



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

Beacon Insurance Company of America

NAIC Group Code 0228 0228 NAIC Company Code 2001 Employer's ID Number 31-1015321
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated July 14, 1981 Commenced Business October 1, 1981

Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 330-887-0101
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State and Zip Code)
330-887-0101
(Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statement Contact Bambi Ann Beshire 330-887-0101
(Name) (Area Code) (Telephone Number) (Extension)
(E-Mail Address) 330-887-0840
(Fax Number)

Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251 330-887-0980
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman & CEO	Robert Cary Blair	COO	Robert Joseph Joyce
President	Roger William McManus	Sr Ex C L	#John J Adornetto
CFO & Treasurer	Robert Krisowaty	Chief Solu Officer	Robert Steven Madden
Chief Inv Officer	John Martin Haney	Chief HR Officer	Debra Lynn Cummings
Sr Ex P & C Mktg	#Alyn Kent Daugherty	Sr Ex Claims	Edward Albert Schaefer, Jr
Sr Ex P L Prod	Douglas Phillip Carpenter	Sr Ex F & S Oper	Richard Leo Kinnaird, Jr
Sr Ex Spec Rsk Und	#Richard Dayton Orr	Controller	Bambi Ann Beshire
Sr Ex Bus Dev	James Robert Clay	Sr Ex Agncy Rel	#David Milton Critchfield
Sr Ex Bus Dev	Thomas Victor Grimm	Sr Ex Reins	#Thomas Lee Kranstuber
Sr Ex P L Und	Mary Lou Solsman	Sr Ex Govt Rel	Robert Daniel Sondles, III
Corp Sec & Counsel	Michael Brooks Rorapaugh	Chief Actuary	Stephen Edward Lehecka
Sr Ex Bus Dev	#Steven Alan Fisher		

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Robert Cary Blair
Gary Dean Hallman
Susan Jane Insley
David Brantner Jones
Robert Joseph Joyce
Richard Harper LeSourd, Jr
Martin James Murphy
John Alan Root
Thomas Eldon Workman

State of Ohio }
County of Medina } SS

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

_____ Roger William McManus President	_____ Robert Krisowaty CFO & Treasurer	_____ Bambi Ann Beshire Controller
a. Is this an original filing?		Yes (X) No ()
b. If no: 1. State the amendment number		<u>0</u>
2. Date filed		_____
3. Number of pages attached		<u>0</u>

Subscribed and sworn to before me this
15th day of February, 2003



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

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

24AZ



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	37
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	75
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	37
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	37
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	37
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	37
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	37
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	75
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	37
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	37
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	37
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	37
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	37
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	37
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	37
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	37
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	37
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	37
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	37
24. Surety	0	0	0	0	0	0	0	0	0	0	0	37
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	37
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	37
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	890
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24AR

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	4
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	424
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	4
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	4
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	4
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	4
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	4
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	4
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	4
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	4
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	4
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	4
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	4
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	4
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	4
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	4
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	4
24. Surety	0	0	0	0	0	0	0	0	0	0	0	4
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	4
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	4
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	500
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24CT

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	67
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	883
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	67
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	67
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	67
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	67
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	67
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	67
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	67
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	67
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	67
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	67
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	67
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	67
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	67
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	67
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	67
24. Surety	0	0	0	0	0	0	0	0	0	0	0	67
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	67
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	67
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	2,156
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	5
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	100
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	5
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	5
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	5
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	5
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	5
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	5
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	5
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	5
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	5
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	5
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	5
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	5
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	5
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	5
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	5
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	5
24. Surety	0	0	0	0	0	0	0	0	0	0	0	5
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	5
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	5
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	200
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24KS

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	14
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	28
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	14
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	14
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	14
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	14
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	14
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	14
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	14
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	14
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	14
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	14
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	14
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	14
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	14
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	14
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	14
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	14
24. Surety	0	0	0	0	0	0	0	0	0	0	0	14
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	14
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	14
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	308
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24KY



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	5
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	(171)
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	5
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	5
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	5
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	5
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	5
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	5
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	5
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	5
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	5
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	5
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	5
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	5
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	5
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	5
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	5
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	5
24. Surety	0	0	0	0	0	0	0	0	0	0	0	5
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	5
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	5
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(71)
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24LA



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24MD

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	16
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	233
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	16
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	16
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	16
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	16
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	16
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	16
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	16
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	16
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	16
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	16
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	16
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	16
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	16
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	16
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	16
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	489
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24MA

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	5
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	9
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	5
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	5
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	5
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	5
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	5
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	5
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	5
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	5
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	5
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	5
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	5
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	5
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	5
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	5
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	5
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	5
24. Surety	0	0	0	0	0	0	0	0	0	0	0	5
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	5
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	5
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	109
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24NJ



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	125	(2,634)	2,388	2,038	1,739	47	0	0
2.1 Allied lines	0	0	0	0	(448)	(448)	351	0	31	80	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	(580)	(1,085)	83,463	8,468	8,585	12,925	0	(81,475)
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	(6,341)	(6,784)	174	0	(130)	126	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	(35,577)	20,809	2,397	(8,029)	7,034	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	(520)	(284)	1,793	0	(27)	24	0	(154)
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	1	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	189,416	469,620	491,030	205,775	313,123	227,714	0	(304)
18. Products liability	0	0	0	0	1,240	73,551	137,037	9,072	7,981	32,218	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	19	(3,474)	13,812	2,097	149	3,398	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	74,700	(233,864)	95,486	44	(1,447)	1,502	0	0
21.1 Private passenger auto physical damage	0	0	0	0	(6,290)	(6,289)	(27)	0	(24)	11	0	0
21.2 Commercial auto physical damage	0	0	0	0	(1,801)	(1,810)	0	0	(1)	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	(9)	(338)	0	(3)	26	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	5	8	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	249,520	250,918	845,986	229,891	321,947	285,106	0	(81,933)
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

240H

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	19
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	38
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	19
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	19
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	19
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	19
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	19
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	38
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	19
17. Other liability	0	0	0	0	0	0	0	0	0	0	0	19
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	19
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	19
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	19
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	19
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	19
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	19
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	19
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	19
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	19
24. Surety	0	0	0	0	0	0	0	0	0	0	0	19
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	19
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	19
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	456
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24OK

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	1
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	362
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	1
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	1
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	1
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	1
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	1
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	1
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	1
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	1
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	1
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	1
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	1
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	1
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	1
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	1
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	1
24. Surety	0	0	0	0	0	0	0	0	0	0	0	1
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	1
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	1
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	381
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

24TX

P/C



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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

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

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	125	(2,634)	2,388	2,038	1,739	47	0	173
2.1 Allied lines	0	0	0	0	(448)	(448)	351	0	31	80	0	1,981
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	173
4. Homeowners multiple peril	0	0	0	0	(580)	(1,085)	83,463	8,468	8,585	12,925	0	(81,302)
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	(6,341)	(6,784)	174	0	(130)	126	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	(35,577)	20,809	2,397	(8,029)	7,034	0	173
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	(520)	(284)	1,793	0	(27)	24	0	19
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	1	0	173
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	113
14. Credit A and H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A and H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A and 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 and 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	85
17. Other liability	0	0	0	0	189,416	469,620	491,030	205,775	313,123	227,714	0	(131)
18. Products liability	0	0	0	0	1,240	73,551	137,037	9,072	7,981	32,218	0	173
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	173
19.2 Other private passenger auto liability	0	0	0	0	19	(3,474)	13,812	2,097	149	3,398	0	173
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	173
19.4 Other commercial auto liability	0	0	0	0	74,700	(233,864)	95,486	44	(1,447)	1,502	0	173
21.1 Private passenger auto physical damage	0	0	0	0	(6,290)	(6,289)	(27)	0	(24)	11	0	173
21.2 Commercial auto physical damage	0	0	0	0	(1,801)	(1,810)	0	0	(1)	0	0	173
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	157
23. Fidelity	0	0	0	0	0	(9)	(338)	0	(3)	26	0	157
24. Surety	0	0	0	0	0	0	0	0	0	0	0	157
26. Burglary and theft	0	0	0	0	0	5	8	0	0	0	0	173
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	173
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	249,520	250,918	845,986	229,891	321,947	285,106	0	(76,515)
DETAILS OF WRITE-INS												
3301	0	0	0	0	0	0	0	0	0	0	0	0
3302	0	0	0	0	0	0	0	0	0	0	0	0
3303	0	0	0	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Line 3301 through Line 3303 plus Line 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 Line 34 \$ 0

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Schedule A, Verification Between Years
NONE

Schedule B, Verification Between Years
NONE

Schedule BA, Verification Between Years
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U. S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1	0	4,850,713	2,392,680	9,527,229	200,000	16,970,622	49.7	11,645,443	51.4	16,970,622	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	0	4,850,713	2,392,680	9,527,229	200,000	16,970,622	49.7	11,645,443	51.4	16,970,622	0
2. All Other Governments, Schedules D and DA (Group 2)											
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
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	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	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	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	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1	0	0	0	0	0	0	0.0	1,511,516	6.7	0	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	0	0	0	0	0	0	0.0	1,511,516	6.7	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1	0	0	1,989,253	0	1,894,887	3,884,140	11.4	3,881,511	17.1	3,884,140	0
6.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
6.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	0	0	1,989,253	0	1,894,887	3,884,140	11.4	3,881,511	17.1	3,884,140	0
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Class 1	6,313,568	1,002,482	4,332,882	99,577	0	11,748,509	34.4	4,084,301	18.0	11,748,508	0
7.2 Class 2	0	0	497,588	0	1,040,890	1,538,478	4.5	1,538,747	6.8	1,538,478	0
7.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	6,313,568	1,002,482	4,830,470	99,577	1,040,890	13,286,987	38.9	5,623,048	24.8	13,286,986	0
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	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 Beacon Insurance Company of America

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	6,313,568	5,853,195	8,714,815	9,626,806	2,094,887	32,603,271	95.5	XXX	XXX	32,603,270	0
10.2 Class 2	0	0	497,588	0	1,040,890	1,538,478	4.5	XXX	XXX	1,538,478	0
10.3 Class 3	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Class 4	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals	6,313,568	5,853,195	9,212,403	9,626,806	3,135,777	(b) 34,141,749	100.0	XXX	XXX	34,141,748	0
10.8 Line 10.7 as a % of Column 6	18.5	17.1	27.0	28.2	9.2	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	627,863	3,762,572	6,382,119	1,592,808	8,757,409	XXX	XXX	21,122,771	93.2	21,122,771	0
11.2 Class 2	0	0	497,320	0	1,041,427	XXX	XXX	1,538,747	6.8	1,538,747	0
11.3 Class 3	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.6 Class 6	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals	627,863	3,762,572	6,879,439	1,592,808	9,798,836	XXX	XXX	(b) 22,661,518	100.0	22,661,518	0
11.8 Line 11.7 as a % of Column 8	2.8	16.6	30.4	7.0	43.2	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	6,313,568	5,853,195	8,714,816	9,626,806	2,094,887	32,603,272	95.5	21,122,771	93.2	32,603,270	XXX
12.2 Class 2	0	0	497,588	0	1,040,890	1,538,478	4.5	1,538,747	6.8	1,538,478	XXX
12.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	6,313,568	5,853,195	9,212,404	9,626,806	3,135,777	34,141,750	100.0	22,661,518	100.0	34,141,748	XXX
12.8 Line 12.7 as a % of Column 6	18.5	17.1	27.0	28.2	9.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	18.5	17.1	27.0	28.2	9.2	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Column 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* 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 \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	0	4,850,713	2,392,680	9,527,229	200,000	16,970,622	49.7	11,645,443	51.4	16,970,622	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	0	4,850,713	2,392,680	9,527,229	200,000	16,970,622	49.7	11,645,443	51.4	16,970,622	0
2. All Other Governments, Schedules D and DA (Group 2)											
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:											
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:											
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
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	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:											
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:											
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	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	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:											
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:											
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	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
5.2 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:											
5.3 Defined	0	0	0	0	0	0	0.0	1,511,516	6.7	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:											
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	0	0	0	0	0	0	0.0	1,511,516	6.7	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Issuer Obligations	0	0	1,989,253	0	1,894,887	3,884,140	11.4	3,881,511	17.1	3,884,140	0
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	0	0	1,989,253	0	1,894,887	3,884,140	11.4	3,881,511	17.1	3,884,140	0
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Issuer Obligations	6,313,568	1,002,482	1,539,192	0	1,040,890	9,896,132	29.0	3,590,738	15.8	9,896,131	0
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other	0	0	1,262,535	99,577	0	1,362,112	4.0	0	0.0	1,362,112	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	0	0	2,028,744	0	0	2,028,744	5.9	2,032,310	9.0	2,028,744	0
7.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	6,313,568	1,002,482	4,830,471	99,577	1,040,890	13,286,988	38.9	5,623,048	24.8	13,286,987	0
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	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 Beacon Insurance Company of America

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	6,313,568	5,853,195	5,921,125	9,527,229	3,135,777	30,750,894	90.1	XXX	XXX	30,750,893	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	1,262,535	99,577	0	1,362,112	4.0	XXX	XXX	1,362,112	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	0	0	2,028,744	0	0	2,028,744	5.9	XXX	XXX	2,028,744	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	6,313,568	5,853,195	9,212,404	9,626,806	3,135,777	34,141,750	100.0	XXX	XXX	34,141,749	0
10.8 Line 10.7 as a % of Column 6	18.5	17.1	27.0	28.2	9.2	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	627,863	2,251,056	4,847,129	1,592,808	9,798,836	XXX	XXX	19,117,692	84.4	19,117,692	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	0	1,511,516	0	0	0	XXX	XXX	1,511,516	6.7	1,511,516	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	2,032,310	0	0	XXX	XXX	2,032,310	9.0	2,032,310	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	627,863	3,762,572	6,879,439	1,592,808	9,798,836	XXX	XXX	22,661,518	100.0	22,661,518	0
11.8 Line 11.7 as a % of Column 8	2.8	16.6	30.4	7.0	43.2	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	6,313,568	5,853,195	5,921,125	9,527,229	3,135,777	30,750,894	90.1	19,117,692	84.4	30,750,893	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	0	0	0	0	0	0	0.0	1,511,516	6.7	0	XXX
12.4 Other	0	0	1,262,535	99,577	0	1,362,112	4.0	0	0.0	1,362,112	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	0	0	2,028,744	0	0	2,028,744	5.9	2,032,310	9.0	2,028,744	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	6,313,568	5,853,195	9,212,404	9,626,806	3,135,777	34,141,750	100.0	22,661,518	100.0	34,141,749	XXX
12.8 Line 12.7 as a % of Column 6	18.5	17.1	27.0	28.2	9.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	18.5	17.1	27.0	28.2	9.2	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other	0	0	0	0	0	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	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Column 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	627,863	627,863	0	0	0
2. Cost of short-term investments acquired	9,507,811	9,507,811	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	3,822,106	3,822,106	0	0	0
7. Book/adjusted carrying value, current year	6,313,568	6,313,568	0	0	0
8. Total valuation allowance	0	0	0	0	0
9. Subtotal (Line 7 plus Line 8)	6,313,568	6,313,568	0	0	0
10. Total nonadmitted amounts	0	0	0	0	0
11. Statement value (Line 9 minus Line 10)	6,313,568	6,313,568	0	0	0
12. Income collected during year	23,076	23,076	0	0	0
13. Income earned during year	23,076	23,076	0	0	0

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

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Schedule DB, Part A, Verification Between Years
NONE

Schedule DB, Part B, Verification Between Years
NONE

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Schedule DB, Part C, Verification Between Years
NONE

Schedule DB, Part D, Verification Between Years
NONE

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Columns 6 plus 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
Affiliates - U. S. Intercompany Pooling													
34-0438190	24104	Ohio Farmers Insurance Company	Ohio	12,520	0	5,816	5,816	0	0	5,900	0	0	0
0199999 - Subtotal - Affiliates - U. S. Intercompany Pooling				12,520	0	5,816	5,816	0	0	5,900	0	0	0
0499999 - Subtotal - Affiliates				12,520	0	5,816	5,816	0	0	5,900	0	0	0
9999999 - TOTAL - Schedule F, Part 1				12,520	0	5,816	5,816	0	0	5,900	0	0	0

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Affiliates - U. S. Intercompany Pooling																			
34-0438190	24104	Ohio Farmers Insurance Company	Ohio		(19)	0	0	817	260	24	94	0	9	1,204	31	0	1,173	0	
0199999 - Subtotal - Authorized - Affiliates - U. S. Intercompany Pooling					(19)	0	0	817	260	24	94	0	9	1,204	31	0	1,173	0	
0499999 - Subtotal - Authorized - Affiliates					(19)	0	0	817	260	24	94	0	9	1,204	31	0	1,173	0	
Authorized - Other U. S. Unaffiliated Insurers																			
13-4924125	10227	American Re-Insurance Company	Delaware		2	0	0	0	0	0	0	0	0	0	0	0	0	0	
48-0921045	39845	Employers Reinsurance Corporation	Kansas		2	0	0	1	0	3	1	0	0	5	0	0	5	0	
13-2673100	22039	General Reinsurance Corporation	Delaware		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers					5	0	0	1	0	3	1	0	0	5	0	0	5	0	
Authorized - Pools - Voluntary Pools																			
AA-9995035	00000	Mutual Reinsurance Bureau	Illinois		8	0	0	0	0	0	0	0	0	0	0	0	0	0	
0799999 - Subtotal - Authorized - Pools - Voluntary Pools					8	0	0	0	0	0	0	0	0	0	0	0	0	0	
0999999 - Subtotal - Authorized					(6)	0	0	818	260	27	95	0	9	1,209	31	0	1,178	0	
Unauthorized - Other Non-U. S. Insurers																			
AA-1784101	00000	Inter Ocean Reins (Ireland) Ltd.	Ireland		0	0	0	1	0	0	0	0	0	1	0	0	1	0	
AA-3190654	00000	LaSalle Re Limited	Bermuda		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1121235	00000	QBE	United Kingdom		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3190339	00000	Renaissance Reinsurance Ltd.	Bermuda		2	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1121400	00000	Swiss Reinsurance Company UK Ltd.	United Kingdom		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3190770	00000	Tempest Reinsurance Company Ltd.	Bermuda		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3190541	00000	XL Global Reinsurance Company, Ltd.	Bermuda		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
1799999 - Subtotal - Unauthorized - Other Non-U. S. Insurers					6	0	0	1	0	0	0	0	0	1	0	0	1	0	
1899999 - Subtotal - Unauthorized					6	0	0	1	0	0	0	0	0	1	0	0	1	0	
1999999 - Subtotal - Authorized and Unauthorized					0	0	0	819	260	27	95	0	9	1,210	32	0	1,179	0	
9999999 - TOTAL - Schedule F, Part 3					0	0	0	819	260	27	95	0	9	1,210	32	0	1,179	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)	0.000	0
2)	0.000	0
3)	0.000	0
4)	0.000	0
5)	0.000	0

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Sch. F, Pt. 4, Aging of Ceded Reinsurance

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount in Dispute Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16
Other Non-U.S. Insurers																
AA-1784101	00000	Inter Ocean Reins (Ireland) Ltd	Ireland	1	0	1	0	0	0	1	0	0	0	0	0	0
0899999 - Subtotal Other Non-U.S. Insurers				1	0	1	0	0	0	1	0	0	0	0	0	0
0999999 - Subtotal Affiliates and Others				1	0	1	0	0	0	1	0	0	0	0	0	0
9999999 - TOTAL - Schedule F, Part 5				1	0	1	0	0	0	1	0	0	0	0	0	0

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

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE F - PART 7

Provision for Overdue Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable All Items	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Other Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 5 through 9 but not in Excess of Column 4	Column 4 minus Column 10	Greater of Column 11 or Schedule F - Part 4 Columns 8 plus 9

1. Total	0
2. Line 1 x .20	0
3. Schedule F - Part 6 Column 11	0
4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)	0
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Column 17 x 1000)	763
6. Provision for Reinsurance (sum Line 4 plus Line 5) (Enter this amount on Page 3, Line 16)	763

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 9)	40,647,298	0	40,647,298
2. Agents' balances or uncollected premiums (Line 10)	3,952,339	31,089	3,983,428
3. Funds held by or deposited with reinsured companies (Line 11)	0	0	0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	0	0	0
5. Other assets (Lines 12 and 13 and 15 through 25)	1,805,780	0	1,805,780
6. Net amount recoverable from reinsurers	0	1,178,975	1,178,975
7. Totals (Line 28)	46,405,417	1,210,064	47,615,481
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	8,823,913	1,200,564	10,024,477
9. Taxes, expenses, and other obligations (Lines 4 through 8)	1,474,403	9,500	1,483,903
10. Unearned premiums (Line 9)	5,899,808	0	5,899,808
11. Advance premiums (Line 10)	0	0	0
12. Dividends declared and unpaid (Line 11.1 and Line 11.2)	0	0	0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	31,089	0	31,089
14. Funds held by company under reinsurance treaties (Line 13)	0	0	0
15. Amounts withheld or retained by company for account of others (Line 14)	0	0	0
16. Provision for reinsurance (Line 16)	763	0	763
17. Other liabilities (Line 15 and Line 17 through Line 23)	141,512	0	141,512
18. Total liabilities (Line 26 minus Line 25)	16,371,488	1,210,064	17,581,552
19. Surplus as regards policyholders (Line 35)	30,033,929	X X X	30,033,929
20. Totals (Line 36)	46,405,417	1,210,064	47,615,481

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes (X) No ()

If yes, give full explanation:

The participation percentage is 8% for Ohio Farmers Ins. Co., 63.5% to Westfield Ins. Co., 13% to Westfield National Ins. Co., 1% to Beacon Ins. Co. of America, 5% to American Select Ins. Co., 7% to Old Guard Ins. Co., 1% to Old Guard Fire Ins. Co., 1% to First Patriot Ins. Co., and .5% to First Delaware Ins. Co.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancellable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	248	XXX	248	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	248	XXX	248	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
4. Increase in contract reserves	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
5. Commissions (a)	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
6. General insurance expenses	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
7. Taxes, licenses and fees	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
8. Total expenses incurred	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
9. Aggregate write-ins for deductions	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
10. Gain from underwriting before dividends or refunds	248	100.000	248	100.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
11. Dividends or refunds	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
12. Gain from underwriting after dividends or refunds	248	100.000	248	100.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
DETAILS OF WRITE-INS																		
0901.	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
0902.	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
0903.	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above)	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

NONE									
A. Premium Reserves:									
1. Unearned premiums	0	0	0	0	0	0	0	0	0
2. Advance premiums	0	0	0	0	0	0	0	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	0	0	0	0	0	0	0	0	0
5. Total premium reserves, prior year	0	0	0	0	0	0	0	0	0
6. Increase in total premium reserves	0	0	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves	0	0	0	0	0	0	0	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	0	0	0	0	0	0	0	0	0
2. Total prior year	0	0	0	0	0	0	0	0	0
3. Increase	0	0	0	0	0	0	0	0	0

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

NONE									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	0	0	0	0	0	0	0	0	0
1.2 On claims incurred during current year	0	0	0	0	0	0	0	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	0	0	0	0	0	0	0	0	0
2.2 On claims incurred during current year	0	0	0	0	0	0	0	0	0
3. Test:									
3.1 Line 1.1 and Line 2.1	0	0	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	0	0	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	0	0	0	0	0	0	0	0	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written	248	248	0	0	0	0	0	0	0
2. Premiums earned	248	248	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:									
1. Premiums written	0	0	0	0	0	0	0	0	0
2. Premiums earned	0	0	0	0	0	0	0	0	0
3. Incurred claims	0	0	0	0	0	0	0	0	0
4. Commissions	0	0	0	0	0	0	0	0	0

SCHEDULE H - PART 5 - HEALTH CLAIMS

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

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX
2. 1993	1,553	287	1,266	970	187	49	14	76	0	11	895	526	
3. 1994	1,680	339	1,341	1,384	384	52	19	113	0	21	1,146	662	
4. 1995	1,779	381	1,397	1,153	226	46	13	107	0	12	1,067	559	
5. 1996	1,816	449	1,367	1,623	388	51	22	132	0	24	1,396	745	
6. 1997	1,876	405	1,471	1,146	200	33	9	121	0	24	1,090	556	
7. 1998	2,017	373	1,644	1,259	185	20	5	92	0	18	1,181	712	
8. 1999	2,118	311	1,807	1,480	181	27	7	123	6	20	1,435	574	
9. 2000	2,138	404	1,734	1,498	238	16	3	143	2	19	1,413	539	
10. 2001	1,903	55	1,848	1,347	0	10	0	146	0	10	1,503	463	
11. 2002	1,925	58	1,867	1,033	0	4	0	147	0	3	1,185	398	
12. Totals	XXX	XXX	XXX	12,892	1,988	308	92	1,200	9	162	12,311	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1	0	0	0	0	0	0	0	0	0	0	1	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	2	0	0	0	0	0	0	0	0	0	0	2	0
4.	2	0	0	0	0	0	0	0	0	0	0	3	0
5.	1	1	1	0	0	0	0	0	0	0	0	2	0
6.	3	0	1	0	0	0	1	0	0	0	0	5	0
7.	10	0	0	0	1	0	2	0	1	0	0	14	0
8.	23	18	1	1	2	0	5	0	3	2	0	12	1
9.	55	38	8	7	3	0	10	1	3	0	0	33	2
10.	71	0	14	0	7	0	7	0	8	0	0	107	5
11.	266	0	96	0	14	0	8	0	29	0	0	413	36
12.	434	57	121	8	28	0	32	1	45	2	0	592	44

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	1,096	201	895	70.6	70.0	70.7	0	0	1.0	0	0
3.	1,551	403	1,148	92.3	118.8	85.6	0	0	1.0	2	0
4.	1,309	240	1,069	73.6	62.9	76.5	0	0	1.0	2	0
5.	1,808	410	1,398	99.6	91.4	102.3	0	0	1.0	1	0
6.	1,305	209	1,096	69.5	51.6	74.5	0	0	1.0	4	1
7.	1,386	190	1,195	68.7	51.0	72.7	0	0	1.0	9	5
8.	1,662	215	1,447	78.5	69.1	80.1	0	0	1.0	5	7
9.	1,735	289	1,446	81.1	71.5	83.4	0	0	1.0	18	15
10.	1,610	0	1,610	84.6	0.0	87.1	0	0	1.0	85	23
11.	1,598	0	1,598	83.0	0.3	85.6	0	0	1.0	362	51
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	489	102

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	8	8	0	0	0	0	0	0	XXX
2. 1993	1,399	73	1,326	1,163	29	49	1	80	0	25	1,263	419
3. 1994	1,476	56	1,420	1,204	44	55	3	78	0	26	1,291	429
4. 1995	1,638	87	1,551	1,274	45	56	2	94	0	28	1,377	427
5. 1996	1,738	124	1,614	1,240	84	51	3	97	0	28	1,302	442
6. 1997	1,873	115	1,758	1,256	52	42	2	113	1	30	1,355	444
7. 1998	2,043	82	1,961	1,364	47	47	2	137	3	29	1,495	456
8. 1999	2,088	100	1,988	1,304	43	49	1	146	11	26	1,445	437
9. 2000	1,989	179	1,810	1,153	63	30	2	125	1	21	1,243	402
10. 2001	1,835	31	1,804	855	0	20	0	127	0	19	1,003	373
11. 2002	1,865	33	1,832	510	0	3	0	100	0	13	613	344
12. Totals	XXX	XXX	XXX	11,332	414	403	16	1,099	15	246	12,388	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	89	83	0	0	0	0	0	0	1	0	0	8	0
2.	3	0	(2)	0	0	0	0	0	0	0	0	1	0
3.	3	0	0	0	0	0	0	0	0	0	0	3	0
4.	7	0	(2)	0	1	0	0	0	0	0	0	7	0
5.	29	25	1	0	0	0	1	0	1	0	0	6	0
6.	12	0	2	0	1	0	1	0	1	0	0	16	1
7.	66	42	12	0	3	0	5	0	2	0	0	46	2
8.	96	0	12	0	10	0	8	0	5	0	0	131	4
9.	214	0	5	0	21	0	11	0	11	0	0	261	10
10.	323	0	42	0	26	0	14	0	18	0	0	424	23
11.	599	1	168	2	24	0	30	0	34	0	0	852	86
12.	1,440	152	238	2	86	0	71	0	74	0	0	1,756	126

	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	6	1
2.	1,294	30	1,264	92.5	41.2	95.3	0	0	1.0	1	0
3.	1,340	46	1,294	90.8	82.6	91.1	0	0	1.0	3	1
4.	1,431	47	1,384	87.4	54.5	89.2	0	0	1.0	5	1
5.	1,420	112	1,308	81.7	90.5	81.1	0	0	1.0	5	2
6.	1,427	56	1,371	76.2	48.5	78.0	0	0	1.0	13	3
7.	1,636	94	1,542	80.1	114.5	78.6	0	0	1.0	36	10
8.	1,631	56	1,575	78.1	55.7	79.2	0	0	1.0	107	24
9.	1,569	65	1,504	78.9	36.4	83.1	0	0	1.0	219	42
10.	1,426	0	1,426	77.7	0.0	79.1	0	0	1.0	365	59
11.	1,469	3	1,466	78.8	10.0	80.0	0	0	1.0	764	88
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,524	231

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	10	0	0	0	0	0	0	10	XXX
2. 1993	534	25	508	452	19	26	1	28	0	3	486	103
3. 1994	582	16	565	466	10	39	1	27	0	3	521	121
4. 1995	651	28	624	460	13	30	2	34	0	4	509	129
5. 1996	717	30	688	543	13	33	1	39	0	5	601	143
6. 1997	770	26	744	503	6	29	0	43	0	4	569	140
7. 1998	776	5	770	565	5	33	0	48	0	4	640	132
8. 1999	828	25	804	668	14	31	0	47	0	5	731	135
9. 2000	929	37	892	461	13	21	0	47	0	4	516	134
10. 2001	1,132	20	1,112	348	2	8	0	56	0	3	410	132
11. 2002	1,269	32	1,237	171	0	2	0	42	0	1	215	107
12. Totals	XXX	XXX	XXX	4,647	95	254	5	409	1	35	5,208	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	18	2	0	0	0	0	0	0	1	0	0	17	0
2.	4	0	8	0	0	0	0	0	0	0	0	13	0
3.	11	1	3	0	0	0	0	0	1	0	0	14	0
4.	15	1	6	0	0	0	0	0	1	0	0	21	0
5.	14	1	8	0	1	0	0	0	1	0	0	23	0
6.	49	1	4	0	2	0	0	0	3	0	0	57	1
7.	69	1	22	0	6	0	0	0	3	0	0	98	1
8.	120	1	34	0	11	0	3	0	7	0	0	174	2
9.	186	6	22	0	16	0	10	0	10	0	0	237	4
10.	285	1	(5)	0	26	0	8	0	18	0	0	331	9
11.	282	0	71	2	26	0	12	0	17	0	0	405	23
12.	1,052	15	173	2	88	0	33	0	62	0	0	1,391	40

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16	1
2.	518	20	498	97.1	76.9	98.1	0	0	1.0	12	0
3.	547	12	535	94.0	71.8	94.7	0	0	1.0	13	1
4.	546	16	530	83.8	56.7	85.0	0	0	1.0	20	1
5.	639	15	624	89.0	49.5	90.7	0	0	1.0	21	1
6.	633	7	626	82.2	27.0	84.1	0	0	1.0	52	5
7.	746	7	739	96.1	132.4	95.9	0	0	1.0	90	9
8.	921	16	905	111.2	64.3	112.6	0	0	1.0	153	21
9.	772	20	753	83.2	53.4	84.4	0	0	1.0	202	35
10.	745	4	741	65.8	17.7	66.7	0	0	1.0	279	52
11.	622	2	620	49.0	6.2	50.2	0	0	1.0	350	55
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,208	183

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	19	3	1	0	1	0	0	17	XXX
2. 1993	605	47	558	298	10	15	3	20	0	11	320	100
3. 1994	711	38	673	296	9	15	1	20	0	5	322	105
4. 1995	698	39	659	274	5	14	1	25	0	4	307	99
5. 1996	699	60	639	289	12	16	1	28	0	6	320	106
6. 1997	659	49	610	345	13	16	1	31	0	4	377	114
7. 1998	626	54	572	322	12	16	1	34	0	3	359	105
8. 1999	639	62	576	374	22	18	2	34	0	3	402	102
9. 2000	854	172	683	446	45	20	3	42	1	3	460	124
10. 2001	1,015	13	1,002	505	0	13	0	53	0	1	571	173
11. 2002	1,097	20	1,077	203	0	4	0	33	0	0	239	119
12. Totals	XXX	XXX	XXX	3,372	131	148	12	320	1	42	3,695	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ...	123	70	39	0	1	0	0	0	3	0	0	96	1
2. ...	21	1	16	0	0	0	0	0	1	0	0	37	0
3. ...	14	0	21	0	0	0	0	0	0	0	0	35	0
4. ...	59	2	17	0	0	0	0	0	4	0	0	78	0
5. ...	12	3	16	0	0	0	0	0	1	0	0	27	0
6. ...	14	2	17	0	1	0	1	0	1	0	0	32	1
7. ...	20	0	19	0	1	0	2	0	2	0	0	43	1
8. ...	65	7	13	0	4	0	2	0	6	0	0	82	2
9. ...	100	1	20	0	6	0	6	0	9	0	0	140	6
10. ...	298	0	74	0	18	0	9	0	24	0	0	424	38
11. ...	396	0	214	2	26	0	11	1	33	0	0	678	56
12. ...	1,122	85	465	2	59	0	31	1	84	0	0	1,673	105

	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	92	4
2. ...	372	15	358	61.5	31.1	64.1	0	0	1.0	36	1
3. ...	366	10	357	51.5	25.0	53.0	0	0	1.0	34	1
4. ...	393	8	386	56.4	19.4	58.5	0	0	1.0	74	5
5. ...	363	16	347	51.9	26.0	54.3	0	0	1.0	26	1
6. ...	425	16	409	64.5	32.6	67.0	0	0	1.0	29	3
7. ...	416	14	403	66.5	25.2	70.4	0	0	1.0	39	5
8. ...	515	31	485	80.7	49.2	84.1	0	0	1.0	71	11
9. ...	649	49	600	76.0	28.5	87.9	0	0	1.0	119	21
10. ...	995	0	995	98.0	1.2	99.2	0	0	1.0	372	51
11. ...	920	3	917	83.8	14.3	85.1	0	0	1.0	608	70
12. ...	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,500	173

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2	0	0	0	0	0	0	2	XXX
2. 1993	472	102	370	222	55	23	7	14	0	9	198	76
3. 1994	392	96	297	249	60	26	5	16	0	11	225	74
4. 1995	420	98	321	229	43	18	5	21	0	4	220	60
5. 1996	775	143	632	438	65	51	5	41	0	8	459	130
6. 1997	1,579	159	1,420	935	91	105	5	71	0	21	1,016	239
7. 1998	1,685	157	1,529	993	41	87	2	80	0	18	1,117	244
8. 1999	1,746	143	1,603	1,035	55	77	2	83	1	19	1,137	234
9. 2000	1,905	181	1,724	965	37	52	1	83	1	16	1,061	224
10. 2001	2,087	74	2,013	912	1	33	0	94	0	10	1,038	213
11. 2002	2,347	88	2,259	591	0	5	0	63	0	5	659	155
12. Totals	XXX	XXX	XXX	6,571	448	476	31	566	2	121	7,132	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	(4)	0	0	0	0	1	0	0	0	0	6	0
2.	0	0	0	0	0	0	0	0	0	0	0	1	0
3.	2	0	0	0	0	0	1	0	0	0	0	3	0
4.	5	0	(2)	0	1	0	0	0	1	0	0	6	0
5.	20	0	1	0	4	0	3	0	3	0	0	31	1
6.	36	2	13	0	6	0	14	0	6	0	0	74	1
7.	56	0	30	1	10	0	26	0	11	0	0	131	2
8.	97	1	44	1	17	0	45	1	16	0	0	216	4
9.	147	1	54	3	27	0	87	2	24	0	0	333	7
10.	217	0	116	4	39	0	108	3	33	0	0	507	12
11.	328	10	279	22	60	0	137	7	45	0	0	812	30
12.	910	9	535	30	164	0	422	12	139	0	0	2,118	57

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	1
2.	260	62	198	55.1	60.8	53.6	0	0	1.0	0	0
3.	292	65	227	74.5	67.8	76.6	0	0	1.0	2	1
4.	274	47	226	65.2	48.2	70.4	0	0	1.0	4	2
5.	560	70	490	72.3	49.4	77.5	0	0	1.0	21	10
6.	1,187	98	1,090	75.2	61.3	76.7	0	0	1.0	47	27
7.	1,292	44	1,248	76.7	28.1	81.6	0	0	1.0	85	46
8.	1,413	60	1,354	80.9	41.7	84.4	0	0	1.0	139	77
9.	1,438	44	1,394	75.5	24.2	80.9	0	0	1.0	197	136
10.	1,553	8	1,545	74.4	10.8	76.7	0	0	1.0	329	178
11.	1,509	39	1,470	64.3	44.3	65.1	0	0	1.0	576	236
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,405	713

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

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	3	2	1	1	1	0	0	0	0	0	0	XXX
3. 1994	4	4	0	0	0	0	0	0	0	0	0	XXX
4. 1995	5	5	0	2	2	0	0	0	0	0	0	XXX
5. 1996	7	6	1	2	2	0	0	0	0	0	0	XXX
6. 1997	8	7	0	2	2	0	0	0	0	0	0	XXX
7. 1998	8	8	0	2	2	0	0	0	0	0	0	XXX
8. 1999	8	8	0	2	2	0	0	0	0	0	0	XXX
9. 2000	9	9	0	3	3	0	0	0	0	0	0	XXX
10. 2001	11	12	0	1	1	0	0	0	0	0	0	XXX
11. 2002	12	12	0	1	1	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	17	16	0	0	2	0	0	3	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1	1	0	40.0	46.0	27.6	0	0	1.0	0	0
3.	1	0	0	14.0	8.3	103.3	0	0	1.0	0	0
4.	2	2	0	38.3	32.3	132.4	0	0	1.0	0	0
5.	2	2	0	34.4	31.4	73.5	0	0	1.0	0	0
6.	3	2	0	34.3	32.6	73.3	0	0	1.0	0	0
7.	2	2	0	23.3	20.8	114.8	0	0	1.0	0	0
8.	2	2	0	24.7	22.9	315.4	0	0	1.0	0	0
9.	3	3	0	29.6	26.7	(525.0)	0	0	1.0	0	0
10.	2	1	0	14.6	12.3	(92.5)	0	0	1.0	0	0
11.	2	2	0	14.6	12.8	0.0	0	0	1.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	3	0	4	0	1	0	2	8	XXX
2. 1993	573	47	526	246	19	89	1	25	0	1	340	88
3. 1994	661	26	635	398	67	82	5	29	0	1	437	112
4. 1995	759	44	715	396	41	87	3	39	0	1	479	120
5. 1996	700	46	654	290	2	60	0	41	0	1	388	94
6. 1997	390	40	350	82	1	15	0	14	0	0	110	23
7. 1998	379	40	339	130	11	11	0	15	0	0	145	19
8. 1999	395	32	363	144	23	8	0	16	0	0	144	17
9. 2000	430	48	382	152	1	5	0	20	0	0	175	17
10. 2001	478	58	420	97	0	3	0	20	0	0	120	14
11. 2002	561	75	486	13	0	0	0	17	0	0	30	10
12. Totals	XXX	XXX	XXX	1,952	167	365	9	236	0	7	2,377	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	25	0	94	0	2	0	131	0	1	0	0	254	1
2.	3	0	2	0	1	0	6	0	0	0	0	13	0
3.	8	0	1	0	2	0	6	0	1	0	0	19	0
4.	7	1	7	0	2	0	8	0	1	0	0	25	0
5.	18	0	3	0	5	0	4	0	3	0	0	33	1
6.	5	0	2	0	2	0	3	0	1	0	0	12	0
7.	16	0	7	0	5	0	1	0	3	0	0	31	0
8.	9	0	24	0	3	0	4	0	2	0	0	42	1
9.	23	0	44	1	7	0	5	0	4	0	0	81	1
10.	42	0	59	5	13	0	5	0	7	0	0	120	1
11.	24	0	46	11	8	0	10	1	4	0	0	81	3
12.	180	2	290	17	49	0	182	1	29	0	0	710	8

	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	119	135
2.	373	20	353	65.1	43.2	67.1	0	0	1.0	6	7
3.	528	72	456	79.9	280.3	71.8	0	0	1.0	9	10
4.	548	45	504	72.3	102.7	70.4	0	0	1.0	14	11
5.	423	2	421	60.5	5.4	64.3	0	0	1.0	20	12
6.	123	1	122	31.7	3.4	34.9	0	0	1.0	7	5
7.	187	11	176	49.4	27.6	52.0	0	0	1.0	23	8
8.	210	24	186	53.2	74.5	51.3	0	0	1.0	33	9
9.	260	3	257	60.4	6.4	67.2	0	0	1.0	66	15
10.	245	5	240	51.3	9.2	57.1	0	0	1.0	95	25
11.	122	11	111	21.8	15.3	22.8	0	0	1.0	59	21
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	452	259

**SCHEDULE P - PART 1H - SECTION 2
OTHER LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
3.	1	0	1	62.0	0.0	62.0	0	0	1.0	0	0
4.	1	0	1	19.0	0.0	19.3	0	0	1.0	0	0
5.	2	0	2	35.4	0.0	35.7	0	0	1.0	0	0
6.	1	0	1	14.4	0.0	16.1	0	0	1.0	0	0
7.	4	0	4	47.4	0.0	55.6	0	0	1.0	0	0
8.	1	0	1	11.5	0.0	13.3	0	0	1.0	0	0
9.	1	0	1	7.7	2.8	8.4	0	0	1.0	0	0
10.	3	0	3	31.9	4.4	35.7	0	0	1.0	0	1
11.	5	0	4	45.9	24.0	48.6	0	0	1.0	1	2
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	3

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED
LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4	2	1	0	0	0	3	4	XXX
2. 2001	701	52	648	380	5	2	0	34	0	7	411	XXX
3. 2002	771	62	709	263	26	1	0	32	0	4	270	XXX
4. Totals	XXX	XXX	XXX	646	33	5	0	67	0	14	684	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	7	6	12	0	0	0	1	0	1	0	0	16	0
2.	17	0	5	0	1	0	1	0	2	0	0	25	0
3.	74	14	25	0	2	0	1	0	7	0	0	96	6
4.	98	20	42	0	3	0	4	0	9	0	0	136	6

	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	13	3
2.	441	5	436	62.9	8.9	67.3	0	0	1.0	22	4
3.	406	41	365	52.6	65.4	51.5	0	0	1.0	86	10
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	120	16

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(16)	(6)	2	0	0	0	19	(8)	XXX
2. 2001	1,796	20	1,775	1,118	0	5	0	175	0	94	1,297	818
3. 2002	1,893	22	1,871	1,058	0	6	0	171	0	55	1,235	701
4. Totals	XXX	XXX	XXX	2,160	(6)	13	0	346	0	167	2,524	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	2	0	1	0	0	0	1	0	0	0	0	4	0
2.	3	0	0	0	0	0	1	0	0	0	0	4	1
3.	79	0	48	0	2	0	0	0	10	0	0	140	34
4.	84	0	50	0	3	0	2	0	10	0	0	149	35

	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	3	1
2.	1,302	0	1,302	72.5	0.3	73.3	0	0	1.0	3	1
3.	1,376	0	1,376	72.7	0.0	73.5	0	0	1.0	128	13
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	134	15

SCHEDULE P - PART 1K - FIDELITY / SURETY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	8	0	5	0	3	0	12	16	XXX
2. 2001	276	10	265	21	0	4	0	5	0	2	30	XXX
3. 2002	353	14	339	15	0	3	0	4	0	4	22	XXX
4. Totals	XXX	XXX	XXX	45	0	12	0	12	0	18	69	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	20	5	0	0	3	0	3	0	13	0	0	34	1
2.	5	0	4	0	1	0	4	0	2	0	0	16	0
3.	18	0	19	0	4	0	4	0	13	0	0	58	1
4.	43	5	24	0	9	0	11	0	28	0	0	109	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16	19
2.	46	0	46	16.8	0.0	17.5	0	0	1.0	9	7
3.	81	0	81	22.9	0.0	23.8	0	0	1.0	37	21
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	62	47

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

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1M - INTERNATIONAL

(\$000 Omitted)

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1	0	1	106.3	0.0	108.0	0	0	1.0	0	0
3.	1	0	1	49.6	0.0	50.3	0	0	1.0	0	0
4.	1	0	1	36.0	0.0	36.6	0	0	1.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1N - REINSURANCE

Nonproportional Assumed Property (\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	23	0	0	0	0	0	0	23	XXX
11. 2002	170	2	168	53	0	0	0	0	0	0	53	XXX
12. Totals	XXX	XXX	XXX	76	0	0	0	0	0	0	76	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
10.	23	0	23	0.0	0.0	0.0	0	0	1.0	0	0
11.	53	0	53	31.0	0.0	31.4	0	0	1.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 10 - REINSURANCE

Nonproportional Assumed Liability (\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	71	1	70	35	0	0	0	0	0	0	35	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	35	0	0	0	0	0	0	35	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
10.	35	0	35	49.3	0.0	50.1	0	0	1.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	1.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

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Sch. P, Pt. 1P, Reinsurance

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	8	0	8	0	3	0	0	19	XXX
2. 1993	60	2	59	24	0	32	0	3	0	0	59	6
3. 1994	70	1	69	14	0	12	0	1	0	0	26	7
4. 1995	84	2	82	18	0	17	0	2	0	0	37	8
5. 1996	67	2	65	13	0	7	0	1	0	0	21	5
6. 1997	8	0	8	1	0	1	0	0	0	0	2	1
7. 1998	7	0	7	10	0	2	0	0	0	0	11	0
8. 1999	7	0	6	3	0	2	0	0	0	0	5	0
9. 2000	7	0	7	1	0	0	0	0	0	0	1	0
10. 2001	7	0	7	1	0	0	0	0	0	0	1	1
11. 2002	9	0	9	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	93	0	80	0	10	0	1	183	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	28	0	35	0	12	0	34	0	7	0	0	117	1
2.	0	0	0	0	0	0	14	0	1	0	0	15	0
3.	1	0	0	0	0	0	4	0	1	0	0	7	0
4.	2	0	1	0	2	0	5	0	2	0	0	12	0
5.	2	0	0	0	1	0	2	0	1	0	0	7	0
6.	2	0	0	0	1	0	0	0	1	0	0	4	0
7.	0	0	1	0	0	0	1	0	1	0	0	3	0
8.	1	0	1	0	1	0	3	0	1	0	0	6	0
9.	1	0	1	0	1	0	0	0	1	0	0	3	0
10.	1	0	1	0	0	0	1	0	1	0	0	4	0
11.	0	0	1	0	0	0	5	1	1	0	0	6	0
12.	37	0	41	0	19	0	70	1	18	0	0	184	1

	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
2.	74	0	74	122.5	0.0	126.6	0	0	1.0	0	15
3.	33	0	33	47.0	0.3	47.8	0	0	1.0	1	6
4.	49	0	49	58.2	0.0	59.6	0	0	1.0	3	9
5.	28	0	28	41.9	0.0	42.9	0	0	1.0	2	5
6.	6	0	6	77.5	0.0	82.0	0	0	1.0	2	2
7.	14	0	14	192.0	0.0	201.3	0	0	1.0	1	2
8.	12	0	12	173.5	0.0	179.7	0	0	1.0	2	5
9.	4	0	4	59.3	0.0	61.4	0	0	1.0	2	2
10.	5	0	5	67.6	0.0	70.1	0	0	1.0	1	2
11.	8	1	6	81.7	830.4	67.9	0	0	1.0	1	5
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	78	106

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$'000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	195	152	133	122	120	120	118	117	117	117	0	0
2. 1993	892	841	834	826	822	821	820	819	819	819	0	0
3. 1994	XXX	1,090	1,053	1,038	1,027	1,026	1,025	1,025	1,026	1,035	9	9
4. 1995	XXX	XXX	991	962	952	952	954	959	961	962	1	3
5. 1996	XXX	XXX	XXX	1,251	1,278	1,269	1,270	1,270	1,265	1,266	1	(4)
6. 1997	XXX	XXX	XXX	XXX	983	973	969	976	976	975	(1)	(1)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,076	1,102	1,109	1,098	1,102	3	(7)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,329	1,329	1,329	1,329	0	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,276	1,304	1,303	(1)	27
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,466	1,456	(11)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,421	XXX	XXX
12. Totals											2	34

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

1. Prior	819	716	655	661	643	645	647	657	650	651	1	(6)
2. 1993	1,347	1,315	1,222	1,194	1,187	1,184	1,187	1,186	1,185	1,184	(1)	(3)
3. 1994	XXX	1,328	1,271	1,231	1,222	1,233	1,224	1,221	1,218	1,216	(1)	(5)
4. 1995	XXX	XXX	1,312	1,289	1,279	1,293	1,294	1,295	1,289	1,289	0	(5)
5. 1996	XXX	XXX	XXX	1,173	1,271	1,272	1,239	1,223	1,210	1,211	1	(13)
6. 1997	XXX	XXX	XXX	XXX	1,349	1,336	1,306	1,292	1,261	1,258	(3)	(34)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,437	1,454	1,452	1,412	1,406	(6)	(46)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,491	1,461	1,420	1,434	14	(26)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,371	1,352	1,369	17	(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,261	1,281	19	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,332	XXX	XXX
12. Totals											40	(140)

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

1. Prior	255	205	200	187	187	188	189	196	229	222	(7)	26
2. 1993	516	490	466	443	439	443	446	447	469	471	2	23
3. 1994	XXX	477	461	447	450	472	478	489	511	507	(3)	18
4. 1995	XXX	XXX	489	471	464	494	485	483	498	496	(2)	12
5. 1996	XXX	XXX	XXX	486	529	570	564	565	582	585	3	19
6. 1997	XXX	XXX	XXX	XXX	520	543	558	547	589	580	(10)	33
7. 1998	XXX	XXX	XXX	XXX	XXX	569	593	620	680	688	8	68
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	709	721	812	852	39	131
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	672	663	696	32	24
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	670	668	(2)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561	XXX	XXX
12. Totals											60	356

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior	551	421	399	399	384	385	383	395	401	400	0	6
2. 1993	368	414	365	336	331	336	335	335	337	337	0	3
3. 1994	XXX	455	390	363	345	346	340	339	337	336	(1)	(3)
4. 1995	XXX	XXX	425	393	343	351	345	348	353	356	3	8
5. 1996	XXX	XXX	XXX	323	329	322	322	323	322	319	(3)	(4)
6. 1997	XXX	XXX	XXX	XXX	354	373	377	378	382	377	(4)	(1)
7. 1998	XXX	XXX	XXX	XXX	XXX	337	350	358	373	366	(6)	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	380	387	427	445	18	58
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	588	550	(38)	67
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	910	918	7	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	851	XXX	XXX
12. Totals											(24)	141

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	123	105	94	94	92	95	94	94	101	103	3	9
2. 1993	224	197	196	190	190	188	188	188	186	184	(3)	(5)
3. 1994	XXX	208	210	217	215	212	211	210	212	212	0	2
4. 1995	XXX	XXX	223	207	200	201	196	200	206	205	(1)	5
5. 1996	XXX	XXX	XXX	380	434	432	431	432	450	446	(3)	15
6. 1997	XXX	XXX	XXX	XXX	1,005	977	1,010	997	984	1,012	28	16
7. 1998	XXX	XXX	XXX	XXX	XXX	1,135	1,149	1,170	1,148	1,158	10	(12)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,235	1,281	1,283	1,255	(27)	(26)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,293	1,284	1,288	4	(5)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,489	1,418	(72)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,362	XXX	XXX
12. Totals											(62)	(1)

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

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

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

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

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

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

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

1. Prior	430	472	547	512	615	650	650	730	754	748	(6)	18
2. 1993	272	317	307	342	329	331	328	323	323	328	5	5
3. 1994	XXX	352	362	392	361	401	407	398	392	426	34	28
4. 1995	XXX	XXX	435	438	421	437	441	449	435	464	29	15
5. 1996	XXX	XXX	XXX	482	392	372	369	355	347	377	30	22
6. 1997	XXX	XXX	XXX	XXX	114	75	84	134	108	107	(1)	(27)
7. 1998	XXX	XXX	XXX	XXX	XXX	120	131	165	159	158	(1)	(7)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	170	247	159	168	9	(79)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281	201	233	32	(48)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	213	29	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90	XXX	XXX
12. Totals											160	(73)

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

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

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	85	77	90	12	5
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410	401	(9)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	XXX	XXX
4. Totals										3	5	

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	76	70	(7)	(65)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,167	1,127	(40)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,194	XXX	XXX
4. Totals										(47)	(65)	

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	51	53	1	(9)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	39	(15)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	XXX	XXX
4. Totals										(14)	(9)	

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

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

SCHEDULE P - PART 2M - INTERNATIONAL

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

SCHEDULE P - PART 2N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	23	23	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	0	0	XXX
12. Totals										23	0	0

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	4	5	4	5	6	6	7	1	2	2	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	35	35	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
12. Totals										0	0	0

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	108	127	126	99	158	158	181	188	209	253	44	65
2. 1993	75	71	57	56	72	69	68	64	64	71	7	7
3. 1994	XXX	71	54	45	40	34	34	33	32	32	0	(1)
4. 1995	XXX	XXX	46	44	49	43	47	44	43	45	2	1
5. 1996	XXX	XXX	XXX	51	37	31	29	27	24	25	1	(2)
6. 1997	XXX	XXX	XXX	XXX	6	4	4	3	3	5	2	2
7. 1998	XXX	XXX	XXX	XXX	XXX	2	6	5	6	14	8	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5	10	9	11	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4	3	(1)	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4	1	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	XXX	XXX
12. Totals										66	83	

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

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

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	0	XXX	XXX
4. Totals										0	0	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	0 0 0	57	87	98	111	113	114	116	116	117	347	(12)
2. 1993	575	747	783	802	811	815	817	818	818	819	420	106
3. 1994	XXX	762	977	1,000	1,011	1,017	1,021	1,022	1,024	1,033	516	146
4. 1995	XXX	XXX	666	872	917	933	946	952	958	959	437	121
5. 1996	XXX	XXX	XXX	950	1,193	1,231	1,253	1,259	1,261	1,264	589	156
6. 1997	XXX	XXX	XXX	XXX	780	907	937	957	968	970	438	118
7. 1998	XXX	XXX	XXX	XXX	XXX	735	980	1,057	1,077	1,089	577	134
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,015	1,305	1,310	1,318	464	109
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	958	1,259	1,273	443	94
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,045	1,357	384	74
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,038	309	53

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

1. Prior	0 0 0	332	486	574	611	623	635	644	644	645	161	9
2. 1993	408	750	988	1,090	1,147	1,169	1,180	1,181	1,182	1,183	309	110
3. 1994	XXX	425	794	998	1,128	1,190	1,204	1,213	1,213	1,213	318	111
4. 1995	XXX	XXX	438	801	1,067	1,186	1,250	1,272	1,281	1,283	315	112
5. 1996	XXX	XXX	XXX	456	869	1,071	1,148	1,182	1,196	1,205	322	120
6. 1997	XXX	XXX	XXX	XXX	513	878	1,095	1,194	1,226	1,242	333	110
7. 1998	XXX	XXX	XXX	XXX	XXX	571	973	1,222	1,318	1,362	354	100
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	556	944	1,159	1,309	342	91
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514	884	1,119	310	82
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	523	875	277	73
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	513	211	48

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

1. Prior	0 0 0	76	138	156	174	179	183	191	196	206	27	4
2. 1993	93	231	356	397	419	437	443	444	451	458	79	24
3. 1994	XXX	120	245	329	399	447	467	483	488	494	91	30
4. 1995	XXX	XXX	131	257	349	428	455	467	472	475	96	33
5. 1996	XXX	XXX	XXX	159	308	434	496	526	548	563	106	37
6. 1997	XXX	XXX	XXX	XXX	165	302	412	472	511	526	107	33
7. 1998	XXX	XXX	XXX	XXX	XXX	175	326	440	546	593	102	29
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	204	389	557	685	105	28
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	337	469	103	27
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	355	95	27
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173	66	17

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	0 0 0	105	166	202	231	249	262	279	291	308	76	9
2. 1993	79	179	234	252	269	284	290	294	298	300	81	18
3. 1994	XXX	104	201	254	274	287	294	297	300	302	83	22
4. 1995	XXX	XXX	96	185	233	254	262	269	275	282	78	20
5. 1996	XXX	XXX	XXX	89	191	240	267	281	286	292	84	21
6. 1997	XXX	XXX	XXX	XXX	108	226	289	321	335	346	92	21
7. 1998	XXX	XXX	XXX	XXX	XXX	99	211	272	313	325	87	17
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	110	227	303	368	84	16
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	329	419	92	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	518	111	24
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206	51	12

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0	41	66	72	80	90	91	93	96	98	59	4
2. 1993	109	151	164	172	181	182	184	187	186	183	54	22
3. 1994	XXX	118	160	178	192	202	203	206	208	209	52	22
4. 1995	XXX	XXX	104	159	176	185	190	193	197	200	43	18
5. 1996	XXX	XXX	XXX	185	304	330	352	379	411	419	88	41
6. 1997	XXX	XXX	XXX	XXX	434	650	755	842	895	945	160	78
7. 1998	XXX	XXX	XXX	XXX	XXX	564	782	892	985	1,037	170	71
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	570	857	971	1,055	165	66
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	556	872	979	156	61
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	655	944	145	55
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	91	34

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

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

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

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

NONE

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

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

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

1. Prior	0 0 0	176	290	377	427	453	471	479	488	495	39	15
2. 1993	39	111	160	236	279	296	304	309	313	315	55	33
3. 1994	XXX	58	146	205	271	342	372	374	378	409	70	42
4. 1995	XXX	XXX	68	155	248	319	372	411	417	440	76	43
5. 1996	XXX	XXX	XXX	65	146	203	280	302	330	348	59	35
6. 1997	XXX	XXX	XXX	XXX	15	30	50	81	91	96	15	8
7. 1998	XXX	XXX	XXX	XXX	XXX	26	52	96	126	130	13	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	25	67	106	128	12	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	59	156	12	5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	100	9	4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	5	2

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	72	75	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	314	377	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	237	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	74	66	85	19
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,038	1,123	714	104
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,064	588	80

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	18	31	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	25	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

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

SCHEDULE P - PART 3N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000	0	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	23	0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	000	0	0	0	0	0	0	0	0	1	1	XXX	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	35	0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	0 0 0	19	36	56	72	79	99	111	127	143	3	2
2. 1993	3	9	18	27	39	46	47	48	49	56	3	3
3. 1994	XXX	3	6	12	18	21	25	26	26	26	4	4
4. 1995	XXX	XXX	4	9	17	24	28	33	34	35	4	4
5. 1996	XXX	XXX	XXX	4	6	11	15	18	19	20	3	3
6. 1997	XXX	XXX	XXX	XXX	1	1	1	2	2	2	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	2	2	3	11	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	1	3	5	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	0 0 0	0	0	NONE							0	0	0	0					
2. 1993	0	0	0								0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0								0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0								0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX								0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX								0	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX								0	0	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX								0	0	0	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX								0	0	0	0	0	0	0	0	0
10. 2001	XXX	XXX	XXX								0	0	0	0	0	0	0	0	0
11. 2002	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	66	28	16	3	0	1	(1)	(1)	(1)	0
2. 1993	85	16	7	2	0	1	0	(1)	(1)	0
3. 1994	XXX	59	16	7	1	1	0	(3)	(1)	0
4. 1995	XXX	XXX	60	12	1	0	1	(3)	(2)	0
5. 1996	XXX	XXX	XXX	34	15	1	4	0	(1)	1
6. 1997	XXX	XXX	XXX	XXX	23	4	2	2	3	2
7. 1998	XXX	XXX	XXX	XXX	XXX	71	14	10	6	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	21	12	8	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	21
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104

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

1. Prior	165	83	19	8	(8)	(3)	(3)	0	0	0
2. 1993	194	97	28	14	6	1	(1)	(1)	(1)	(2)
3. 1994	XXX	185	61	30	13	14	3	3	1	0
4. 1995	XXX	XXX	187	72	27	20	10	8	0	(1)
5. 1996	XXX	XXX	XXX	134	91	70	29	12	3	2
6. 1997	XXX	XXX	XXX	XXX	244	95	24	26	9	3
7. 1998	XXX	XXX	XXX	XXX	XXX	232	61	28	17	17
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	204	33	(17)	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	18	15
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	56
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197

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

1. Prior	62	29	14	3	0	2	2	2	19	0
2. 1993	80	41	20	7	0	4	2	3	11	8
3. 1994	XXX	84	36	17	2	6	(2)	(3)	7	3
4. 1995	XXX	XXX	84	36	7	9	1	9	10	6
5. 1996	XXX	XXX	XXX	77	38	53	19	7	11	8
6. 1997	XXX	XXX	XXX	XXX	129	60	32	1	5	4
7. 1998	XXX	XXX	XXX	XXX	XXX	130	69	(12)	9	22
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	162	(4)	2	37
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	40	31
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	223	98	73	67	53	51	45	46	43	39
2. 1993	112	87	41	33	26	25	22	19	19	16
3. 1994	XXX	156	69	47	32	31	26	25	24	21
4. 1995	XXX	XXX	138	60	11	21	19	16	17	17
5. 1996	XXX	XXX	XXX	65	25	14	15	16	14	16
6. 1997	XXX	XXX	XXX	XXX	66	20	11	19	16	18
7. 1998	XXX	XXX	XXX	XXX	XXX	87	34	19	21	20
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	109	32	6	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	61	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234	83
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	29	15	4	3	4	1	1	(1)	(1)	1
2. 1993	33	10	5	3	3	2	2	1	0	0
3. 1994	XXX	23	10	5	9	3	4	1	2	1
4. 1995	XXX	XXX	31	10	7	5	4	4	(4)	(2)
5. 1996	XXX	XXX	XXX	22	49	34	19	8	1	4
6. 1997	XXX	XXX	XXX	XXX	236	160	109	74	36	27
7. 1998	XXX	XXX	XXX	XXX	XXX	263	164	131	76	55
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	267	171	150	87
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358	214	137
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	442	218
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	387

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

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

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

NONE

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

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

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

1. Prior	101	87	128	49	127	151	143	221	243	226
2. 1993	60	73	44	44	23	20	15	7	7	8
3. 1994	XXX	107	80	86	35	25	22	15	6	7
4. 1995	XXX	XXX	165	134	77	44	20	29	11	15
5. 1996	XXX	XXX	XXX	222	71	56	46	24	(5)	7
6. 1997	XXX	XXX	XXX	XXX	67	18	15	38	4	4
7. 1998	XXX	XXX	XXX	XXX	XXX	46	33	29	10	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	75	85	34	28
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124	47	47
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	59
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	(1)	2
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	1
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	9	3
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	8
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

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

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

SCHEDULE P - PART 4M - INTERNATIONAL

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

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

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

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

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

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	0	0	NONE					0	0	0	0			
2. 1993	0	0						0	0	0	0	0	0	0
3. 1994	XXX	0						0	0	0	0	0	0	0
4. 1995	XXX	XXX						0	0	0	0	0	0	0
5. 1996	XXX	XXX						0	0	0	0	0	0	0
6. 1997	XXX	XXX						0	0	0	0	0	0	0
7. 1998	XXX	XXX						0	0	0	0	0	0	0
8. 1999	XXX	XXX						0	0	0	0	0	0	0
9. 2000	XXX	XXX						0	0	0	0	0	0	0
10. 2001	XXX	XXX						XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX						XXX	XXX	XXX	XXX	XXX	XXX	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	41	26	23	4	49	50	56	51	60	69
2. 1993	49	33	12	7	22	18	16	12	11	14
3. 1994	XXX	45	21	11	7	8	8	6	5	5
4. 1995	XXX	XXX	24	16	22	13	12	9	8	6
5. 1996	XXX	XXX	XXX	39	19	9	6	4	2	2
6. 1997	XXX	XXX	XXX	XXX	4	2	1	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	1	1	0	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	6	4	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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

1. Prior	0	0	0	0	0	0	0	0	0	0			
2. 1993	0	0	0	0	0	0	0	0	0	0			
3. 1994	XXX	0	0	NONE							0		
4. 1995	XXX	XXX	0								0		
5. 1996	XXX	XXX	0								0		
6. 1997	XXX	XXX	0								0		
7. 1998	XXX	XXX	0								0		
8. 1999	XXX	XXX	0								0		
9. 2000	XXX	XXX	0								0		
10. 2001	XXX	XXX	0								0		
11. 2002	XXX	XXX	XXX								XXX	0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2002	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	0

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	366	393	404	404	484	335	335	347	347	347
2. 1993	350	408	409	410	418	414	414	420	420	420
3. 1994	XXX	437	502	506	520	505	505	516	516	516
4. 1995	XXX	XXX	356	425	437	430	430	437	437	437
5. 1996	XXX	XXX	XXX	501	586	580	581	589	589	589
6. 1997	XXX	XXX	XXX	XXX	377	430	433	438	438	438
7. 1998	XXX	XXX	XXX	XXX	XXX	504	568	576	577	577
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	405	460	463	464
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362	438	443
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330	384
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	309

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	10	5	3	2	1	0	0	0	0	0
2. 1993	45	6	2	1	1	0	0	0	0	0
3. 1994	XXX	51	5	2	1	1	0	0	0	0
4. 1995	XXX	XXX	53	6	2	1	1	0	0	0
5. 1996	XXX	XXX	XXX	57	5	2	1	0	0	0
6. 1997	XXX	XXX	XXX	XXX	44	4	2	1	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	42	6	2	1	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	49	5	2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	7	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

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	375	392	406	404	503	319	320	335	335	335
2. 1993	481	513	511	513	524	517	517	526	526	526
3. 1994	XXX	607	642	646	667	648	648	662	662	662
4. 1995	XXX	XXX	503	545	559	549	550	559	559	559
5. 1996	XXX	XXX	XXX	687	745	732	735	745	745	745
6. 1997	XXX	XXX	XXX	XXX	520	547	550	556	556	556
7. 1998	XXX	XXX	XXX	XXX	XXX	656	699	711	712	712
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	544	571	573	574
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	495	538	539
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	435	463
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	398

**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	140	158	165	168	171	156	161	161	161	161
2. 1993	216	288	300	305	308	309	309	309	309	309
3. 1994	XXX	223	297	310	318	317	318	318	318	318
4. 1995	XXX	XXX	221	292	310	312	314	315	315	315
5. 1996	XXX	XXX	XXX	225	304	314	320	321	321	322
6. 1997	XXX	XXX	XXX	XXX	243	318	328	332	333	333
7. 1998	XXX	XXX	XXX	XXX	XXX	261	336	350	353	354
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	251	325	336	342
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	295	310
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205	277
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211

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	37	15	7	3	1	1	1	0	0	0
2. 1993	97	24	9	4	1	0	0	0	0	0
3. 1994	XXX	99	24	10	3	1	1	0	0	0
4. 1995	XXX	XXX	96	25	8	3	1	1	0	0
5. 1996	XXX	XXX	XXX	95	20	7	3	1	1	0
6. 1997	XXX	XXX	XXX	XXX	94	21	7	3	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	97	21	8	3	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	90	22	10	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95	25	10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	23
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

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	177	181	183	184	186	181	170	171	171	171
2. 1993	384	412	414	415	417	417	417	419	419	419
3. 1994	XXX	396	423	426	431	428	429	429	429	429
4. 1995	XXX	XXX	393	420	428	426	427	427	427	427
5. 1996	XXX	XXX	XXX	398	433	434	441	441	441	442
6. 1997	XXX	XXX	XXX	XXX	416	439	443	444	444	444
7. 1998	XXX	XXX	XXX	XXX	XXX	421	451	455	456	456
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	404	432	436	437
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369	398	402
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	345	373
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	19	24	26	26	27	27	27	27	27	27
2. 1993	56	74	77	78	79	79	79	79	79	79
3. 1994	XXX	65	85	88	90	90	90	91	91	91
4. 1995	XXX	XXX	69	90	94	95	96	96	96	96
5. 1996	XXX	XXX	XXX	77	100	103	105	105	106	106
6. 1997	XXX	XXX	XXX	XXX	79	101	105	106	107	107
7. 1998	XXX	XXX	XXX	XXX	XXX	77	97	100	102	102
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	79	99	103	105
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	99	103
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	95
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66

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	7	3	2	1	0	0	0	0	0	0
2. 1993	22	6	2	1	0	0	0	0	0	0
3. 1994	XXX	25	7	3	1	1	0	0	0	0
4. 1995	XXX	XXX	26	7	3	1	0	0	0	0
5. 1996	XXX	XXX	XXX	27	7	3	1	1	0	0
6. 1997	XXX	XXX	XXX	XXX	26	7	3	1	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	23	7	3	2	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	24	8	4	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	9	4
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

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	27	29	30	30	30	30	30	30	30	31
2. 1993	93	102	103	103	103	103	103	103	103	103
3. 1994	XXX	110	119	120	121	121	121	121	121	121
4. 1995	XXX	XXX	116	127	128	129	129	129	129	129
5. 1996	XXX	XXX	XXX	129	141	142	142	142	143	143
6. 1997	XXX	XXX	XXX	XXX	126	137	139	139	140	140
7. 1998	XXX	XXX	XXX	XXX	XXX	118	129	131	132	132
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	121	133	135	135
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118	132	134
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	132
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	29	37	79	81	89	75	76	76	76	76
2. 1993	45	69	77	79	80	81	81	81	81	81
3. 1994	XXX	45	75	80	82	82	83	83	83	83
4. 1995	XXX	XXX	48	71	76	77	78	78	78	78
5. 1996	XXX	XXX	XXX	48	77	81	83	84	84	84
6. 1997	XXX	XXX	XXX	XXX	53	84	89	91	92	92
7. 1998	XXX	XXX	XXX	XXX	XXX	49	79	84	86	87
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	47	78	82	84
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	86	92
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	111
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51

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	17	10	6	4	3	2	2	2	1	1
2. 1993	26	8	4	2	1	1	1	1	0	0
3. 1994	XXX	28	8	3	2	1	0	0	0	0
4. 1995	XXX	XXX	26	7	3	1	1	0	0	0
5. 1996	XXX	XXX	XXX	31	8	4	2	1	1	0
6. 1997	XXX	XXX	XXX	XXX	31	9	4	2	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	30	8	4	2	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	9	4	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	10	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	38
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56

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	46	48	94	94	103	86	86	87	87	87
2. 1993	80	93	99	99	100	100	100	100	100	100
3. 1994	XXX	84	103	104	105	105	105	105	105	105
4. 1995	XXX	XXX	86	97	99	98	98	99	99	99
5. 1996	XXX	XXX	XXX	91	105	105	106	106	106	106
6. 1997	XXX	XXX	XXX	XXX	98	112	113	114	114	114
7. 1998	XXX	XXX	XXX	XXX	XXX	91	103	105	105	105
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	87	101	102	102
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106	122	124
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	173
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	57	61	63	63	71	58	58	59	59	59
2. 1993	40	51	52	53	54	54	54	54	54	54
3. 1994	XXX	41	50	51	53	52	52	52	52	52
4. 1995	XXX	XXX	30	40	42	42	42	42	42	43
5. 1996	XXX	XXX	XXX	60	84	86	87	88	88	88
6. 1997	XXX	XXX	XXX	XXX	117	150	156	158	159	160
7. 1998	XXX	XXX	XXX	XXX	XXX	127	162	167	169	170
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	124	157	162	165
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	150	156
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	145
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91

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	5	3	1	1	1	0	0	0	0	0
2. 1993	11	3	2	1	0	0	0	0	0	0
3. 1994	XXX	11	3	2	1	0	0	0	0	0
4. 1995	XXX	XXX	11	2	1	1	0	0	0	0
5. 1996	XXX	XXX	XXX	23	6	3	2	1	1	1
6. 1997	XXX	XXX	XXX	XXX	36	11	6	3	2	1
7. 1998	XXX	XXX	XXX	XXX	XXX	36	11	7	4	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	35	11	7	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	12	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30

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	61	66	67	67	80	62	62	63	63	63
2. 1993	66	73	74	74	76	75	75	76	76	76
3. 1994	XXX	66	71	72	75	73	74	74	74	74
4. 1995	XXX	XXX	52	58	60	59	59	60	60	60
5. 1996	XXX	XXX	XXX	107	127	128	128	130	130	130
6. 1997	XXX	XXX	XXX	XXX	205	231	236	238	239	239
7. 1998	XXX	XXX	XXX	XXX	XXX	211	236	241	243	244
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	201	227	232	234
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191	219	224
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187	213
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

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

SECTION 2A

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

SECTION 3A

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

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

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

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

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	27	35	38	39	44	38	38	39	39	39
2. 1993	32	48	52	53	54	55	55	55	55	55
3. 1994	XXX	42	61	65	68	69	69	69	70	70
4. 1995	XXX	XXX	46	66	72	74	75	76	76	76
5. 1996	XXX	XXX	XXX	40	53	57	58	58	59	59
6. 1997	XXX	XXX	XXX	XXX	10	13	14	15	15	15
7. 1998	XXX	XXX	XXX	XXX	XXX	9	12	12	13	13
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8	11	12	12
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	11	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	17	10	6	4	3	2	2	1	1	1
2. 1993	18	9	5	3	1	1	0	0	0	0
3. 1994	XXX	22	9	6	3	1	1	0	0	0
4. 1995	XXX	XXX	24	10	6	3	2	1	1	0
5. 1996	XXX	XXX	XXX	18	7	4	2	1	1	1
6. 1997	XXX	XXX	XXX	XXX	5	2	1	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	3	1	1	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	1	1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	2	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	44	52	54	56	64	54	54	55	55	55
2. 1993	68	82	86	86	87	87	88	88	88	88
3. 1994	XXX	87	104	109	110	111	111	112	112	112
4. 1995	XXX	XXX	93	112	117	118	119	119	119	120
5. 1996	XXX	XXX	XXX	78	89	92	93	94	94	94
6. 1997	XXX	XXX	XXX	XXX	19	22	22	23	23	23
7. 1998	XXX	XXX	XXX	XXX	XXX	15	18	18	19	19
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	14	16	17	17
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	17	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	14
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

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

SECTION 2A

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

SECTION 3A

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

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

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

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	348	579	578	578	578	578	578	578	579	579	0
3. 1994	XXX	351	619	619	619	619	619	619	619	619	0
4. 1995	XXX	XXX	383	673	673	673	674	674	674	674	0
5. 1996	XXX	XXX	XXX	427	747	747	747	747	747	747	0
6. 1997	XXX	XXX	XXX	XXX	450	792	792	792	792	792	0
7. 1998	XXX	XXX	XXX	XXX	XXX	433	779	779	782	782	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	481	832	832	833	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578	1,017	1,017	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689	1,210	521
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	748	748
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,269
13. Earned Premiums (Sc P-Pt 1)	348	582	651	717	770	776	828	929	1,132	1,269	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	25	25	25	25	25	25	25	25	25	25	0
3. 1994	XXX	29	30	30	30	30	30	30	30	30	0
4. 1995	XXX	XXX	27	28	28	28	28	28	28	28	0
5. 1996	XXX	XXX	XXX	29	30	30	30	30	30	30	(1)
6. 1997	XXX	XXX	XXX	XXX	25	25	25	25	25	25	0
7. 1998	XXX	XXX	XXX	XXX	XXX	5	5	5	5	5	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	25	29	29	29	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	32	31	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	22	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	32
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32
13. Earned Premiums (Sc P-Pt 1)	25	29	28	30	26	5	25	37	20	32	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	348	631	632	631	632	632	633	633	633	633	0
3. 1994	XXX	426	692	693	692	692	695	695	695	695	0
4. 1995	XXX	XXX	435	713	712	712	712	712	712	712	0
5. 1996	XXX	XXX	XXX	422	675	675	675	675	675	675	0
6. 1997	XXX	XXX	XXX	XXX	406	654	659	659	659	659	0
7. 1998	XXX	XXX	XXX	XXX	XXX	379	605	606	610	610	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	404	639	640	639	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	618	996	996	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	633	1,088	455
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	642	642
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,097
13. Earned Premiums (Sc P-Pt 1)	348	709	702	699	659	626	639	854	1,016	1,097	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	47	47	47	47	46	45	45	45	45	45	0
3. 1994	XXX	51	52	52	52	51	51	51	51	51	0
4. 1995	XXX	XXX	49	49	49	48	48	48	48	48	0
5. 1996	XXX	XXX	XXX	60	60	60	60	60	60	58	(2)
6. 1997	XXX	XXX	XXX	XXX	57	58	58	58	58	58	0
7. 1998	XXX	XXX	XXX	XXX	XXX	56	56	56	56	56	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	62	65	65	65	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169	160	159	(1)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	25	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	21
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20
13. Earned Premiums (Sc P-Pt 1)	47	52	49	60	57	54	62	172	13	20	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	390	485	485	485	485	485	485	485	485	485	485
3. 1994	XXX	297	405	405	405	405	405	405	405	405	405
4. 1995	XXX	XXX	312	427	428	428	428	428	428	428	428
5. 1996	XXX	XXX	XXX	659	1,254	1,256	1,257	1,257	1,257	1,257	1,257
6. 1997	XXX	XXX	XXX	XXX	984	1,668	1,669	1,669	1,669	1,669	1,669
7. 1998	XXX	XXX	XXX	XXX	XXX	1,000	1,701	1,704	1,709	1,709	1,709
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,043	1,766	1,768	1,768	1,768
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,179	2,067	2,068	2,068
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,192	2,197	2,197
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,341	1,341
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,347
13. Earned Premiums (Sc P-Pt 1)	390	392	420	775	1,579	1,685	1,746	1,905	2,087	2,347	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	101	102	101	101	101	101	101	101	101	101	101
3. 1994	XXX	101	102	102	102	102	102	102	102	102	102
4. 1995	XXX	XXX	98	99	99	99	99	99	99	99	99
5. 1996	XXX	XXX	XXX	142	143	143	143	143	143	143	143
6. 1997	XXX	XXX	XXX	XXX	158	160	162	162	162	162	162
7. 1998	XXX	XXX	XXX	XXX	XXX	155	159	159	159	159	159
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	137	156	156	156	156
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	169	169	169
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	91	24
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	65
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88
13. Earned Premiums (Sc P-Pt 1)	101	102	98	143	159	157	143	181	74	88	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	344	619	619	619	619	619	619	619	619	619	619
3. 1994	XXX	387	704	706	706	706	706	706	706	706	706
4. 1995	XXX	XXX	441	799	800	800	800	800	800	800	800
5. 1996	XXX	XXX	XXX	341	522	524	524	524	524	524	524
6. 1997	XXX	XXX	XXX	XXX	208	372	372	372	372	372	372
7. 1998	XXX	XXX	XXX	XXX	XXX	214	383	384	385	385	385
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	226	399	400	400	400
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	451	452	452
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281	508	227
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	333
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561
13. Earned Premiums (Sc P-Pt 1)	344	661	759	700	390	379	395	430	478	561	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1993	44	47	47	47	47	47	47	47	47	47	47
3. 1994	XXX	40	44	44	44	44	44	44	44	44	44
4. 1995	XXX	XXX	39	44	44	44	44	44	44	44	44
5. 1996	XXX	XXX	XXX	40	46	46	46	46	46	46	46
6. 1997	XXX	XXX	XXX	XXX	34	40	40	40	40	40	40
7. 1998	XXX	XXX	XXX	XXX	XXX	34	40	40	40	40	40
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	27	35	35	35	35
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	50	50	50
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	68	20
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	55
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75
13. Earned Premiums (Sc P-Pt 1)	44	43	44	46	40	40	32	48	58	75	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

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

SECTION 2B

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

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

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

SECTION 2

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

SCHEDULE P - PART 6N - REINSURANCE

Nonproportional Assumed Property

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	30	30
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	140	140
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170	170
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	170	XXX	XXX

SECTION 2

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

SCHEDULE P - PART 6O - REINSURANCE

Nonproportional Assumed Liability

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	70	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	70	0	XXX	XXX

SECTION 2

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Beacon Insurance Company of America
SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993	38	70	70	70	70	70	70	70	70	70	70	0
3. 1994	XXX	39	73	73	73	73	73	73	73	73	73	0
4. 1995	XXX	XXX	49	88	87	87	87	87	87	87	87	0
5. 1996	XXX	XXX	XXX	29	34	34	34	34	34	34	34	0
6. 1997	XXX	XXX	XXX	XXX	4	7	7	7	7	7	7	0
7. 1998	XXX	XXX	XXX	XXX	XXX	4	7	7	7	7	7	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	6	7	7	7	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	7	7	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	7	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9
13. Earned Premiums (Sc P-Pt 1)	38	70	84	67	8	7	7	7	7	9	XXX	XXX

SECTION 2A

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

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

SECTION 1B

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

SECTION 2B

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

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Sch. P, Pt. 7A, Sn. 1, Primary, Loss Sensitive Contracts
NONE

Sch. P, Pt. 7A, Sn. 2, Incurred Losses and Allocated Expenses
NONE

Sch. P, Pt. 7A, Sn. 3, Bulk and Incurred But Not Reported Res.
NONE

Page 104

Sch. P, Pt. 7A, Sn. 4, Net Earned Premiums Reported
NONE

Sch. P, Pt. 7A, Sn. 5, Net Reserve for Premium Adjustments
NONE

Page 105

Sch. P, Pt. 7B, Sn. 1, Reinsurance Loss Sensitive Contracts
NONE

Sch. P, Pt. 7B, Sn. 2, Incurred Losses and Cost Containment Exp.
NONE

Sch. P, Pt. 7B, Sn. 3, Bulk Incurred But Not Reported Reserves
NONE

Page 106

Sch. P, Pt. 7B, Sn. 4, Net Earned Premiums Reported at Year End
NONE

Sch. P, Pt. 7B, Sn. 5, Net Reserve for Premium Adjustments
NONE

Sch. P, Pt. 7B, Sn. 6, Incurred Adjustable Commissions
NONE

Sch. P, Pt. 7B, Sn. 7, Reserves for Commission Adjustments
NONE

SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

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

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ 43
 (in thousands of dollars) 5.2 Surety \$ 397

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

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

7.2 (An extended statement may be attached)

Effective January 1, 2001, the inter-company pooling arrangement for consolidated group 0228 changed. Refer to Schedule Y for inter-company pooling percentages, and Note 25 for further detail.

The commercial package policy shift from monoline to the commercial multiple peril line as explained in Note 20 of the Notes to the Financial Statements.

SCHEDULE Y (Continued)

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






1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate (s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
24104	34-0438190	OHIO FARMERS INSURANCE COMPANY	0	13,291,556	(22,416,429)	0	0	0		0	(9,124,873)	(46,750,000)
24112	34-6516838	WESTFIELD INSURANCE COMPANY	0	0	19,388,865	0	0	0		0	19,388,865	22,615,000
24120	34-1022544	WESTFIELD NATIONAL INSURANCE COMPANY	0	0	2,492,796	0	0	0		0	2,492,796	(3,724,000)
20001	31-1015321	BEACON INSURANCE COMPANY OF AMERICA	0	0	(141,898)	0	0	0		0	(141,898)	13,528,000
19992	34-6016426	AMERICAN SELECT INSURANCE COMPANY	0	0	904,500	0	0	0		0	904,500	6,201,000
17558	23-0929640	OLD GUARD INSURANCE COMPANY	0	0	0	0	0	0		0	0	6,371,000
16853	23-2020328	OLD GUARD FIRE INSURANCE COMPANY	0	0	0	0	0	0		0	0	362,000
14052	23-0638140	FIRST PATRIOT INSURANCE COMPANY	0	0	(226,623)	0	0	0		0	(226,623)	9,571,000
27421	23-1265512	NEFFSVILLE MUTUAL FIRE INSURANCE COMPANY	0	0	0	0	0	0		0	0	0
32735	51-0302647	FIRST DELAWARE INSURANCE COMPANY	0	0	(1,211)	0	0	0		0	(1,211)	(8,174,000)
50792	54-0483197	SOUTHERN TITLE INSURANCE CORPORATION	0	353,974	0	0	0	0		0	353,974	0
	23-2852984	OLD GUARD GROUP INC	0	0	0	0	0	0		0	0	0
	34-1879483	WESTFIELD FINANCIAL CORPORATION	0	(13,645,530)	0	0	0	0		0	(13,645,530)	0
9999999	-	CONTROL TOTALS	0	0	0	0	0	0		0	0	0

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

EXPLANATION:

.....

BARCODE:

Document Identifier 460:

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

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

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

EXPLANATION:

.....

BARCODE:

Document Identifier 390:

11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? No

EXPLANATION:

.....

BARCODE:

Document Identifier 385:



APRIL FILING

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

EXPLANATION:

.....

BARCODE:

Document Identifier 270:

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

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSE

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 210:



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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

MAY FILING

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 201:

JUNE FILING

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220:

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 11, Part 3

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
AGGREGATED AT LINE 24, Miscellaneous Expenses				
Donations	0	7,318	0	7,318
Clerical Service	2,102	4,956	35	7,093
General Business Consulting	997	4,483	337	5,817
2498. LINE 24, Miscellaneous Expenses	3,099	16,757	372	20,228