



# ANNUAL STATEMENT

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

## AMERICAN COMMERCE INSURANCE COMPANY

NAIC Group Code 0816 0816 NAIC Company Code 19941 Employer's ID Number 31-4361173  
(Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated 09/18/1946 Commenced Business 03/19/1947

Statutory Home Office 3590 Twin Creeks Drive, Columbus, OH 43218-2579  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 211 Main Street  
(Street and Number)  
Webster, Massachusetts 01570-0758 508-949-4310  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 211 Main Street, Webster, Massachusetts 01570-0758  
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 211 Main Street  
(Street and Number)  
Webster, Massachusetts 01570-0758 508-949-4310  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.commerceinsurance.com

Statement Contact Brian Keith Germain 508-949-4310  
(Name) (Area Code) (Telephone Number) (Extension)  
bgermai@commerceinsurance.com 508-949-4246  
(E-mail Address) (FAX Number)

Policyholder Relations Contact Gregory Scott Clark 3590 Twin Creeks Drive  
(Name) (Street and Number)  
Columbus, Ohio 43218 614-282-2913 3204  
(City or Town, State and Zip Code) (AREA CODE) (Telephone Number) (Extension)

### OFFICERS

President and Chief Executive Officer Regan Paul Remillard Secretary James Anthony Ermilio  
Treasurer Randall Vaughn Becker#

### VICE PRESIDENTS

Gregory Scott Clark Joseph Brian Phillips Jr

### DIRECTORS OR TRUSTEES

Patrick William Doherty Terry Robert Farias Gerald Fels  
Richard Sidney Hamilton Charles Borromeo Liekweg Donald James McDowell  
Peter Carl Ohlheiser Regan Paul Remillard Henry Thomas Rowles  
Mark Allen Shaw Otto Tillman Wright John David Porter #

State of Ohio }  
County of Franklin } 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 thirty-first day of December 2002, 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 Annual 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 insurer as of the thirty-first day of December 2002, and of its income and deductions therefrom for the year ended on that date, 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.

Regan Paul Remillard James Anthony Ermilio Randall Vaughn Becker #  
President and Chief Executive Officer Secretary Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 2003

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Alabama**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	3,472	3,551		1,238					(3)		694	174
2.1 Allied lines												
2.2 Multiple peril crop				298	268	268						79
2.3 Federal flood	1,566	1,886										
3. Farmowners multiple peril												
4. Homeowners multiple peril	217,577	206,344		121,057	101,899	118,935	34,418	1,321	3,474	3,747	43,515	10,927
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	500,359	507,663		124,883	320,844	271,439	371,074	34,806	43,239	36,638	84,397	25,278
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	554,761	553,109		139,253	252,303	239,194	1,075	1,983	5,975	5,245	77,905	27,713
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,277,735	1,272,553	0	386,729	675,314	629,836	406,567	38,110	52,685	45,630	206,511	64,171
<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 \$ 8,433

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Arizona**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	116,117	90,087		64,180	79,875	98,615	21,054		1,258	1,344	23,148	2,755
2.1 Allied lines												
2.2 Multiple peril crop				21,387	7,299	7,299						1,011
2.3 Federal flood	42,608	39,456										
3. Farmowners multiple peril												
4. Homeowners multiple peril	5,517,621	4,467,186		3,007,273	3,086,044	4,304,105	1,748,200	26,174	273,463	279,243	1,137,111	130,923
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	(40)	(40)										
19.2 Other private passenger auto liability	13,268,736	12,004,435		3,871,696	7,123,225	8,668,863	6,940,183	90,221	14,836	654,781	1,994,205	316,553
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	11,451,434	10,259,113		3,326,201	6,676,641	6,697,109	226,037	11,814	146,295	152,381	1,698,767	270,011
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	30,396,476	26,860,237	0	10,290,737	16,973,084	19,775,991	8,935,474	128,209	435,852	1,087,749	4,853,231	721,253
<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 \$ 158,931

24.AZ



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Arkansas**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												200
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	200
<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 \$ .....

24.AR



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Colorado**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												640
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	640
<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 \$ .....

24.CO



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Connecticut**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	39,336	20,238	0	21,314	992	1,172	180	0	0	0	7,909	860
5.1 Commercial multiple peril (non-liability portion)	0	0										
5.2 Commercial multiple peril (liability portion)	0	0										
6. Mortgage guaranty	0	0										
8. Ocean marine	0	0										
9. Inland marine	0	0										
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	770	441		486	0	0	0	0	(2)	0		17
19.2 Other private passenger auto liability	192,852	126,755		107,819	6,166	36,368	30,200	98	1,587	2,724	31,121	4,230
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	117,642	77,338		65,891	54,070	51,145	(2,561)	0	928	952	26,510	2,557
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	350,600	224,772	0	195,510	61,229	88,686	27,819	98	2,513	3,676	65,540	7,664
<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 \$ 2,819 .

24.CT



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Delaware**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												828
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	828
<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 \$ .....

24.DE



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF District of Columbia**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												1,050
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,050
<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 \$ .....

24.DC



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Florida**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	358	357		161	0	0	0	0	(1)	0	72	18
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	394	386		344	67	67	0	0	0	0		20
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	298,788	317,105	0	149,097	251,679	185,080	103,830	3,565	18,837	18,423	59,563	15,403
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	168,172	177,127		40,194	85,186	92,129	34,400	0	(3,891)	6,010	20,840	8,670
19.2 Other private passenger auto liability	682,286	719,092		164,674	706,241	614,397	568,600	21,003	15,658	52,045	84,962	35,279
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	434,269	455,873		103,588	205,396	196,226	(3,799)	1,612	7,273	6,949	54,504	22,283
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,584,266	1,669,941	0	458,058	1,248,568	1,087,899	703,031	26,181	37,877	83,427	219,941	81,673
<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 \$ 1,851

24.FL



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0816

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Company Code 19941

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	0	0		0	(480)	(153)	180	0	0	0		468
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	0	0	0	0	0	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	(480)	(153)	180	0	0	0	0	468
<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

24.GA



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Hawaii**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												2,680
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	2,680
<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 \$ .....

24.HI



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Idaho**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	17,803	14,405		9,766	6,152	2,779	472	711	694	0	3,557	512
2.1 Allied lines	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
2.3 Federal flood	4,887	3,376		3,106	837	837	0	0	0	0	0	140
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	513,086	476,121	0	262,649	301,497	301,697	87,706	2,780	9,128	9,929	102,747	14,745
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	1,186,038	1,147,604		299,944	812,949	1,674,964	1,910,990	20,734	138,718	185,845	164,703	34,213
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	1,287,693	1,236,197		327,328	666,185	622,452	25,653	890	18,142	19,665	152,034	36,878
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	3,009,508	2,877,702	0	902,792	1,787,620	2,602,729	2,024,822	25,114	166,681	215,439	423,041	86,488
<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 \$ 23,240

24.1D



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Indiana**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	56,838	49,761		30,724	20,837	23,813	3,712	639	592	0	11,229	974
2.1 Allied lines	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
2.3 Federal flood	23,060	20,040		11,551	3,950	3,950	0	0	0	0	0	395
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	1,640,025	1,378,739	0	893,314	585,555	649,210	302,117	34,495	72,108	46,180	327,832	28,112
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	574	574	0	0	0	0	0	0
19.2 Other private passenger auto liability	2,381,571	2,210,581		1,288,277	1,159,246	1,621,281	1,328,135	8,712	29,317	133,378	299,331	41,337
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	2,140,340	1,944,195		1,143,825	1,269,730	1,210,776	18,633	10,722	43,117	36,188	324,275	36,174
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	6,241,834	5,603,315	0	3,367,691	3,039,891	3,509,603	1,652,598	54,568	145,134	215,746	962,667	106,992
<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 \$ 51,946

24.IN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Iowa**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												(50)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(50)
<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 \$ .....

24.1A



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Kansas**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												460
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	460
<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 \$ .....

24.KS



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Kentucky**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	24,296	21,570		13,173	31,837	37,058	5,672	10	(13)	0	4,807	519
2.1 Allied lines	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
2.3 Federal flood	20,697	18,791		10,368	3,546	3,546	0	0	0	0	0	442
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	1,218,373	1,083,761	0	643,092	1,307,376	1,883,535	934,473	14,809	170,615	163,850	235,030	26,046
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	797,985	738,333		214,058	787,798	1,066,902	410,067	14,264	61,411	73,208	95,225	17,059
19.2 Other private passenger auto liability	3,461,002	3,171,206		950,725	2,413,320	2,339,356	2,881,217	107,833	235,590	287,853	424,183	74,911
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	2,766,819	2,634,626		704,124	1,763,453	1,729,991	60,697	4,743	60,886	61,141	346,272	58,224
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	8,289,172	7,668,288	0	2,535,541	6,307,330	7,060,387	4,292,126	141,659	528,489	586,052	1,105,517	177,201
<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 \$ 67,327

24.KY



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Louisiana**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												1,510
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,510
<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 \$ .....

24.LA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0816

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2002

NAIC Company Code 19941

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	902	987	0	379	0	0	0	0	(9)	0		41
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	6,288	6,841		1,781	33,853	93,252	216,706	2,124	23,594	22,002		286
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	5,135	5,585		1,387	(3,649)	(3,854)	(29)	0	(17)	0		232
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	12,324	13,413	0	3,547	30,204	89,399	216,677	2,124	23,568	22,002	0	559
<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 \$ 140

24.ME



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Maryland**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	33,410	34,124	0	17,046	41,863	254,238	226,680	454	49,246	49,121	5,917	1,014
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	6,127	6,085		1,313	5,947	2,087	15	0	(315)	0	670	186
19.2 Other private passenger auto liability	44,908	44,875		9,914	52,177	52,640	31,106	423	538	3,497	5,133	1,374
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	46,404	46,323		10,649	24,085	26,132	1,309	180	340	282	5,356	1,396
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	130,849	131,407	0	38,921	124,071	335,097	259,110	1,056	49,808	52,900	17,076	3,970
<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 \$ 732

24.MD



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Massachusetts**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	1,059	1,059	0	194	0	0	0	0	(10)	0	136	7,875
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	0	0		0	0	0	0	0	0	0		
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	0	0	0	0	0	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,059	1,059	0	194	0	0	0	0	(10)	0	136	7,875
<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 \$ 8 .

24.MA



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Minnesota**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	0	0	0	0	(448)	(529)	(81)	0	0	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	0	0		0	0	0	0	0	0	0		1,114
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	(800)	(719)	114	0	0	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	(1,248)	(1,249)	32	0	0	0	0	1,114
<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

24.MN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Mississippi**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												1,965
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,965
<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 \$ .....

24.MS



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Montana**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	5,065	4,270		2,571	577	(89)	103	0	(6)	0	980	148
2.1 Allied lines	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
2.3 Federal flood	3,683	4,107		1,459	631	631	0	0	0	0	0	107
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	189,414	167,762	0	96,319	44,015	30,530	9,293	19	(368)	986	37,916	5,524
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	758,590	669,025		221,394	447,589	495,547	430,526	7,023	22,251	48,377	99,680	22,365
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	690,284	605,764		202,294	282,694	272,224	9,211	1,073	5,374	5,291	92,013	19,891
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,647,036	1,450,928	0	524,037	775,506	798,843	449,133	8,114	27,250	54,654	230,589	48,035
<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 \$ 12,825

24.MT



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Nebraska**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												300
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	300
<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 \$ .....

24.NE



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF New Hampshire**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
<b>DETAILS OF WRITE-INS</b>												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)												

**NONE**

24.NH

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



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF New Jersey**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												(50)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(50)
<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 \$ .....

24.NJ



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF New Mexico**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	(1)	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	441	1,791		58	76	76	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	0	0	0	0	498	(9,428)	(1,452)	0	(181)	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	0	0		0	233,382	313,447	424,719	92,896	155,437	62,541		(4,601)
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	(20,417)	(19,962)	2,928	14	14	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	441	1,791	0	58	213,539	284,133	426,195	92,911	155,270	62,541	0	(4,601)
<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

24.NM



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF New York**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												128
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	128
<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 \$ .....

24.NY



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF North Carolina**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												1,245
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,245
<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 \$ .....

24.NC



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF North Dakota**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												308
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	308
<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 \$ .....

24.ND



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Ohio**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	71,188	66,594		38,921	68,090	80,205	14,445	0	409	484	13,709	1,217
2.1 Allied lines	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
2.3 Federal flood	27,367	23,321		16,248	4,688	4,688	0	0	0	0	0	468
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	2,774,618	2,564,725	0	1,452,553	2,573,957	2,340,022	1,170,308	61,735	240,625	198,906	526,898	47,417
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	25,669	42,549	13,371	0	2,711	2,711		
19.2 Other private passenger auto liability	8,529,182	8,251,082		2,158,266	4,900,609	7,552,254	6,887,499	141,119	423,779	664,426	1,039,706	146,758
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	5,520,216	5,138,365		1,458,240	4,716,930	4,583,605	163,761	36,545	191,604	164,442	664,731	93,339
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	16,922,570	16,044,087	0	5,124,228	12,289,943	14,603,323	8,249,384	239,399	859,128	1,030,969	2,245,044	289,199
<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 \$ 154,612

24.OH



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Oklahoma**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	80,447	58,952		42,609	74,537	142,087	70,063	0	11,051	11,094	15,948	1,956
2.1 Allied lines	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
2.3 Federal flood	14,545	14,419		8,164	2,492	2,492	0	0	0	0	0	354
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	3,486,556	2,516,562	0	1,917,187	700,879	764,117	440,456	11,536	79,324	79,960	690,603	84,753
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	(30)	(15)		(15)	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	5,164,666	4,752,880		1,394,209	3,407,852	4,767,404	3,286,447	113,019	217,180	321,534	662,869	126,749
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	4,263,882	3,864,890		1,159,177	2,332,066	2,191,088	(41,673)	21,829	61,023	44,941	542,347	102,443
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	13,010,067	11,207,688	0	4,521,331	6,517,827	7,867,187	3,755,293	146,384	368,578	457,529	1,911,767	316,255
<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 \$ 79,507

24.OK



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Oregon**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	69,860	57,754		37,059	59,064	68,813	10,523	55	1	0	13,680	1,129
2.1 Allied lines	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
2.3 Federal flood	39,634	37,292		19,946	6,790	6,790	0	0	0	0	0	641
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	2,190,450	1,973,760	0	1,153,492	733,675	887,349	415,853	4,454	60,887	70,545	436,876	35,411
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	991,753	980,492		243,478	533,485	447,371	106,045	2,443	(17,450)	22,546	123,429	16,033
19.2 Other private passenger auto liability	5,589,696	5,368,253		1,445,070	2,559,672	3,958,195	3,862,292	115,939	164,372	391,108	713,146	90,785
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	4,164,389	4,011,877		1,050,476	2,155,075	2,136,353	101,144	1,644	65,002	71,465	534,860	66,901
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	13,045,783	12,429,429	0	3,949,521	6,047,762	7,504,872	4,495,857	124,534	272,811	555,664	1,821,991	210,900
<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 \$ 94,525

24. OR



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Pennsylvania**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	649	714		145	0	0	0	0	(1)	0	123	15
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	4,262	506
4. Homeowners multiple peril	21,937	19,880	0	13,419	20,502	21,324	3,356	1,694	1,581	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	37,117	29,640		14,592	43,356	79,038	44,256	40	3,685	4,664	4,121	857
19.2 Other private passenger auto liability	212,739	155,417		89,619	62,354	44,072	88,839	2,777	6,335	9,647	28,259	5,002
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	201,036	173,971		69,654	110,275	110,300	4,952	664	4,562	4,217	26,494	4,550
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	473,477	379,623	0	187,429	236,487	254,734	141,404	5,174	16,161	18,528	63,259	10,930
<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 \$ 5,730

24.PA



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Rhode Island**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	57,865	50,590		32,338	1,140	2,928	3,148	0	516	572	11,572	1,285
2.1 Allied lines	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
2.3 Federal flood	19,427	20,003		9,935	3,328	3,328	0	0	0	0	0	431
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	3,275,408	3,126,218	0	1,687,636	1,725,422	2,456,215	1,953,660	69,579	453,702	408,413	655,228	72,708
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	8,822,625	8,598,284		2,328,580	5,593,941	8,552,183	8,816,000	165,780	628,891	909,094	1,107,511	196,557
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	5,195,193	5,035,205		1,294,701	2,309,641	2,300,528	(68,223)	19,122	41,204	31,782	650,444	114,613
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	17,370,519	16,830,300	0	5,353,190	9,633,471	13,315,182	10,704,586	254,480	1,124,312	1,349,861	2,424,755	385,594
<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 \$ 133,323

24.RI



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF South Carolina**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												1,850
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,850
<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 \$ .....

24.SC



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF South Dakota**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	3,974	3,510		2,210	0	(10)	0	0	(4)	0	768	112
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	0		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	100,831	97,623	0	57,044	55,697	170,581	128,875	0	25,689	26,515	19,332	2,831
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	454,538	463,561		106,532	309,434	483,991	316,772	5,397	4,926	30,728	53,207	12,851
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	420,370	427,042		100,991	276,118	245,226	9,782	38	4,162	5,044	49,114	11,714
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	979,713	991,735	0	266,778	641,249	899,789	455,428	5,435	34,773	62,287	122,421	27,508
<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 \$ 7,596 .

24.SD



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Tennessee**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	15,509	13,518		8,861	8,745	10,303	1,558	0	(16)	0	3,062	415
2.1 Allied lines	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
2.3 Federal flood	1,162	1,017		631	199	199	0	0	0	0	0	31
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	660,517	535,136	0	377,633	502,570	769,723	343,931	7,213	61,469	58,091	132,218	17,668
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	1,495,705	1,389,333		418,845	932,122	1,044,671	985,137	52,816	75,528	97,506	193,542	40,249
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	1,203,419	1,100,459		339,202	972,932	978,543	42,838	6,175	40,592	36,457	158,352	31,948
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	3,376,312	3,039,463	0	1,145,172	2,416,569	2,803,439	1,373,464	66,204	177,573	192,054	487,174	90,311
<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 \$ 28,317

24.TN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Texas**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	(1)	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	13,452	14,895		7,519	2,304	2,304	0	0	0	0		8,068
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	(352)	(352)	0	0	3,199	(27,067)	580	1,594	806	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	(81)	(9,306)	22	0	(327)	0		
19.2 Other private passenger auto liability	0	0		0	70,227	(89,995)	31,740	22,038	21,316	3,984		
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	(7,074)	(6,175)	1,021	0	(136)	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	13,100	14,543	0	7,519	68,575	(130,239)	33,363	23,632	21,658	3,984	0	8,068
<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

24.TX



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Utah**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	(30)	398		0	0	(304)	0	0	(12)	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	1,551	1,695		928	266	266	0	0	0	0		367
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	(1,177)	17,386	0	0	22,966	355,140	584,602	699	132,331	136,731		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	31		0	(30,242)	(47,190)	16,647	0	(6,499)	554		
19.2 Other private passenger auto liability	(200)	(29)		0	1,042,672	573,231	929,349	75,683	108,409	89,358		
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	268		0	(68,237)	(70,085)	21,663	140	2,476	4,674		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	144	19,749	0	928	967,424	811,058	1,552,259	76,522	236,705	231,317	0	367
<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

24. UT



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Vermont**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	0	257		0	0	0	0	0	0	0		
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	0	0		0	202,484	61,246	(6,415)	4,767	9,039	4,272		364
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	0	(99)	0	0	0	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	257	0	0	202,484	61,147	(6,415)	4,767	9,039	4,272	0	364
<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 .

24.VT



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Virginia**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	4,333	3,311		2,218	0	0	0	0	(3)	0	842	146
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	6,353	5,742		2,949	1,088	1,088	0	0	0	0		214
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	226,424	203,207	0	118,375	147,404	186,550	85,664	825	13,657	14,273	43,563	7,641
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	1,363	1,366		342	0	0	0	0	(63)	0		46
19.2 Other private passenger auto liability	585,381	578,457		148,191	354,556	598,766	571,407	17,267	42,387	55,964	69,278	19,872
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	465,144	452,849		119,407	231,648	259,651	22,065	2,873	16,647	14,672	54,433	15,582
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,288,998	1,244,931	0	391,482	734,696	1,046,055	679,137	20,965	72,625	84,909	168,116	43,501
<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 \$ 12,475

24.VA



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Washington**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

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	160,979	102,735		81,990	91,667	107,933	17,509	0	192	229	32,078	3,478
2.1 Allied lines	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
2.3 Federal flood	22,486	21,575		10,716	3,852	3,852	0	0	0	0	0	486
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	3,431,616	2,494,586	0	1,775,926	769,169	1,077,981	417,208	1,488	56,145	66,555	686,400	74,146
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	668,256	595,217		168,638	521,617	578,737	149,475	3,805	19,323	31,580	86,832	14,439
19.2 Other private passenger auto liability	6,854,567	6,108,616		1,733,946	2,519,507	5,169,096	5,413,470	41,952	251,484	520,179	937,787	148,903
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	5,200,639	4,596,672		1,320,241	2,296,149	2,379,020	106,229	4,404	85,233	86,750	712,024	111,572
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	16,338,543	13,919,401	0	5,091,458	6,201,961	9,316,619	6,103,891	51,651	412,379	705,293	2,455,121	353,024
<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 \$ 95,147

24.WA



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF West Virginia**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	7,186	6,817		3,470	0	(96)	0	0	(11)	0	1,376	464
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	4,135	4,515		2,205	708	708	0	0	0	0		267
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	330,160	335,713	0	177,449	287,473	289,423	57,231	24,425	24,136	2,727	64,975	21,333
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	1,538,178	1,502,916		395,785	1,259,484	1,272,546	1,210,702	36,218	49,686	117,868	177,115	99,967
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	1,004,859	961,641		264,720	646,112	632,214	29,394	2,035	19,476	19,458	118,077	64,354
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	2,884,518	2,811,601	0	843,630	2,193,777	2,194,795	1,297,328	62,677	93,286	140,053	361,543	186,385
<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 \$ 15,541

24.WV



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Wisconsin**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0		0	0	0	0	0	0	0		
2.1 Allied lines	0	0		0	0	0	0	0	0	0		
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0		
2.3 Federal flood	820	1,440		0	140	140	0	0	0	0		1,035
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0		
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.2 Other private passenger auto liability	0	0		0	350	771	224,670	1,387	25,418	24,031		
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0		
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0		
21.1 Private passenger auto physical damage	0	0		0	(2,158)	(2,155)	0	0	0	0		
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	820	1,440	0	0	(1,668)	(1,244)	224,670	1,387	25,418	24,031	0	1,035
<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 \$ 196

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Wyoming**

**DURING THE YEAR 2002**

NAIC Company Code **19941**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	5,706	5,831		2,924	3,845	4,229	685	0	(4)	0	1,122	129
2.1 Allied lines	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
2.3 Federal flood	0	0		0	0	0	0	0	0	0	55,930	0
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	279,556	290,082	0	141,712	453,093	533,400	92,366	0	120	2,556	0	6,337
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & 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												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	89,195	89,665		20,243	19,334	25,721	64,728	1,025	1,817	6,558	11,208	2,071
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	132,461	130,769		28,650	60,384	58,173	(2,645)	0	(294)	0	16,812	2,953
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	506,918	516,348	0	193,529	536,655	621,523	155,134	1,025	1,639	9,114	85,072	11,490
<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 \$ 2,242

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

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

NAIC Group Code **0816**

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2002**

NAIC Company Code 19941

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	701,615	554,725	0	374,558	446,366	578,264	148,944	1,415	14,637	13,723	138,767	15,446
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	248,268	236,004	0	127,812	42,529	42,529	0	0	0	0	55,930	14,556
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	4,262	506
4. Homeowners multiple peril	26,446,135	22,327,950	0	14,084,162	13,716,975	17,543,304	9,139,455	268,857	1,746,773	1,636,751	5,213,769	611,715
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	2,671,473	2,528,677	0	683,087	1,973,308	2,252,892	774,297	20,552	58,583	141,273	331,117	57,307
19.2 Other private passenger auto liability	61,818,903	57,866,513	0	17,280,394	36,543,110	50,195,554	47,816,276	1,183,057	2,711,332	4,735,938	8,181,343	1,455,999
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	47,266,388	43,712,132	0	13,229,998	27,199,551	26,816,898	729,575	128,499	819,877	771,996	6,305,324	1,095,328
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	139,152,782	127,226,001	0	45,780,010	79,921,839	97,429,440	58,608,547	1,602,380	5,351,202	7,299,681	20,230,512	3,250,857
<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 \$ 957,463

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## SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	1,796,432
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(80,982)
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.....	1,715,450
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	1,715,450
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	1,715,450

## 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 AMERICAN COMMERCE 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	1,460,702	1,515,509	127,794	7,435	12,442,971	15,554,411	17.9	13,678,378	14.1	15,554,411	.0
1.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	1,460,702	1,515,509	127,794	7,435	12,442,971	15,554,411	17.9	13,678,378	14.1	15,554,411	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.6 Class 6	0	0	0	0	0	0	0.0	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	.0	6,197,677	2,022,481	.0	9,855,530	18,075,688	20.8	19,627,378	20.2	18,075,688	.0
3.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	6,197,677	2,022,481	.0	9,855,530	18,075,688	20.8	19,627,378	20.2	18,075,688	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1	.0	978,009	5,632,160	779,134	908,894	8,298,197	9.5	9,682,785	10.0	8,298,196	.0
4.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	978,009	5,632,160	779,134	908,894	8,298,197	9.5	9,682,785	10.0	8,298,196	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1	9,418,802	7,237,788	3,267,206	317,711	3,349,792	23,591,299	27.1	18,148,372	18.7	23,591,300	.0
5.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	9,418,802	7,237,788	3,267,206	317,711	3,349,792	23,591,299	27.1	18,148,372	18.7	23,591,300	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE 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 .....		2,155,733			6,389,651	8,545,384	9.8	21,183,644	21.8	5,454,917	3,090,468
7.2 Class 2 .....			1,809,820		7,033,299	8,843,119	10.2	12,581,994	13.0	5,780,604	3,062,514
7.3 Class 3 .....					1,148,750	1,148,750	1.3	2,178,680	2.2	1,148,750	
7.4 Class 4 .....					1,778,700	1,778,700	2.0	.0	0.0	913,640	865,060
7.5 Class 5 .....					1,035,460	1,035,460	1.2	.0	0.0		1,035,460
7.6 Class 6 .....					40,000	40,000	0.0	0	0.0	40,000	
7.7 Totals	0	2,155,733	1,809,820	0	17,425,860	21,391,413	24.6	35,944,318	37.0	13,337,911	8,053,502
<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 AMERICAN COMMERCE 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	10,879,504	18,084,716	11,049,641	1,104,280	32,946,838	74,064,979	85.2	XXX	XXX	70,974,512	3,090,468
10.2 Class 2	.0	.0	1,809,820	.0	7,033,299	8,843,119	10.2	XXX	XXX	5,780,604	3,062,514
10.3 Class 3	.0	.0	.0	.0	1,148,750	1,148,750	1.3	XXX	XXX	1,148,750	.0
10.4 Class 4	.0	.0	.0	.0	1,778,700	1,778,700	2.0	XXX	XXX	913,640	865,060
10.5 Class 5	.0	.0	.0	.0	1,035,460	1,035,460	1.2	XXX	XXX	.0	1,035,460
10.6 Class 6	.0	.0	.0	.0	40,000	40,000	0.0	XXX	XXX	40,000	.0
10.7 Totals	10,879,504	18,084,716	12,859,461	1,104,280	43,983,047	86,911,008	100.0	XXX	XXX	78,857,506	8,053,502
10.8 Line 10.7 as a % of Col. 6	12.5	20.8	14.8	1.3	50.6	100.0	XXX	XXX	XXX	90.7	9.3
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	19,095,233	15,299,474	11,156,478	2,688,643	34,080,729	XXX	XXX	82,320,557	84.8	79,205,037	3,115,520
11.2 Class 2	.0	.0	.0	.0	12,581,994	XXX	XXX	12,581,994	13.0	5,767,400	6,814,594
11.3 Class 3	.0	.0	.0	.0	2,178,680	XXX	XXX	2,178,680	2.2	2,178,680	.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	19,095,233	15,299,474	11,156,478	2,688,643	48,841,403	XXX	XXX	97,081,231	100.0	87,151,117	9,930,114
11.8 Line 11.7 as a % of Col. 8	19.7	15.8	11.5	2.8	50.3	XXX	XXX	100.0	XXX	89.8	10.2
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	10,879,504	15,928,983	11,049,641	1,104,280	32,012,104	70,974,512	81.7	79,205,037	81.6	70,974,512	XXX
12.2 Class 2	.0	.0	1,809,820	.0	3,970,784	5,780,604	6.7	5,767,400	5.9	5,780,604	XXX
12.3 Class 3	.0	.0	.0	.0	1,148,750	1,148,750	1.3	2,178,680	2.2	1,148,750	XXX
12.4 Class 4	.0	.0	.0	.0	913,640	913,640	1.1	.0	0.0	913,640	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	40,000	40,000	0.0	.0	0.0	40,000	XXX
12.7 Totals	10,879,504	15,928,983	12,859,461	1,104,280	38,085,278	78,857,506	90.7	87,151,117	89.8	78,857,506	XXX
12.8 Line 12.7 as a % of Col. 6	13.8	20.2	16.3	1.4	48.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	12.5	18.3	14.8	1.3	43.8	90.7	XXX	XXX	XXX	90.7	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	.0	2,155,733	.0	.0	934,735	3,090,468	3.6	3,115,520	3.2	XXX	3,090,468
13.2 Class 2	.0	.0	.0	.0	3,062,514	3,062,514	3.5	6,814,594	7.0	XXX	3,062,514
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	865,060	865,060	1.0	.0	0.0	XXX	865,060
13.5 Class 5	.0	.0	.0	.0	1,035,460	1,035,460	1.2	.0	0.0	XXX	1,035,460
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	2,155,733	.0	.0	5,897,769	8,053,502	9.3	9,930,114	10.2	XXX	8,053,502
13.8 Line 13.7 as a % of Col. 6	0.0	26.8	0.0	0.0	73.2	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	2.5	0.0	0.0	6.8	9.3	XXX	XXX	XXX	XXX	9.3

(a) Includes \$ 4,963,034 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.

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE 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	100,000	117,303	0	0	0	217,303	0.3	100,000	0.1	217,303	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	1,360,702	1,398,206	127,794	7,435	12,442,971	15,337,108	17.6	13,578,378	14.0	15,337,108	0
1.7 Totals	1,460,702	1,515,509	127,794	7,435	12,442,971	15,554,411	17.9	13,678,378	14.1	15,554,411	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	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	0	6,197,677	2,022,481	0	9,855,530	18,075,688	20.8	19,627,378	20.2	18,075,688	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	6,197,677	2,022,481	0	9,855,530	18,075,688	20.8	19,627,378	20.2	18,075,688	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations	0	978,009	5,632,160	779,134	908,894	8,298,197	9.5	9,682,785	10.0	8,298,196	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	978,009	5,632,160	779,134	908,894	8,298,197	9.5	9,682,785	10.0	8,298,196	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations	1,515,000	1,792,051	3,241,794	317,220	3,349,792	10,215,857	11.8	17,832,331	18.4	10,215,858	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	7,903,802	5,445,737	25,412	491	0	13,375,442	15.4	316,041	0.3	13,375,442	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	9,418,802	7,237,788	3,267,206	317,711	3,349,792	23,591,299	27.1	18,148,372	18.7	23,591,300	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE 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 .....		2,155,733	1,809,820		17,425,860	21,391,413	24.6	35,944,318	37.0	13,337,911	8,053,502
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	0	2,155,733	1,809,820	0	17,425,860	21,391,413	24.6	35,944,318	37.0	13,337,911	8,053,502
<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 AMERICAN COMMERCE 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	1,615,000	11,240,773	12,706,255	1,096,354	31,540,076	58,198,458	67.0	XXX	XXX	50,144,956	8,053,502
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	9,264,504	6,843,943	153,206	7,926	12,442,971	28,712,550	33.0	XXX	XXX	28,712,550	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	10,879,504	18,084,716	12,859,461	1,104,280	43,983,047	86,911,008	100.0	XXX	XXX	78,857,506	8,053,502
10.8 Line 10.7 as a % of Col. 6	12.5	20.8	14.8	1.3	50.6	100.0	XXX	XXX	XXX	90.7	9.3
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	18,615,103	13,880,133	9,772,720	866,137	40,052,718	XXX	XXX	83,186,811	85.7	73,256,698	9,930,114
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	480,130	1,419,341	1,383,758	1,822,506	8,788,685	XXX	XXX	13,894,420	14.3	13,894,419	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	19,095,233	15,299,474	11,156,478	2,688,643	48,841,403	XXX	XXX	97,081,231	100.0	87,151,117	9,930,114
11.8 Line 11.7 as a % of Col. 8	19.7	15.8	11.5	2.8	50.3	XXX	XXX	100.0	XXX	89.8	10.2
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	1,615,000	9,085,040	12,706,255	1,096,354	25,642,307	50,144,956	57.7	73,256,698	75.5	50,144,956	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	9,264,504	6,843,943	153,206	7,926	12,442,971	28,712,550	33.0	13,894,420	14.3	28,712,550	XXX
12.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	10,879,504	15,928,983	12,859,461	1,104,280	38,085,278	78,857,506	90.7	87,151,118	89.8	78,857,506	XXX
12.8 Line 12.7 as a % of Col. 6	13.8	20.2	16.3	1.4	48.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	12.5	18.3	14.8	1.3	43.8	90.7	XXX	XXX	XXX	90.7	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations		2,155,733			5,897,769	8,053,502	9.3	9,930,114	10.2	XXX	8,053,502
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0	XXX	0
13.3 Defined						0	0.0	0	0.0	XXX	0
13.4 Other						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined						0	0.0	0	0.0	XXX	0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals	0	2,155,733	0	0	5,897,769	8,053,502	9.3	9,930,114	10.2	XXX	8,053,502
13.8 Line 13.7 as a % of Col. 6	0.0	26.8	0.0	0.0	73.2	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	2.5	0.0	0.0	6.8	9.3	XXX	XXX	XXX	XXX	9.3

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE 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 .....	10,378,403	10,378,403	0	0	0
2. Cost of short-term investments acquired .....	0	0	0	0	0
3. Increase (decrease) by adjustment .....	0	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment .....	0	0	0	0	0
5. Total profit (loss) on disposal of short-term investments .....	0	0	0	0	0
6. Consideration received on disposal of short-term investments .....	9,872,750	9,872,750	0	0	0
7. Book/adjusted carrying value, current year .....	505,653	505,653	0	0	0
8. Total valuation allowance .....	0	0	0	0	0
9. Subtotal (Lines 7 plus 8) .....	505,653	505,653	0	0	0
10. Total nonadmitted amounts .....	0	0	0	0	0
11. Statement value (Lines 9 minus 10) .....	505,653	505,653	0	0	0
12. Income collected during year .....	3,367	3,367	0	0	0
13. Income earned during year .....	3,465	3,465	0	0	0

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

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Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

Schedule F - Part 1

**NONE**

Schedule F - Part 2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers				
0499999 - Total - Authorized - Affiliates																0			0	
13-4924125	10227	AMERICAN REINSURANCE COMPANY	NJ	Yes	3,391	421	33	792	108	334	57	1,818			3,563	469	539	2,555		
48-0921045	39845	EMPLOYERS REINSURANCE GROUP	KS	Yes	6,705	1,633	125	1,555	269	834	144	3,621			8,181	1,073	1,041	6,067		
06-0383750	19682	HARTFORD FIRE INSURANCE	CT	Yes	4,023	627	48	763	161	501	86	2,173			4,359	643	857	2,859		
13-1675535	25364	SWISS REINSURANCE	NY	Yes	6,762	1,042	81	1,225	269	834	144	3,621			7,216	1,130	1,041	5,045		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)															0			0		
0599999 - Authorized - Other U.S. Unaffiliated Insurers						20,881	3,723	287	4,335	807	2,503	431	11,233			23,319	3,315	3,478	16,526	
AA-9992201		US FEDERAL EMERGENCY MGMT AGENCY	UC		248							128			128			128		
0699999 - Authorized - Pools - Mandatory Pools						248						128			128			128		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)															0			0		
0999999 - Total - Authorized						21,129	3,723	287	4,335	807	2,503	431	11,361			23,447	3,315	3,478	16,654	
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						21,129	3,723	287	4,335	807	2,503	431	11,361	0		23,447	3,315	3,478	16,654	0
2099999 - Total - Protected Cells															0			0		
9999999 Totals						21,129	3,723	287	4,335	807	2,503	431	11,361	0		23,447	3,315	3,478	16,654	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. EMPLOYERS REINSURANCE GROUP	37.500	6,705
2. SWISS REINSURANCE	37.500	6,705
3. HARTFORD FIRE INSURANCE	37.500	4,023
4. AMERICAN REINSURANCE COMPANY	37.500	2,682
5. ....		

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY**

**SCHEDULE F - PART 4**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool											0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates											0.0	0.0
13-4924125	10227	AMERICAN REINSURANCE COMPANY	NJ	.454					0	.454	0.0	0.0
48-0921045	39845	EMPLOYERS REINSURANCE GROUP	KS	1,758					0	1,758	0.0	0.0
06-0383750	19682	HARTFORD FIRE INSURANCE	CT	.675					0	.675	0.0	0.0
13-1675535	25364	SWISS REINSURANCE	NY	1,123					0	1,123	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				4,010						4,010	0.0	0.0
0699999 - Authorized - Pools - Mandatory Pools											0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers											0.0	0.0
0999999 - Total - Authorized				4,010					0	4,010	0.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers											0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers											0.0	0.0
1899999 - Total - Unauthorized									0	0	0.0	0.0
1999999 - Total - Authorized and Unauthorized				4,010					0	4,010	0.0	0.0
2099999 -									0	0	0.0	0.0
9999999 Totals				4,010					0	4,010	0.0	0.0

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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) .....	151,905,256		151,905,256
2. Agents' balances or uncollected premiums (Line 10) .....	14,764,112		14,764,112
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) .....	4,009,898	(4,009,898)	0
5. Other assets (Lines 12 and 13 and 15 through 25) .....	9,788,631		9,788,631
6. Net amount recoverable from reinsurers .....		16,525,155	16,525,155
7. Totals (Line 28) .....	180,467,897	12,515,257	192,983,154
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	61,623,884	8,075,945	69,699,829
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	6,449,447	(3,478,430)	2,971,017
10. Unearned premiums (Line 9) .....	34,419,301	11,232,897	45,652,198
11. Advance Premiums (Line 10) .....	1,365,605		1,365,605
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....	3,315,155	(3,315,155)	0
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) .....	12,780		12,780
16. Provision for reinsurance (Line 16) .....	0		0
17. Other liabilities (Lines 15 and 17 through 23) .....	3,473,094		3,473,094
18. Total liabilities (Line 26 minus Line 25) .....	110,659,266	12,515,257	123,174,523
19. Surplus as regards policyholders (Line 35) .....	69,808,631	X X X	69,808,631
20. Totals (Line 36) .....	180,467,897	12,515,257	192,983,154

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

If yes, give full explanation:

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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	1	0	0	0	XXX
2. 1993	9,845	1,729	8,116	6,825	271	858	39	300	1	122	7,672	3,936
3. 1994	11,072	1,761	9,310	6,460	447	886	8	565	2	40	7,455	4,154
4. 1995	12,357	2,461	9,896	6,894	870	810	14	783	43	67	7,560	4,076
5. 1996	13,472	2,482	10,990	13,486	3,394	1,201	152	1,047	90	108	12,099	6,063
6. 1997	14,305	2,717	11,588	6,701	235	749	6	883	34	86	8,058	4,108
7. 1998	14,465	2,627	11,839	8,484	1,175	60	8	1,198	46	94	8,514	3,384
8. 1999	15,018	1,658	13,360	8,307	0	66	0	1,228	12	35	9,589	4,542
9. 2000	15,869	11,233	4,636	10,238	7,847	115	120	1,476	623	75	3,238	4,668
10. 2001	17,389	13,658	3,731	10,371	7,806	66	98	1,488	552	36	3,470	5,015
11. 2002	22,328	16,869	5,459	9,904	7,454	94	0	2,124	782	34	3,887	5,233
12. Totals	XXX	XXX	XXX	87,670	29,498	4,904	444	11,093	2,184	698	71,541	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	1	0	0	1	2	
2.	0	0	3	0	0	0	1	0	4	0	0	7	6
3.	325	200	41	0	56	42	7	6	12	0	1	194	18
4.	299	0	9	0	52	39	2	1	109	0	1	431	157
5.	(3)	0	6	0	0	0	1	1	129	0	3	133	187
6.	6	0	22	0	2	1	4	3	73	0	4	103	115
7.	(6)	0	44	0	0	0	8	6	39	0	6	80	68
8.	355	0	104	0	63	47	19	14	44	0	10	523	84
9.	1,248	950	263	194	218	163	47	35	51	0	19	484	127
10.	1,362	1,094	617	486	241	181	111	83	31	0	43	519	106
11.	2,388	1,917	2,054	1,748	439	329	368	276	63	0	168	1,042	548
12.	5,975	4,160	3,165	2,428	1,070	803	567	425	556	0	252	3,517	1,418

	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	1
2.	7,990	311	7,679	81.2	18.0	94.6	0	0	0.0	3	4
3.	8,353	704	7,649	75.4	40.0	82.2	0	0	0.0	166	28
4.	8,958	967	7,990	72.5	39.3	80.7	0	0	0.0	309	122
5.	15,868	3,636	12,232	117.8	146.5	111.3	0	0	0.0	4	130
6.	8,440	279	8,161	59.0	10.3	70.4	0	0	0.0	29	74
7.	9,828	1,235	8,593	67.9	47.0	72.6	0	0	0.0	39	41
8.	10,185	73	10,112	67.8	4.4	75.7	0	0	0.0	459	64
9.	13,655	9,933	3,722	86.0	88.4	80.3	0	0	0.0	366	117
10.	14,287	10,298	3,989	82.2	75.4	106.9	0	0	0.0	400	119
11.	17,434	12,505	4,929	78.1	74.1	90.3	0	0	0.0	777	265
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,552	965

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(5)	0	8	0	3	0	4	6	XXX
2. 1993	49,140	3,331	45,809	31,506	2,077	4,226	393	2,542	52	927	35,752	12,666
3. 1994	50,213	2,819	47,395	31,061	868	3,985	133	2,934	6	1,157	36,974	12,797
4. 1995	53,207	2,138	51,069	36,776	2,333	4,015	112	3,856	37	1,093	42,164	13,682
5. 1996	57,833	2,350	55,483	35,341	689	3,808	76	4,432	29	1,129	42,788	14,532
6. 1997	58,354	2,660	55,694	35,748	1,310	2,752	57	3,915	32	1,253	41,015	13,684
7. 1998	52,054	2,392	49,663	32,421	1,053	1,474	111	4,394	51	1,008	37,075	12,567
8. 1999	48,565	968	47,598	30,552	101	1,053	0	4,096	0	906	35,601	12,047
9. 2000	46,417	391	46,025	29,449	0	552	0	4,244	0	737	34,245	12,153
10. 2001	48,306	(473)	48,779	25,266	0	137	0	3,814	0	606	29,217	12,422
11. 2002	60,438	58	60,380	17,514	0	82	0	3,469	0	243	21,064	13,251
12. Totals	XXX	XXX	XXX	305,629	8,430	22,092	882	37,698	206	9,062	355,901	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.	249	0	0	0	25	0	0	0	11	0	0	285	19
2.	25	0	3	0	3	0	0	0	24	0	0	55	41
3.	456	0	44	0	46	0	4	0	60	0	1	609	101
4.	219	0	10	0	22	0	1	0	308	0	2	561	523
5.	152	0	7	0	15	0	1	0	485	0	5	660	823
6.	631	130	24	0	63	0	2	0	403	0	7	993	746
7.	1,171	0	47	0	118	0	5	0	348	0	12	1,688	709
8.	2,432	0	111	0	244	0	11	0	324	0	20	3,122	732
9.	5,098	0	279	0	512	0	28	0	272	0	39	6,189	792
10.	9,019	0	655	0	905	0	66	0	274	0	88	10,919	1,114
11.	25,779	0	2,181	0	2,587	0	219	0	414	0	346	31,180	4,215
12.	45,230	130	3,360	0	4,540	0	337	0	2,922	0	520	56,260	9,815

	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	249	36
2.	38,329	2,522	35,807	78.0	75.7	78.2	0	0	0.0	28	27
3.	38,590	1,007	37,583	76.9	35.7	79.3	0	0	0.0	499	110
4.	45,207	2,482	42,725	85.0	116.1	83.7	0	0	0.0	229	331
5.	44,241	794	43,447	76.5	33.8	78.3	0	0	0.0	159	501
6.	43,537	1,529	42,008	74.6	57.5	75.4	0	0	0.0	524	469
7.	39,978	1,214	38,764	76.8	50.8	78.1	0	0	0.0	1,218	470
8.	38,823	101	38,723	79.9	10.4	81.4	0	0	0.0	2,543	579
9.	40,434	0	40,434	87.1	0.0	87.9	0	0	0.0	5,377	812
10.	40,136	0	40,136	83.1	0.0	82.3	0	0	0.0	9,674	1,245
11.	52,244	0	52,244	86.4	0.0	86.5	0	0	0.0	27,960	3,220
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	48,461	7,800

Schedule P - Part 1C - Comm Auto/Truck

**NONE**

Schedule P - Part 1D - Workers' Comp

**NONE**

Schedule P - Part 1E - Comm Multi Peril

**NONE**

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 - Other Liab Occur

**NONE**

Schedule P - Part 1H - Other Liab Claims

**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	2	2	0	0	0	0	0	1	XXX
2. 2001	355	267	88	119	89	14	10	30	0	0	64	XXX
3. 2002	791	652	139	469	362	1	0	74	0	0	182	XXX
4. Totals	XXX	XXX	XXX	590	452	15	10	104	0	0	246	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	14	6	0	0	1	1	2	0	0	10	2
2.	0	0	17	15	0	0	2	1	6	0	0	9	8
3.	60	45	58	54	6	4	5	4	4	0	0	25	13
4.	60	45	89	75	6	4	8	6	12	0	0	44	23

	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	8	2
2.	187	115	72	52.7	43.0	82.1	0	0	0.0	2	6
3.	677	470	207	85.6	72.0	149.4	0	0	0.0	19	7
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	29	15

**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	(539)	0	26	0	0	0	531	(512)	XXX
2. 2001	33,420	0	33,420	22,175	0	0	0	5,708	0	3,119	27,883	22,810
3. 2002	43,670	0	43,670	26,835	0	85	0	2,742	0	1,865	29,662	23,081
4. Totals	XXX	XXX	XXX	48,472	0	111	0	8,450	0	5,515	57,033	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.	(691)	0	448	0	108	0	68	0	278	0	714	211	10,124
2.	(646)	0	559	0	101	0	85	0	15	0	731	115	1,157
3.	(803)	0	1,862	0	125	0	284	0	7	0	2,882	1,476	1,369
4.	(2,139)	0	2,869	0	334	0	438	0	301	0	4,328	1,802	12,650

	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	(243)	455
2.	27,999	0	27,999	83.8	0.0	83.8	0	0	0.0	(86)	202
3.	31,138	0	31,138	71.3	0.0	71.3	0	0	0.0	1,059	417
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	729	1,073

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 - Prod Liab Occur

**NONE**

Schedule P - Part 1R - Prod Liab Claims

**NONE**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE 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	1,040	831	306	182	715	516	514	553	513	513	0	(40)	
2. 1993	8,204	7,521	7,582	7,553	7,514	7,221	7,334	7,430	7,337	7,376	39	(54)	
3. 1994	XXX	7,783	7,433	7,038	6,952	6,986	6,929	6,946	7,137	7,073	(64)	127	
4. 1995	XXX	XXX	7,129	7,884	6,886	6,785	6,794	6,814	6,814	7,142	328	328	
5. 1996	XXX	XXX	XXX	12,164	11,191	11,210	11,138	11,124	11,149	11,146	(3)	22	
6. 1997	XXX	XXX	XXX	XXX	7,765	7,367	7,188	7,179	7,208	7,239	31	60	
7. 1998	XXX	XXX	XXX	XXX	XXX	7,790	7,508	7,462	7,850	7,402	(448)	(60)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,801	8,498	8,524	8,853	329	355	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,237	2,725	2,818	93	581	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,330	3,022	692	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,523	XXX	XXX	
											12. Totals	996	1,319

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

1. Prior	26,547	25,021	21,742	20,764	19,945	19,615	19,617	19,664	19,688	19,788	100	124	
2. 1993	42,811	38,052	36,705	34,363	33,789	33,456	33,200	33,318	33,296	33,294	(2)	(24)	
3. 1994	XXX	44,032	41,305	36,434	34,568	34,015	33,942	33,971	34,129	34,595	466	624	
4. 1995	XXX	XXX	44,832	43,069	41,534	39,192	38,516	38,574	38,499	38,598	99	24	
5. 1996	XXX	XXX	XXX	43,293	43,384	39,881	38,634	38,492	38,602	38,559	(43)	67	
6. 1997	XXX	XXX	XXX	XXX	40,913	39,381	38,035	37,415	37,844	37,722	(122)	307	
7. 1998	XXX	XXX	XXX	XXX	XXX	32,962	34,637	33,739	33,397	34,072	676	333	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	33,137	34,143	33,447	34,303	856	160	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,138	32,872	35,918	3,046	2,780	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,442	36,049	2,606	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,361	XXX	XXX	
											12. Totals	7,682	4,394

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

1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
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	
											12. Totals		

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

1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	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	
											12. Totals		

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

1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
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	
											12. Totals		

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

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

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

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

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

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

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

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

**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	10	14	23	9	13
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	37	3	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	XXX	XXX
4. Totals											11	13

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,215	780	175	(605)	(1,040)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,422	22,275	(146)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,389	XXX	XXX
4. Totals											(751)	(1,040)

**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

**NONE**

Schedule P - Part 2O

**NONE**

Schedule P - Part 2P

**NONE**

Schedule P - Part 2R - Prod Liab Occur

**NONE**

Schedule P - Part 2R - Prod Liab Claims

**NONE**

Schedule P - Part 2S

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.107	.324	.376	.512	.502	.514	.513	.513	.513	.74	2,218
2. 1993	5,160	6,560	7,111	7,195	7,296	7,322	7,334	7,340	7,351	7,373	2,758	1,172
3. 1994	XXX	4,841	6,308	6,532	6,689	6,745	6,818	6,820	6,872	6,891	2,850	1,286
4. 1995	XXX	XXX	4,521	6,346	6,585	6,627	6,646	6,799	6,796	6,820	2,883	1,036
5. 1996	XXX	XXX	XXX	8,773	10,539	11,041	11,087	11,122	11,141	11,142	4,420	1,456
6. 1997	XXX	XXX	XXX	XXX	5,354	6,899	7,028	7,148	7,208	7,209	2,897	1,096
7. 1998	XXX	XXX	XXX	XXX	XXX	5,553	7,106	7,332	7,386	7,362	2,942	374
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,595	8,006	8,376	8,373	3,128	1,330
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,559	2,192	2,386	3,023	1,518
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,930	2,534	3,209	1,700
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,544	3,185	1,500

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

1. Prior	.000	9,927	16,381	18,473	19,113	19,223	19,410	19,487	19,511	19,514	(1,262)	15,834
2. 1993	11,867	22,328	28,183	31,442	32,404	32,901	33,131	33,214	33,242	33,262	9,403	3,222
3. 1994	XXX	12,279	23,388	29,895	32,626	32,972	33,553	33,705	33,935	34,046	9,333	3,363
4. 1995	XXX	XXX	13,228	26,317	32,931	35,636	37,320	38,059	38,241	38,345	10,070	3,089
5. 1996	XXX	XXX	XXX	14,855	27,331	33,251	36,070	37,548	38,204	38,384	10,230	3,479
6. 1997	XXX	XXX	XXX	XXX	14,762	26,208	32,505	35,426	36,509	37,132	9,784	3,154
7. 1998	XXX	XXX	XXX	XXX	XXX	13,202	23,287	28,931	31,872	32,732	8,898	2,960
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12,788	23,547	28,615	31,504	8,438	2,877
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,507	24,406	30,001	8,093	3,268
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,867	25,403	7,926	3,382
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,595	6,810	2,226

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

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 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		

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

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 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											
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 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	14	15	.XXX	.XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	29	34	.XXX	.XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	108	.XXX	.XXX

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	754	242	2,281	413
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	21,255	22,175	17,684	3,969
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	26,920	18,333	3,379

**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

**NONE**

Schedule P - Part 3O

**NONE**

Schedule P - Part 3P

**NONE**

Schedule P - Part 3R - Prod Liab Occur

**NONE**

Schedule P - Part 3R - Prod Liab Claims

**NONE**

Schedule P - Part 3S

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	237	84	50	26	9	1	0	0	0	0
2. 1993	1,106	112	40	39	10	1	0	0	(103)	3
3. 1994	XXX	978	191	53	28	2	1	0	140	43
4. 1995	XXX	XXX	1,180	254	38	5	1	0	3	10
5. 1996	XXX	XXX	XXX	1,313	182	7	3	1	4	7
6. 1997	XXX	XXX	XXX	XXX	1,160	33	4	2	0	23
7. 1998	XXX	XXX	XXX	XXX	XXX	853	20	3	157	46
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	825	12	(143)	109
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	133	80
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(101)	159
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397

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

1. Prior	6,278	2,612	647	205	90	28	22	17	58	0
2. 1993	14,815	3,925	1,956	341	107	16	9	4	14	4
3. 1994	XXX	13,300	5,878	1,365	327	52	18	9	50	48
4. 1995	XXX	XXX	11,309	4,287	1,668	160	57	17	66	11
5. 1996	XXX	XXX	XXX	8,584	4,951	1,156	177	55	103	7
6. 1997	XXX	XXX	XXX	XXX	9,434	3,216	905	171	372	26
7. 1998	XXX	XXX	XXX	XXX	XXX	5,749	2,684	1,023	432	52
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,110	2,938	1,251	122
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,428	2,183	307
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,911	721
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,400

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

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

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

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

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

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
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 1 - MEDICAL MALPRACTICE - OCCURRENCE**

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

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

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

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

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

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

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

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

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

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

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

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(526)	(11)	516
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(501)	645
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,146

**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

**NONE**

Schedule P - Part 4O

**NONE**

Schedule P - Part 4P

**NONE**

Schedule P - Part 4R - Prod Liab Occur

**NONE**

Schedule P - Part 4R - Prod Liab Claims

**NONE**

Schedule P - Part 4S

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

**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	885	114	(396)	11	9	5	4	18	0	0
2. 1993	2,173	2,683	2,723	2,734	2,747	2,750	2,754	2,755	2,757	2,758
3. 1994	XXX	2,143	2,769	2,826	2,840	2,844	2,850	2,850	2,850	2,850
4. 1995	XXX	XXX	2,136	2,807	2,856	2,867	2,878	2,882	2,883	2,883
5. 1996	XXX	XXX	XXX	3,516	4,323	4,374	4,402	4,417	4,419	4,420
6. 1997	XXX	XXX	XXX	XXX	2,341	2,832	2,879	2,892	2,897	2,897
7. 1998	XXX	XXX	XXX	XXX	XXX	2,348	2,901	2,930	2,939	2,942
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,647	3,081	3,118	3,128
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,466	3,004	3,023
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,689	3,209
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,185

**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	146	90	53	31	16	14	2	3	0	2
2. 1993	501	116	56	29	17	10	7	6	6	6
3. 1994	XXX	611	143	80	30	26	16	18	18	18
4. 1995	XXX	XXX	500	314	205	196	179	158	157	157
5. 1996	XXX	XXX	XXX	823	280	236	197	189	187	187
6. 1997	XXX	XXX	XXX	XXX	508	178	127	116	113	115
7. 1998	XXX	XXX	XXX	XXX	XXX	549	122	77	71	68
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	408	98	77	84
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	542	134	127
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536	106
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	548

**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	597	61	(159)	19	9	5	1	26	(2)	2
2. 1993	3,500	3,860	3,884	3,911	3,924	3,925	3,929	3,933	3,935	3,936
3. 1994	XXX	3,634	4,084	4,134	4,144	4,149	4,151	4,154	4,154	4,154
4. 1995	XXX	XXX	3,269	4,043	4,058	4,069	4,080	4,075	4,076	4,076
5. 1996	XXX	XXX	XXX	5,388	6,004	6,034	6,051	6,059	6,061	6,063
6. 1997	XXX	XXX	XXX	XXX	3,678	4,067	4,092	4,101	4,105	4,108
7. 1998	XXX	XXX	XXX	XXX	XXX	2,996	3,357	3,376	3,382	3,384
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,155	4,486	4,519	4,542
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,251	4,641	4,668
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,652	5,015
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,233

**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	6,771	3,661	3,027	156	114	27	29	83	2	0
2. 1993	5,244	8,202	8,889	9,194	9,309	9,340	9,358	9,400	9,401	9,403
3. 1994	XXX	5,249	8,165	8,957	9,189	9,249	9,299	9,328	9,332	9,333
4. 1995	XXX	XXX	5,382	8,772	9,661	9,877	10,023	10,054	10,067	10,070
5. 1996	XXX	XXX	XXX	5,708	9,101	9,848	10,094	10,188	10,220	10,230
6. 1997	XXX	XXX	XXX	XXX	5,523	8,750	9,484	9,710	9,764	9,784
7. 1998	XXX	XXX	XXX	XXX	XXX	5,260	8,112	8,677	8,854	8,898
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,102	7,824	8,310	8,438
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,325	7,686	8,093
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,685	7,926
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,810

**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	2,246	942	392	282	132	93	48	28	22	19
2. 1993	3,978	1,433	606	278	139	94	58	45	51	41
3. 1994	XXX	4,211	1,701	661	291	207	126	104	83	101
4. 1995	XXX	XXX	4,444	2,402	1,187	946	702	671	660	523
5. 1996	XXX	XXX	XXX	5,195	2,046	1,274	958	860	831	823
6. 1997	XXX	XXX	XXX	XXX	4,413	1,791	1,021	803	761	746
7. 1998	XXX	XXX	XXX	XXX	XXX	4,010	1,433	895	719	709
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,621	1,212	754	732
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,882	1,009	792
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,086	1,114
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,215

**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	2,201	590	124	191	81	8	16	73	12	8
2. 1993	10,483	12,156	12,350	12,535	12,592	12,613	12,624	12,666	12,674	12,666
3. 1994	XXX	10,805	12,357	12,643	12,712	12,738	12,764	12,791	12,776	12,797
4. 1995	XXX	XXX	10,847	13,480	13,680	13,762	13,794	13,806	13,815	13,682
5. 1996	XXX	XXX	XXX	12,416	14,105	14,358	14,477	14,513	14,528	14,532
6. 1997	XXX	XXX	XXX	XXX	11,537	13,266	13,535	13,625	13,662	13,684
7. 1998	XXX	XXX	XXX	XXX	XXX	10,834	12,209	12,434	12,517	12,567
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	10,369	11,666	11,904	12,047
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,523	11,865	12,153
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,263	12,422
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,251

Schedule P - Part 5C- SN1

**NONE**

Schedule P - Part 5C- SN2

**NONE**

Schedule P - Part 5C- SN3

**NONE**

Schedule P - Part 5D- SN1

**NONE**

Schedule P - Part 5D- SN2

**NONE**

Schedule P - Part 5D- SN3

**NONE**

Schedule P - Part 5E- SN1

**NONE**

Schedule P - Part 5E- SN2

**NONE**

Schedule P - Part 5E- SN3

**NONE**

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

Schedule P - Part 5H- SN1A

**NONE**

Schedule P - Part 5H- SN2A

**NONE**

Schedule P - Part 5H- SN3A

**NONE**

Schedule P - Part 5H- SN1B

**NONE**

Schedule P - Part 5H- SN2B

**NONE**

Schedule P - Part 5H- SN3B

**NONE**

Schedule P - Part 5R- SN1A

**NONE**

Schedule P - Part 5R- SN2A

**NONE**

Schedule P - Part 5R- SN3A

**NONE**

Schedule P - Part 5R- SN1B

**NONE**

Schedule P - Part 5R- SN2B

**NONE**

Schedule P - Part 5R- SN3B

**NONE**

Schedule P - Part 6C - SN1

**NONE**

Schedule P - Part 6C - SN2

**NONE**

Schedule P - Part 6D - SN1

**NONE**

Schedule P - Part 6D - SN2

**NONE**

Schedule P - Part 6E - SN1

**NONE**

Schedule P - Part 6E - SN2

**NONE**

Schedule P - Part 6H - SN1A

**NONE**

Schedule P - Part 6H - SN2A

**NONE**

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**

Schedule P - Part 6R - SN1A

**NONE**

Schedule P - Part 6R - SN2A

**NONE**

Schedule P - Part 6R - SN1B

**NONE**

Schedule P - Part 6R - SN2B

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

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

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	3,517		0.0	6,142		0.0
2. Private Passenger Auto Liability/Medical	56,260		0.0	64,485		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Malpractice - Occurrence	0		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	0		0.0	0		0.0
10. Other Liability - Claims-Made	0		0.0	0		0.0
11. Special Property	44		0.0	173		0.0
12. Auto Physical Damage	1,802		0.0	47,224		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	0		0.0	0		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	61,624	0	0.0	118,024	0	0.0

**SECTION 2**

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

**SECTION 3**

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

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

**SECTION 4**

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

**SECTION 5**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

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

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	3,517		0.0	6,142		0.0
2. Private Passenger Auto Liability/Medical	56,260		0.0	64,485		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Malpractice - Occurrence	0		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	0		0.0	0		0.0
10. Other Liability - Claims-Made	0		0.0	0		0.0
11. Special Property	44		0.0	173		0.0
12. Auto Physical Damage	1,802		0.0	47,224		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	0		0.0	0		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	61,624	0	0.0	118,024	0	0.0

**SECTION 2**

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

**SECTION 3**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY

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

SECTION 4

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

SECTION 5

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

SECTION 6

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

SECTION 7

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

**SCHEDULE P INTERROGATORIES**

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

Years in which premiums were earned and losses were incurred		1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior .....			
1.02	1993 .....			
1.03	1994 .....			
1.04	1995 .....			
1.05	1996 .....			
1.06	1997 .....			
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 [ X ] No [ ]

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

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

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

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

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

5.1 Fidelity .....

5.2 Surety .....

6. Claim count information is reported ..... Per Claimant

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

7.2 An extended statement may be attached. Effective July 1, 2002, the Company amended its quota - share reinsurance program in the event of terrorist acts. The maximum reimbursement to the Company from its quota-share reinsurance will be limited to \$50,000,000 in the event of certain defined terrorist acts. The Company believes its exposure in excess of this limit to be very remote based upon the types of coverage offered by the Company. The Company's main area of business is in personal lines market and it has no single retained exposures to commercial risks in excess of \$1,000,000.

Loss adjustment expense reserves decreased \$1,563,215 in prior year due to a misclassification of loss adjustment expense reserves previously included in the other expense line. The reclassification effected accident year 2001.....



# ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE 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.

	<b>RESPONSES</b>
<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?	.....Yes.....
<b>JUNE FILING</b>	
19. Will an audited financial report be filed by June 1?	.....Yes.....

**Explanations:**

**Bar Codes:**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE AMERICAN COMMERCE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

14.   
1 9 9 4 1 2 0 0 2 2 3 0 5 8 0 0 0

15.   
1 9 9 4 1 2 0 0 2 3 3 0 5 8 0 0 0

16.   
1 9 9 4 1 2 0 0 2 2 1 0 0 0 0 0 0

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**OVERFLOW PAGE FOR WRITE-INS**

P005 Additional Aggregate Lines for Page 5 Line 07.4.

\*CASH

07.404 Other Assets.....			85,713	0
07.497 Summary of remaining write-ins for Line 7.4 from overflow page 5			85,713	0

P011 Additional Aggregate Lines for Page 11 Line 24.

\*EXEXP

2404. TAXES LICENSES AND FEES.....	7,967		534	8,501
2405. MISCELLANEOUS EXPENSES.....	18,265	(17,739)	(3,600)	(3,074)
2406. KENTUCKY SERVICE FEES.....		(55,657)		(55,657)
2497. Summary of remaining write-ins for Line 24 from page 11	26,232	(73,396)	(3,066)	(50,230)