



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

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 17884 Employer's ID Number 34-4469685

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

Country of Domicile United States of America

Incorporated 12/28/1984 Commenced Business 06/01/1867

Statutory Home Office 1000 WESTMORELAND AVENUE (Street and Number), NAPOLEON, OH 43545 (City or Town, State and Zip Code)

Main Administrative Office 1000 WESTMORELAND AVENUE (Street and Number)

NAPOLEON, OH 43545 (City or Town, State and Zip Code) 416-599-3993 (Area Code) (Telephone Number)

Mail Address P.O. BOX 230 (Street and Number or P.O. Box), NAPOLEON, OH 43545 (City or Town, State and Zip Code)

Primary Location of Books and Records 1000 WESTMORELAND AVENUE (Street and Number)

NAPOLEON, OH 43545 (City or Town, State and Zip Code) 419-599-3993-208 (Area Code) (Telephone Number)

Internet Website Address

Statement Contact RHONDA K BOCKELMAN (Name) 419-599-3993-208 (Area Code) (Telephone Number) (Extension)

rhonda.bockelman@heartland-ins.com (E-mail Address) 419-592-6938 (Fax Number)

Policyowner Relations Contact 1000 WESTMORELAND AVENUE (Street and Number)

NAPOLEON, OH 43545 (City or Town, State and Zip Code) 419-599-3993-203 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT PHILIP W. MENZEL SECRETARY RONALD D. SANDS
TREASURER RHONDA K. BOCKELMAN

VICE PRESIDENTS

PHYLLIS A. KNAPE RUPERT R. KNAPE JOHN MALKOSKI

DIRECTORS OR TRUSTEES

PHILIP W. MENZEL RONALD D. SANDS RUPERT R. KNAPE
J. SCOTT MILLER HARVEY J. THATCHER MERLYN K. WIEMKEN
MARVIN L. BOEHM LESTER L. GERICKE RONALD H. GERKEN
A. PAUL MCINTOSH IRVIN H. ROEHRS GENE A. ROTH

State of OHIO
County of HENRY } 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.

PHILIP W. MENZEL
PRESIDENT

RONALD D. SANDS
SECRETARY

RHONDA K. BOCKELMAN
TREASURER

Subscribed and sworn to before me this
17TH day of FEBRUARY, 2003

a. Is this an original filing? Yes [ X ] No [ ]
b. If no,
1. State the amendment number
2. Date filed 03/01/2003
3. Number of pages attached

LOIS M. KNAPE
NOTARY PUBLIC
06/18/05



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY**

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)**

NAIC Group Code **0000**

**BUSINESS IN THE STATE OF Ohio**

**DURING THE YEAR 2002**

NAIC Company Code **17884**

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	275,941	265,265		99,230	225,873	222,137	8,982				37,167	1,358
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril	2,624,448	2,529,523		915,897	2,355,393	2,521,449	808,936	29,512	25,586	93,430	353,492	12,914
4. Homeowners multiple peril	3,705,163	3,355,014		1,855,190	2,280,695	2,962,630	1,161,282	12,688	9,766	69,551	499,056	18,232
5.1 Commercial multiple peril (non-liability portion)	1,574,073	1,429,379		747,983	928,535	1,259,157	460,283	18,856	18,393	11,028	212,015	7,746
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	291,091	270,550		129,935	82,315	108,925	29,476	2,662	2,662		39,208	1,433
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	25,692	13,032		12,660	0						3,461	127
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	273,768	245,508		119,243	173,352	(89,148)	46,730	1,511	1,429	1,941	36,874	1,347
18. Products liability	53,697	47,726		22,165	0						7,232	264
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	4,753,920	4,659,561		1,174,474	4,061,546	2,257,991	2,853,190	144,513	136,716	185,569	640,315	23,393
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	395,257	361,866		176,854	45,503	84,527	75,212	204	204		53,238	1,945
21.1 Private passenger auto physical damage	3,744,055	3,583,033		977,479	2,002,931	2,043,433	66,123	9,265	8,999	6,318	504,294	18,424
21.2 Commercial auto physical damage	358,487	328,553		164,995	90,076	137,225	48,991				48,285	1,764
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	9,131	9,161		3,170	2,482	2,482					1,230	45
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)	18,084,723	17,098,171	0	6,399,275	12,248,701	11,510,808	5,559,205	219,211	203,755	367,837	2,435,867	88,992
<b>DETAILS OF WRITE-INS</b>												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY**

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)**

NAIC Group Code **0000**

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2002**

NAIC Company Code **17884**

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	275,941	265,265	0	99,230	225,873	222,137	8,982	0	0	0	37,167	1,358
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	2,624,448	2,529,523	0	915,897	2,355,393	2,521,449	808,936	29,512	25,586	93,430	353,492	12,914
4. Homeowners multiple peril	3,705,163	3,355,014	0	1,855,190	2,280,695	2,962,630	1,161,282	12,688	9,766	69,551	499,056	18,232
5.1 Commercial multiple peril (non-liability portion)	1,574,073	1,429,379	0	747,983	928,535	1,259,157	460,283	18,856	18,393	11,028	212,015	7,746
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	291,091	270,550	0	129,935	82,315	108,925	29,476	2,662	2,662	0	39,208	1,433
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	25,692	13,032	0	12,660	0	0	0	0	0	0	3,461	127
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17. Other liability	273,768	245,508	0	119,243	173,352	(89,148)	46,730	1,511	1,429	1,941	36,874	1,347
18. Products liability	53,697	47,726	0	22,165	0	0	0	0	0	0	7,232	264
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	4,753,920	4,659,561	0	1,174,474	4,061,546	2,257,991	2,853,190	144,513	136,716	185,569	640,315	23,393
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	395,257	361,866	0	176,854	45,503	84,527	75,212	204	204	0	53,238	1,945
21.1 Private passenger auto physical damage	3,744,055	3,583,033	0	977,479	2,002,931	2,043,433	66,123	9,265	8,999	6,318	504,294	18,424
21.2 Commercial auto physical damage	358,487	328,553	0	164,995	90,076	137,225	48,991	0	0	0	48,285	1,764
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	9,131	9,161	0	3,170	2,482	2,482	0	0	0	0	1,230	45
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	18,084,723	17,098,171	0	6,399,275	12,248,701	11,510,808	5,559,205	219,211	203,755	367,837	2,435,867	88,992
<b>DETAILS OF WRITE-INS</b>												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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## SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	1,967,436
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(56,682)
2.2 Totals, Part 3, Column 7.....	.0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9).....	.0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	.0
4.2 Totals, Part 3, Column 9.....	.0
5. Total profit (loss) on sales, Part 3, Column 14.....	.0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	.0
6.2 Totals, Part 3, Column 8.....	.0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	.0
8. Book/adjusted carrying value at end of current period.....	1,910,754
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	1,910,754
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	1,910,754

## SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	<b>NONE</b>
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	
3. Accrual of discount and mortgage interest points and commitment fees.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	

## SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	<b>NONE</b>
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	804	2,743	122,806	2,815		129,168	1.9	190,958	2.8	129,168	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	804	2,743	122,806	2,815	0	129,168	1.9	190,958	2.8	129,168	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1				154,016		154,016	2.3	154,271	2.3	154,016	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	154,016	0	154,016	2.3	154,271	2.3	154,016	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1	209,988	110,315	1,106,978	2,656,998	404,606	4,488,885	66.7	4,566,950	66.8	4,488,885	
5.2 Class 2			58,893			58,893	0.9	58,804	0.9	58,893	
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	209,988	110,315	1,165,871	2,656,998	404,606	4,547,778	67.6	4,625,754	67.7	4,547,778	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1 .....						.0	.0.0	.0	.0.0		
6.2 Class 2 .....						.0	.0.0	.0	.0.0		
6.3 Class 3 .....						.0	.0.0	.0	.0.0		
6.4 Class 4 .....						.0	.0.0	.0	.0.0		
6.5 Class 5 .....						.0	.0.0	.0	.0.0		
6.6 Class 6 .....						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1 .....	100,000	98,889	544,224	257,921	91,464	1,092,498	16.2	1,056,530	15.5	1,092,498	.0
7.2 Class 2 .....		100,377	707,849			808,226	12.0	808,948	11.8	808,226	
7.3 Class 3 .....						.0	.0.0	.0	.0.0		
7.4 Class 4 .....						.0	.0.0	.0	.0.0		
7.5 Class 5 .....						.0	.0.0	.0	.0.0		
7.6 Class 6 .....						0	0.0	0	0.0		
7.7 Totals	100,000	199,266	1,252,073	257,921	91,464	1,900,724	28.2	1,865,478	27.3	1,900,724	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1 .....						.0	.0.0	.0	.0.0		
8.2 Class 2 .....						.0	.0.0	.0	.0.0		
8.3 Class 3 .....						.0	.0.0	.0	.0.0		
8.4 Class 4 .....						.0	.0.0	.0	.0.0		
8.5 Class 5 .....						.0	.0.0	.0	.0.0		
8.6 Class 6 .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1 .....						.0	.0.0	.0	.0.0		
9.2 Class 2 .....						.0	.0.0	.0	.0.0		
9.3 Class 3 .....						.0	.0.0	.0	.0.0		
9.4 Class 4 .....						.0	.0.0	.0	.0.0		
9.5 Class 5 .....						.0	.0.0	.0	.0.0		
9.6 Class 6 .....						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	310,792	211,947	1,774,008	3,071,750	496,070	5,864,567	87.1	XXX	XXX	5,864,567	.0
10.2 Class 2	.0	100,377	766,742	.0	.0	867,119	12.9	XXX	XXX	867,119	.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	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	310,792	312,324	2,540,750	3,071,750	496,070	6,731,686	100.0	XXX	XXX	6,731,686	.0
10.8 Line 10.7 as a % of Col. 6	4.6	4.6	37.7	45.6	7.4	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	437,332	325,016	1,323,881	3,261,266	621,214	XXX	XXX	5,968,709	87.3	5,968,709	.0
11.2 Class 2	.0	.0	808,948	58,804	.0	XXX	XXX	867,752	12.7	867,752	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	437,332	325,016	2,132,829	3,320,070	621,214	XXX	XXX	6,836,461	100.0	6,836,461	.0
11.8 Line 11.7 as a % of Col. 8	6.4	4.8	31.2	48.6	9.1	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	310,792	211,947	1,774,008	3,071,750	496,070	5,864,567	87.1	5,968,709	87.3	5,864,567	XXX
12.2 Class 2	.0	100,377	766,742	.0	.0	867,119	12.9	867,752	12.7	867,119	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	310,792	312,324	2,540,750	3,071,750	496,070	6,731,686	100.0	6,836,461	100.0	6,731,686	XXX
12.8 Line 12.7 as a % of Col. 6	4.6	4.6	37.7	45.6	7.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	4.6	4.6	37.7	45.6	7.4	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.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 \$ ..... 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 GERMAN MUTUAL INSURANCE COMPANY**

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations	.0	.0	120,000			120,000	1.8	170,000	2.5	120,000	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	804	2,743	2,806	2,815		9,168	0.1	20,958	0.3	9,168	
1.7 Totals	804	2,743	122,806	2,815	0	129,168	1.9	190,958	2.8	129,168	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations						.0	0.0	.0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	0.0	.0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined						.0	0.0	.0	0.0		
2.4 Other						.0	0.0	.0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined						.0	0.0	.0	0.0		
2.6 Other						.0	0.0	.0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations				154,016		154,016	2.3	154,271	2.3	154,016	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	0.0	.0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined						.0	0.0	.0	0.0		
3.4 Other						.0	0.0	.0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined						.0	0.0	.0	0.0		
3.6 Other						.0	0.0	.0	0.0		
3.7 Totals	0	0	0	154,016	0	154,016	2.3	154,271	2.3	154,016	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations						.0	0.0	.0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	0.0	.0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined						.0	0.0	.0	0.0		
4.4 Other						.0	0.0	.0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined						.0	0.0	.0	0.0		
4.6 Other						.0	0.0	.0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations	209,988	110,315	1,165,871	2,656,998	404,606	4,547,778	67.6	4,625,754	67.7	4,547,778	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	0.0	.0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined						.0	0.0	.0	0.0		
5.4 Other						.0	0.0	.0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined						.0	0.0	.0	0.0		
5.6 Other						.0	0.0	.0	0.0		
5.7 Totals	209,988	110,315	1,165,871	2,656,998	404,606	4,547,778	67.6	4,625,754	67.7	4,547,778	0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined .....						0	0.0	0	0.0		
6.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined .....						0	0.0	0	0.0		
6.6 Other .....						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	100,000	199,266	1,252,073	257,921	91,464	1,900,724	28.2	1,865,478	27.3	1,900,724	
7.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined .....						0	0.0	0	0.0		
7.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined .....						0	0.0	0	0.0		
7.6 Other .....						0	0.0	0	0.0		
7.7 Totals	100,000	199,266	1,252,073	257,921	91,464	1,900,724	28.2	1,865,478	27.3	1,900,724	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined .....						0	0.0	0	0.0		
9.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined .....						0	0.0	0	0.0		
9.6 Other .....						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN 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 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	309,988	309,581	2,537,944	3,068,935	496,070	6,722,518	99.9	XXX	XXX	6,722,518	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	804	2,743	2,806	2,815	.0	9,168	.1	XXX	XXX	9,168	.0
10.3 Defined	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.5 Defined	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.6 Other	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.7 Totals	310,792	312,324	2,540,750	3,071,750	496,070	6,731,686	100.0	XXX	XXX	6,731,686	.0
10.8 Line 10.7 as a % of Col. 6	4.6	4.6	37.7	45.6	7.4	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	435,556	318,966	2,126,676	3,313,091	621,214	XXX	XXX	6,815,503	99.7	6,815,503	.0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	1,776	6,050	6,153	6,979	.0	XXX	XXX	20,958	.3	20,958	.0
11.3 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.5 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.6 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.7 Totals	437,332	325,016	2,132,829	3,320,070	621,214	XXX	XXX	6,836,461	100.0	6,836,461	.0
11.8 Line 11.7 as a % of Col. 8	6.4	4.8	31.2	48.6	9.1	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	309,988	309,581	2,537,944	3,068,935	496,070	6,722,518	99.9	6,815,503	99.7	6,722,518	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	804	2,743	2,806	2,815	.0	9,168	.1	20,958	.3	9,168	XXX
12.3 Defined	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
12.5 Defined	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
12.6 Other	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
12.7 Totals	310,792	312,324	2,540,750	3,071,750	496,070	6,731,686	100.0	6,836,461	100.0	6,731,686	XXX
12.8 Line 12.7 as a % of Col. 6	4.6	4.6	37.7	45.6	7.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	4.6	4.6	37.7	45.6	7.4	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.3 Defined	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.5 Defined	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.6 Other	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.7 Totals	.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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY**

**SCHEDULE DA - PART 2**

**Verification of SHORT-TERM INVESTMENTS Between Years**

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	300,000	.0	.0	300,000	.0
2. Cost of short-term investments acquired .....	6,500,000			6,500,000	
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 .....	6,700,000			6,700,000	
7. Book/adjusted carrying value, current year .....	100,000	.0	.0	100,000	.0
8. Total valuation allowance .....	.0				
9. Subtotal (Lines 7 plus 8) .....	100,000	.0	.0	100,000	.0
10. Total nonadmitted amounts .....	.0				
11. Statement value (Lines 9 minus 10) .....	100,000	.0	.0	100,000	.0
12. Income collected during year .....	4,901			4,901	
13. Income earned during year .....	4,495			4,495	

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

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Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

Schedule F - Part 1

**NONE**

Schedule F - Part 2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN 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 Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
38-2145898	33499	DORTINCO REINSURANCE CO.	MI		268	72	21	127		107					327	24	303	
25-6038677	26271	ERIE INSURANCE EXCHANGE	PA		1,073	288	84	507		426					1,305	97	1,208	
23-1641984	10219	OBE	NY		671	180	53	316		266					815	61	754	
41-0406690	24767	ST. PAUL	MN		670	181	52	317		266					816	60	756	
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					2,682	721	210	1,267		1,065					3,263	242	3,021	
0499999 - Total - Authorized - Affiliates					2,682	721	210	1,267		1,065					3,263	242	3,021	
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0		0		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0		0		
0999999 - Total - Authorized					2,682	721	210	1,267		1,065				3,263	242	3,021		
1399999 - Total - Unauthorized - Affiliates														0		0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0		0		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0		0		
1899999 - Total - Unauthorized														0		0		
1999999 - Total - Authorized and Unauthorized					2,682	721	210	1,267	0	1,065	0	0	0	3,263	242	0	3,021	0
2099999 - Total - Protected Cells														0			0	
9999999 Totals					2,682	721	210	1,267	0	1,065	0	0	0	3,263	242	0	3,021	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.	.....		

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Schedule F - Part 5

**NONE**

Schedule F - Part 6

**NONE**

Schedule F - Part 7

**NONE**

**SCHEDULE F - PART 8**

**Restatement of Balance Sheet to Identify Net Credit for Reinsurance**

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9) .....	17,553,647		17,553,647
2. Agents' balances or uncollected premiums (Line 10) .....	1,559,081		1,559,081
3. Funds held by or deposited with reinsured companies (Line 11) .....	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14) .....	931,582	(931,582)	0
5. Other assets (Lines 12 and 13 and 15 through 25) .....	307,994		307,994
6. Net amount recoverable from reinsurers .....		3,022,254	3,022,254
7. Totals (Line 28) .....	20,352,304	2,090,672	22,442,976
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	4,446,565	2,332,853	6,779,418
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	571,087		571,087
10. Unearned premiums (Line 9) .....	6,399,275		6,399,275
11. Advance Premiums (Line 10) .....	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....	242,280		242,280
14. Funds held by company under reinsurance treaties (Line 13) .....	0		0
15. Amounts withheld or retained by company for account of others (Line 14) .....	6,103		6,103
16. Provision for reinsurance (Line 16) .....	0		0
17. Other liabilities (Lines 15 and 17 through 23) .....	0		0
18. Total liabilities (Line 26 minus Line 25) .....	11,665,310	2,332,853	13,998,163
19. Surplus as regards policyholders (Line 35) .....	8,686,994	X X X	8,686,994
20. Totals (Line 36) .....	20,352,304	2,332,853	22,685,157

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:

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

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

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

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

<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
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 Line 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	0	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2 .....	0	0	0	0	0	0	0	0	0

<b>PART 4 - REINSURANCE</b>									
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								

**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	.0	.0	.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	.0	.0	.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	.0	.0	.0
11. Ending Claim Reserves and Liabilities .....				.0
12. Claims Paid .....	.0	.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

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	2,855	307	2,548	1,574	223	61	0	72	0	17	1,484	0
3. 1994	3,059	446	2,613	3,094	1,379	106	0	115	0	30	1,936	0
4. 1995	3,413	559	2,854	1,785	323	143	0	87	0	64	1,692	0
5. 1996	3,782	521	3,261	1,753	110	141	0	89	0	9	1,873	0
6. 1997	3,934	451	3,483	2,263	407	218	0	142	0	14	2,216	0
7. 1998	4,116	427	3,689	3,266	1,249	223	0	452	0	180	2,692	0
8. 1999	4,425	432	3,993	2,254	173	49	0	293	0	31	2,423	0
9. 2000	4,775	453	4,322	3,709	1,227	23	0	318	0	44	2,823	0
10. 2001	5,311	601	4,710	2,855	206	23	0	274	0	38	2,946	0
11. 2002	5,885	817	5,068	4,186	1,596	2	0	401	0	21	2,993	0
12. Totals	XXX	XXX	XXX	26,739	6,893	989	0	2,243	0	448	23,078	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	30	0	0	0	0	0	0	0	0	0	0	30	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	2	0	0	0	0	0	1	0	1	0	0	4	0
7.	64	50	0	0	0	0	4	0	8	0	0	26	0
8.	0	0	0	0	0	0	2	0	4	0	24	6	0
9.	219	0	17	17	0	0	24	0	51	0	32	294	0
10.	363	205	51	23	0	0	45	0	90	0	44	321	0
11.	1,038	644	186	201	0	0	86	0	172	0	67	637	0
12.	1,716	899	254	241	0	0	162	0	326	0	167	1,318	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,737	223	1,514	60.8	72.6	59.4	0	0	0.0	30	0
3.	3,315	1,379	1,936	108.4	309.2	74.1	0	0	0.0	0	0
4.	2,015	323	1,692	59.0	57.8	59.3	0	0	0.0	0	0
5.	1,983	110	1,873	52.4	21.1	57.4	0	0	0.0	0	0
6.	2,627	407	2,220	66.8	90.2	63.7	0	0	0.0	2	2
7.	4,017	1,299	2,718	97.6	304.2	73.7	0	0	0.0	14	12
8.	2,602	173	2,429	58.8	40.0	60.8	0	0	0.0	0	6
9.	4,361	1,244	3,117	91.3	274.6	72.1	0	0	0.0	219	75
10.	3,701	434	3,267	69.7	72.2	69.4	0	0	0.0	186	135
11.	6,071	2,441	3,630	103.2	298.8	71.6	0	0	0.0	379	258
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	830	488

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	1,977	351	1,626	1,530	745	127	0	52	0	16	964	0
3. 1994	2,221	474	1,747	1,856	780	97	0	59	0	55	1,232	0
4. 1995	2,677	677	2,000	2,430	765	225	0	100	0	136	1,990	0
5. 1996	3,385	889	2,496	1,644	99	141	0	105	0	128	1,791	0
6. 1997	3,933	707	3,226	2,392	747	145	0	122	0	76	1,912	0
7. 1998	3,964	384	3,580	2,834	702	182	0	225	0	63	2,539	0
8. 1999	4,014	355	3,659	2,999	768	101	0	278	0	78	2,610	0
9. 2000	4,059	355	3,704	3,062	728	32	0	226	0	93	2,592	0
10. 2001	4,271	444	3,827	2,174	174	26	0	216	0	51	2,242	0
11. 2002	4,660	597	4,063	1,263	0	0	0	93	0	31	1,356	0
12. Totals	XXX	XXX	XXX	22,184	5,508	1,076	0	1,476	0	727	19,228	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	8	0	0	0	0	0	0	0	0	0	0	8	0
4.	25	0	0	0	0	0	0	2	0	0	0	27	0
5.	4	0	0	0	0	0	1	2	0	0	0	7	0
6.	8	0	4	4	0	0	3	5	0	2	2	16	0
7.	208	115	18	0	0	0	8	19	0	9	9	138	0
8.	167	0	46	48	0	0	19	44	0	7	7	228	0
9.	81	0	114	100	0	0	32	64	0	32	32	191	0
10.	495	2	207	119	0	0	57	144	0	62	62	782	0
11.	579	0	889	503	0	0	65	203	0	89	89	1,233	0
12.	1,575	117	1,278	774	0	0	185	483	0	201	201	2,630	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,709	745	964	86.4	212.3	59.3	0	0	0.0	0	0
3.	2,020	780	1,240	91.0	164.6	71.0	0	0	0.0	8	0
4.	2,782	765	2,017	103.9	113.0	100.8	0	0	0.0	25	2
5.	1,897	99	1,798	56.0	11.1	72.0	0	0	0.0	4	3
6.	2,679	751	1,928	68.1	106.2	59.8	0	0	0.0	8	8
7.	3,494	817	2,677	88.1	212.8	74.8	0	0	0.0	111	27
8.	3,654	816	2,838	91.0	229.9	77.6	0	0	0.0	165	63
9.	3,611	828	2,783	89.0	233.2	75.1	0	0	0.0	95	96
10.	3,319	295	3,024	77.7	66.4	79.0	0	0	0.0	581	201
11.	3,092	503	2,589	66.4	84.3	63.7	0	0	0.0	965	268
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,962	668

**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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	153	33	120	68	0	10	0	3	0	0	81	0
3. 1994	182	11	171	351	240	5	0	9	0	1	125	0
4. 1995	218	55	163	145	0	21	0	5	0	3	171	0
5. 1996	240	60	180	580	454	21	0	17	0	1	164	0
6. 1997	234	41	193	74	0	7	0	4	0	0	85	0
7. 1998	226	18	208	45	0	2	0	3	0	3	50	0
8. 1999	226	21	205	144	1	0	0	10	0	2	153	0
9. 2000	255	24	231	146	25	0	0	9	0	4	130	0
10. 2001	300	33	267	73	0	0	0	6	0	2	79	0
11. 2002	362	50	312	39	0	0	0	2	0	0	41	0
12. Totals	XXX	XXX	XXX	1,665	720	66	0	68	0	16	1,079	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	63	0	0	0	0	0	0	0	0	0	0	63	0
11.	12	0	0	0	0	0	0	0	0	0	0	12	0
12.	75	0	0	0	0	0	0	0	0	0	0	75	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	81	0	81	52.9	0.0	67.5	0	0	0.0	0	0
3.	365	240	125	200.5	2,181.8	73.1	0	0	0.0	0	0
4.	171	0	171	78.4	0.0	104.9	0	0	0.0	0	0
5.	618	454	164	257.5	756.7	91.1	0	0	0.0	0	0
6.	85	0	85	36.3	0.0	44.0	0	0	0.0	0	0
7.	50	0	50	22.1	0.0	24.0	0	0	0.0	0	0
8.	154	1	153	68.1	4.8	74.6	0	0	0.0	0	0
9.	155	25	130	60.8	104.2	56.3	0	0	0.0	0	0
10.	142	0	142	47.3	0.0	53.2	0	0	0.0	63	0
11.	53	0	53	14.6	0.0	17.0	0	0	0.0	12	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	75	0

**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 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	<b>NONE</b>								
2. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX								XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	<b>NONE</b>												
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	<b>NONE</b>										
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.											

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	346	107	239	54	1	15	0	3	0	4	71	0
3. 1994	409	80	329	69	0	12	0	3	0	2	84	0
4. 1995	500	95	405	88	0	6	0	4	0	6	98	0
5. 1996	566	142	424	170	40	66	0	11	0	1	207	0
6. 1997	590	124	466	110	0	11	0	6	0	16	127	0
7. 1998	588	127	461	636	283	32	0	39	0	1	424	0
8. 1999	705	166	539	234	121	13	0	26	0	1	152	0
9. 2000	810	187	623	179	26	9	0	16	0	3	178	0
10. 2001	1,057	253	804	466	10	2	0	64	0	52	522	0
11. 2002	1,429	359	1,070	856	336	0	0	72	0	14	592	0
12. Totals	XXX	XXX	XXX	2,862	817	166	0	244	0	100	2,455	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	1	0	0	1	0
8.	8	0	0	0	0	0	0	0	0	0	0	8	0
9.	5	0	2	1	0	0	2	0	4	0	0	12	0
10.	34	0	4	2	0	0	3	0	7	0	0	46	0
11.	392	224	15	17	0	0	6	0	13	0	0	185	0
12.	439	224	21	20	0	0	11	0	25	0	0	252	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	72	1	71	20.8	0.9	29.7	0	0	0.0	0	0
3.	84	0	84	20.5	0.0	25.5	0	0	0.0	0	0
4.	98	0	98	19.6	0.0	24.2	0	0	0.0	0	0
5.	247	40	207	43.6	28.2	48.8	0	0	0.0	0	0
6.	127	0	127	21.5	0.0	27.3	0	0	0.0	0	0
7.	708	283	425	120.4	222.8	92.2	0	0	0.0	0	1
8.	281	121	160	39.9	72.9	29.7	0	0	0.0	8	0
9.	217	27	190	26.8	14.4	30.5	0	0	0.0	6	6
10.	580	12	568	54.9	4.7	70.6	0	0	0.0	36	10
11.	1,354	577	777	94.8	160.7	72.6	0	0	0.0	166	19
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	216	36

Schedule P - Part 1F - Medical Mal Occur

**NONE**

Schedule P - Part 1F - Medical Mal Claim

**NONE**

Schedule P - Part 1G - Special Liability

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	107	77	30	12	0	0	0	2	0	0	14	0
3. 1994	109	73	36	2	0	0	0	0	0	0	2	0
4. 1995	90	81	9	11	0	0	0	2	0	0	13	0
5. 1996	126	97	29	15	0	0	0	2	0	0	17	0
6. 1997	130	103	27	4	0	0	0	0	0	0	4	0
7. 1998	133	114	19	7	0	0	0	0	0	0	7	0
8. 1999	143	130	13	4	0	2	0	0	0	0	6	0
9. 2000	163	153	10	208	143	0	0	5	0	0	70	0
10. 2001	199	189	10	2	0	0	0	0	0	0	2	0
11. 2002	246	265	(19)	0	0	0	0	1	0	0	1	0
12. Totals	XXX	XXX	XXX	265	143	2	0	12	0	0	136	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	6	0	41	29	0	0	2	0	5	0	0	25	0
12.	6	0	41	29	0	0	2	0	5	0	0	25	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	14	0	14	13.1	0.0	46.7	0	0	0.0	0	0
3.	2	0	2	1.8	0.0	5.6	0	0	0.0	0	0
4.	13	0	13	14.4	0.0	144.4	0	0	0.0	0	0
5.	17	0	17	13.5	0.0	58.6	0	0	0.0	0	0
6.	4	0	4	3.1	0.0	14.8	0	0	0.0	0	0
7.	7	0	7	5.3	0.0	36.8	0	0	0.0	0	0
8.	6	0	6	4.2	0.0	46.2	0	0	0.0	0	0
9.	213	143	70	130.7	93.5	700.0	0	0	0.0	0	0
10.	2	0	2	1.0	0.0	20.0	0	0	0.0	0	0
11.	55	29	26	22.4	10.9	(136.8)	0	0	0.0	18	7
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	18	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 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

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

**NONE**

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

**NONE**

**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 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	420	54	366	212	44	0	0	18	0	4	186	XXX
3. 2002	558	73	485	286	29	3	0	25	0	2	285	XXX
4. Totals	XXX	XXX	XXX	498	73	3	0	43	0	6	471	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	7	0	0	0	0	0	0	0	0	0	0	7	0
3.	31	0	0	0	0	0	0	0	0	0	0	31	0
4.	38	0	0	0	0	0	0	0	0	0	0	38	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	237	44	193	56.4	81.5	52.7	0	0	0.0	7	0
3.	345	29	316	61.8	39.7	65.2	0	0	0.0	31	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	38	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(23)	0	8	0	1	0	26	(14)	XXX
2. 2001	3,431	362	3,069	2,010	0	3	0	171	0	272	2,184	0
3. 2002	3,912	515	3,397	2,146	0	0	0	151	0	176	2,297	0
4. Totals	XXX	XXX	XXX	4,133	0	11	0	323	0	474	4,467	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	43	0	(6)	0	0	0	1	0	3	0	18	41	0
2.	3	0	(14)	0	0	0	1	0	2	0	23	(8)	0
3.	142	28	(51)	0	0	0	4	0	8	0	131	75	0
4.	188	28	(71)	0	0	0	6	0	13	0	172	108	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	37	4
2.	2,176	0	2,176	63.4	0.0	70.9	0	0	0.0	(11)	3
3.	2,400	28	2,372	61.3	5.4	69.8	0	0	0.0	63	12
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	89	19

Schedule P - Part 1K - Fidelity/Surety

**NONE**

Schedule P - Part 1L - Other

**NONE**

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance A

**NONE**

Schedule P - Part 1O - Reinsurance B

**NONE**

Schedule P - Part 1P - Reinsurance C

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	40	7	33	0	0	0	0	0	0	0	0	0
3. 1994	29	1	28	0	0	0	0	0	0	0	0	0
4. 1995	31	8	23	0	0	0	0	0	0	0	0	0
5. 1996	34	8	26	0	0	0	0	0	0	0	0	0
6. 1997	29	5	24	0	0	0	0	0	0	0	0	0
7. 1998	21	1	20	0	0	0	0	0	0	0	0	0
8. 1999	11	1	10	0	0	0	0	0	0	0	0	0
9. 2000	19	2	17	0	0	0	0	0	0	0	0	0
10. 2001	34	4	30	0	0	0	0	0	0	0	0	0
11. 2002	48	7	41	0	0	0	0	0	0	0	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 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Schedule P - Part 1R - Prod Liab Claims

**NONE**

Schedule P - Part 1S-Fin./Mtg. Guaranty

**NONE**

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

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

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	158	153	141	142	162	145	118	119	139	108	(31)	(11)	
2. 1993	1,554	1,462	1,412	1,409	1,413	1,410	1,412	1,412	1,412	1,442	30	30	
3. 1994	XXX	1,956	1,902	1,884	1,847	1,847	1,821	1,821	1,822	1,821	(1)	0	
4. 1995	XXX	XXX	1,517	1,653	1,697	1,673	1,608	1,617	1,607	1,605	(2)	(12)	
5. 1996	XXX	XXX	XXX	1,923	1,872	1,814	1,795	1,787	1,786	1,784	(2)	(3)	
6. 1997	XXX	XXX	XXX	XXX	2,289	2,138	2,107	2,085	2,081	2,077	(4)	(8)	
7. 1998	XXX	XXX	XXX	XXX	XXX	2,540	2,272	2,347	2,371	2,258	(113)	(89)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,248	2,184	2,160	2,132	(28)	(52)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,831	2,540	2,748	208	(83)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,803	2,903	100	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,057	XXX	XXX	
											12. Totals	157	(228)

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

1. Prior	533	248	475	460	523	524	524	526	526	526	0	0	
2. 1993	981	1,117	1,002	949	935	921	920	920	920	912	(8)	(8)	
3. 1994	XXX	1,288	1,260	1,247	1,188	1,178	1,169	1,173	1,173	1,181	8	8	
4. 1995	XXX	XXX	1,908	1,980	1,950	1,933	1,900	1,918	1,915	1,915	0	(3)	
5. 1996	XXX	XXX	XXX	2,130	1,824	1,857	1,750	1,737	1,690	1,691	1	(46)	
6. 1997	XXX	XXX	XXX	XXX	2,184	2,023	1,876	1,832	1,823	1,801	(22)	(31)	
7. 1998	XXX	XXX	XXX	XXX	XXX	2,362	2,295	2,320	2,344	2,433	89	113	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,677	2,518	2,357	2,516	159	(2)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,658	2,534	2,493	(41)	(165)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,702	2,664	(38)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,293	XXX	XXX	
											12. Totals	148	(134)

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

1. Prior	24	25	27	20	20	20	20	20	20	20	0	0	
2. 1993	66	80	78	79	79	78	78	78	78	78	0	0	
3. 1994	XXX	146	118	116	116	116	116	116	116	116	0	0	
4. 1995	XXX	XXX	107	115	171	166	166	166	166	166	0	0	
5. 1996	XXX	XXX	XXX	145	147	147	147	147	147	147	0	0	
6. 1997	XXX	XXX	XXX	XXX	92	81	81	81	81	81	0	0	
7. 1998	XXX	XXX	XXX	XXX	XXX	43	48	47	47	47	0	0	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	66	57	143	143	0	86	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	121	121	0	27	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	136	34	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	XXX	XXX	
											12. Totals	34	113

**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	XXX
											12. Totals	

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

1. Prior	10	16	22	22	17	17	17	17	17	17	0	0	
2. 1993	76	63	67	70	70	68	68	68	68	68	0	0	
3. 1994	XXX	117	103	102	81	80	81	81	81	81	0	0	
4. 1995	XXX	XXX	140	124	101	98	95	94	94	94	0	0	
5. 1996	XXX	XXX	XXX	195	178	222	230	192	192	196	4	4	
6. 1997	XXX	XXX	XXX	XXX	151	124	127	123	121	121	0	(2)	
7. 1998	XXX	XXX	XXX	XXX	XXX	338	338	401	396	385	(11)	(16)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	119	133	130	134	4	1	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	156	170	14	8	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	523	497	(26)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	692	XXX	XXX	
											12. Totals	(15)	(5)

**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	(51)	(51)	(51)	(51)	(51)	.5	.2	.2	.2	.2	.0	.0
2. 1993	.0	.0	.0	.0	.0	13	12	12	12	12	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.2	.2	.2	.2	.2	.0	.0
4. 1995	.XXX	.XXX	.0	.0	.0	12	11	11	11	11	.0	.0
5. 1996	.XXX	.XXX	.XXX	.0	.0	16	15	15	15	15	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.0	.4	.4	.4	.4	.4	.0	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	11	.9	.7	.7	.7	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5	.5	.7	.6	(1)	.1
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.26	.65	.39	.48
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.2	(7)	.XXX
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.20	.XXX	.XXX
	12. Totals										31	49

**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	1,222	1,222	1,222	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	175	16	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	291	XXX	XXX
4. Totals											16	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,509	8,522	8,578	56	69
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,109	2,003	(106)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,213	XXX	XXX
4. Totals											(50)	69

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

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

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

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

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

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

**SCHEDULE P - PART 2N - REINSURANCE**  
**Nonproportional Assumed Property**

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

**SCHEDULE P - PART 2P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

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

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

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

**SCHEDULE P - PART 2R - 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				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	(2)	31	48	104	88	88	88	108	108	.0	0
2. 1993	1,142	1,342	1,394	1,394	1,397	1,409	1,412	1,412	1,412	1,412	.0	0
3. 1994	XXX	1,422	1,728	1,751	1,755	1,810	1,821	1,821	1,821	1,821	.0	0
4. 1995	XXX	XXX	1,115	1,381	1,575	1,599	1,570	1,587	1,605	1,605	.0	0
5. 1996	XXX	XXX	XXX	1,431	1,778	1,783	1,784	1,784	1,784	1,784	.0	0
6. 1997	XXX	XXX	XXX	XXX	1,783	1,819	2,070	2,069	2,076	2,074	.0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,987	2,194	2,292	2,347	2,240	.0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,730	2,066	2,124	2,130	.0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,002	2,468	2,505	.0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,178	2,672	.0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,592	0	0

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

1. Prior	.000	156	384	463	517	524	524	526	526	526	.0	0
2. 1993	409	649	838	990	923	912	912	912	912	912	.0	0
3. 1994	XXX	554	977	1,016	1,131	1,132	1,171	1,173	1,173	1,173	.0	0
4. 1995	XXX	XXX	760	1,368	1,452	1,677	1,783	1,814	1,890	1,890	.0	0
5. 1996	XXX	XXX	XXX	1,030	1,366	1,504	1,617	1,653	1,677	1,686	.0	0
6. 1997	XXX	XXX	XXX	XXX	1,043	1,484	1,650	1,738	1,792	1,790	.0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,034	1,420	1,711	2,129	2,314	.0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,092	1,578	1,909	2,332	.0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,357	1,907	2,366	.0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,120	2,026	.0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,263	0	0

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

1. Prior	.000	21	21	20	20	20	20	20	20	20	.0	0
2. 1993	41	72	75	78	78	78	78	78	78	78	.0	0
3. 1994	XXX	38	68	356	116	116	116	116	116	116	.0	0
4. 1995	XXX	XXX	44	55	108	166	166	166	166	166	.0	0
5. 1996	XXX	XXX	XXX	60	89	147	147	147	147	147	.0	0
6. 1997	XXX	XXX	XXX	XXX	48	81	81	81	81	81	.0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	37	48	47	47	47	.0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	52	57	143	143	.0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	121	121	.0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	73	.0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	0	0

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

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

**NONE**

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

1. Prior	.000	.7	15	17	17	17	17	17	17	17	.0	0
2. 1993	52	58	59	58	58	68	68	68	68	68	.0	0
3. 1994	XXX	57	69	70	79	79	81	81	81	81	.0	0
4. 1995	XXX	XXX	57	76	94	94	94	94	94	94	.0	0
5. 1996	XXX	XXX	XXX	109	209	166	182	189	189	196	.0	0
6. 1997	XXX	XXX	XXX	XXX	99	115	123	121	121	121	.0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	149	293	397	395	385	.0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	85	118	121	126	.0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117	148	162	.0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423	458	.0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	520	0	0

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

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

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

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

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

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

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

1. Prior	.000	.0	.0	.2	.5	.5	.2	.2	.2	.2	.0	.0
2. 1993	.8	.13	.13	.13	.13	.13	.12	.12	.12	.12	.0	.0
3. 1994	.XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0	.0
4. 1995	.XXX	.XXX	.7	.12	.12	.12	.11	.11	.11	.11	.0	.0
5. 1996	.XXX	.XXX	.XXX	.4	.16	.16	.15	.15	.15	.15	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.3	.4	.4	.4	.4	.4	.0	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.7	.7	.7	.7	.7	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.4	.4	.4	.6	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3	.8	.65	.0	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.2	.0	.0
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12	
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002			
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000		16	16	XXX	XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		143	168	XXX	XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		260	XXX	XXX

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000		117	102	.0	.0
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		2,042	2,013	.0	.0
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		2,146	0	0

**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	XXX

**NONE**

**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	XXX

**NONE**

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

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

**NONE**

**SCHEDULE P - PART 3N - REINSURANCE**

**Nonproportional Assumed Property**

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

**SCHEDULE P - PART 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	XXX

**SCHEDULE P - PART 3P - REINSURANCE**

**Nonproportional Assumed Financial Lines**

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

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

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

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

1. Prior	.000											
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	.XXX

**NONE**

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	.59	.66	.38	.16	.4	.3	.0	.1	.1	.0
2. 1993	188	.58	.19	.15	.12	.0	.0	.0	.0	.0
3. 1994	XXX	182	.77	.41	.15	.12	.0	.0	.1	.0
4. 1995	XXX	XXX	.160	.61	.41	.20	.4	.3	.1	.0
5. 1996	XXX	XXX	XXX	.159	.61	.33	.11	.3	.2	.0
6. 1997	XXX	XXX	XXX	XXX	.159	.67	.26	.9	.5	.1
7. 1998	XXX	XXX	XXX	XXX	XXX	.159	.68	.29	.16	.4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.125	.70	.19	.2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.177	.41	.24
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.99	.73
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.71

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

1. Prior	145	.24	.21	.6	.0	.0	.0	.0	.0	.0
2. 1993	214	.137	.49	.26	.6	.1	.0	.0	.0	.0
3. 1994	XXX	311	.164	.77	.26	.11	(.2)	.0	.0	.0
4. 1995	XXX	XXX	.464	.221	.77	.55	.23	.4	.1	.0
5. 1996	XXX	XXX	XXX	.550	.221	.116	.15	.14	.3	.1
6. 1997	XXX	XXX	XXX	XXX	.550	.250	.46	.21	.24	.3
7. 1998	XXX	XXX	XXX	XXX	XXX	.596	.170	.68	.20	.26
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.509	.175	.60	.17
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.396	.160	.46
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.427	.145
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.451

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

1. Prior	.21	.3	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.16	.10	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.29	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

**SCHEDULE P - PART 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	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

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

1. Prior	.9	.7	.5	.2	.0	.0	.0	.0	.0	.0
2. 1993	.17	.5	.9	.2	.2	.0	.0	.0	.0	.0
3. 1994	XXX	.21	.10	.7	.2	.1	.0	.0	.0	.0
4. 1995	XXX	XXX	.20	.9	.7	.4	.1	.0	.0	.0
5. 1996	XXX	XXX	XXX	.24	.9	.6	.2	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.24	.10	.4	.2	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.23	.10	.4	.1	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.9	.1	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23	.3	.3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.7	.5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4

**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	1	0	0	0	0	0	0	0	0
2. 1993	19	2	0	0	0	0	0	0	0	0
3. 1994	XXX	10	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	3	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	2	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	2	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	2	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14

**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	5 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(53)	(34)	(5)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(31)	(13)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(47)

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

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

**NONE**

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

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

**NONE**

**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	

**NONE**

**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			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**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			
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

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

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

**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			
2. 2001	XXX	XXX	XXX				XXX	XXX		
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	893	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	2,523	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	9	0	0	0	0	0	0	0
2. 1993	0	0	1	0	0	0	0	0	0	0
3. 1994	XXX	113	8	0	0	0	0	0	0	0
4. 1995	XXX	XXX	117	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	1,040	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1,216	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	979	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1,195	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	12	0	0	0	0	0	0	0
2. 1993	0	0	13	0	0	0	0	0	0	0
3. 1994	XXX	200	31	0	0	0	0	0	0	0
4. 1995	XXX	XXX	130	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	1,044	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1,181	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	64	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	91	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2**

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

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	65	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	94	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**

**SECTION 1**

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

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

**SECTION 3**

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

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**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

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

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	1	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	15	1	0	0	0	0	0	0	0
4. 1995	XXX	XXX	16	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	62	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	47	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

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**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

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

**SECTION 2A**

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

**SECTION 3A**

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

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

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

**SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE**

**SECTION 1A**

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

**SECTION 2A**

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

**SECTION 3A**

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

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

**SECTION 1B**

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY**

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	153	153	153	153	153	153	153	153	153	153	.0
3. 1994	XXX	182	182	182	182	182	182	182	182	182	.0
4. 1995	XXX	XXX	218	218	218	218	218	218	218	218	.0
5. 1996	XXX	XXX	XXX	240	240	240	240	240	240	240	.0
6. 1997	XXX	XXX	XXX	XXX	234	234	234	234	234	234	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	226	226	226	226	226	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	226	226	226	226	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	255	255	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	153	182	218	240	234	226	226	255	300	362	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	33	33	33	33	33	33	33	33	33	33	.0
3. 1994	XXX	11	11	11	11	11	11	11	11	11	.0
4. 1995	XXX	XXX	55	55	55	55	55	55	55	55	.0
5. 1996	XXX	XXX	XXX	60	60	60	60	60	60	60	.0
6. 1997	XXX	XXX	XXX	XXX	41	41	41	41	41	41	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	18	18	18	18	18	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	21	21	21	21	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	33	11	55	60	41	18	21	24	33	50	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION**

**SECTION 1**

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

**SECTION 2**

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

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**SCHEDULE P - PART 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	346
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	409
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	500
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	566
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	590
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	588
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	705
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	810
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,514
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	1,429	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	107
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	80
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	95
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	142
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	124
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	127
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	166
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	187
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,028
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	359	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	107
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	109
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	90
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	126
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	130
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	133
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	143
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	163
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,001
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	246	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	77
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	73
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	81
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	97
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	103
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	114
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	130
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	153
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	828
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	265	XXX

Schedule P - Part 6H - SN1B

**NONE**

Schedule P - Part 6H - SN2B

**NONE**

Schedule P - Part 6M - SN1

**NONE**

Schedule P - Part 6M - SN2

**NONE**

Schedule P - Part 6N - SN1

**NONE**

Schedule P - Part 6N - SN2

**NONE**

Schedule P - Part 6O - SN1

**NONE**

Schedule P - Part 6O - SN2

**NONE**

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

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	40	40	40	40	40	40	40	40	40	40	.0
3. 1994	XXX	29	29	29	29	29	29	29	29	29	.0
4. 1995	XXX	XXX	31	31	31	31	31	31	31	31	.0
5. 1996	XXX	XXX	XXX	34	34	34	34	34	34	34	.0
6. 1997	XXX	XXX	XXX	XXX	29	29	29	29	29	29	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	21	21	21	21	21	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19	19	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	40	29	31	34	29	21	11	19	34	48	XXX

SECTION 2A

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

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

SECTION 1B

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

SECTION 2B

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

Schedule P - Part 7A - Section 1

**NONE**

Schedule P - Part 7A - Section 2

**NONE**

Schedule P - Part 7A - Section 3

**NONE**

Schedule P - Part 7A - Section 4

**NONE**

Schedule P - Part 7A - Section 5

**NONE**

Schedule P - Part 7B - Section 1

**NONE**

Schedule P - Part 7B - Section 2

**NONE**

Schedule P - Part 7B - Section 3

**NONE**

Schedule P - Part 7B - Section 4

**NONE**

Schedule P - Part 7B - Section 5

**NONE**

Schedule P - Part 7B - Section 6

**NONE**

Schedule P - Part 7B - Section 7

**NONE**

## SCHEDULE P INTERROGATORIES

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

Years in which premiums were earned and losses were incurred		1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior .....			
1.02	1993 .....			
1.03	1994 .....			
1.04	1995 .....			
1.05	1996 .....			
1.06	1997 .....			
1.07	1998 .....			
1.08	1999 .....			
1.09	2000 .....			
1.10	2001 .....			
1.11	2002 .....			
1.12	Totals	0	0	0

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

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [ ] 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 11? Yes [ ] No [ X ]

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

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

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

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

5.1 Fidelity .....

5.2 Surety .....

6. Claim count information is reported .....

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)
<b>NONE</b>												
9999999 Control Totals									XXX			

110

# ANNUAL STATEMENT FOR THE YEAR 2002 OF THE GERMAN MUTUAL INSURANCE COMPANY







## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	<u>RESPONSES</u>
<b>MARCH FILING</b>	
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	.....No.....
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....No.....
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?	.....No.....
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....No.....
5. Will an actuarial opinion be filed by March 1?	.....Yes.....
6. Will the SVO Compliance Certification be filed by March 1?	.....Yes.....
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....No.....
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....Yes.....
9. Will the Risk-based Capital Report be filed with the NAIC by March 1?	.....Yes.....
10. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?	.....Yes.....
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....No.....
<b>APRIL FILING</b>	
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.....
<b>MAY FILING</b>	
18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	.....No.....
<b>JUNE FILING</b>	
19. Will an audited financial report be filed by June 1?	.....Yes.....

**Explanations:**

**Bar Codes:**

1.	 1 7 8 8 4 2 0 0 2 4 5 0 0 0 0 0 0
2.	 1 7 8 8 4 2 0 0 2 4 2 0 0 0 0 0 0
3.	 1 7 8 8 4 2 0 0 2 2 4 0 0 0 0 0 0
4.	 1 7 8 8 4 2 0 0 2 3 6 0 5 8 0 0 0
7.	 1 7 8 8 4 2 0 0 2 4 9 0 0 0 0 0 0
11.	 1 7 8 8 4 2 0 0 2 3 8 5 0 0 0 0 0

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

16.   
1 7 8 8 4 2 0 0 2 2 1 0 0 0 0 0 0

18.   
1 7 8 8 4 2 0 0 2 2 0 1 0 0 0 0 0

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**OVERFLOW PAGE FOR WRITE-INS**

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