



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
MIAMI MUTUAL INSURANCE COMPANY

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 16764 Employer's ID Number 31-0617569

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

Country of Domicile US

Incorporated August 10, 1877 Commenced Business December 31, 1877

Statutory Home Office 1201 BRUKNER DRIVE, TROY, Ohio 45373-0249 (Street and Number, City or Town, State and Zip Code)

Main Administrative Office 1201 BRUKNER DRIVE, TROY, Ohio 45373-0249 (Street and Number, City or Town, State and Zip Code) 937-339-0524 (Area Code) (Telephone Number)

Mail Address 1201 BRUKNER DRIVE, TROY, Ohio 45373-0249 (Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 1201 BRUKNER DRIVE, TROY, Ohio 45373-0249 (Street and Number, City or Town, State and Zip Code) 937-339-0524 -118 (Area Code) (Telephone Number)

Internet Website Address \_\_\_\_\_

Statement Contact SUZANNE L WELLS (Name) 937-339-0524 -118 (Area Code) (Telephone Number) (Extension) suzanne.wells@miamimutual.com (E-Mail Address) 937-339-5823 (Fax Number)

Policyowner Relations Contact \_\_\_\_\_ (Street and Number, City or Town, State and Zip Code) \_\_\_\_\_ (Area Code) (Telephone Number) (Extension)

OFFICERS

President TERRY S HOAG
Secretary JOHN E FULKER
Treasurer SUZANNE L WELLS

VICE PRESIDENTS

WILLIAM WALTERS
PAMELA K ERBAUGH

DIRECTORS OR TRUSTEES

CARL R NEWBRIGHT
KEN HOCKENHEIMER
JEFF PRIEST
KEN RUPP
ROBERT SHOOK
JAMES MEARS
RICHARD FRAAS
TERRY HOAG

State of Ohio }
County of Miami } SS

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

TERRY S HOAG
President

SUZANNE L WELLS
Treasurer

JOHN E FULKER
Secretary

a. Is this an original filing? Yes (X) No ( )

Subscribed and sworn to before me this
day of 2003

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,218	1,558		568								
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	177,279	115,079		91,715	257,481	253,981						
4. Homeowners multiple peril	22,163	15,928		7,791								
5.1 Commercial multiple peril (non-liability portion)	93,085	64,676		50,651								
5.2 Commercial multiple peril (liability portion)	139,628	97,014		75,978	94,196	10,762						
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and 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)												
19.4 Other commercial auto liability	26,209	12,111		14,098								
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage				32,275								
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	460,582	306,366		273,076	351,677	264,743						
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	876,116	677,432		541,201	373,521	344,885	97,956				259,511	622
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	2,807,375	2,604,006		307,444	1,815,980	1,765,214	535,046				562,274	1,397
4. Homeowners multiple peril	1,455,780	1,419,988		640,299	1,069,219	833,273	223,255				324,389	777
5.1 Commercial multiple peril (non-liability portion)	1,299,579	1,368,151		981,457	407,865	282,841	332,339				294,113	684
5.2 Commercial multiple peril (liability portion)	1,949,368	2,052,226		1,472,185	611,797	413,499	489,509				441,169	1,025
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and 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)												
19.4 Other commercial auto liability	838,195	670,857		132,128	96,032	197,352	346,613				129,756	311
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	226,514	171,264		32,275	146,161	412,902	51,191				43,252	104
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	665,742	572,902		153,662	79,048	87,355	35,470				108,130	259
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	10,118,669	9,536,826		4,260,651	4,599,623	4,337,321	2,111,379				2,162,594	5,179
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	878,334	678,990		541,769	373,521	344,885	97,956				259,511	622
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	2,984,654	2,719,085		399,159	2,073,461	2,019,195	535,046				562,274	1,397
4. Homeowners multiple peril	1,477,943	1,435,916		648,090	1,069,219	833,273	223,255				324,389	777
5.1 Commercial multiple peril (non-liability portion)	1,392,664	1,432,827		1,032,108	445,543	282,841	332,339				294,113	684
5.2 Commercial multiple peril (liability portion)	2,088,996	2,149,240		1,548,163	668,315	424,261	498,509				441,169	1,025
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and 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)												
19.4 Other commercial auto liability	864,404	682,968		146,226	96,032	197,352	346,613				129,756	311
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	226,514	171,264		32,275	146,161	412,902	51,191				43,252	104
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	665,742	572,902		153,662	79,048	87,355	35,470				108,130	259
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	10,579,251	9,843,192		4,501,452	4,951,300	4,602,064	2,120,379				2,162,594	5,179
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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

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**SCHEDULE A - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	907,022
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(24,628)
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	97,093
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	161,942
8. Book/adjusted carrying value at end of current period	817,545
9. Total valuation allowance	
10. Subtotal (Line 8 plus Line 9)	817,545
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	817,545

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

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

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	128,461
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	100,817
7. Amortization of premium	2,644
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	25,000
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	25,000
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	25,000

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

**SCHEDULE D - PART 1A - SECTION 1**

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1	200,327	99,915				300,242	6.1	502,664	10.5	300,243	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	200,327	99,915				300,242	6.1	502,664	10.5	300,243	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

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

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Class 1	2,210,140	1,061,162	301,080	100,000		3,672,382	75.0	4,290,927	89.4	3,672,381	
7.2 Class 2		620,417	294,287			914,704	18.7			914,704	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6				6,294		6,294	0.1	6,294	0.1		6,294
7.7 Totals	2,210,140	1,681,579	595,367	106,294		4,593,380	93.9	4,297,222	89.5	4,587,085	6,294
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	2,410,467	1,161,077	301,080	100,000		3,972,624	81.2	XXX	XXX	3,972,624	
10.2 Class 2		620,417	294,287			914,704	18.7	XXX	XXX	914,704	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c) 6,294		XXX	XXX		
10.6 Class 6				6,294		(c) 6,294	0.1	XXX	XXX		6,294
10.7 Totals	2,410,467	1,781,494	595,367	106,294		(b) 4,893,622	100.0	XXX	XXX	4,887,328	6,294
10.8 Line 10.7 as a % of Column 6	49.3	36.4	12.2	2.2		100.0	XXX	XXX	XXX	99.9	0.1
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	2,257,301	1,984,947	301,240	250,103		XXX	XXX	4,793,591	99.9	4,793,591	
11.2 Class 2						XXX	XXX				
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c) 6,294			
11.6 Class 6				6,294		XXX	XXX	(c) 6,294	0.1		6,294
11.7 Totals	2,257,301	1,984,947	301,240	256,397		XXX	XXX	(b) 4,799,885	100.0	4,793,591	6,294
11.8 Line 11.7 as a % of Column 8	47.0	41.4	6.3	5.3		XXX	XXX	100.0	XXX	99.9	0.1
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	2,410,467	1,161,077	301,080	100,000		3,972,624	81.2	4,793,591	99.9	3,972,624	XXX
12.2 Class 2		620,417	294,287			914,704	18.7			914,704	XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	2,410,467	1,781,494	595,367	100,000		4,887,328	99.9	4,793,591	99.9	4,887,328	XXX
12.8 Line 12.7 as a % of Column 6	49.3	36.5	12.2	2.0		100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	49.3	36.4	12.2	2.0		99.9	XXX	XXX	XXX	99.9	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6				6,294		6,294	0.1	6,294	0.1	XXX	6,294
13.7 Totals				6,294		6,294	0.1	6,294	0.1	XXX	6,294
13.8 Line 13.7 as a % of Column 6				100.0		100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10				0.1		0.1	XXX	XXX	XXX	XXX	0.1

(a) Includes \$ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ ..... current year, \$ ..... prior year of bonds with Z designations and \$ ..... current year, \$ ..... prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.  
 (c) Includes \$ ..... current year, \$ ..... prior year of bonds with 5\* designations and \$ ..... current year, \$ ..... prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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

**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	200,327	99,915				300,242	6.1	502,664	10.5	300,243	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	200,327	99,915				300,242	6.1	502,664	10.5	300,243	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations											
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals											

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

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals											
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Issuer Obligations	2,210,140	1,681,578	595,367	106,294		4,593,379	93.9	4,298,650	89.5	4,587,086	6,294
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	2,210,140	1,681,578	595,367	106,294		4,593,379	93.9	4,298,650	89.5	4,587,086	6,294
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Issuer Obligations											
8.7 Totals											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	2,410,467	1,781,493	595,367	106,294		4,893,621	100.0	X X X	X X X	4,887,329	6,294
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds								X X X	X X X		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	2,410,467	1,781,493	595,367	106,294		4,893,621	100.0	X X X	X X X	4,887,329	6,294
10.8 Line 10.7 as a % of Column 6	49.3	36.4	12.2	2.2		100.0	X X X	X X X	X X X	99.9	0.1
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,258,730	1,984,947	301,240	256,397		X X X	X X X	4,801,314	100.0	4,795,020	6,294
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	2,258,730	1,984,947	301,240	256,397		X X X	X X X	4,801,314	100.0	4,795,020	6,294
11.8 Line 11.7 as a % of Column 8	47.0	41.3	6.3	5.3		X X X	X X X	100.0	X X X	99.9	0.1
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	2,410,467	1,781,494	595,367	100,000		4,887,328	99.9	4,795,020	99.9	4,887,329	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	2,410,467	1,781,494	595,367	100,000		4,887,328	99.9	4,795,020	99.9	4,887,329	X X X
12.8 Line 12.7 as a % of Column 6	49.3	36.5	12.2	2.0		100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	49.3	36.4	12.2	2.0		99.9	X X X	X X X	X X X	99.9	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations				6,294		6,294	0.1	6,294	0.1	X X X	6,294
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals				6,294		6,294	0.1	6,294	0.1	X X X	6,294
13.8 Line 13.7 as a % of Column 6				100.0		100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10				0.1		0.1	X X X	X X X	X X X	X X X	0.1

**SCHEDULE DA - PART 2**

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	2,306,885	2,306,885			
2. Cost of short-term investments acquired .....	2,932,093	2,932,093			
3. Increase (decrease) by adjustment .....					
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....					
6. Consideration received on disposal of short-term investments .....	3,028,836	3,028,836			
7. Book/adjusted carrying value, current year .....	2,210,142	2,210,142			
8. Total valuation allowance .....					
9. Subtotal (Line 7 plus Line 8) .....	2,210,142	2,210,142			
10. Total nonadmitted amounts .....					
11. Statement value (Line 9 minus Line 10) .....	2,210,142	2,210,142			
12. Income collected during year .....	30,276	30,276			
13. Income earned during year .....	30,276	30,276			

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

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Schedule DB, Part A, Verification Between Years  
**NONE**

Schedule DB, Part B, Verification Between Years  
**NONE**

**Page 35**

Schedule DB, Part C, Verification Between Years  
**NONE**

Schedule DB, Part D, Verification Between Years  
**NONE**

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

**Page 36**

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

**Page 37**

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

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

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Columns 6 plus 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
Affiliates - Other (Non-U. S.)													
41-0959836	16292	Land of Lakes Mutual Insurance Company	Minnesota	784						341		55	
0399999 - Subtotal - Affiliates - Other (Non-U. S.)				784						341		55	
0499999 - Subtotal - Affiliates				784						341		55	
9999999 - TOTAL - Schedule F, Part 1				784						341		55	

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Sch. F, Pt. 2, Premium Portfolio Reinsurance Effected or Canceled

**NONE**

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

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Other U.S. Unaffiliated Insurers																		
36-2661954	10103	American Agricultural Insurance Co.	Illinois		8													
38-2145898	33499	Dorinco	Michigan		368	22		212							234			234
25-6038677	26271	Erie Insurance Exchange	Pennsylvania		403	15		212							227	5		222
23-2153760	39675	PMA RE Management	Pennsylvania		165			106							106	30		76
13-5009848	21032	Gerling Global Reinsurance	New York		14	74									74			74
38-1316179	21555	Farm Bureau Mutual Insurance	Michigan		4													
14-1415410	13803	Farm Family Casualty Insurance	New York		15													
AA-1340125	00000	Hannover Ruckversicherungs	New York		31													
13-2781282	25070	Odyssey Reinsurance Company	New York		47													
23-2745904	10019	Overseas Partners U.S. Reinsurance	New York		121													
23-1641984	10219	QBE Reinsurance Corporation	New York		10													
13-3029255	39322	Sorema North American Reinsurance	New York															
41-0406690	24767	St. Paul Fire and Marine Co.	Minnesota		65													
13-2758523	20362	Sumitomo Marine and Fire Insurance	New Jersey		288	37		177							214	62		152
0599999 - Subtotal - Authorized - Other U.S. Unaffiliated Insurers					1,539	148		707						855	97		758	
Authorized - Other Non-U.S. Insurers																		
AA-1122000	00000	Lloyds of London	United Kingdom		238													
0899999 - Subtotal - Authorized - Other Non-U.S. Insurers					238													
0999999 - Subtotal - Authorized					1,777	148		707						855	97		758	
1999999 - Subtotal - Authorized and Unauthorized					1,777	148		707						855	97		758	
9999999 - TOTAL - Schedule F, Part 3					1,777	148		707						855	97		758	

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)	.....	.....	.....

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

**SCHEDULE F - PART 4**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 / Column 11	13 Percentage more Than 120 Days Overdue Column 9 / Column 11
				5 Current	Overdue				11 Total Due Columns 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days			
Authorized - Other U. S. Unaffiliated Insurers											
38-2145898	33499	Dorinco	Michigan	22						22	
25-6038677	26271	Erie Insurance Exchange	Pennsylvania	15						15	
13-5009848	21032	Gerling Global Reinsuranc	New York	74						74	
13-2758523	20362	Sumitomo Marine and Fire Insurance	New Jersey	37						37	
0599999		Subtotal - Authorized - Other U. S. Unaffiliated Insurers		148						148	
0999999		Subtotal - Authorized		148						148	
1999999		Subtotal - Authorized and Unauthorized		148						148	
9999999		TOTAL - Schedule F, Part 4		148						148	

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

**NONE**

**Page 43**

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

**NONE**

**Page 44**

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

**NONE**

**SCHEDULE F - PART 8**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS</b> (Page 2, Column 3)			
1. Cash and invested assets (Line 9) .....	11,483,904		11,483,904
2. Agents' balances or uncollected premiums (Line 10) .....	2,786,622		2,786,622
3. Funds held by or deposited with reinsured companies (Line 11) .....	54,874		54,874
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14) .....	148,575		148,575
5. Other assets (Lines 12 and 13 and 15 through 25) .....	682,868		682,868
6. Net amount recoverable from reinsurers .....			
7. Totals (Line 28) .....	15,156,843		15,156,843
<b>LIABILITIES</b> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	1,900,888		1,900,888
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	142,372		142,372
10. Unearned premiums (Line 9) .....	4,841,992		4,841,992
11. Advance premiums (Line 10) .....			
12. Dividends declared and unpaid (Line 11.1 and Line 11.2) .....			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....	97,164		97,164
14. Funds held by company under reinsurance treaties (Line 13) .....			
15. Amounts withheld or retained by company for account of others (Line 14) .....			
16. Provision for reinsurance (Line 16) .....			
17. Other liabilities (Line 15 and Line 17 through Line 23) .....	750,962		750,962
18. Total liabilities (Line 26 minus Line 25) .....	7,733,378		7,733,378
19. Surplus as regards policyholders (Line 35) .....	7,423,465	XXX	7,423,465
20. Totals (Line 36) .....	15,156,843		15,156,843

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 ( )

If yes, give full explanation:

.....

.....

.....

.....

.....

.....

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Sch. H, Accident and Health Exhibit, Part 1  
**NONE**

**Page 47**

Sch. H, Accident and Health Exhibit, Part 2  
**NONE**

Sch. H, Accident and Health Exhibit, Part 3  
**NONE**

Sch. H, Accident and Health Exhibit, Part 4  
**NONE**

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Sch. H, Pt. 5, Health Claims  
**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 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	2,313	314	1,999	1,154	108			100		6	1,146	
3. 1994	2,411	293	2,118	1,913	293			119		1	1,739	
4. 1995	2,344	254	2,090	1,353	274			126		4	1,205	
5. 1996	2,658	195	2,463	1,454	146			161		3	1,469	
6. 1997	2,630	209	2,421	1,138	87			189			1,240	
7. 1998	2,293	295	1,998	1,716	245			76		18	1,547	
8. 1999	2,349	449	1,900	994	335			91		1	750	
9. 2000	2,103	333	1,770	1,042	187			112		1	967	
10. 2001	2,117	283	1,834	1,186	124			110		38	1,172	
11. 2002	4,155	620	3,535	2,521	457			142		4	2,206	
12. Totals	XXX	XXX	XXX	14,471	2,256			1,226		76	13,441	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.	1							4				5	
4.													
5.													
6.													
7.	2	3						1					
8.	20							12				32	
9.	100	60						11				51	
10.	108	13						3				98	
11.	527	78	9					25				483	
12.	758	154	9					56				669	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	1,254	108	1,146	54.2	34.4	57.3					
3.	2,037	293	1,744	84.5	100.0	82.3				1	4
4.	1,479	274	1,205	63.1	107.9	57.7					
5.	1,615	146	1,469	60.8	74.9	59.6					
6.	1,327	87	1,240	50.5	41.6	51.2					
7.	1,795	248	1,547	78.3	84.1	77.4				(1)	1
8.	1,117	335	782	47.6	74.6	41.2				20	12
9.	1,265	247	1,018	60.2	74.2	57.5				40	11
10.	1,407	137	1,270	66.5	48.4	69.2				95	3
11.	3,224	535	2,689	77.6	86.3	76.1				458	25
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	613	56

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Sch. P, Pt. 1B, Private Passenger Auto Liability/Medical

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998									1			1	
8. 1999													
9. 2000									2			2	
10. 2001				8					5			13	
11. 2002	683	109	574	88					10			98	
12. Totals	XXX	XXX	XXX	96					18			114	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.	10											10	
8.													
9.	20								3			23	
10.	105	60										45	
11.	212		30						2			244	
12.	347	60	30						5			322	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.	11		11								10
8.											
9.	25		25								20
10.	118	60	58								45
11.	342		342	50.1		59.6					242
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		317

**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 1993													
3. 1994	10	6	4										
4. 1995	314	33	281	3				21				24	
5. 1996	264	24	240	180	56			27				151	
6. 1997	444	57	387	101	3			1				99	
7. 1998	1,642	183	1,459	998	400			49				647	
8. 1999	2,510	278	2,232	2,326	1,129			186		46		1,383	
9. 2000	3,516	574	2,942	1,642	311			126		47		1,457	
10. 2001	5,011	746	4,265	2,290	613			116		30		1,793	
11. 2002	3,582	527	3,055	733	106			77		16		704	
12. Totals	XXX	XXX	XXX	8,273	2,618			603		139		6,258	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.								2				2	
5.													
6.													
7.													
8.	1							1				2	
9.	10							9				19	
10.	48							7				55	
11.	772	477	214					22				531	
12.	831	477	214					41				609	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.	26		26	8.3		9.3					2
5.	207	56	151	78.4	233.3	62.9					
6.	102	3	99	23.0	5.3	25.6					
7.	1,047	400	647	63.8	218.6	44.3					
8.	2,514	1,129	1,385	100.2	406.1	62.1				1	1
9.	1,787	311	1,476	50.8	54.2	50.2				10	9
10.	2,461	613	1,848	49.1	82.2	43.3				48	7
11.	1,818	583	1,235	50.8	110.6	40.4				509	22
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	568	41

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

**Page 57**

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

**Page 58**

Sch. P, Pt. 1G, Special Liability  
**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	111	30	81	4					31			35
3. 1994	117	8	109	15					47			62
4. 1995	111	11	100						16			16
5. 1996	185	13	172	30					8			38
6. 1997	261	6	255	45								45
7. 1998	172		172	19								19
8. 1999	135		135	40								40
9. 2000	43		43	13								13
10. 2001	121		121	7								7
11. 2002	111	16	95	12								12
12. Totals	XXX	XXX	XXX	185					102			287

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	35		35	31.5		43.2					
3.	62		62	53.0		56.9					
4.	16		16	14.4		16.0					
5.	38		38	20.5		22.1					
6.	45		45	17.2		17.6					
7.	19		19	11.0		11.0					
8.	40		40	29.6		29.6					
9.	13		13	30.2		30.2					
10.	7		7	5.8		5.8					
11.	24		24	21.6		25.3				11	1
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11	1

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Sch. P, Pt. 1H, Sn. 2, Other Liability, Claims Made

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE MIAMI MUTUAL INSURANCE COMPANY  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED  
LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior .....	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	XXX	
2. 2001 .....	1,521	192	1,329	669	59	.....	.....	26	.....	.....	636	
3. 2002 .....	1,896	264	1,632	673	48	.....	.....	30	.....	.....	655	
4. Totals .....	XXX	XXX	XXX	1,342	107	.....	.....	56	.....	.....	1,291	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
2. ....	11	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	12	
3. ....	129	15	86	.....	.....	.....	.....	14	.....	.....	.....	214	
4. ....	140	15	86	.....	.....	.....	.....	15	.....	.....	.....	226	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	.....	.....
2. ....	707	59	648	46.5	30.7	48.8	.....	.....	.....	11	1
3. ....	932	63	869	49.2	23.9	53.2	.....	.....	.....	200	14
4. ....	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	211	15

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

**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior .....	XXX	XXX	XXX									XXX	
2. 2001 .....													
3. 2002 .....	171	15	156	146				8				154	
4. Totals .....	XXX	XXX	XXX	146				8				154	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....													
2. ....	1												1
3. ....	50							10					60
4. ....	51							10					61

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
												1. ....
2. ....	1		1								1	
3. ....	214		214	125.1		137.2					50	10
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		51	10

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Sch. P, Pt. 1K, Fidelity/Surety

**NONE**

**Page 64**

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

**NONE**

**Page 65**

Sch. P, Pt. 1M, International

**NONE**

**Page 66**

Sch. P, Pt. 1N, Reinsurance

**NONE**

**Page 67**

Sch. P, Pt. 1O, Reinsurance

**NONE**

**Page 68**

Sch. P, Pt. 1P, Reinsurance

**NONE**

**Page 69**

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

**NONE**

**Page 70**

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

**NONE**

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

**NONE**

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993	1,137	1,196	1,148	1,143	1,142	1,116	1,116	1,116	1,116	1,046	(70)	(70)
3. 1994	XXX	1,346	1,151	1,141	1,102	1,145	1,046	1,046	1,046	1,621	575	575
4. 1995	XXX	XXX	1,456	1,560	1,587	1,632	1,610	1,620	1,620	1,079	(541)	(541)
5. 1996	XXX	XXX	XXX	1,082	1,056	1,085	1,079	1,079	1,079	1,308	229	229
6. 1997	XXX	XXX	XXX	XXX	1,471	1,351	1,308	1,313	1,308	1,051	(257)	(262)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,122	1,123	1,137	1,052	1,470	418	333
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,363	1,425	1,435	679	(756)	(746)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	685	690	895	205	210
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	776	1,157	381	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,522	XXX	XXX
12. Totals											184	(272)

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

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

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

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX					10	10	10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			20	20	20
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		53	53	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330	XXX	XXX
12. Totals											83	30

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

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

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	2	2	3	3	3	3	3	3		(8)
6. 1997	XXX	XXX	XXX	122	140	113	149	132	124	124		
7. 1998	XXX	XXX	XXX	XXX	27	142	98	98	98	98		
8. 1999	XXX	XXX	XXX	XXX	XXX	591	795	607	608	598	(10)	(9)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,073	1,193	1,205	1,198	(7)	5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,488	1,414	1,341	(73)	(147)
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,063	1,725	(338)	XXX
12. Totals											(428)	(159)

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

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

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

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

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

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

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

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											173	166

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

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

**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,642	2,642	2,642		
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724	621	(103)	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	825	XXX	XXX
4. Totals											(103)	

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196	XXX	XXX
4. Totals											1	

**SCHEDULE P - PART 2K - FIDELITY, SURETY**

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

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

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

**SCHEDULE P - PART 2M - INTERNATIONAL**

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

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Sch. P, Pt. 2N, Reinsurance

**NONE**

Sch. P, Pt. 2O, Reinsurance

**NONE**

Sch. P, Pt. 2P, Reinsurance

**NONE**

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Sch. P, Pt. 2R, Sn. 1, Products Liability, Occurrence

**NONE**

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

**NONE**

Sch. P, Pt. 2S, Financial Guaranty/Mortgage Guaranty

**NONE**

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993	874												
3. 1994	XXX	83											
4. 1995	XXX	1,101											
5. 1996	XXX	893											
6. 1997	XXX	XXX											
7. 1998	XXX	XXX											
8. 1999	XXX	XXX											
9. 2000	XXX	XXX											
10. 2001	XXX	XXX											
11. 2002	XXX	XXX											

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

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

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

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

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION**

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

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

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

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

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

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

1. Prior	0 0 0											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	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 3G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS),  
BOILER AND MACHINERY)**

1. Prior	0 0 0										XXX	XXX
2. 1993											XXX	XXX
3. 1994	XXX										XXX	XXX
4. 1995	XXX	XXX									XXX	XXX
5. 1996	XXX	XXX	XXX								XXX	XXX
6. 1997	XXX	XXX	XXX	XXX							XXX	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 3H - SECTION 1  
OTHER LIABILITY - OCCURRENCE**

1. Prior	0 0 0				(1)	(1)	(1)	(1)	(1)	(1)		
2. 1993	5	5	5	5	5	5	5	5	5	5	4	
3. 1994	XXX	4	4	4	4	4	4	4	4	4	15	
4. 1995	XXX	XXX	4	4	4	15	15	15	15	15		
5. 1996	XXX	XXX	XXX								30	
6. 1997	XXX	XXX	XXX	XXX	30	30	30	30	30	30	45	
7. 1998	XXX	XXX	XXX	XXX	XXX	45	45	45	45	45	19	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	19	19	19	19	40	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	40	13	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	7	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12		

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

1. Prior	0 0 0											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	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 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	2,642	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514	610	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	.....	.....
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	.....	.....

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

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

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

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

**SCHEDULE P - PART 3M - INTERNATIONAL**

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

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Sch. P, Pt. 3N, Reinsurance

**NONE**

Sch. P, Pt. 3O, Reinsurance

**NONE**

Sch. P, Pt. 3P, Reinsurance

**NONE**

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Sch. P, Pt. 3R, Sn. 1, Product Liability, Occurrence

**NONE**

Sch. P, Pt. 3R, Sn. 2, Product Liability, Claims Made

**NONE**

Sch. P, Pt. 3S, Financial Guaranty/Mortgage Guaranty

**NONE**

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993	10	6	4	1	1	12				
3. 1994	10	3	1	1	1					
4. 1995	XXX	17	6	5	2	19				
5. 1996	XXX	XXX	8	3	4	5				
6. 1997	XXX	XXX	XXX	3	3	1				
7. 1998	XXX	XXX	XXX	XXX	9	10				
8. 1999	XXX	XXX	XXX	XXX	XXX	27				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	36			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9

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

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

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

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

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

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

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX	2				
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	15			
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214

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

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

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

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

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

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

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

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

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

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

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

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

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

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

**SCHEDULE P - PART 4M - INTERNATIONAL**

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

**Page 85**

Sch. P, Pt. 4N, Reinsurance

**NONE**

Sch. P, Pt. 4O, Reinsurance

**NONE**

Sch. P, Pt. 4P, Reinsurance

**NONE**

**Page 86**

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

**NONE**

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

**NONE**

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

**NONE**

**Page 88**

Sch. P, Pt. 5B, Sn. 1, Private Passenger Auto Liability/Medical  
**NONE**

Sch. P, Pt. 5B, Sn. 2, Private Passenger Auto Liability/Medical  
**NONE**

Sch. P, Pt. 5B, Sn. 3, Private Passenger Auto Liability/Medical  
**NONE**

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Sch. P, Pt. 5D, Sn. 1, Workers' Compensation

**NONE**

Sch. P, Pt. 5D, Sn. 2, Workers' Compensation

**NONE**

Sch. P, Pt. 5D, Sn. 3, Workers' Compensation

**NONE**

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

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

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

**Page 93**

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

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

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

**Page 94**

Sch. P, Pt. 5H, Sn. 1A, Other Liability, Occurrence  
**NONE**

Sch. P, Pt. 5H, Sn. 2A, Other Liability, Occurrence  
**NONE**

Sch. P, Pt. 5H, Sn. 3A, Other Liability, Occurrence  
**NONE**

**Page 95**

Sch. P, Pt. 5H, Sn. 1B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 5H, Sn. 2B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 5H, Sn. 3B, Other Liability, Claims Made  
**NONE**

**Page 96**

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

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

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

**Page 97**

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

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

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

**SCHEDULE P INTERROGATORIES**

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

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

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

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 ( ) No (X)

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

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

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

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

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

6. Claim count information is reported (check one): 6.1 per claim ( )  
 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)

.....  
 .....  
 .....

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

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

### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 460:

9. Will the Risk-based Capital Report be filed with the NAIC by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

10. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 385:



#### APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 270:

13. Will Management's Discussion and Analysis be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



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

No

EXPLANATION:

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BARCODE:

Document Identifier 210:



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

Yes

EXPLANATION:

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BARCODE:

Document Identifier 285:

MAY FILING

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

No

EXPLANATION:

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BARCODE:

Document Identifier 201:



JUNE FILING

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

Yes

EXPLANATION:

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BARCODE:

Document Identifier 220: