7 Totals	4,620,109	200,337	200,007	4,968	71,250	5,096,670	100.0	2,570,253	100.0	5,096,670	XXX
12.8 Line 12.7 as a % of Col. 6	90.6	3.9	3.9	0.1	1.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	90.6	3.9	3.9	0.1	1.4	100.0	XXX	XXX	XXX	100.0	XXX
13. **Total Privately Placed Bonds**											
13.1 Class 1						0	0.0	0	0.0	XXX	0
13.2 Class 2						0	0.0	0	0.0	XXX	0
13.3 Class 3						0	0.0	0	0.0	XXX	0
13.4 Class 4						0	0.0	0	0.0	XXX	0
13.5 Class 5						0	0.0	0	0.0	XXX	0
13.6 Class 6						0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes $.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $.....0 current year, $.....0 prior year of bonds with Z designations and $.....0 current year, $.....0 prior year of bonds with Z* designation. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes $.....0 current year, $.....0 prior year of bonds with 5* designations and $.....0 current year, $.....0 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. **U.S. Governments, Schedules D & DA (Group 1)**											
1.1 Issuer Obligations	3,950,716	200,337				4,151,052	81.4	1,052,443	40.9	4,151,052	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0				
1.7 Totals	3,950,716	200,337	0	0	0	4,151,052	81.4	1,052,443	40.9	4,151,052	0
2. **All Other Governments, Schedules D & DA (Group 2)**											
2.1 Issuer Obligations						0	0.0				
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined						0	0.0				
2.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
2.5 Defined						0	0.0				
2.6 Other						0	0.0				
2.7 Totals	0	0	0	0	0	0	0.0	0		0	0
3. **States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)**											
3.1 Issuer Obligations						0	0.0				
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined						0	0.0				
3.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
3.5 Defined						0	0.0				
3.6 Other						0	0.0				
3.7 Totals	0	0	0	0	0	0	0.0	0		0	0
4. **Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)**											
4.1 Issuer Obligations						0	0.0				
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined						0	0.0				
4.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5 Defined						0	0.0				
4.6 Other						0	0.0				
4.7 Totals	0	0	0	0	0	0	0.0	0		0	0
5. **Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)**											
5.1 Issuer Obligations						0	0.0				
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined						0	0.0	433,714	16.9		
5.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5 Defined				4,968	11,250	16,218	0.3			16,218	
5.6 Other						0	0.0				
5.7 Totals	0	0	0	4,968	11,250	16,218	0.3	433,714	16.9	16,218	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. **Public Utilities (Unaffiliated), Schedules D & DA (Group 6)**											
6.1 Issuer Obligations						0	0.0				
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined						0	0.0				
6.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined						0	0.0				
6.6 Other						0	0.0				
6.7 Totals	0	0	0	0	0	0	0.0	0		0	0
7. **Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)**											
7.1 Issuer Obligations	669,393		200,007			869,400	17.1	934,096	36.3	869,400	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined						0	0.0	150,000	5.8		
7.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined					60,000	60,000	1.2			60,000	
7.6 Other						0	0.0				
7.7 Totals	669,393	0	200,007	0	60,000	929,400	18.2	1,084,096	42.2	929,400	0
8. **Credit Tenant Loans, Schedules D & DA (Group 8)**											
8.1 Issuer Obligations						0	0.0				
8.7 Totals	0	0	0	0	0	0	0.0	0		0	0
9. **Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)**											
9.1 Issuer Obligations						0	0.0				
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined						0	0.0				
9.4 Other						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined						0	0.0				
9.6 Other						0	0.0				
9.7 Totals	0	0	0	0	0	0	0.0	0		0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. **Total Bonds Current Year**											
10.1 Issuer Obligations	4,620,109	200,337	200,007	0	0	5,020,452	98.5	XXX	XXX	5,020,452	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined	0	0	0	4,968	71,250	76,218	1.5	XXX	XXX	76,218	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	4,620,109	200,337	200,007	4,968	71,250	5,096,670	100.0	XXX	XXX	5,096,670	0
10.8 Line 10.7 as a % of Col. 6	90.6	3.9	3.9	0.1	1.4	100.0	XXX	XXX	XXX	100.0	0.0
11. **Total Bonds Prior Year**											
11.1 Issuer Obligations	1,684,074	102,457	200,007			XXX	XXX	1,986,538	77.3	1,986,538	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						XXX	XXX	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined				44,065	539,649	XXX	XXX	583,714	22.7	583,714	
11.4 Other						XXX	XXX	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined						XXX	XXX	0	0.0		
11.6 Other						XXX	XXX	0	0.0		
11.7 Totals	1,684,074	102,457	200,007	44,065	539,649	XXX	XXX	2,570,253	100.0	2,570,253	0
11.8 Line 11.7 as a % of Col. 8	65.5	4.0	7.8	1.7	21.0	XXX	XXX	100.0	XXX	100.0	0.0
12. **Total Publicly Traded Bonds**											
12.1 Issuer Obligations	4,620,109	200,337	200,007			5,020,452	98.5	1,986,538	77.3	5,020,452	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined						0	0.0	583,714	22.7	0	XXX
12.4 Other						0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined				4,968	71,250	76,218	1.5	0	0.0	76,218	XXX
12.6 Other						0	0.0	0	0.0	0	XXX
12.7 Totals	4,620,109	200,337	200,007	4,968	71,250	5,096,670	100.0	2,570,253	100.0	5,096,670	XXX
12.8 Line 12.7 as a % of Col. 6	90.6	3.9	3.9	0.1	1.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	90.6	3.9	3.9	0.1	1.4	100.0	XXX	XXX	XXX	100.0	XXX
13. **Total Privately Placed Bonds**											
13.1 Issuer Obligations						0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined						0	0.0	0	0.0	XXX	0
13.4 Other						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined						0	0.0	0	0.0	XXX	0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	984,949			984,949	
2. Cost of short-term investments acquired	3,946,709			3,946,709	
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	512,266			512,266	
7. Book/adjusted carrying value, current year	4,419,393	0	0	4,419,393	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	4,419,393	0	0	4,419,393	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	4,419,393	0	0	4,419,393	0
12. Income collected during year	19,158			19,158	
13. Income earned during year	21,709			21,709	

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

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

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)		
2.	Cost/option premium (Section 2, Column 7)		
3.	Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13)		
4.	Gain/(loss) on termination:		
	4.1 Recognized (Section 3, Column 14)		
	4.2 Used to adjust basis of hedged item (Section 3, Column 15)		0
5.	Consideration received on terminations (Section 3, Column 12)		
6.	Used to adjust basis on open contracts (Section 1, Column 13)		
7.	Disposition of deferred amount on contracts terminated in prior year:		
	7.1 Recognized		
	7.2 Used to adjust basis of hedged item		0
8.	Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)		0

NONE

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

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

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)		
2.	Consideration received (Section 2, Column 7)		
3.	Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13)		
4.	Gain/(loss) on termination:		
	4.1 Recognized (Section 3, Column 14)		
	4.2 Used to adjust basis (Section 3, Column 15)		0
5.	Consideration paid on terminations (Section 3, Column 12)		
6.	Used to adjust basis on open contracts (Section 1, Column 13)		
7.	Disposition of deferred amount on contracts terminated in prior year:		
	7.1 Recognized		
	7.2 Used to adjust basis		0
8.	Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 - 4 - 5 - 6 - 7)		0

NONE

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

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

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)		
2.	Cost or (consideration received) (Section 2, Column 7)		
3.	Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13)		
4.	Gain/(loss) on termination:		
	4.1 Recognized (Section 3, Column 14)		
	4.2 Used to adjust basis of hedged item (Section 3, Column 15)		0
5.	Consideration received (or paid) on terminations (Section 3, Column 12)		
6.	Used to adjust basis of hedged item on open contracts (Section 1, Column 13)		
7.	Disposition of deferred amount on contracts terminated in prior year:		
	7.1 Recognized		
	7.2 Used to adjust basis of hedged item		0
8.	Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7)		0

NONE

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

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

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year)		
2.	Change in total variation margin on open contracts (difference between years - Section 1, Column 6)		
3.1	Change in variation margin on open contracts used to adjust basis of hedged item (Section 1, Column 11)		
3.2	Change in variation margin on open contracts recognized (difference between years - Section 1, Column 10)		
4.1	Variation margin on contracts terminated during the year (Section 3, Column 6)		
4.2	Less:		
	4.21 Gain/(loss) recognized in current year (Section 3, Column 11)		
	4.22 Gain/(loss) used to adjust basis of hedge (Section 3, Column 12)	0	
4.3	Subtotal (Line 4.1 minus Line 4.2)		0
5.1	Net additions to cash deposits (Section 2, Column 7)		
5.2	Less: Net reductions to cash deposits (Section 3, Column 9)		0
6.	Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2)		0
7.	Disposition of gain/(loss) on contracts terminated in prior year:		
	7.1 Recognized		
	7.2 Used to adjust basis of hedged item		0
8.	Aggregate write-in book value, December 31, current year (Lines 6 + 7.1 + 7.2)		0

NONE

SCHEDULE DB - PART E - VERIFICATION

Verification of Statement Value and Fair Value of Open Contracts

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

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

NONE

SCHEDULE DB - PART F - SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
					Derivative Instruments Open		Cash Instrument(s) Held				
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description

NONE

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory			0	0	0	0	0	0	0	0
2. Add: Opened or acquired transactions									0	0
3. Add: Increases in replicated asset statement value	XXX		XXX		XXX		XXX		XXX	0
4. Less: Closed or disposed of transactions									0	0
5. Less: Positions disposed of for failing effectiveness criteria									0	0
6. Less: Decreases in replicated (synthetic) asset statement value	XXX		XXX		XXX		XXX		XXX	0
7. Ending inventory	0	0	0	0	0	0	0	0	0	0

NONE

SCHEDULE F-PART 1

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

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14
					6	7							
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held by or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit

NONE

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

NONE

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable on									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Col. 15-[16+17]	Funds Held By Company Under Reinsurance Treaties
Authorized																		
Other U.S. Unaffiliated Insurers																		
13-2673100	22039	General Reinsurance Corporation	Delaware		2,465	84	4	1,735	127	425	34	75		2,485	154		2,331	
13-4924125	10227	American Reinsurance Corporation	Deleware		550							289		289	85		204	
38-0855585	22012	Motors Insurance Corporatiom	Michigan		13							11		11	7		4	
0599999.	Total Authorized Other U.S. Unaffiliated Insurers				3,028	84	4	1,735	127	425	34	375	0	2,785	246	0	2,539	0
0999999.	Total Authorized				3,028	84	4	1,735	127	425	34	375	0	2,785	246	0	2,539	0
1999999.	Total Authorized and Unauthorized				3,028	84	4	1,735	127	425	34	375	0	2,785	246	0	2,539	0
9999999.	Totals				3,028	84	4	1,735	127	425	34	375	0	2,785	246	0	2,539	0

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

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

SCHEDULE F - PART 4

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		Percentage more than 120 Days Overdue Col. 9 / Col. 11
					6	7	8	9	10			
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 to 90 Days	91 to 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	
Authorized												
Other U.S. Unaffiliated Insurers												
13-2673100	22039	General Reinsurance Corporation	Delaware	89					0	89	0.0	0.0
0599999.	Total Authorized - Other U.S. Unaffiliated Insurers			89	0	0	0	0	0	89	0.0	0.0
0999999.	Total Authorized			89	0	0	0	0	0	89	0.0	0.0
1999999.	Total Authorized and Unauthorized			89	0	0	0	0	0	89	0.0	0.0
9999999.	Totals			89	0	0	0	0	0	89	0.0	0.0

SCHEDULE F - PART 5

Provision for Unauthorized 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 Recoverable all Items Schedule F, Part 3, Col. 15	6 Funds Held By Company Under Reinsurance Treaties	7 Letters of Credit	8 Ceded Balances Payable	9 Miscellaneous Balances	10 Other Allowed Offset Items	11 Sum of Columns 6 thru 10 but not in excess of Column 5	12 Subtotal Col. 5 minus Col. 11	13 Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	14 20% of Amount in Col. 13	15 Smaller of Col. 11 or Col. 14	16 Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	17 Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16

1. Amounts in dispute totalling $.....0 are included in Column 5.
2. Amounts in dispute totalling $.....0 are excluded from Column 13.
3. Column 5 excludes $.....0 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

NONE

SCHEDULE F - PART 6

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE more than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20% of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10

(a) From Schedule F-Part 4 Columns 8 + 9, total authorized, less $.....0 in dispute.
(b) From Schedule F-Part 3 Columns 7 + 8, total authorized, less $.....0 in dispute.

NONE

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
										1. Total	0
										2. Line 1 x .20	0
										3. Schedule F - Part 6 Col. 11	
										4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	0
										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)	0

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	9,453,361		9,453,361
2. Agents' balances or uncollected premiums (Line 10)	2,431,119		2,431,119
3. Funds held by or deposited with reinsured companies (Line 11)			0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	88,520	(88,520)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	111,651		111,651
6. Net amount recoverable from reinsurers		2,539,258	2,539,258
7. Totals (Line 28)	12,084,651	2,450,738	14,535,389
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	1,345,737	2,321,502	3,667,240
9. Taxes, expenses, and other obligations (Lines 4 through 8)	269,928		269,928
10. Unearned premiums (Line 9)	2,938,264	374,980	3,313,245
11. Advance premiums (Line 10)			0
12. Dividends declared and unpaid (Line 11.1 and 11.2)			0
13. Ceded reinsurance premiums payable (net of ceded commission) (Line 12)	245,744	(245,744)	0
14. Funds held by company under reinsurance treaties (Line 13)			0
15. Amounts withheld or retained by company for account of others (Line 14)	48,058		48,058
16. Provision for reinsurance (Line 16)			0
17. Other liabilities (Lines 15 and 17 through 23)			0
18. Total liabilities (Line 26 minus Line 25)	4,847,732	2,450,738	7,298,470
19. Surplus as regards policyholders (Line 35)	7,236,919	XXX	7,236,919
20. Totals (Line 36)	12,084,651	2,450,738	14,535,389

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

If yes, give full explanation:

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts: Non-Cancelable		Other Individual Contracts: Guaranteed Renewable		Other Individual Contracts: Non-Renewable for Stated Reasons Only		Other Individual Contracts: Other Accident Only		Other Individual Contracts: All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	0	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	0	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	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
5. Commissions (a)	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
6. General insurance expenses	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
8. Total expenses incurred	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
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
10. Gain from underwriting before 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
11. Dividends or refunds	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	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
DETAILS OF WRITE-INS																		
0901.		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
0902.		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
0903.		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
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
0999. Total (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

NONE

(a) Includes $.....0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

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

NONE

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	0								
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	0								
2.2 On claims incurred during current year	0								
3. Test:									
3.1 Lines 1.1 and 2.1	0	0	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	0								
3.3 Line 3.1 minus Line 3.2	0	0	0	0	0	0	0	0	0

NONE

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0								
B. Reinsurance Ceded:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0								

NONE

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims				0
2. Beginning claim reserves and liabilities				0
3. Ending claim reserves and liabilities				0
4. Claims paid	0	0	0	0
B. Assumed Reinsurance:				
5. Incurred claims				0
6. Beginning claim reserves and liabilities				0
7. Ending claim reserves and liabilities				0
8. Claims paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims				0
10. Beginning claim reserves and liabilities				0
11. Ending claim reserves and liabilities				0
12. Claims paid		0	0	0
D. Net:				
13. Incurred claims	0	0	0	0
14. Beginning claim reserves and liabilities	0	0	0	0
15. Ending claim reserves and liabilities	0	0	0	0
16. Claims paid	0	0	0	0

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

($000 omitted)

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 omitted)

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 1993			0								0	
3. 1994			0								0	
4. 1995	7	8	(1)								0	1
5. 1996	68	75	(7)	9		1					10	6
6. 1997	222	114	108	145		6		17		14	168	30
7. 1998	306	170	136	243	99			34	2		175	37
8. 1999	361	169	192	34		0		9			42	23
9. 2000	416	142	274	262	84	6	4	69		2	249	41
10. 2001	480	168	313	1,078	889	7	5	68	5	2	253	30
11. 2002	688	349	338	121		1		15		2	137	27
12. Totals	XXX	XXX	XXX	1,891	1,072	20	10	212	8	20	1,033	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior												0	
2. 1993												0	
3. 1994												0	
4. 1995												0	
5. 1996												0	
6. 1997												0	
7. 1998												0	
8. 1999												0	
9. 2000	505	450			2				11	10		58	2
10. 2001	93		19	7	2		0	0	9	0		115	4
11. 2002	55		93	47					28	6		122	11
12. Totals	652	450	112	54	3	0	0	0	49	17	0	295	17

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	10	0	10	14.7	0.0	(142.9)				0	0
6. 1997	168	0	168	75.7	0.0	155.6				0	0
7. 1998	276	101	175	90.3	59.7	128.5				0	0
8. 1999	42	0	42	11.8	0.0	22.1				0	0
9. 2000	855	549	306	205.5	386.7	111.8				55	3
10. 2001	1,275	907	368	265.4	541.2	117.6				104	11
11. 2002	312	54	259	45.4	15.4	76.5				101	22
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	260	35

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 1993	15	28	(13)	49		4				2	53	1
3. 1994	202	61	141	39		17		3			59	14
4. 1995	318	135	183	153		47					200	13
5. 1996	589	294	295	723	464	20		71		1	350	51
6. 1997	967	397	570	1,021	605	13		114	14	1	529	67
7. 1998	1,218	490	728	384	6	2		40	1	3	419	101
8. 1999	1,371	528	843	347	78	24	1	57	1	1	349	93
9. 2000	1,575	511	1,064	762	352	10		88	8	1	500	116
10. 2001	1,839	620	1,219	315		24		106		3	445	107
11. 2002	2,631	1,150	1,480	651	157	3		73			570	139
12. Totals	XXX	XXX	XXX	4,444	1,662	164	1	553	24	12	3,475	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
1. Prior												0	
2. 1993												0	
3. 1994												0	
4. 1995												0	
5. 1996												0	
6. 1997												0	
7. 1998												0	
8. 1999	20				6				4			30	1
9. 2000	126				16	2			2			142	3
10. 2001	627	485	20	(4)	4		0	(0)	56	120		105	6
11. 2002	1,298	800	145	65	3		0	(0)	42	6		617	26
12. Totals	2,070	1,285	165	61	28	2	0	(1)	103	127	0	893	36

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	53	0	53	353.3	0.0	(407.7)				0	0
3. 1994	59	0	59	29.2	0.0	41.8				0	0
4. 1995	200	0	200	62.9	0.0	109.3				0	0
5. 1996	814	464	350	138.2	157.8	118.6				0	0
6. 1997	1,148	619	529	118.7	155.9	92.7				0	0
7. 1998	426	7	419	35.0	1.4	57.6				0	0
8. 1999	458	80	379	33.4	15.1	44.9				20	10
9. 2000	1,003	362	641	63.7	70.9	60.3				126	16
10. 2001	1,152	601	551	62.6	96.9	45.2				166	(60)
11. 2002	2,214	1,028	1,187	84.2	89.3	80.2				578	39
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	890	4

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 omitted)

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 1993			0								0	
3. 1994			0								0	
4. 1995	2	3	(1)								0	
5. 1996	55	28	27								0	
6. 1997	64	32	32								0	
7. 1998	92	55	37								0	
8. 1999	112	107	5								0	
9. 2000	138	137	1								0	
10. 2001	190	223	(33)	25	24	1	1	1			2	
11. 2002	323	378	(56)								0	
12. Totals	XXX	XXX	XXX	25	24	1	1	1	0	0	2	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior												0	
2. 1993												0	
3. 1994												0	
4. 1995												0	
5. 1996			4	2			0	(0)	0	0		2	
6. 1997			6	3			0	(0)	0	0		3	
7. 1998			10	6			0	(0)	1	0		4	
8. 1999			17	16			0	0	1	1		1	
9. 2000			28	27			0	0	2	1		1	
10. 2001			60	60			1	1	4	2		1	
11. 2002			169	169			2	2	10	6		4	
12. Totals	0	0	293	283	0	0	3	3	18	11	0	17	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	5	2	2	8.2	8.1	8.4				2	0
6. 1997	6	3	3	9.8	9.6	10.0				3	0
7. 1998	10	6	4	11.1	10.9	11.4				4	0
8. 1999	18	17	1	16.3	15.9	24.1				1	0
9. 2000	30	29	1	21.4	20.9	130.1				0	1
10. 2001	92	88	3	48.2	39.6	(9.6)				0	1
11. 2002	181	177	4	56.1	46.8	(6.9)				0	4
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10	7

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	4				4			8	XXX
2. 2001	2,078	694	1,384	784	120	3	0	50	2	5	715	XXX
3. 2002	2,611	1,022	1,589	716	142	10		52		14	636	XXX
4. Totals	XXX	XXX	XXX	1,504	262	13	0	106	2	19	1,359	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior									2			2	
2. 2001												0	
3. 2002	62		70	27					18	2		120	
4. Totals	62	0	70	27	0	0	0	0	20	2	0	122	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	2
2. 2001	837	122	715	40.3	17.6	51.7				0	0
3. 2002	928	171	756	35.5	16.8	47.6				105	16
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	105	17

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX			1		0			1	XXX
2. 2001	201	3	198	220		1		20		13	241	45
3. 2002	270	4	266	88		0		10			98	52
4. Totals	XXX	XXX	XXX	308	0	2	0	31	0	13	341	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2001	241	0	241	119.6	0.0	121.6				0	0
3. 2002	117	(0)	117	43.3	(2)	44.0				15	4
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15	4

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2001	9		9								0	XXX
3. 2002	14		14								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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior												0	
2. 2001												0	
3. 2002												0	
4. Totals	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	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2001	0	0	0	0.0	0.0	0.0				0	0
3. 2002	0	0	0	0.0	0.0	0.0				0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2001			0								0	XXX
3. 2002			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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior												0	
2. 2001												0	
3. 2002												0	
4. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2001	0	0	0	0.0	0.0	0.0				0	0
3. 2002	0	0	0	0.0	0.0	0.0				0	0
4. Totals	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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 1993			0								0	XXX
3. 1994			0								0	XXX
4. 1995			0								0	XXX
5. 1996			0								0	XXX
6. 1997			0								0	XXX
7. 1998			0								0	XXX
8. 1999			0								0	XXX
9. 2000			0								0	XXX
10. 2001			0								0	XXX
11. 2002			0								0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY ($000 omitted)

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY ($000 omitted)

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 omitted)

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

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

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1993	0	0	0	0.0	0.0	0.0				0	0
3. 1994	0	0	0	0.0	0.0	0.0				0	0
4. 1995	0	0	0	0.0	0.0	0.0				0	0
5. 1996	0	0	0	0.0	0.0	0.0				0	0
6. 1997	0	0	0	0.0	0.0	0.0				0	0
7. 1998	0	0	0	0.0	0.0	0.0				0	0
8. 1999	0	0	0	0.0	0.0	0.0				0	0
9. 2000	0	0	0	0.0	0.0	0.0				0	0
10. 2001	0	0	0	0.0	0.0	0.0				0	0
11. 2002	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2001			0								0	XXX
3. 2002			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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
1. Prior												0	
2. 2001												0	
3. 2002												0	
4. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2001	0	0	0	0.0	0.0	0.0				0	0
3. 2002	0	0	0	0.0	0.0	0.0				0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

NONE

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

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

NONE

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

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

1. Prior											0	0
2. 1993											0	0
3. 1994	XXX										0	0
4. 1995	XXX	XXX	9								0	0
5. 1996	XXX	XXX	XXX	18	13	11	11	10	10	10	0	0
6. 1997	XXX	XXX	XXX	XXX	195	193	151	151	151	151	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	166	153	144	144	144	0	(0)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	92	51	39	34	(5)	(17)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	232	236	5	4
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	321	296	(25)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	XXX	XXX
										12. Totals	(25)	(13)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

NONE

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

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior											0	0
2. 1993	54	52	58	52	53	53	53	53	53	53	0	0
3. 1994	XXX	84	161	57	84	52	55	56	56	56	0	0
4. 1995	XXX	XXX	292	267	236	183	201	200	200	200	0	0
5. 1996	XXX	XXX	XXX	451	445	292	279	279	279	279	0	0
6. 1997	XXX	XXX	XXX	XXX	500	426	463	428	429	429	0	1
7. 1998	XXX	XXX	XXX	XXX	XXX	395	359	385	380	380	0	(5)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	421	300	331	319	(12)	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	582	503	560	57	(22)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	604	509	(95)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,078	XXX	XXX
										12. Totals	(50)	(8)

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

NONE

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

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

NONE

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

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

NONE

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

1. Prior											0	0
2. 1993											0	0
3. 1994	XXX										0	0
4. 1995	XXX	XXX									0	0
5. 1996	XXX	XXX	XXX	15	6	6			3	2	(1)	2
6. 1997	XXX	XXX	XXX	XXX	9	11	8		4	3	(1)	3
7. 1998	XXX	XXX	XXX	XXX	XXX	26	20	8	6	4	(2)	(4)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	2	1	1	(0)	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	0	(0)	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	(3)	0

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

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

NONE

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	118	113	94	(18)	(24)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	731	667	(64)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	688	XXX	XXX
										4. Totals	(82)	(24)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	23	24	1	17
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	221	(10)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	XXX	XXX
										4. Totals	(9)	17

SCHEDULE P - PART 2K - FIDELITY/SURETY

NONE

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

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

NONE

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

SCHEDULE P - PART 2M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 2N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

NONE

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

SCHEDULE P - PART 2O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

NONE

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

SCHEDULE P - PART 2P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

NONE

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

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

NONE

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

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

NONE

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

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

NONE

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

NONE

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

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

NONE

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

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

1. Prior	000											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX									1	
5. 1996	XXX	XXX	XXX	8	10	11	11	10	10	10	6	
6. 1997	XXX	XXX	XXX	XXX	79	128	151	151	151	151	27	3
7. 1998	XXX	XXX	XXX	XXX	XXX	79	129	144	144	144	30	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	33	34	34	21	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	102	180	37	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	190	23	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122	15	1

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

NONE

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

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000											
2. 1993	50	53	52	52	53	53	53	53	53	53	1	
3. 1994	XXX	8	31	32	34	52	55	56	56	56	12	2
4. 1995	XXX	XXX	90	117	141	183	201	200	200	200	12	1
5. 1996	XXX	XXX	XXX	187	276	279	279	279	279	279	46	5
6. 1997	XXX	XXX	XXX	XXX	195	351	413	428	429	429	59	8
7. 1998	XXX	XXX	XXX	XXX	XXX	179	359	380	380	380	76	25
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	129	233	281	293	74	18
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	292	410	420	91	22
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	258	339	85	16
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	497	92	21

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

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

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

NONE

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

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

NONE

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

1. Prior	000											
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		1		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

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

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

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End ($000 omitted)										11	12
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	90	94	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631	667	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	23	24	164	8
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182	221	38	7
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	47	2

SCHEDULE P - PART 3K - FIDELITY/SURETY

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 3N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

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

NONE

SCHEDULE P - PART 3O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

NONE

SCHEDULE P - PART 3P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

NONE

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

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

NONE

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

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

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

NONE

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

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

NONE

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

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX	3							
5. 1996	XXX	XXX	XXX	7						
6. 1997	XXX	XXX	XXX	XXX	32	5				
7. 1998	XXX	XXX	XXX	XXX	XXX	30	14			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	52	14		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	8	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

NONE

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

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior										
2. 1993	4		6							
3. 1994	XXX	38	33	10						
4. 1995	XXX	XXX	163	21						
5. 1996	XXX	XXX	XXX	65		13				
6. 1997	XXX	XXX	XXX	XXX	85	(34)				
7. 1998	XXX	XXX	XXX	XXX	XXX	77	(27)			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	113	(15)		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	25
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81

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

NONE

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

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

NONE

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

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

NONE

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

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX	1							
5. 1996	XXX	XXX	XXX	15	6	6			3	2
6. 1997	XXX	XXX	XXX	XXX	9	11	11		4	3
7. 1998	XXX	XXX	XXX	XXX	XXX	26	20	8	6	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	2	1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

NONE

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

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(92)		
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)		
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

SCHEDULE P - PART 4K - FIDELITY/SURETY

NONE

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

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

NONE

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

SCHEDULE P - PART 4M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 4N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

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

NONE

SCHEDULE P - PART 4O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

NONE

SCHEDULE P - PART 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			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 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										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

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

NONE

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

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

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 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	

NONE

SECTION 2

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

NONE

SECTION 3

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

NONE

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

SECTION 1

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

NONE

SECTION 2

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

NONE

SECTION 3

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

NONE

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX		1	1	1	1	1	1	1
5. 1996	XXX	XXX	XXX	4	5	6	6	6	6	6
6. 1997	XXX	XXX	XXX	XXX	20	25	27	27	27	27
7. 1998	XXX	XXX	XXX	XXX	XXX	23	29	30	30	30
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	18	20	21	21
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	34	37
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	23
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX	1							
5. 1996	XXX	XXX	XXX	1	1					
6. 1997	XXX	XXX	XXX	XXX	6	3				
7. 1998	XXX	XXX	XXX	XXX	XXX	7	1			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	1	1	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	5	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX	1	1	1	1	1	1	1	1
5. 1996	XXX	XXX	XXX	5	6	6	6	6	6	6
6. 1997	XXX	XXX	XXX	XXX	27	30	30	30	30	30
7. 1998	XXX	XXX	XXX	XXX	XXX	37	37	37	37	37
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	22	22	23	23
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	41	41
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	30
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27

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 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	

NONE

SECTION 2

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

NONE

SECTION 3

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

NONE

SCHEDULE P - PART 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993	1	1	1	1	1	1	1	1	1	1
3. 1994	XXX	10	12	12	12	12	12	12	12	12
4. 1995	XXX	XXX	9	11	11	12	12	12	12	12
5. 1996	XXX	XXX	XXX	29	45	46	46	46	46	46
6. 1997	XXX	XXX	XXX	XXX	43	56	58	59	59	59
7. 1998	XXX	XXX	XXX	XXX	XXX	56	73	75	76	76
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	56	69	74	74
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	87	91
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	85
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993	1									
3. 1994	XXX	4	4	1	1					
4. 1995	XXX	XXX	3	2	1					
5. 1996	XXX	XXX	XXX	13	10					
6. 1997	XXX	XXX	XXX	XXX	10	3	1			
7. 1998	XXX	XXX	XXX	XXX	XXX	15	3	1		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	21	6	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	8	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993	1	1	1	1	1	1	1	1	1	1
3. 1994	XXX	14	18	15	15	14	14	14	14	14
4. 1995	XXX	XXX	15	13	13	13	13	13	13	13
5. 1996	XXX	XXX	XXX	42	60	51	51	51	51	51
6. 1997	XXX	XXX	XXX	XXX	58	67	67	67	67	67
7. 1998	XXX	XXX	XXX	XXX	XXX	93	101	101	101	101
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	85	92	93	93
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	116	116
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	107
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - 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 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	

NONE

SECTION 2A

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

NONE

SECTION 3A

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

NONE

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - CLAIMS-MADE

SECTION 1B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
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 2B

NONE

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

NONE

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

NONE

SECTION 2A

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

NONE

SECTION 3A

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

NONE

SCHEDULE P - PART 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 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	

NONE

SECTION 2B

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

NONE

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 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	

NONE

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
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 2A

NONE

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

NONE

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

NONE

SECTION 2B

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

NONE

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 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	

NONE

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX	7	7	7	7	7	7	7	7	
5. 1996	XXX	XXX	XXX	68	68	68	68	68	68	68	
6. 1997	XXX	XXX	XXX	XXX	108	108	108	108	108	108	
7. 1998	XXX	XXX	XXX	XXX	XXX	306	306	306	306	306	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	361	361	361	361	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416	416	416	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	480	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	688	688
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	688
13. Earned Premiums (Sch. P-Pt 1)			7	68	222	306	361	416	480	688	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX	8	8	8	8	8	8	8	8	
5. 1996	XXX	XXX	XXX	75	75	75	75	75	75	75	
6. 1997	XXX	XXX	XXX	XXX	108	108	108	108	108	108	
7. 1998	XXX	XXX	XXX	XXX	XXX	170	170	170	170	170	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	169	169	169	169	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	480	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)			8	75	114	170	169	142	168	349	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

NONE

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

NONE

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993	15	15	15	15	15	15	15	15	15	15	
3. 1994	XXX	202	202	202	202	202	202	202	202	202	
4. 1995	XXX	XXX	318	318	318	318	318	318	318	318	
5. 1996	XXX	XXX	XXX	589	589	589	589	589	589	589	
6. 1997	XXX	XXX	XXX	XXX	573	573	573	573	573	573	
7. 1998	XXX	XXX	XXX	XXX	XXX	1,218	1,218	1,218	1,218	1,218	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,371	1,371	1,371	1,371	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,575	1,575	1,575	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,219	1,219	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,631	2,631
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,631
13. Earned Premiums (Sch. P-Pt 1)	15	202	318	589	967	1,218	1,371	1,575	1,839	2,631	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	28	28	28	28	28	28	28	28	28	28	
3. 1994	XXX	61	61	61	61	61	61	61	61	61	
4. 1995	XXX	XXX	183	477	477	477	477	477	477	477	
5. 1996	XXX	XXX	XXX	294	294	294	294	294	294	294	
6. 1997	XXX	XXX	XXX	XXX	573	573	573	573	573	573	
7. 1998	XXX	XXX	XXX	XXX	XXX	490	490	490	490	490	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	528	528	528	528	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,219	1,219	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)	28	61	135	294	397	490	528	511	620	1,150	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX	2	2	2	2	2	2	2	2	
5. 1996	XXX	XXX	XXX	55	55	55	55	55	55	55	
6. 1997	XXX	XXX	XXX	XXX	32	32	32	32	32	32	
7. 1998	XXX	XXX	XXX	XXX	XXX	92	92	92	92	92	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	112	112	112	112	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	138	138	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190	190	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323	323
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323
13. Earned Premiums (Sch. P-Pt 1)			2	55	64	92	112	138	190	323	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											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX	3	3	3	3	3	3	3	3	
5. 1996	XXX	XXX	XXX	28	28	28	28	28	28	28	
6. 1997	XXX	XXX	XXX	XXX	32	32	32	32	32	32	
7. 1998	XXX	XXX	XXX	XXX	XXX	55	55	55	55	55	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	107	107	107	107	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190	190	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)			3	28	32	55	107	137	223	378	XXX

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

SECTION 1B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

SCHEDULE P - PART 6N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11 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	
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)											XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11 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	
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)											XXX

SCHEDULE P - PART 6O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11 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	
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)											XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11 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	
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (P-Pt.1)											XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed 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	11 Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

SECTION 2A

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded 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	11 Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

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

SECTION 1B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted) 1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded 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	11 Current Year Premiums Earned
1. Prior											
2. 1993										0	
3. 1994	XXX									0	
4. 1995	XXX	XXX								0	
5. 1996	XXX	XXX	XXX							0	
6. 1997	XXX	XXX	XXX	XXX						0	
7. 1998	XXX	XXX	XXX	XXX	XXX					0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch. P-Pt 1)											XXX

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			0.0			0.0
2. Private passenger auto liability/medical			0.0			0.0
3. Commercial auto/truck liability/medical	295		0.0	465		0.0
4. Workers' compensation			0.0			0.0
5. Commercial multiple peril	893		0.0	1,833		0.0
6. Medical malpractice - occurrence			0.0			0.0
7. Medical malpractice - claims-made			0.0			0.0
8. Special liability			0.0			0.0
9. Other liability - occurrence	17		0.0	(57)		0.0
10. Other liability - claims-made			0.0			0.0
11. Special property	122		0.0	1,788		0.0
12. Auto physical damage	19		0.0	302		0.0
13. Fidelity/surety			0.0	18		0.0
14. Other			0.0			0.0
15. International			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			0.0			0.0
20. Products liability - claims-made			0.0			0.0
21. Financial guaranty/mortgage guaranty			0.0			0.0
22. Totals	1,346	0	0.0	4,350	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 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	

NONE

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 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	

NONE

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

NONE

SECTION 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	

NONE

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			0.0			0.0
2. Private passenger auto liability/medical			0.0			0.0
3. Commercial auto/truck liability/medical	295		0.0	465		0.0
4. Workers' compensation			0.0			0.0
5. Commercial multiple peril	893		0.0	1,833		0.0
6. Medical malpractice - occurrence			0.0			0.0
7. Medical malpractice - claims-made			0.0			0.0
8. Special liability			0.0			0.0
9. Other liability - occurrence	17		0.0	(57)		0.0
10. Other liability - claims-made			0.0			0.0
11. Special property	122		0.0	1,788		0.0
12. Auto physical damage	19		0.0	302		0.0
13. Fidelity/surety			0.0	18		0.0
14. Other			0.0			0.0
15. International			0.0			0.0
16. Reinsurance - nonproportional assumed property			0.0			0.0
17. Reinsurance - nonproportional assumed liability			0.0			0.0
18. Reinsurance - nonproportional assumed financial lines			0.0			0.0
19. Products liability - occurrence			0.0			0.0
20. Products liability - claims-made			0.0			0.0
21. Financial guaranty/mortgage guaranty			0.0			0.0
22. Totals	1,346	0	0.0	4,350	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 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	

NONE

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 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	

NONE

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	

NONE

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	

NONE

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	

NONE

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	

NONE

SCHEDULE P INTERROGATORIES

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

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior	0	0	0
1.02 1993	0	0	0
1.03 1994	0	0	0
1.04 1995	0	0	0
1.05 1996	0	0	0
1.06 1997	0	0	0
1.07 1998	0	0	0
1.08 1999	0	0	0
1.09 2000	0	0	0
1.10 2001	0	0	0
1.11 2002	0	0	0
1.12 Totals	0	0	0

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

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

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

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

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

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

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
5.1 Fidelity 6
5.2 Surety 3

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

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

7.2 An extended statement may be attached.

SCHEDULE Y (Continued)

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

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

NONE

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 by filed by March 1?	YES
6.	Will the SVO Compliance Certification be filed by March 1?	YES
7.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
8.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
9.	Will the Risk-Based Capital Report be filed with the NAIC by March 1?	YES
10.	Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
11.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
	APRIL FILING	
12.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
13.	Will Management's Discussion and Analysis be filed by April 1?	YES
14.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
15.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
16.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
17.	Will the Investment Risk Interrogatories be filed by April 1?	YES
	MAY FILING	
18.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	NO
	JUNE FILING	
19.	Will an audited financial report be filed by June 1?	YES

EXPLANATIONS:

BAR CODE:

1674820024500000

1674820024200000

1674820022400000

1674820023600000

1674820022300000

1674820023300000

1674820022100000

1674820024900000

1674820022010000

1674820023850000

Overflow Page for Write-Ins

Additional Write-ins for Statement of Income:

	1 Current Year	2 Prior Year
1404. Interest on Tax Refund	2,072	
1497. Summary of remaining write-ins for Line 14	2,072	0

Additional Write-ins for Underwriting and Investment Exhibit-Part 3:

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Miscellaneous Expenses		2,599		2,599
2497. Summary of remaining write-ins for Line 24	0	2,599	0	2,599

Overflow Page for Write-Ins

* 1 6 7 4 8 2 0 0 2 4 9 0 0 0 1 0 0 *

Trusteed Surplus Statement

AFFIDAVIT OF U.S. MANAGEMENTS, GENERAL AGENTS OR ATTORNEYS

_____being duly sworn, says that he/she is the _____ of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, that this trusteed surplus statement together with its related schedules appended hereto is a true statement of the trusteed surplus of said corporation, that the several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated, and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions accompanying this statement.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

_____ _____

_____ _____

AFFIDAVIT OF TRUSTEE – SCHEDULE B

_____
_____ being sworn, say that this is the Trustee of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

_____ _____

_____ _____

AFFIDAVIT OF TRUSTEE – SCHEDULE C

_____
_____
_____ being sworn, say that this is the Trustee of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

_____ _____

_____ _____

AFFIDAVIT OF TRUSTEE – SCHEDULE D

_____
_____
_____ being sworn, say that this is the Trustee of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this _____ day of _____ A.D., 2003

_____ _____

_____ _____

Trusteed Surplus Statement (Continued)

ASSETS

Schedule A - Deposits with State Officers (Excluding Special Deposits)

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
1.01				
1.02				
1.03				
1.04				
1.05				
1.06				
1.07				
1.08				
1.09				
1.10				
1.11				
1.12				
1.13				
1.14				
1.15				
1.98	Accrued Investment Income		XXX	XXX
1.99	Totals	0	0	0

Schedule B - Deposits with United States Trustee

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
2.01	Cash			
2.02	Bonds			
2.03	Preferred Stock			
2.04	Common Stock			
2.05	Mortgage Loans on Real Estate			
2.06	Real Estate			
2.07	Short-Term Investments			
2.08	Other Invested Assets			
2.09	Miscellaneous Assets not included in any of the above categories			
2.98	Accrued Investment Income		XXX	XXX
2.99	Totals	0	0	0

NONE

Schedule C - Deposits with United States Trustee

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
3.01	Cash			
3.02	Bonds			
3.03	Preferred Stock			
3.04	Common Stock			
3.05	Mortgage Loans on Real Estate			
3.06	Real Estate			
3.07	Short-Term Investments			
3.08	Other Invested Assets			
3.09	Miscellaneous Assets not included in any of the above categories			
3.98	Accrued Investment Income		XXX	XXX
3.99	Totals	0	0	0

Schedule D - Deposits with United States Trustee

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
4.01	Cash			
4.02	Bonds			
4.03	Preferred Stock			
4.04	Common Stock			
4.05	Mortgage Loans on Real Estate			
4.06	Real Estate			
4.07	Short-Term Investments			
4.08	Other Invested Assets			
4.09	Miscellaneous Assets not included in any of the above categories			
4.98	Accrued Investment Income		XXX	XXX
4.99	Totals	0	0	0

Trusteed Surplus Statement (Continued)

LIABILITIES AND TRUSTEED SURPLUS

			1 Current Year
1.	Total liabilities		4,847,732
	ADDITIONS TO LIABILITIES:		
2.	Ceded reinsurance balances payable		
3.	Agents' credit balances		
4.	Aggregate write-ins for other additions to liabilities	0	
5.	Total additions (Lines 2 + 3 + 4)		0
6.	Totals (Lines 1 + 5)		4,847,732
	DEDUCTIONS FROM LIABILITIES:		
7.	Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses:		
	7.1 Authorized companies		
	7.2 Unauthorized companies		
8.	Special state deposits, not exceeding net liabilities carried in this statement on business in each respective state:		
	8.1 Special state deposits (submit schedule)		
	8.2 Accrued interest on special state deposits		
9.	Agents' balances or uncollected premiums not more than ninety days past due, not exceeding unearned premium reserves carried thereon		
10.	Unpaid reinsurance premiums receivable, not exceeding losses and loss adjustment expenses due to reinsured:		
	10.1 Authorized companies		
	10.2 Unauthorized companies		
11.	Aggregate write-ins for other deductions from liabilities	0	
12.	Total deductions (Lines 7 thru 11)		0
13.	Total adjusted liabilities (Line 6 minus Line 12)		4,847,732
14.	Trusteed surplus		
15.	Total		4,847,732

DETAILS OF WRITE-INS

0401.		
0402.		
0403.		
0498.	Summary of remaining write-ins for Line 4 from overflow page	0
0499.	Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)	0
1101.		
1102.		
1103.		
1198.	Summary of remaining write-ins for Line 11 from overflow page	0
1199.	Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0

Overflow Page for Write-Ins