



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

NAIC Group Code 0035 (Current Period) 0035 (Prior Period) NAIC Company Code 20184 Employer's ID Number 34-4312510
Organized under the Laws of Ohio, State of Domicile or Port of Entry NA
Country of Domicile United States of America
Incorporated 09/14/1914 Commenced Business 01/07/1915
Statutory Home Office 1 Insurance Square, Celina, OH 45822
Main Administrative Office 1 Insurance Square, Celina, OH 45822
Mail Address 1 Insurance Square, Celina, OH 45822
Primary Location of Books and Records 1 Insurance Square, Celina, OH 45822
Internet Website Address www.CelinaGroup.com
Statement Contact Philip Marion Fullenkamp, 419-586-5181-8227
Policyowner Relations Contact 1 Insurance Square, Celina, OH 45822

OFFICERS

Chief Executive Officer & President William West Montgomery
Secretary Michael Stanley Kleinhenz
Sr. VP Finance & Treasurer Philip Marion Fullenkamp

VICE PRESIDENTS

Philip Marion Fullenkamp Duane Eugene Kimball William Junior Balthis
Donald George Robinson Robert Mark Shoenfelt William Rodney Stapleton

DIRECTORS OR TRUSTEES

William West Montgomery Philip Marion Fullenkamp Donald West Montgomery
Charles Joseph Van Arsdel Nancy Montgomery Goldberg David Thomas Mellin

State of Ohio
County of Mercer } 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.

William West Montgomery Chief Executive Officer & President
Michael Stanley Kleinhenz Secretary
Philip Marion Fullenkamp Sr. VP Finance & Treasurer

Subscribed and sworn to before me this day of February, 2003
a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Company Code **20184**

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												(52)
2.1 Allied lines												(31)
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												(87)
5.1 Commercial multiple peril (non-liability portion)												(38)
5.2 Commercial multiple peril (liability portion)												(21)
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												(32)
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												(261)
17. Other liability												(141)
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												(210)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												(47)
21.1 Private passenger auto physical damage												(183)
21.2 Commercial auto physical damage												(37)
22. Aircraft (all perils)												
23. Fidelity												0
24. Surety												
26. Burglary and theft												(2)
27. Boiler and machinery												0
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(1,143)
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.1L



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Company Code **20184**

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	46,461	42,616		23,798		51,350	52,000		2,528	2,571	7,507	835
2.1 Allied lines	18,629	16,710		9,113	1,198	923	275		(6)	16	3,014	340
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	1,840,754	1,530,673		969,971	830,170	935,704	353,261	26,665	44,073	34,217	360,738	32,033
5.1 Commercial multiple peril (non-liability portion)												38
5.2 Commercial multiple peril (liability portion)												20
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	88,770	82,632		43,192	8,088	7,763	675		(15)	3	16,620	1,522
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	31,703	28,242		16,113							5,805	535
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												77
16. Workers' compensation												981
17. Other liability	49,597	44,406		22,150	500,000	11,125	3,250		(78,146)	1,073	5,632	
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,667,182	2,409,386		1,197,312	1,420,647	1,138,626	1,410,126	40,438	13,330	65,152	398,997	48,448
19.3 Commercial auto no-fault (personal injury protection)												332
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	2,064,518	1,863,678		935,054	1,001,795	945,791	20,527	992	(1,827)	711	316,326	37,523
21.2 Commercial auto physical damage												261
22. Aircraft (all perils)												
23. Fidelity												0
24. Surety												0
26. Burglary and theft												1
27. Boiler and machinery												0
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	6,807,614	6,018,344	0	3,216,703	3,761,898	3,091,282	1,840,114	68,095	(20,064)	103,743	1,114,638	122,946
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 80,090

24.IN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Company Code **20184**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												.81
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation					16,926		87,309		791	7,438		.81
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												.81
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												.81
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	16,926	0	87,309	0	791	7,438	0	325
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.KY



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Company Code **20184**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation					3,975	(2,500)	3,253	2,465	2,122	277		
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	3,975	(2,500)	3,253	2,465	2,122	277	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.MI



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Company Code **20184**

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	228,680	202,894		119,401	55,587	(7,760)	3,625	1,764	(2,489)	179	36,274	778
2.1 Allied lines	84,564	76,314		43,457	93,145	89,745	8,450		6	484	13,423	(326)
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	4,672,257	4,315,024		2,371,233	3,990,014	3,938,029	578,255	83,054	89,403	61,602	892,072	(12,009)
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)						5,000	5,000					
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	254,887	254,413		124,231	132,711	150,861	21,350		40	97	45,560	(2,609)
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	68,115	66,973		34,184							11,739	(674)
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	277,177	275,533		138,233		134,475	198,375	1,492	52,464	62,627	30,263	(1,115)
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	7,557,823	7,304,230		3,112,183	4,027,901	4,591,710	5,624,943	90,454	104,737	274,248	1,097,587	46,991
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	5,983,591	5,835,260		2,420,022	3,326,942	3,305,669	97,689	6,279	1,298	2,289	885,151	38,998
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	19,127,093	18,330,641	0	8,362,943	11,626,298	12,207,727	6,537,687	183,044	245,460	401,527	3,012,070	70,034
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 215,410

24.0H



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Company Code **20184**

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												(413)
2.1 Allied lines					(70)	(70)						(144)
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril					(50)	4,626	12,043	1,042	1,042	3,700		(2,368)
5.1 Commercial multiple peril (non-liability portion)												(256)
5.2 Commercial multiple peril (liability portion)												(138)
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												(252)
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												0
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation					6,045	4,535	18,609	8,890	9,192	1,585		(774)
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					6,269	467	193,043		100	6,300		(191)
19.2 Other private passenger auto liability					(75)	8	(215)					(564)
19.3 Commercial auto no-fault (personal injury protection)					1,770		6,961			1,500		(12)
19.4 Other commercial auto liability												(209)
21.1 Private passenger auto physical damage						111						(398)
21.2 Commercial auto physical damage												(129)
22. Aircraft (all perils)												(2)
23. Fidelity												
24. Surety												
26. Burglary and theft												(16)
27. Boiler and machinery												(6)
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	13,889	9,677	230,441	9,932	10,335	13,085	0	(5,872)
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.PA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Company Code **20184**

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		193										
2.1 Allied lines		26										
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril		33				(30,243)	7,197	8,643	6,843	3,700		673
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	252	0	0	0	(30,243)	7,197	8,643	6,843	3,700	0	673
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.TN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0035**

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2002

NAIC Company Code **20184**

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril							150,000	59,294	71,511	18,581		
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												1,595
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					1,425	(6,075)		2,344	(1,456)			
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage						0	(6)					
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	1,425	(6,075)	149,994	61,637	70,055	18,581	0	1,595
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.WV



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0035

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Company Code 20184

Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses, and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	275,141	245,703	0	143,199	55,587	43,590	55,625	1,764	39	2,750	43,781	1,148
2.1 Allied lines	103,193	93,051	0	52,570	94,272	90,597	8,725	0	0	500	16,437	(161)
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	6,513,011	5,845,730	0	3,341,204	4,820,134	4,848,116	1,100,756	178,697	212,872	121,800	1,252,810	18,324
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	(256)
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	5,000	5,000	0	0	0	0	(138)
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	343,657	337,045	0	167,423	140,799	158,624	22,025	0	25	100	62,180	(1,371)
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	99,818	95,215	0	50,297	0	0	0	0	0	0	17,544	(139)
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	26,945	2,035	109,171	11,355	12,105	9,300	0	(103)
17. Other liability	326,774	319,939	0	160,383	500,000	145,600	201,625	1,492	(25,683)	63,700	35,895	546
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	6,269	467	193,043	0	100	6,300	0	(191)
19.2 Other private passenger auto liability	10,225,005	9,713,617	0	4,309,495	5,449,898	5,724,269	7,034,854	133,236	116,611	339,400	1,496,583	94,746
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	1,770	0	6,961	0	0	1,500	0	(12)
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	77
21.1 Private passenger auto physical damage	8,048,109	7,698,938	0	3,355,076	4,328,737	4,251,571	118,210	7,271	(529)	3,000	1,201,477	76,021
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	95
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	(2)
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	(18)
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	(6)
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)	25,934,707	24,349,238	0	11,579,646	15,424,411	15,269,868	8,855,996	333,816	315,541	548,350	4,126,708	188,559
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 295,500 .

24.GT

SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	2,011,735
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(129,448)
2.2 Totals, Part 3, Column 7.....	.0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9).....	.0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	22,792
4.2 Totals, Part 3, Column 9.....	.0
5. Total profit (loss) on sales, Part 3, Column 14.....	.0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	.0
6.2 Totals, Part 3, Column 8.....	.0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	.0
8. Book/adjusted carrying value at end of current period.....	1,905,078
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	1,905,078
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	1,905,078

SCHEDULE B VERIFICATION BETWEEN YEARS

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

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	.0
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	.0
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	.0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	.0
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	.0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	.0	1,647,675	1,650,722	.0	.0	3,298,397	17.7	3,548,567	17.3	3,298,397	.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	1,647,675	1,650,722	0	0	3,298,397	17.7	3,548,567	17.3	3,298,397	0
2. All Other Governments, Schedules D & 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 & 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 & DA (Group 4)											
4.1 Class 1	.0	437,645	336,313	.0	.0	773,958	4.2	840,344	4.1	773,958	.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	437,645	336,313	0	0	773,958	4.2	840,344	4.1	773,958	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	2,266,886	1,671,935	1,290,213	70,962	18	5,300,014	28.5	5,153,090	25.1	5,300,014	.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	2,266,886	1,671,935	1,290,213	70,962	18	5,300,014	28.5	5,153,090	25.1	5,300,014	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	773,202	3.8	.0	.0
6.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	29,838	0.1	.0	.0
6.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
6.4 Class 4	.0	19,500	.0	.0	.0	19,500	0.1	.0	0.0	19,500	.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	19,500	0	0	0	19,500	0.1	803,040	3.9	19,500	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,855,447	4,096,217	2,214,316	55,164	.0	8,221,144	44.2	9,260,478	45.1	8,221,144	.0
7.2 Class 2	.0	206,941	172,482	349,471	42,658	771,552	4.1	426,249	2.1	771,552	.0
7.3 Class 3	.0	60,762	18,075	34,180	36,108	149,124	0.8	459,822	2.2	149,124	.0
7.4 Class 4	.0	29,225	23,513	.0	.0	52,738	0.3	28,656	0.1	52,738	.0
7.5 Class 5	.0	.0	.0	23,250	.0	23,250	0.1	.0	0.0	23,250	.0
7.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	1,855,447	4,393,145	2,428,386	462,065	78,766	9,217,808	49.5	10,175,205	49.6	9,217,808	0
8. Credit Tenant Loans, Schedules D & 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 & 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 National Mutual Insurance Company

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	4,122,332	7,853,472	5,491,564	126,126	18	17,593,512	94.5	XXX	XXX	17,593,512	.0
10.2 Class 2	.0	206,941	172,482	349,471	42,658	771,552	4.1	XXX	XXX	771,552	.0
10.3 Class 3	.0	60,762	18,075	34,180	36,108	149,124	0.8	XXX	XXX	149,124	.0
10.4 Class 4	.0	48,725	23,513	.0	.0	72,238	0.4	XXX	XXX	72,238	.0
10.5 Class 5	.0	.0	.0	23,250	.0	23,250	0.1	XXX	XXX	23,250	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	4,122,332	8,169,899	5,705,634	533,027	78,784	18,609,676	100.0	XXX	XXX	18,609,676	.0
10.8 Line 10.7 as a % of Col. 6	22.2	43.9	30.7	2.9	0.4	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	4,330,797	9,929,693	4,972,553	303,195	39,442	XXX	XXX	19,575,680	95.4	19,575,680	.0
11.2 Class 2	.0	121,672	177,231	102,785	54,399	XXX	XXX	456,087	2.2	456,087	.0
11.3 Class 3	.0	407,622	.0	52,200	.0	XXX	XXX	459,822	2.2	459,822	.0
11.4 Class 4	.0	28,656	.0	.0	.0	XXX	XXX	28,656	0.1	28,656	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	4,330,797	10,487,642	5,149,785	458,180	93,841	XXX	XXX	20,520,245	100.0	20,520,245	.0
11.8 Line 11.7 as a % of Col. 8	21.1	51.1	25.1	2.2	0.5	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	4,122,332	7,853,472	5,491,564	126,126	18	17,593,512	94.5	19,575,680	95.4	17,593,512	XXX
12.2 Class 2	.0	206,941	172,482	349,471	42,658	771,552	4.1	456,087	2.2	771,552	XXX
12.3 Class 3	.0	60,762	18,075	34,180	36,108	149,124	0.8	459,822	2.2	149,124	XXX
12.4 Class 4	.0	48,725	23,513	.0	.0	72,238	0.4	28,656	0.1	72,238	XXX
12.5 Class 5	.0	.0	.0	23,250	.0	23,250	0.1	.0	0.0	23,250	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	4,122,332	8,169,899	5,705,634	533,027	78,784	18,609,676	100.0	20,520,245	100.0	18,609,676	XXX
12.8 Line 12.7 as a % of Col. 6	22.2	43.9	30.7	2.9	0.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	22.2	43.9	30.7	2.9	0.4	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 Col. 6	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	XXX	.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$.0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$.0 current year, \$.0 prior year of bonds with Z designations and \$.0 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 National Mutual Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	0	1,647,675	1,650,722	0	0	3,298,397	17.7	3,548,567	17.3	3,298,397	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	1,647,675	1,650,722	0	0	3,298,397	17.7	3,548,567	17.3	3,298,397	0
2. All Other Governments, Schedules D & 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	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & 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	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	0	437,645	336,313	0	0	773,958	4.2	840,344	4.1	773,958	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	437,645	336,313	0	0	773,958	4.2	840,344	4.1	773,958	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	0	400,000	847,639	0	0	1,247,639	6.7	819,882	4.0	1,247,639	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	94,488	264,245	150,493	63,263	0	572,490	3.1	345,978	1.7	572,490	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Defined	2,172,397	1,007,690	292,080	7,699	18	3,479,885	18.7	3,987,231	19.4	3,479,885	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	2,266,886	1,671,935	1,290,213	70,962	18	5,300,014	28.5	5,153,090	25.1	5,300,014	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	0	19,500	0	0	0	19,500	0.1	428,406	2.1	19,500	0
6.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	374,634	1.8	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	19,500	0	0	0	19,500	0.1	803,040	3.9	19,500	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,450,245	2,608,958	1,065,645	462,065	78,766	5,665,679	30.4	6,266,230	30.5	5,665,679	0
7.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined	0	262,603	241,207	0	0	503,810	2.7	0	0.0	503,810	0
7.4 Other	0	0	0	0	0	0	0.0	504,652	2.5	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	405,201	1,521,584	1,121,534	0	0	3,048,319	16.4	1,845,780	9.0	3,048,319	0
7.6 Other	0	0	0	0	0	0	0.0	1,558,543	7.6	0	0
7.7 Totals	1,855,447	4,393,145	2,428,386	462,065	78,766	9,217,808	49.5	10,175,205	49.6	9,217,808	0
8. Credit Tenant Loans, Schedules D & 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. Parents, Subsidiaries and Affiliates, Schedules D & 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-Based Securities	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 National Mutual Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,450,245	5,113,778	3,900,319	462,065	78,766	11,005,173	59.1	XXX	XXX	11,005,173	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	94,488	264,245	150,493	63,263	.0	572,490	3.1	XXX	XXX	572,490	.0
10.3 Defined	2,172,397	1,270,293	533,287	7,699	18	3,983,695	21.4	XXX	XXX	3,983,695	.0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Defined	405,201	1,521,584	1,121,534	.0	.0	3,048,319	16.4	XXX	XXX	3,048,319	.0
10.6 Other	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	4,122,332	8,169,899	5,705,634	533,027	78,784	18,609,676	100.0	XXX	XXX	18,609,676	.0
10.8 Line 10.7 as a % of Col. 6	22.2	43.9	30.7	2.9	0.4	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	3,484,357	6,251,560	1,891,037	192,075	84,399	XXX	XXX	11,903,427	58.0	11,903,427	.0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	39,944	426,865	219,933	33,869	.0	XXX	XXX	720,612	3.5	720,612	.0
11.3 Defined	.0	2,046,431	1,699,122	232,236	9,442	XXX	XXX	3,987,231	19.4	3,987,231	.0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	56,768	447,884	.0	.0	XXX	XXX	504,652	2.5	504,652	.0
11.5 Defined	428,061	951,172	466,547	.0	.0	XXX	XXX	1,845,780	9.0	1,845,780	.0
11.6 Other	378,435	754,847	425,261	.0	.0	XXX	XXX	1,558,543	7.6	1,558,543	.0
11.7 Totals	4,330,797	10,487,642	5,149,785	458,180	93,841	XXX	XXX	20,520,245	100.0	20,520,245	.0
11.8 Line 11.7 as a % of Col. 8	21.1	51.1	25.1	2.2	0.5	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,450,245	5,113,778	3,900,319	462,065	78,766	11,005,173	59.1	11,903,427	58.0	11,005,173	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	94,488	264,245	150,493	63,263	.0	572,490	3.1	720,612	3.5	572,490	XXX
12.3 Defined	2,172,397	1,270,293	533,287	7,699	18	3,983,695	21.4	3,987,231	19.4	3,983,695	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	504,652	2.5	.0	XXX
12.5 Defined	405,201	1,521,584	1,121,534	.0	.0	3,048,319	16.4	1,845,780	9.0	3,048,319	XXX
12.6 Other	.0	.0	.0	.0	.0	.0	0.0	1,558,543	7.6	.0	XXX
12.7 Totals	4,122,332	8,169,899	5,705,634	533,027	78,784	18,609,676	100.0	20,520,245	100.0	18,609,676	XXX
12.8 Line 12.7 as a % of Col. 6	22.2	43.9	30.7	2.9	0.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	22.2	43.9	30.7	2.9	0.4	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 MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
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 Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	2,478,386	2,478,386	0	0	0
2. Cost of short-term investments acquired	12,764,762	12,764,762			
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	13,792,902	13,792,902			
7. Book/adjusted carrying value, current year	1,450,245	1,450,245	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	1,450,245	1,450,245	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	1,450,245	1,450,245	0	0	0
12. Income collected during year	23,985	23,985			
13. Income earned during year	23,803	23,803			

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

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Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			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	8 Cols. 6 +7						
34-4202015	20176	CELINA MUTUAL INSURANCE COMPANY	OH	20,506	2,844	6,500	9,344	211	46	8,290			
34-1328060	20192	REPUBLIC MUTUAL INSURANCE COMPANY	OH	4,725	876	1,654	2,530	6		1,354			
34-1296403	38504	WEST VIRGINIA FIRE & CASUALTY COMPANY	WV	9,282	2,457	2,355	4,812	28	15	4,240			
0199999 - Total - Affiliates - U.S. Intercompany Pooling				34,514	6,177	10,509	16,686	245	61	13,884			
0499999 - Total - Affiliates				34,514	6,177	10,509	16,686	245	61	13,884			
0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000							0						
0699998 - Pools and Associations - Reins Col 8 < 100,000				0	(3)	173	170		0				
0699999 - Total - Pools, Associations - Mandatory Pools				0	(3)	173	170		0				
0799998 - Pools and Associations - Reins Col 8 < 100,000							0						
0899999 - Total - Pools and Associations				0	(3)	173	170		0				
0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000							0						
9999999 Totals				34,514	6,174	10,682	16,856	245	62	13,884			

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
NONE					

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
34-4202015	20176	CELINA MUTUAL INSURANCE COMPANY	OH		15,444	3,115	149	4,735		2,308	1,651	6,563	126	18,648	3,713		14,935		
34-1328060	20192	REPUBLIC MUTUAL INSURANCE COMPANY	OH		10,296	2,077	100	3,157		1,539	1,101	4,375	84	12,432	2,476		9,957		
34-1296403	38504	WEST VIRGINIA FIRE & CASUALTY COMPANY	WV		7,722	1,558	75	2,368		1,154	826	3,282	63	9,324	1,857		7,467		
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					33,461	6,750	323	10,260		5,001	3,577	14,220	274	40,405	8,046		32,359		
0499999 - Total - Authorized - Affiliates					33,461	6,750	323	10,260		5,001	3,577	14,220	274	40,405	8,046		32,359		
36-2661954	10103	American Agricultural Ins Co.	IN		180	71		5						76	(11)		87		
13-2673100	22039	General Rein Corp.	DE		7,700	361	1	1,121		641	23	3,587		5,734	2,126		3,608		
13-1675535	25364	Swiss Rein America Corp.	NY		176	1	3	342			15			361	913		(551)		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)					307	179		5					28	212	(4)		217		
0599999 - Authorized - Other U.S. Unaffiliated Insurers					8,364	612	4	1,474		641	38	3,587	28	6,383	3,023		3,360		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		0									0			0		
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		2									0			0		
0699999 - Authorized - Pools - Mandatory Pools					2														
AA-1128020	00000	LLOYD'S SYNDICATE NUMBER 2020	EN		106	87								87	0		87		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)					223	66		8					16	89	(13)		102		
0899999 - Authorized - Other Non-U.S. Insurers					328	152		8					16	176	(13)		189		
0999999 - Total - Authorized					42,155	7,514	327	11,742		5,642	3,615	17,807	318	46,964	11,056		35,909		
1399999 - Total - Unauthorized - Affiliates														0			0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
AA-1560350	00000	FARM MUT REINS PLAN LTD.	ON		149	122								122	(1)		123		
AA-3190770	00000	ACE TEMPEST REINS CO LTD.	BM		126	27		6					9	42	(4)		46		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
1799999 - Unauthorized - Other Non-U.S. Insurers					275	149		6					9	164	(5)		169		
1899999 - Total - Unauthorized					275	149		6					9	164	(5)		169		
1999999 - Total - Authorized and Unauthorized					42,431	7,663	327	11,748	0	5,642	3,615	17,807	327	47,128	11,051	0	36,077	0	
2099999 - Total - Protected Cells														0			0		
9999999 Totals					42,431	7,663	327	11,748	0	5,642	3,615	17,807	327	47,128	11,051	0	36,077	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. General Reinsurance Corp.....	40.000	7,408
2. General Reinsurance Corp.....	27.500	290
3.		
4.		
5.		

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
34-4202015	20176	CELINA MUTUAL INSURANCE COMPANY	OH	3,265					0	3,265	0.0	0.0
34-1328060	20192	REPUBLIC MUTUAL INSURANCE COMPANY	OH	2,176					0	2,176	0.0	0.0
34-1296403	38504	WEST VIRGINIA FIRE & CASUALTY COMPANY	WV	1,632					0	1,632	0.0	0.0
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling				7,073						7,073	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool											0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates				7,073					0	7,073	0.0	0.0
36-2661954	10103	American Agricultural Ins Co.	IN	71					0	71	0.0	0.0
06-1430254	10348	Arch Reins Co.	NE	44					0	44	0.0	0.0
42-0234980	21415	Employers Mut Cas Co.	IA	21					0	21	0.0	0.0
25-6038677	26271	Erie Ins Exch.	PA	19					0	19	0.0	0.0
36-2667627	22969	Ge Reins Corp.	IL	9					0	9	0.0	0.0
13-2673100	22039	General Rein Corp.	DE	330	33				33	362	9.0	0.0
36-3030511	37257	Insurance Corp Of Hannover	IL	4					0	4	0.0	0.0
36-3347420	23876	Mapfre Reins Corp.	NJ	8					0	8	0.0	0.0
02-0170490	14788	Natl Grange Mut Ins Co.	NH	12					0	12	0.0	0.0
86-0274508	31089	Republic Western Ins Co.	AZ	22					0	22	0.0	0.0
13-3029255	39322	General Security National Ins Co.	NY	16					0	16	0.0	0.0
41-0406690	24767	St Paul Fire & Marine Ins Co.	MN	22					0	22	0.0	0.0
13-1675535	25364	Swiss Rein America Corp.	NY	1	3				3	4	73.4	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				580	35				35	616	5.7	0.0
0699999 - Authorized - Pools - Mandatory Pools											0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
AA-1127241	00000	LLOYD'S SYNDICATE NUMBER 1241	EN	6					0	6	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	EN	16					0	16	0.0	0.0
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	EN	4					0	4	0.0	0.0
AA-1128020	00000	LLOYD'S SYNDICATE NUMBER 2020	EN	87					0	87	0.0	0.0
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	EN	27					0	27	0.0	0.0
AA-1126566	00000	LLOYD'S SYNDICATE NUMBER 566	EN	7					0	7	0.0	0.0
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	EN	6					0	6	0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers				152						152	0.0	0.0
0999999 - Total - Authorized				7,806	35				35	7,841	0.5	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers											0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
AA-1560350	00000	FARM MUT REINS PLAN LTD	ON	122					0	122	0.0	0.0
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BM	27					0	27	0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers				149						149	0.0	0.0
1899999 - Total - Unauthorized				149					0	149	0.0	0.0
1999999 - Total - Authorized and Unauthorized				7,954	35				35	7,990	0.4	0.0
2099999 -									0	0	0.0	0.0
9999999 Totals				7,954	35				35	7,990	0.4	0.0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
0499999 - Total - Affiliates										0	0		0	0	0	0
AA-3190460	00000	CENTRE CAT LTD.	BM				0			0	0		0	0	0	0
AA-1560350	00000	FARM MUT REINS PLAN LTD.	ON	122		327	(1)			122	0		0	0	0	0
AA-3190770	00000	ACE TEMPEST REINS CO LTD.	BM	42		12	(4)			8	34		0	0	0	34
0899999 - Other Non-U.S. Insurers				164		339	(5)			130	35		0	0	0	34
0999999 - Total - Affiliates and Others				164	0	339	(5)	0	0	130	35	0	0	0	0	34
1099999 - Total - Protected Cells										0	0		0	0	0	0
9999999 Totals				164		339	(5)			130	35		0	0	0	34

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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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE F - PART 6

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
NONE										
9999999 Totals						0.000				

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

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SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	21,220,792		21,220,792
2. Agents' balances or uncollected premiums (Line 10)	14,440,502	(212,618)	14,227,884
3. Funds held by or deposited with reinsured companies (Line 11)	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	7,989,754	(7,989,754)	0
5. Other assets (Lines 12 and 13 and 15 through 25)	416,956	85,890	502,846
6. Net amount recoverable from reinsurers		36,428,707	36,428,707
7. Totals (Line 28)	44,068,004	28,312,226	72,380,229
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	15,298,285	21,004,997	36,303,281
9. Taxes, expenses, and other obligations (Lines 4 through 8)	596,966	585,975	1,182,942
10. Unearned premiums (Line 9)	7,656,987	17,806,689	25,463,676
11. Advance Premiums (Line 10)	49,824		49,824
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	11,051,018	(11,051,018)	0
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	2,210		2,210
16. Provision for reinsurance (Line 16)	34,417	(34,417)	0
17. Other liabilities (Lines 15 and 17 through 23)	1,873,205		1,873,205
18. Total liabilities (Line 26 minus Line 25)	36,562,913	28,312,226	64,875,138
19. Surplus as regards policyholders (Line 35)	7,505,091	X X X	7,505,091
20. Totals (Line 36)	44,068,004	28,312,226	72,380,229

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:

In addition to cessions to unaffiliated companies, the restatement adjustments shown above include gross cessions under a pooling arrangement (among affiliated insurance companies) but do not include the corresponding amounts assumed under this contract. The assumed amounts under this contract offset \$32,868,462.25 of the net amount recoverable shown on lin 6, above.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	26	0	0	0	0	26	XXX
2. 1993	4,053	1,056	2,997	2,439	470	49	12	257	0	16	2,263	1,190
3. 1994	4,316	1,645	2,672	3,746	1,414	47	30	321	0	39	2,670	1,597
4. 1995	4,128	1,631	2,497	3,250	1,521	139	107	293	0	15	2,053	1,054
5. 1996	3,601	1,010	2,591	2,607	411	85	19	249	0	48	2,510	1,268
6. 1997	3,425	1,296	2,129	1,722	420	54	17	211	0	40	1,550	840
7. 1998	3,512	609	2,903	2,823	544	28	1	239	0	58	2,546	1,055
8. 1999	3,652	607	3,045	2,043	191	17	0	225	0	12	2,094	819
9. 2000	3,852	573	3,279	2,551	152	34	0	219	0	23	2,653	1,004
10. 2001	4,494	311	4,183	3,349	107	40	1	300	0	47	3,581	1,173
11. 2002	5,264	996	4,268	3,793	638	39	5	335	7	10	3,516	1,289
12. Totals	XXX	XXX	XXX	28,323	5,870	558	191	2,648	8	307	25,461	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	55	23	0	0	0	0	9	0	4	0	0	44	1
2.	5	0	0	0	0	0	2	0	1	0	0	8	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.	4	0	0	0	0	0	2	0	1	0	0	7	0
6.	3	0	0	0	0	0	2	0	1	0	0	5	0
7.	0	0	4	0	0	0	2	0	2	0	0	7	0
8.	26	0	6	0	0	0	4	0	6	0	1	43	1
9.	85	77	12	11	0	0	13	0	14	0	2	37	3
10.	60	0	16	0	0	0	17	0	21	0	38	115	3
11.	558	191	225	49	0	0	36	2	103	1	12	678	68
12.	797	291	263	60	0	0	87	3	152	1	53	944	77

	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	31	13
2.	2,753	482	2,271	67.9	45.6	75.8	0	0	35.0	5	2
3.	4,115	1,445	2,670	95.3	87.8	99.9	0	0	35.0	0	0
4.	3,681	1,628	2,053	89.2	99.8	82.2	0	0	35.0	0	0
5.	2,947	431	2,516	81.8	42.6	97.1	0	0	35.0	4	2
6.	1,992	438	1,555	58.2	33.7	73.0	0	0	35.0	3	2
7.	3,098	544	2,553	88.2	89.4	87.9	0	0	35.0	4	4
8.	2,328	191	2,136	63.7	31.5	70.2	0	0	35.0	33	10
9.	2,929	239	2,690	76.0	41.7	82.0	0	0	35.0	10	27
10.	3,803	108	3,696	84.6	34.7	88.3	0	0	35.0	77	38
11.	5,089	894	4,194	96.7	89.8	98.3	0	0	35.0	543	135
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	709	235

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	13	1	1	0	1	0	5	14	XXX
2. 1993	8,124	1,366	6,758	6,176	692	162	0	602	0	146	6,248	2,004
3. 1994	7,777	2,193	5,583	5,377	1,408	99	1	565	0	154	4,633	1,856
4. 1995	6,410	1,610	4,800	4,160	878	122	1	497	0	86	3,901	1,430
5. 1996	5,965	454	5,511	3,916	122	124	1	511	0	100	4,429	1,421
6. 1997	6,726	1,226	5,500	4,007	23	105	0	446	0	124	4,535	1,589
7. 1998	6,816	1,019	5,798	3,845	88	69	0	448	1	102	4,273	1,523
8. 1999	6,743	1,002	5,741	5,412	480	99	3	533	1	108	5,560	1,688
9. 2000	6,518	906	5,612	4,497	266	70	0	457	0	89	4,757	1,628
10. 2001	6,355	112	6,243	3,203	0	30	0	374	0	69	3,606	1,367
11. 2002	6,185	360	5,825	1,931	10	8	0	267	1	30	2,195	1,184
12. Totals	XXX	XXX	XXX	42,537	3,968	890	5	4,701	2	1,013	44,151	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	72	64	(2)	0	0	0	4	2	1	0	2	10	3
2.	0	0	(1)	0	0	0	0	0	0	0	1	(1)	0
3.	0	0	(1)	0	0	0	0	0	0	0	1	(1)	0
4.	12	0	(2)	0	0	0	4	0	1	0	2	15	0
5.	0	0	(2)	0	0	0	0	0	0	0	2	(2)	0
6.	7	0	(3)	0	0	0	5	0	1	0	3	11	1
7.	17	0	5	9	0	0	5	0	4	0	4	22	2
8.	163	1	14	18	0	0	19	0	20	0	9	197	7
9.	251	226	61	56	0	0	33	1	35	0	21	97	18
10.	775	0	289	26	0	0	57	2	99	1	39	1,191	50
11.	1,452	57	1,174	88	0	0	79	2	226	1	75	2,784	190
12.	2,750	348	1,532	196	0	0	207	8	387	2	158	4,323	271

	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	7	3
2.	6,939	693	6,247	85.4	50.7	92.4	0	0	35.0	(1)	0
3.	6,040	1,408	4,632	77.7	64.2	83.0	0	0	35.0	(1)	0
4.	4,795	879	3,917	74.8	54.6	81.6	0	0	35.0	11	5
5.	4,549	122	4,427	76.3	26.9	80.3	0	0	35.0	(2)	0
6.	4,569	23	4,545	67.9	1.9	82.6	0	0	35.0	5	6
7.	4,393	97	4,295	64.4	9.6	74.1	0	0	35.0	13	9
8.	6,260	503	5,757	92.8	50.2	100.3	0	0	35.0	159	39
9.	5,404	550	4,854	82.9	60.8	86.5	0	0	35.0	30	67
10.	4,826	28	4,797	75.9	25.4	76.8	0	0	35.0	1,037	154
11.	5,138	159	4,979	83.1	44.0	85.5	0	0	35.0	2,481	303
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,738	585

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	3	0	2	0	0	0	0	5	XXX
2. 1993	2,403	572	1,831	1,272	187	66	8	139	0	18	1,282	364
3. 1994	2,499	752	1,747	2,488	636	149	12	198	0	15	2,188	473
4. 1995	2,571	658	1,913	2,080	775	214	74	187	0	12	1,631	408
5. 1996	2,487	658	1,829	2,162	799	130	47	167	0	25	1,614	385
6. 1997	2,283	547	1,737	2,099	791	136	42	164	0	26	1,566	329
7. 1998	2,208	521	1,687	1,596	446	85	20	168	2	18	1,382	287
8. 1999	2,046	498	1,548	2,008	839	43	6	138	2	41	1,343	274
9. 2000	1,823	395	1,428	1,294	518	33	6	150	3	14	949	231
10. 2001	1,528	262	1,266	371	0	21	0	77	0	23	470	152
11. 2002	1,260	400	860	153	0	2	0	38	0	2	194	89
12. Totals	XXX	XXX	XXX	15,528	4,991	882	216	1,427	6	195	12,624	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	4	0	0	0	0	0	4	0	1	0	0	9	1
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.	1	0	0	0	0	0	1	0	0	0	0	1	0
5.	4	0	0	0	0	0	0	0	0	0	0	4	0
6.	47	7	4	0	0	0	9	0	4	0	0	57	1
7.	72	25	12	0	0	0	11	0	10	0	0	81	1
8.	64	10	48	18	0	0	16	0	13	0	1	113	2
9.	216	199	120	112	0	0	30	3	36	1	2	88	5
10.	150	0	215	70	0	0	34	6	39	1	4	361	8
11.	470	262	250	68	0	0	43	7	48	2	14	472	15
12.	1,027	503	649	267	0	0	148	16	150	3	21	1,186	34

	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	4
2.	1,477	195	1,282	61.5	34.1	70.1	0	0	35.0	0	0
3.	2,836	648	2,188	113.5	86.2	125.2	0	0	35.0	0	0
4.	2,482	850	1,633	96.6	129.2	85.3	0	0	35.0	1	1
5.	2,463	845	1,617	99.0	128.5	88.4	0	0	35.0	4	0
6.	2,463	840	1,623	107.9	153.6	93.5	0	0	35.0	44	13
7.	1,954	492	1,463	88.5	94.4	86.7	0	0	35.0	60	21
8.	2,331	875	1,455	113.9	175.8	94.1	0	0	35.0	84	29
9.	1,878	841	1,037	103.0	213.0	72.6	0	0	35.0	25	62
10.	908	77	831	59.4	29.4	65.6	0	0	35.0	295	67
11.	1,004	338	666	79.7	84.6	77.4	0	0	35.0	390	82
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	907	279

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	110	39	16	3	6	0	0	90	XXX
2. 1993	2,067	639	1,428	558	206	36	8	113	0	1	494	350
3. 1994	1,467	432	1,035	609	181	38	0	71	0	20	538	277
4. 1995	1,145	312	833	537	244	62	30	81	0	3	406	201
5. 1996	856	244	613	327	42	17	1	63	0	1	364	145
6. 1997	466	114	352	217	12	14	0	31	0	0	249	67
7. 1998	413	101	313	192	3	6	0	19	0	0	214	81
8. 1999	379	187	192	198	21	19	0	17	0	0	213	75
9. 2000	393	241	152	96	4	8	0	12	0	0	112	66
10. 2001	374	39	335	112	0	0	0	14	0	0	126	48
11. 2002	423	201	222	69	0	0	0	12	0	0	81	43
12. Totals	XXX	XXX	XXX	3,027	753	216	43	439	0	26	2,887	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	645	128	0	0	0	0	31	6	16	0	0	557	11
2.	91	89	0	0	0	0	0	0	0	0	0	3	1
3.	17	0	5	0	0	0	4	0	2	0	0	27	0
4.	4	0	0	0	0	0	0	0	0	0	0	4	0
5.	2	0	0	0	0	0	0	0	0	0	0	2	0
6.	1	0	0	0	0	0	0	0	0	0	0	1	0
7.	9	2	7	2	0	0	3	0	3	0	0	18	1
8.	4	0	11	7	0	0	5	0	4	0	0	15	1
9.	103	92	18	16	0	0	8	1	13	0	0	33	2
10.	102	9	42	0	0	0	11	1	19	0	0	165	1
11.	68	0	75	18	0	0	15	1	23	0	0	162	9
12.	1,044	320	158	42	0	0	76	8	80	0	0	987	26

	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	516	41
2.	799	303	496	38.7	47.4	34.7	0	0	35.0	3	0
3.	746	181	566	50.9	41.8	54.7	0	0	35.0	22	5
4.	683	274	409	59.7	87.9	49.1	0	0	35.0	4	0
5.	409	44	366	47.8	17.9	59.7	0	0	35.0	2	0
6.	262	12	250	56.1	10.6	70.9	0	0	35.0	1	0
7.	239	7	232	57.8	7.2	74.1	0	0	35.0	12	6
8.	257	28	228	67.7	15.1	119.0	0	0	35.0	7	8
9.	258	113	145	65.6	46.7	95.7	0	0	35.0	12	21
10.	301	10	291	80.4	24.6	87.0	0	0	35.0	136	30
11.	261	19	243	61.7	9.3	109.3	0	0	35.0	125	37
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	839	147

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	3	0	2	0	0	0	0	4	XXX
2. 1993	721	264	457	571	182	17	8	54	0	3	451	140
3. 1994	858	357	501	1,161	543	54	16	97	0	62	753	207
4. 1995	852	223	630	744	155	49	2	70	0	10	705	137
5. 1996	612	152	460	449	119	43	10	38	0	4	400	125
6. 1997	446	113	333	318	92	46	1	43	0	2	313	67
7. 1998	393	85	307	413	188	7	0	32	0	1	264	63
8. 1999	346	75	272	103	0	1	0	11	0	7	115	56
9. 2000	359	74	285	206	21	4	0	16	0	7	206	42
10. 2001	392	87	305	377	20	13	0	31	0	9	401	78
11. 2002	791	290	500	196	7	3	0	21	0	0	214	87
12. Totals	XXX	XXX	XXX	4,540	1,326	239	39	413	0	104	3,828	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	2	0	0	0	0	0	0	0	0	0	0	2	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.	25	18	0	0	0	0	3	1	1	0	0	9	1
6.	53	43	0	0	0	0	6	0	4	0	0	19	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.	31	0	6	0	0	0	5	0	6	0	1	49	3
11.	21	0	40	0	0	0	11	0	11	0	5	83	7
12.	131	61	46	0	0	0	25	2	22	0	6	163	12

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	0
2.	642	190	451	88.9	72.0	98.7	0	0	35.0	0	0
3.	1,311	559	753	152.8	156.5	150.2	0	0	35.0	0	0
4.	862	157	705	101.2	70.4	112.0	0	0	35.0	0	0
5.	559	149	410	91.2	98.1	89.0	0	0	35.0	7	2
6.	469	136	333	105.1	120.7	99.9	0	0	35.0	10	9
7.	453	188	264	115.3	220.0	86.1	0	0	35.0	0	0
8.	115	0	115	33.1	0.0	42.2	0	0	35.0	0	0
9.	227	20	206	63.1	27.6	72.3	0	0	35.0	0	0
10.	470	20	450	119.9	22.9	147.6	0	0	35.0	37	11
11.	304	7	297	38.4	2.3	59.4	0	0	35.0	61	22
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	117	46

Schedule P - Part 1F - Medical Mal Occur

NONE

Schedule P - Part 1F - Medical Mal Claim

NONE

Schedule P - Part 1G - Special Liability

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	69	2	18	1	3	0	0	87	XXX
2. 1993	3,120	1,183	1,938	1,970	471	377	92	160	0	5	1,945	372
3. 1994	2,906	1,197	1,709	1,293	513	265	14	140	0	3	1,171	419
4. 1995	2,888	1,283	1,605	982	367	263	11	157	0	2	1,023	333
5. 1996	2,444	909	1,535	797	212	182	33	118	0	2	852	306
6. 1997	1,971	812	1,159	587	68	150	2	75	0	2	743	186
7. 1998	1,783	664	1,119	624	170	79	5	66	1	3	593	149
8. 1999	1,598	626	973	510	242	89	0	68	0	0	424	129
9. 2000	1,646	636	1,011	664	407	41	0	55	0	6	354	130
10. 2001	1,373	578	796	291	53	18	2	36	0	1	291	85
11. 2002	1,104	597	506	51	0	0	0	30	0	0	80	37
12. Totals	XXX	XXX	XXX	7,838	2,504	1,483	160	906	2	25	7,562	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	35	0	0	0	0	0	13	0	3	0	0	51	4
2.	12	0	0	0	0	0	6	0	1	0	0	20	1
3.	18	0	0	0	0	0	9	0	1	0	0	28	1
4.	25	0	4	0	0	0	16	0	2	0	0	47	1
5.	56	0	7	0	0	0	19	0	5	0	0	88	1
6.	22	0	11	0	0	0	21	0	3	0	0	56	1
7.	102	83	28	7	0	0	23	2	16	0	0	76	1
8.	120	51	35	11	0	0	56	2	23	0	0	171	4
9.	133	123	86	80	0	0	70	2	30	0	1	115	5
10.	41	8	131	35	0	0	70	2	33	0	2	230	4
11.	30	0	164	79	0	0	63	2	36	0	4	212	6
12.	593	265	466	211	0	0	367	10	153	1	7	1,092	29

	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	35	16
2.	2,527	563	1,964	81.0	47.6	101.4	0	0	35.0	12	7
3.	1,725	526	1,199	59.4	44.0	70.2	0	0	35.0	18	10
4.	1,449	379	1,070	50.2	29.5	66.7	0	0	35.0	29	18
5.	1,184	245	939	48.5	27.0	61.2	0	0	35.0	63	25
6.	869	70	799	44.1	8.6	68.9	0	0	35.0	32	24
7.	938	269	669	52.6	40.5	59.8	0	0	35.0	39	37
8.	900	305	595	56.3	48.7	61.2	0	0	35.0	94	77
9.	1,081	612	469	65.6	96.3	46.4	0	0	35.0	17	98
10.	621	100	521	45.2	17.3	65.5	0	0	35.0	129	102
11.	373	81	292	33.8	13.5	57.7	0	0	35.0	116	96
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	583	509

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

(\$000 Omitted)

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

NONE

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

NONE

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

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.62	100	.4	.0	.5	.0	.8	(30)	XXX
2. 2001	1,882	367	1,515	.855	154	10	1	.93	.0	.9	.803	XXX
3. 2002	1,608	498	1,110	1,085	207	5	0	.95	0	1	.977	XXX
4. Totals	XXX	XXX	XXX	2,002	461	19	1	.193	1	18	1,750	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.7	.6	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0
2.	.3	.2	(.9)	.0	.0	.0	.1	.0	.1	.0	.9	(.6)	.1
3.	81	45	30	18	0	0	5	1	20	1	14	72	13
4.	91	53	21	18	0	0	6	2	22	1	23	67	14

	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	.1
2.	.953	.157	.796	50.6	42.8	52.5	.0	.0	35.0	(.8)	.1
3.	1,321	272	1,049	82.1	54.6	94.5	0	0	35.0	49	23
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	42	26

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(30)	133	3	1	3	0	34	(158)	XXX
2. 2001	5,067	75	4,993	2,982	0	5	0	290	0	213	3,276	1,959
3. 2002	4,943	201	4,742	2,637	66	3	0	252	0	178	2,826	2,346
4. Totals	XXX	XXX	XXX	5,589	199	11	1	544	0	425	5,944	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	(39)	(11)	0	0	0	0	0	0	39	(27)	0
2.	0	0	(27)	0	0	0	0	0	0	0	27	(27)	0
3.	156	1	47	0	0	0	3	0	48	0	128	252	79
4.	156	1	(19)	(11)	0	0	3	0	48	0	194	197	79

	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	(27)	0
2.	3,249	0	3,249	64.1	0.0	65.1	0	0	35.0	(27)	0
3.	3,146	68	3,078	63.6	33.6	64.9	0	0	35.0	201	51
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	146	51

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	9	0	9	0	0	0	0	0	0	0	0	XXX
3. 2002	6	0	6	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 and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	4	0	0	0	0	0	0	0	0	0	0	4	1
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.	4	0	0	0	0	0	0	0	0	0	0	4	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
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	0
2.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	0

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance A

NONE

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	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	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	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	11	0	0	0	0	0	0	0	0	0	0	11	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.	11	0	0	0	0	0	0	0	0	0	0	11	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	11	0
2.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	35.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11	0

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

(\$000 Omitted)

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

NONE

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

NONE

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

NONE

SCHEDULE P - PART 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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	285	71	215	154	14	41	0	22	0	0	203	20
3. 1994	469	129	341	145	34	9	0	12	0	0	132	37
4. 1995	505	134	372	266	148	50	14	22	0	0	176	31
5. 1996	408	71	337	468	271	49	35	26	0	0	237	22
6. 1997	362	94	268	278	118	57	6	30	0	1	241	15
7. 1998	353	80	273	109	0	39	0	19	0	0	167	23
8. 1999	311	69	241	166	60	23	1	21	0	5	150	20
9. 2000	334	69	265	130	5	11	0	14	0	0	149	12
10. 2001	256	48	208	55	0	1	0	7	0	5	63	11
11. 2002	193	49	144	2	0	0	0	7	0	0	9	4
12. Totals	XXX	XXX	XXX	1,772	649	280	55	179	0	10	1,526	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	4	0	0	0	0	0	2	0	1	0	0	6	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.	1	0	0	0	0	0	2	0	0	0	0	3	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	3	0	4	0	0	0	2	0	1	0	0	9	1
8.	4	4	0	0	0	0	2	2	1	0	0	1	0
9.	14	13	11	9	0	0	5	0	4	0	0	11	1
10.	9	0	26	0	0	0	8	0	5	0	0	47	0
11.	6	0	47	0	0	0	11	0	10	0	0	75	1
12.	41	16	88	9	0	0	29	2	22	0	0	151	4

	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.	223	14	209	78.2	19.4	97.6	0	0	35.0	4	2
3.	165	34	132	35.3	26.2	38.7	0	0	35.0	0	0
4.	338	162	176	66.8	121.2	47.3	0	0	35.0	0	0
5.	546	306	240	133.6	428.1	71.1	0	0	35.0	1	2
6.	365	124	241	100.9	131.9	90.0	0	0	35.0	0	0
7.	176	0	176	50.0	0.0	64.7	0	0	35.0	7	2
8.	216	65	150	69.5	94.6	62.3	0	0	35.0	0	1
9.	187	28	159	56.1	40.3	60.2	0	0	35.0	2	8
10.	110	0	110	43.0	0.0	53.0	0	0	35.0	35	12
11.	84	0	84	43.4	0.0	58.1	0	0	35.0	54	21
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	102	49

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	175	217	212	190	198	203	261	269	300	308	8	39
2. 1993	2,104	2,031	2,030	2,016	1,997	1,999	2,000	2,002	2,012	2,013	1	11
3. 1994	XXX	2,345	2,346	2,341	2,335	2,338	2,345	2,348	2,348	2,349	0	0
4. 1995	XXX	XXX	1,613	1,706	1,699	1,701	1,758	1,759	1,760	1,760	0	1
5. 1996	XXX	XXX	XXX	2,356	2,293	2,289	2,309	2,265	2,266	2,267	2	2
6. 1997	XXX	XXX	XXX	XXX	1,392	1,402	1,374	1,348	1,353	1,343	(10)	(4)
7. 1998	XXX	XXX	XXX	XXX	XXX	2,274	2,279	2,313	2,313	2,312	(1)	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,894	1,860	1,905	1,906	1	46
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,453	2,513	2,456	(57)	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,293	3,375	82	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,766	XXX	XXX
12. Totals											26	98

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

1. Prior	1,880	2,260	2,412	2,458	2,461	2,447	2,431	2,443	2,448	2,458	10	15
2. 1993	5,217	5,311	5,593	5,622	5,660	5,653	5,657	5,647	5,648	5,644	(4)	(2)
3. 1994	XXX	4,386	4,368	4,386	4,335	4,195	4,086	4,080	4,068	4,067	(1)	(14)
4. 1995	XXX	XXX	3,724	3,458	3,481	3,504	3,421	3,415	3,418	3,418	0	3
5. 1996	XXX	XXX	XXX	4,131	4,064	4,062	4,014	3,938	3,920	3,916	(4)	(23)
6. 1997	XXX	XXX	XXX	XXX	3,659	4,092	4,156	4,159	4,109	4,098	(11)	(61)
7. 1998	XXX	XXX	XXX	XXX	XXX	3,788	4,020	3,993	3,870	3,844	(26)	(149)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4,761	5,174	5,246	5,206	(41)	31
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,139	4,248	4,363	116	224
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,631	4,326	(306)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,487	XXX	XXX
12. Totals											(267)	25

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

1. Prior	862	1,028	1,261	1,312	1,350	1,384	1,433	1,434	1,453	1,458	4	24
2. 1993	1,499	1,513	1,285	1,167	1,150	1,143	1,196	1,156	1,145	1,144	(1)	(13)
3. 1994	XXX	1,422	1,657	1,805	1,859	1,971	2,028	1,989	1,992	1,989	(3)	0
4. 1995	XXX	XXX	1,466	1,358	1,383	1,384	1,523	1,478	1,448	1,445	(3)	(33)
5. 1996	XXX	XXX	XXX	1,495	1,411	1,412	1,483	1,460	1,469	1,450	(19)	(10)
6. 1997	XXX	XXX	XXX	XXX	1,166	1,268	1,382	1,452	1,448	1,455	7	3
7. 1998	XXX	XXX	XXX	XXX	XXX	1,233	1,313	1,305	1,264	1,287	23	(18)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,258	1,330	1,353	1,306	(47)	(24)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	910	775	855	80	(55)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	739	716	(23)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	582	XXX	XXX
12. Totals											19	(125)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	3,828	3,570	2,891	2,620	2,395	2,374	2,363	2,266	2,285	2,334	49	68
2. 1993	901	872	794	533	505	474	403	396	394	383	(11)	(13)
3. 1994	XXX	635	611	572	534	525	466	458	492	492	1	34
4. 1995	XXX	XXX	508	474	456	416	367	348	343	329	(14)	(20)
5. 1996	XXX	XXX	XXX	303	328	319	317	317	317	303	(14)	(14)
6. 1997	XXX	XXX	XXX	XXX	230	238	244	237	227	219	(7)	(18)
7. 1998	XXX	XXX	XXX	XXX	XXX	232	206	212	196	210	14	(2)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	161	183	205	208	2	25
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	131	120	(12)	37
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	259	99	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208	XXX	XXX
12. Totals											106	97

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	47	77	94	80	88	89	90	93	94	95	2	3
2. 1993	333	387	389	390	390	398	398	398	398	398	0	0
3. 1994	XXX	688	680	677	670	660	656	655	656	656	0	1
4. 1995	XXX	XXX	430	487	491	593	635	636	636	636	0	0
5. 1996	XXX	XXX	XXX	368	317	378	370	364	370	371	1	7
6. 1997	XXX	XXX	XXX	XXX	287	281	259	292	282	285	4	(6)
7. 1998	XXX	XXX	XXX	XXX	XXX	265	254	242	236	232	(3)	(10)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	118	106	109	104	(5)	(2)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205	199	190	(9)	(15)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411	413	2	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	XXX	XXX
12. Totals											(10)	(22)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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

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

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

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

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

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

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

1. Prior	2,324	2,266	2,508	2,443	2,529	2,204	2,216	2,206	2,229	2,289	60	83
2. 1993	1,339	1,343	1,470	1,693	1,746	1,732	1,748	1,797	1,804	1,803	0	6
3. 1994	XXX	991	1,065	1,002	995	961	887	908	926	1,058	132	150
4. 1995	XXX	XXX	1,113	971	1,017	1,035	1,089	920	905	911	6	(9)
5. 1996	XXX	XXX	XXX	837	922	930	960	806	782	816	35	10
6. 1997	XXX	XXX	XXX	XXX	772	802	800	727	738	721	(17)	(5)
7. 1998	XXX	XXX	XXX	XXX	XXX	882	798	628	616	589	(27)	(39)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	592	506	514	505	(9)	(1)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470	367	384	16	(86)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477	452	(25)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	XXX	XXX
12. Totals											171	109

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

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357	423	377	(46)	19
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	747	703	(44)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	936	XXX	XXX
4. Totals											(90)	19

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.83	.128	(.18)	(.146)	(.101)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,042	2,959	(82)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,779	XXX	XXX
4. Totals											(229)	(101)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.5	.5	.0	.5
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	5

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

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

SCHEDULE P - PART 2M - INTERNATIONAL

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

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

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

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	6	106	106	105	116	116	114	115	115	115	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

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

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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	148	52	21	15	21	21	21	21	21	21	0	0
2. 1993	111	104	150	154	179	183	178	178	178	187	9	9
3. 1994	XXX	162	123	119	120	120	120	120	120	120	0	0
4. 1995	XXX	XXX	132	121	132	217	147	154	154	154	0	1
5. 1996	XXX	XXX	XXX	174	173	184	223	213	211	213	3	1
6. 1997	XXX	XXX	XXX	XXX	130	171	199	221	219	211	(8)	(10)
7. 1998	XXX	XXX	XXX	XXX	XXX	160	154	168	160	156	(3)	(11)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	146	147	107	129	22	(18)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	78	142	64	55
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	98	(9)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	XXX	XXX
12. Totals											78	26

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

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

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

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

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	42	111	188	189	201	207	211	242	268	3,597	442
2. 1993	1,604	1,937	1,971	1,985	1,988	1,988	1,993	1,993	2,003	2,006	1,104	86
3. 1994	XXX	2,015	2,269	2,311	2,318	2,335	2,335	2,348	2,348	2,349	1,477	120
4. 1995	XXX	XXX	1,152	1,576	1,672	1,698	1,759	1,759	1,760	1,760	957	97
5. 1996	XXX	XXX	XXX	1,851	2,145	2,231	2,240	2,262	2,261	2,261	1,080	188
6. 1997	XXX	XXX	XXX	XXX	1,076	1,304	1,337	1,334	1,338	1,339	682	158
7. 1998	XXX	XXX	XXX	XXX	XXX	1,845	2,219	2,282	2,305	2,306	878	177
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,538	1,781	1,862	1,869	623	195
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,048	2,446	2,434	732	269
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,716	3,281	853	317
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,189	923	298

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

1. Prior	000	1,200	2,011	2,232	2,402	2,405	2,424	2,431	2,437	2,450	5,036	720
2. 1993	2,289	4,134	5,087	5,249	5,562	5,590	5,645	5,645	5,645	5,646	1,766	238
3. 1994	XXX	2,023	3,332	3,825	3,975	4,055	4,071	4,069	4,070	4,068	1,624	231
4. 1995	XXX	XXX	1,525	2,373	2,870	3,225	3,364	3,381	3,382	3,404	1,224	206
5. 1996	XXX	XXX	XXX	1,838	3,138	3,695	3,870	3,896	3,895	3,917	1,188	232
6. 1997	XXX	XXX	XXX	XXX	2,010	3,396	3,892	4,046	4,087	4,088	1,319	269
7. 1998	XXX	XXX	XXX	XXX	XXX	1,936	3,188	3,641	3,827	3,826	1,243	278
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,408	4,059	4,857	5,028	1,344	337
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,408	3,870	4,301	1,227	383
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,030	3,232	1,012	305
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,929	765	229

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

1. Prior	000	622	997	1,220	1,295	1,368	1,425	1,426	1,445	1,450	941	123
2. 1993	407	841	980	1,049	1,062	1,065	1,130	1,133	1,134	1,144	328	36
3. 1994	XXX	517	1,043	1,381	1,650	1,912	1,988	1,989	1,989	1,989	418	54
4. 1995	XXX	XXX	434	728	912	1,078	1,287	1,441	1,441	1,444	358	50
5. 1996	XXX	XXX	XXX	464	844	1,178	1,345	1,388	1,444	1,446	330	55
6. 1997	XXX	XXX	XXX	XXX	495	939	1,110	1,286	1,332	1,402	266	62
7. 1998	XXX	XXX	XXX	XXX	XXX	543	830	983	1,191	1,216	236	50
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	467	851	1,132	1,206	216	56
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	483	643	802	176	49
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	393	105	38
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	57	17

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	302	743	1,138	1,350	1,489	1,627	1,629	1,709	1,793	2,244	175
2. 1993	182	324	364	353	362	371	376	377	378	380	292	58
3. 1994	XXX	202	338	316	351	390	412	417	466	467	269	8
4. 1995	XXX	XXX	131	201	226	250	320	324	325	325	190	11
5. 1996	XXX	XXX	XXX	107	175	186	263	271	301	301	133	12
6. 1997	XXX	XXX	XXX	XXX	119	168	207	210	213	218	64	3
7. 1998	XXX	XXX	XXX	XXX	XXX	86	141	163	172	195	74	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	88	137	166	196	62	12
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	89	100	54	9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	112	41	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	31	4

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	21	31	56	83	84	86	89	90	94	242	44
2. 1993	225	326	363	384	386	398	398	398	398	398	121	19
3. 1994	XXX	522	630	638	642	652	654	655	656	656	189	18
4. 1995	XXX	XXX	267	435	468	554	607	636	636	636	105	32
5. 1996	XXX	XXX	XXX	206	294	340	361	361	361	362	104	20
6. 1997	XXX	XXX	XXX	XXX	195	224	238	244	251	270	50	16
7. 1998	XXX	XXX	XXX	XXX	XXX	208	217	231	232	232	48	15
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	76	98	104	104	38	18
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	190	190	31	11
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264	370	51	24
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	58	21

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

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

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

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

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

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

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

1. Prior	.000	.435	1,364	1,635	1,933	2,013	2,128	2,142	2,158	2,241	964	224
2. 1993	.339	.719	1,015	1,285	1,510	1,600	1,653	1,781	1,783	1,785	309	.62
3. 1994	.XXX	.246	.447	.504	.613	.686	.788	.833	.862	1,032	347	.72
4. 1995	.XXX	.XXX	.215	.308	.477	.634	.721	.789	.857	.866	261	.71
5. 1996	.XXX	.XXX	.XXX	.158	.416	.534	.675	.701	.728	.734	229	.76
6. 1997	.XXX	.XXX	.XXX	.XXX	.200	.401	.486	.542	.623	.668	137	.48
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.216	.379	.463	.490	.528	109	.39
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.124	.205	.286	.357	.84	.41
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.130	.237	.298	.83	.42
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.88	.255	.52	.28
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.51	.20	.11

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.410	.376	.XXX	.XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.637	.710	.XXX	.XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.883	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.171	.9	.171	.35
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	2,845	2,987	1,629	.330
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	2,575	1,447	.820

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.2	.2	.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 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

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

SCHEDULE P - PART 3M - INTERNATIONAL

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

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

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

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.000	.100	.101	.101	.104	.105	.104	.104	.104	.104	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 3P - REINSURANCE
Nonproportional Assumed Financial Lines

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.7	.10	.15	.21	.21	.21	.21	.21	.21	.11	.5
2. 1993	.10	.44	.70	.100	.166	.170	.178	.178	.178	.182	.15	.5
3. 1994	.XXX	.24	.65	.68	.120	.120	.120	.120	.120	.120	.27	.9
4. 1995	.XXX	.XXX	.11	.40	.121	.164	.143	.154	.154	.154	.20	.11
5. 1996	.XXX	.XXX	.XXX	.29	.64	.141	.143	.211	.211	.211	.12	.10
6. 1997	.XXX	.XXX	.XXX	.XXX	.7	.41	.152	.198	.200	.211	.11	.5
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.29	.89	.123	.132	.148	.17	.5
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.47	.67	.76	.129	.14	.6
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.58	.135	.7	.4
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.48	.56	.5	.6
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.2	.1	.2

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

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

NONE

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

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

NONE

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SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	.23	.23	.6	(4)	(2)	.0	.1	.3	.3	.9
2. 1993	281	41	.6	2	(1)	.1	.1	1	2	.2
3. 1994	XXX	185	38	7	.1	.1	.1	0	0	.0
4. 1995	XXX	XXX	201	46	3	.2	(1)	0	0	.0
5. 1996	XXX	XXX	XXX	264	67	12	22	1	2	.2
6. 1997	XXX	XXX	XXX	XXX	138	72	17	6	3	.2
7. 1998	XXX	XXX	XXX	XXX	XXX	177	30	15	8	.6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	171	43	20	11
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	23	14
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209	33
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210

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

1. Prior	562	346	135	73	19	20	(5)	(2)	.0	.0
2. 1993	1,519	399	200	65	37	24	(2)	0	0	(1)
3. 1994	XXX	1,181	408	238	215	117	15	1	(2)	(1)
4. 1995	XXX	XXX	1,401	553	333	144	33	13	.1	.2
5. 1996	XXX	XXX	XXX	1,292	488	180	116	25	.9	(2)
6. 1997	XXX	XXX	XXX	XXX	640	217	89	72	15	.2
7. 1998	XXX	XXX	XXX	XXX	XXX	798	339	145	19	.1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	851	339	45	15
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377	114	37
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,268	318
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,164

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

1. Prior	246	.65	38	13	5	.2	.0	2	4	4
2. 1993	698	407	181	46	33	21	23	5	2	.0
3. 1994	XXX	414	168	110	47	28	37	0	2	.0
4. 1995	XXX	XXX	595	324	199	70	71	35	4	.1
5. 1996	XXX	XXX	XXX	605	254	86	92	49	14	.0
6. 1997	XXX	XXX	XXX	XXX	395	241	119	60	34	12
7. 1998	XXX	XXX	XXX	XXX	XXX	496	303	113	60	24
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	483	257	148	47
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	68	36
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	174
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	1,366	1,143	558	317	191	144	79	40	22	25
2. 1993	614	400	359	139	109	91	20	12	11	.0
3. 1994	XXX	399	221	213	153	110	29	19	13	.9
4. 1995	XXX	XXX	298	217	205	149	37	19	13	.0
5. 1996	XXX	XXX	XXX	168	141	125	42	23	14	.0
6. 1997	XXX	XXX	XXX	XXX	.98	65	35	23	9	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	105	37	24	11	.8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	60	32	21	.8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	10	.9
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73	53
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	.5	.6	.7	.2	.0	.0	.1	.1	.2	.0
2. 1993	.57	.4	.5	.2	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.64	.7	.4	.2	.2	.1	0	0	.0
4. 1995	XXX	XXX	.62	.7	.0	.4	.2	0	0	.0
5. 1996	XXX	XXX	XXX	.80	.9	.4	.9	2	2	.2
6. 1997	XXX	XXX	XXX	XXX	.73	.30	.7	5	2	.5
7. 1998	XXX	XXX	XXX	XXX	XXX	44	16	6	1	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	34	8	5	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	8	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	12
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51

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

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

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

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

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

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

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

1. Prior	1,471	869	532	292	226	109	36	18	13	13
2. 1993	733	486	280	187	109	44	37	7	9	6
3. 1994	XXX	586	490	382	305	208	42	28	12	9
4. 1995	XXX	XXX	680	473	370	248	271	61	23	19
5. 1996	XXX	XXX	XXX	525	389	288	244	88	35	26
6. 1997	XXX	XXX	XXX	XXX	469	311	270	133	64	32
7. 1998	XXX	XXX	XXX	XXX	XXX	563	356	124	93	42
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	424	189	133	79
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	103	75
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209	164
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	5 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	(7)	.0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.82	(8)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(70)	(43)	(27)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.75	(27)
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

NONE

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

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

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 4N - REINSURANCE
Nonproportional Assumed Property

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

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

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

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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	123	26	3	0	0	0	0	0	0	0
2. 1993	82	29	18	7	2	2	0	0	0	2
3. 1994	XXX	113	47	12	0	0	0	0	0	0
4. 1995	XXX	XXX	102	68	4	4	2	0	0	0
5. 1996	XXX	XXX	XXX	110	92	18	7	2	0	2
6. 1997	XXX	XXX	XXX	XXX	115	54	17	4	2	0
7. 1998	XXX	XXX	XXX	XXX	XXX	120	45	35	20	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	93	67	32	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	12	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	34
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58

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

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

NONE

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

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

NONE

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SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	181	7	2	1	0	0	0	0	0	0
2. 1993	989	1,096	1,101	1,102	1,103	1,103	1,104	1,104	1,104	1,104
3. 1994	XXX	1,353	1,467	1,475	1,476	1,477	1,477	1,477	1,477	1,477
4. 1995	XXX	XXX	829	950	955	956	957	957	957	957
5. 1996	XXX	XXX	XXX	979	1,073	1,079	1,079	1,080	1,080	1,080
6. 1997	XXX	XXX	XXX	XXX	610	677	681	682	681	682
7. 1998	XXX	XXX	XXX	XXX	XXX	781	872	876	877	878
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	551	619	622	623
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	612	730	732
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	748	853
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	923

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	4	2	1	1	0	1	1	1	1
2. 1993	24	3	2	1	1	1	1	1	1	0
3. 1994	XXX	22	1	2	1	0	0	0	0	0
4. 1995	XXX	XXX	36	4	1	1	0	0	0	0
5. 1996	XXX	XXX	XXX	52	4	1	1	0	0	0
6. 1997	XXX	XXX	XXX	XXX	33	4	2	1	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	66	4	2	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	51	4	1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	4	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68

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	169	7	2	0	0	0	1	1	1	0
2. 1993	1,083	1,182	1,188	1,189	1,190	1,190	1,190	1,190	1,190	1,190
3. 1994	XXX	1,487	1,588	1,596	1,596	1,597	1,597	1,597	1,597	1,597
4. 1995	XXX	XXX	943	1,048	1,052	1,054	1,054	1,054	1,054	1,054
5. 1996	XXX	XXX	XXX	1,197	1,263	1,267	1,268	1,268	1,268	1,268
6. 1997	XXX	XXX	XXX	XXX	785	836	838	839	840	840
7. 1998	XXX	XXX	XXX	XXX	XXX	993	1,051	1,055	1,055	1,055
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	774	816	818	819
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	923	1,001	1,004
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,097	1,173
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,289

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**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	318	58	19	7	2	0	0	1	0	0
2. 1993	1,347	1,693	1,748	1,757	1,763	1,765	1,765	1,765	1,765	1,766
3. 1994	XXX	1,316	1,565	1,612	1,620	1,623	1,624	1,624	1,624	1,624
4. 1995	XXX	XXX	956	1,173	1,206	1,218	1,222	1,223	1,223	1,224
5. 1996	XXX	XXX	XXX	903	1,142	1,177	1,185	1,188	1,188	1,188
6. 1997	XXX	XXX	XXX	XXX	1,010	1,265	1,305	1,315	1,319	1,319
7. 1998	XXX	XXX	XXX	XXX	XXX	954	1,190	1,233	1,243	1,243
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,036	1,292	1,334	1,344
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	972	1,185	1,227
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	831	1,012
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	765

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	69	26	12	7	4	4	4	3	3	3
2. 1993	220	50	14	10	4	1	0	0	0	0
3. 1994	XXX	163	36	12	4	1	0	0	0	0
4. 1995	XXX	XXX	154	37	17	6	1	1	1	0
5. 1996	XXX	XXX	XXX	195	43	13	3	1	0	0
6. 1997	XXX	XXX	XXX	XXX	207	43	12	3	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	191	46	14	2	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	212	50	17	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	55	18
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	50
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190

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	212	22	8	2	0	0	0	4	3	1
2. 1993	1,752	1,971	1,995	2,003	2,003	2,004	2,004	2,004	2,004	2,004
3. 1994	XXX	1,669	1,825	1,852	1,854	1,855	1,855	1,856	1,856	1,856
4. 1995	XXX	XXX	1,281	1,409	1,425	1,429	1,429	1,429	1,430	1,430
5. 1996	XXX	XXX	XXX	1,277	1,408	1,418	1,421	1,421	1,421	1,421
6. 1997	XXX	XXX	XXX	XXX	1,423	1,561	1,583	1,587	1,589	1,589
7. 1998	XXX	XXX	XXX	XXX	XXX	1,350	1,499	1,521	1,523	1,523
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,524	1,668	1,685	1,688
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,502	1,611	1,628
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,279	1,367
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,184

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

**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	.61	.19	.8	.5	.1	.1	.0	.0	.1	.0
2. 1993	251	312	321	325	327	327	327	328	328	328
3. 1994	XXX	329	394	410	414	417	418	418	418	418
4. 1995	XXX	XXX	278	342	350	353	356	358	358	358
5. 1996	XXX	XXX	XXX	252	309	323	327	328	330	330
6. 1997	XXX	XXX	XXX	XXX	206	252	260	265	265	266
7. 1998	XXX	XXX	XXX	XXX	XXX	189	227	231	236	236
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	162	204	213	216
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	169	176
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.91	105
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57

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	.22	.9	.5	.3	.3	.2	.1	.1	.1	.1
2. 1993	.33	.10	.6	.2	.1	.1	.1	.0	.0	.0
3. 1994	XXX	.42	.18	.8	.4	.2	.0	.0	.0	.0
4. 1995	XXX	XXX	.48	.15	.9	.7	.4	.0	.1	.0
5. 1996	XXX	XXX	XXX	.61	.21	.7	.2	.2	.1	.0
6. 1997	XXX	XXX	XXX	XXX	.41	.11	.5	.2	.2	.1
7. 1998	XXX	XXX	XXX	XXX	XXX	.37	.9	.7	.1	.1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.39	.9	.3	.2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.29	.9	.5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17	.8
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

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	.55	.7	.5	.3	.1	.1	.0	.1	.2	.0
2. 1993	.308	.357	.363	.364	.364	.364	.364	.364	.364	.364
3. 1994	XXX	.410	.462	.470	.472	.472	.472	.472	.473	.473
4. 1995	XXX	XXX	.357	.401	.406	.407	.408	.408	.408	.408
5. 1996	XXX	XXX	XXX	.346	.379	.383	.384	.385	.385	.385
6. 1997	XXX	XXX	XXX	XXX	.292	.319	.324	.328	.329	.329
7. 1998	XXX	XXX	XXX	XXX	XXX	.257	.280	.286	.286	.287
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.244	.266	.272	.274
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.202	.223	.231
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.139	.152
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.89

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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	120	26	13	9	6	2	1	(1)	0	2
2. 1993	226	285	289	291	292	292	292	292	292	292
3. 1994	XXX	215	265	266	267	267	268	268	269	269
4. 1995	XXX	XXX	157	185	188	188	190	190	190	190
5. 1996	XXX	XXX	XXX	96	129	132	132	133	133	133
6. 1997	XXX	XXX	XXX	XXX	52	63	64	64	64	64
7. 1998	XXX	XXX	XXX	XXX	XXX	62	74	74	74	74
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	49	61	62	62
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	55	54
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	41
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31

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	67	44	30	21	14	13	11	12	12	11
2. 1993	29	8	5	1	1	1	1	1	1	1
3. 1994	XXX	14	4	2	2	2	1	1	0	0
4. 1995	XXX	XXX	12	4	2	1	0	0	0	0
5. 1996	XXX	XXX	XXX	19	2	1	1	1	0	0
6. 1997	XXX	XXX	XXX	XXX	5	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	6	2	2	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6	1	1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	1	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

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	87	7	2	3	1	1	1	9	11	2
2. 1993	305	350	350	350	350	350	350	350	350	350
3. 1994	XXX	236	276	277	277	277	277	277	277	277
4. 1995	XXX	XXX	177	199	200	200	201	201	201	201
5. 1996	XXX	XXX	XXX	120	143	145	146	145	145	145
6. 1997	XXX	XXX	XXX	XXX	58	66	66	67	67	67
7. 1998	XXX	XXX	XXX	XXX	XXX	72	81	81	81	81
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	64	74	75	75
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	65	66
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	48
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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	18	1	1	1	0	0	0	0	0	0
2. 1993	96	118	120	121	121	121	121	121	121	121
3. 1994	XXX	161	183	187	189	189	189	189	189	189
4. 1995	XXX	XXX	83	101	104	104	105	105	105	105
5. 1996	XXX	XXX	XXX	88	100	103	104	104	104	104
6. 1997	XXX	XXX	XXX	XXX	41	49	50	50	50	50
7. 1998	XXX	XXX	XXX	XXX	XXX	40	46	48	48	48
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	31	37	38	38
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	30	31
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	51
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58

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	4	3	3	1	1	1	0	0	0	0
2. 1993	9	4	1	0	0	0	0	0	0	0
3. 1994	XXX	11	4	2	1	1	0	0	0	0
4. 1995	XXX	XXX	14	4	1	1	0	0	0	0
5. 1996	XXX	XXX	XXX	12	4	2	0	1	1	1
6. 1997	XXX	XXX	XXX	XXX	5	2	1	1	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	4	2	1	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

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	15	2	1	0	0	0	0	0	0	0
2. 1993	117	138	140	140	140	140	140	140	140	140
3. 1994	XXX	185	204	207	207	207	207	207	207	207
4. 1995	XXX	XXX	118	134	136	137	137	137	137	137
5. 1996	XXX	XXX	XXX	113	123	124	124	125	125	125
6. 1997	XXX	XXX	XXX	XXX	59	65	67	67	67	67
7. 1998	XXX	XXX	XXX	XXX	XXX	57	62	63	63	63
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	50	55	56	56
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	42	42
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	78
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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	.95	.28	.14	.7	.4	.8	.3	.1	.0	.1
2. 1993	208	276	292	299	303	306	308	309	309	309
3. 1994	XXX	233	310	326	334	338	341	343	344	347
4. 1995	XXX	XXX	176	232	244	253	256	259	261	261
5. 1996	XXX	XXX	XXX	152	209	222	226	228	229	229
6. 1997	XXX	XXX	XXX	XXX	.99	126	133	134	137	137
7. 1998	XXX	XXX	XXX	XXX	XXX	.76	100	106	107	109
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.54	.74	.80	.84
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.55	.75	.83
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.40	.52
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20

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	.46	.32	.23	.18	.12	.5	.3	.4	.4	.4
2. 1993	.31	.16	.16	.10	.6	.5	.2	.1	.1	.1
3. 1994	XXX	.29	.14	.11	.7	.6	.5	.4	.3	.1
4. 1995	XXX	XXX	.33	.18	.17	.9	.6	.4	.2	.1
5. 1996	XXX	XXX	XXX	.39	.18	10	.4	.2	.1	.1
6. 1997	XXX	XXX	XXX	XXX	.15	.6	.5	.5	.2	.1
7. 1998	XXX	XXX	XXX	XXX	XXX	.14	.5	.4	.2	.1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.14	.8	.7	.4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.13	.9	.5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.13	.4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6

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	105	23	13	9	2	.6	.2	.4	.3	.4
2. 1993	268	340	360	368	369	370	371	371	372	372
3. 1994	XXX	304	384	401	409	413	416	418	419	419
4. 1995	XXX	XXX	243	306	322	328	331	333	333	333
5. 1996	XXX	XXX	XXX	227	288	302	303	304	305	306
6. 1997	XXX	XXX	XXX	XXX	145	171	181	184	186	186
7. 1998	XXX	XXX	XXX	XXX	XXX	117	141	146	148	149
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.96	118	127	129
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.98	123	130
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.74	.85
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.37

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

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

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	1	0	1	0	1	0	0	0	0	0
2. 1993	6	11	12	13	13	13	15	15	15	15
3. 1994	XXX	18	25	26	27	27	27	27	27	27
4. 1995	XXX	XXX	10	18	19	19	20	20	20	20
5. 1996	XXX	XXX	XXX	5	9	11	11	12	12	12
6. 1997	XXX	XXX	XXX	XXX	6	7	9	10	11	11
7. 1998	XXX	XXX	XXX	XXX	XXX	9	14	16	16	17
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	11	13	13	14
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

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	1	0	1	0	0	0	0	1
2. 1993	9	18	19	20	20	20	20	20	20	20
3. 1994	XXX	30	35	37	37	37	37	37	37	37
4. 1995	XXX	XXX	23	29	30	31	31	31	31	31
5. 1996	XXX	XXX	XXX	15	20	21	22	22	22	22
6. 1997	XXX	XXX	XXX	XXX	10	13	15	15	15	15
7. 1998	XXX	XXX	XXX	XXX	XXX	15	20	22	23	23
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	16	20	20	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	11	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	11
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

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

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	2,403	2,403	2,403	2,403	2,403	2,403	2,403	2,403	2,403	2,403	.0
3. 1994	XXX	2,499	2,499	2,499	2,499	2,499	2,499	2,499	2,499	2,499	.0
4. 1995	XXX	XXX	2,571	2,571	2,571	2,571	2,571	2,571	2,571	2,571	.0
5. 1996	XXX	XXX	XXX	2,487	2,487	2,487	2,487	2,487	2,487	2,487	.0
6. 1997	XXX	XXX	XXX	XXX	2,283	2,283	2,283	2,283	2,283	2,283	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	2,208	2,208	2,208	2,208	2,208	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,046	2,046	2,046	2,046	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,823	1,823	1,823	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,528	1,528	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,260	1,260
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,260
13. Earned Premiums (Sch P, Part 1)	2,403	2,499	2,571	2,487	2,283	2,208	2,046	1,823	1,528	1,260	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	572	572	572	572	572	572	572	572	572	572	.0
3. 1994	XXX	752	752	752	752	752	752	752	752	752	.0
4. 1995	XXX	XXX	658	658	658	658	658	658	658	658	.0
5. 1996	XXX	XXX	XXX	658	658	658	658	658	658	658	.0
6. 1997	XXX	XXX	XXX	XXX	547	547	547	547	547	547	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	521	521	521	521	521	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	498	498	498	498	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395	395	395	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	262	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400	400
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400
13. Earned Premiums (Sch P, Part 1)	572	752	658	658	547	521	498	395	262	400	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	.0
3. 1994	XXX	1,467	1,468	1,467	1,467	1,467	1,467	1,467	1,467	1,467	.0
4. 1995	XXX	XXX	1,145	1,145	1,145	1,145	1,145	1,145	1,145	1,145	.0
5. 1996	XXX	XXX	XXX	856	856	856	856	856	856	856	.0
6. 1997	XXX	XXX	XXX	XXX	467	467	466	466	466	466	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	413	413	413	413	413	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	379	379	379	379	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	393	393	393	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	374	374	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423	423
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423
13. Earned Premiums (Sch P, Part 1)	2,067	1,467	1,145	856	467	413	379	393	374	423	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	638	638	638	638	638	638	639	639	639	639	.0
3. 1994	XXX	432	432	432	432	432	432	432	432	432	.0
4. 1995	XXX	XXX	312	312	312	312	312	312	312	312	.0
5. 1996	XXX	XXX	XXX	244	244	244	244	244	244	244	.0
6. 1997	XXX	XXX	XXX	XXX	114	114	114	114	114	114	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	100	101	101	101	101	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	187	187	187	187	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	241	241	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	39	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201	201
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201
13. Earned Premiums (Sch P, Part 1)	638	432	312	244	114	100	187	241	39	201	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	721	721	721	721	721	721	721	721	721	721	721	.0
3. 1994	XXX	859	859	859	859	859	858	858	858	858	858	.0
4. 1995	XXX	XXX	853	853	853	853	852	852	852	852	852	.0
5. 1996	XXX	XXX	XXX	612	612	612	612	612	612	612	612	.0
6. 1997	XXX	XXX	XXX	XXX	446	446	446	446	446	446	446	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	393	393	393	393	393	393	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	346	346	346	346	346	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	359	359	359	359	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	392	392	392	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	791	791	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	791
13. Earned Premiums (Sch P, Part 1)	721	859	853	612	446	393	346	359	392	791	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	264	264	264	264	264	264	264	264	264	264	264	.0
3. 1994	XXX	357	357	357	357	357	357	357	357	357	357	.0
4. 1995	XXX	XXX	223	223	223	223	223	223	223	223	223	.0
5. 1996	XXX	XXX	XXX	152	152	152	152	152	152	152	152	.0
6. 1997	XXX	XXX	XXX	XXX	113	113	113	113	113	113	113	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	85	85	85	85	85	85	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	75	75	75	75	75	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	74	74	74	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	87	87	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290	290	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290
13. Earned Premiums (Sch P, Part 1)	264	357	223	152	113	85	75	74	87	290	XXX	

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	3,120	.0
3. 1994	XXX	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	.0
4. 1995	XXX	XXX	2,888	2,888	2,888	2,888	2,888	2,888	2,888	2,888	2,888	.0
5. 1996	XXX	XXX	XXX	2,444	2,444	2,444	2,444	2,444	2,444	2,444	2,444	.0
6. 1997	XXX	XXX	XXX	XXX	1,971	1,971	1,971	1,971	1,971	1,971	1,971	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,783	1,783	1,783	1,783	1,783	1,783	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,598	1,598	1,598	1,598	1,598	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,646	1,646	1,646	1,646	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,373	1,373	1,373	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,104	1,104	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,104
13. Earned Premiums (Sch P, Part 1)	3,120	2,906	2,888	2,444	1,971	1,783	1,598	1,646	1,373	1,104	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	.0
3. 1994	XXX	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	.0
4. 1995	XXX	XXX	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283	1,283	.0
5. 1996	XXX	XXX	XXX	909	909	909	909	909	909	909	909	.0
6. 1997	XXX	XXX	XXX	XXX	812	812	812	812	812	812	812	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	664	664	664	664	664	664	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	626	626	626	626	626	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	636	636	636	636	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578	578	578	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	597	597	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	597
13. Earned Premiums (Sch P, Part 1)	1,183	1,197	1,283	909	812	664	626	636	578	597	XXX	

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	285	285	285	285	285	285	285	285	285	285	285	.0
3. 1994	XXX	469	469	469	469	469	469	469	469	469	469	.0
4. 1995	XXX	XXX	505	505	505	505	505	505	505	505	505	.0
5. 1996	XXX	XXX	XXX	408	408	408	408	408	408	408	408	.0
6. 1997	XXX	XXX	XXX	XXX	362	362	362	362	362	362	362	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	352	353	353	353	353	353	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	311	311	311	311	311	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334	334	334	334	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256	256	256	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	193	193
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193
13. Earned Premiums (Sch P, Part 1)	285	469	505	408	362	352	311	334	256	193	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 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	71	71	71	71	71	71	71	71	71	71	71	.0
3. 1994	XXX	129	129	129	129	129	129	129	129	129	129	.0
4. 1995	XXX	XXX	134	134	134	134	134	134	134	134	134	.0
5. 1996	XXX	XXX	XXX	71	71	71	71	71	71	71	71	.0
6. 1997	XXX	XXX	XXX	XXX	94	94	94	94	94	94	94	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	80	80	80	80	80	80	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	69	69	69	69	69	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	69	69	69	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	48	48	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	49	49
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49
13. Earned Premiums (Sch P, Part 1)	71	129	134	71	94	80	69	69	48	49	XXX	XXX

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

SECTION 1B

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

SECTION 2B

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

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

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

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

5.1 Fidelity5
5.2 Surety1

6. Claim count information is reported Per Claimant

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

7.2 An extended statement may be attached.
.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company

**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)
00000	34-0962530	Celina Financial Corporation					336,189		*		336,189	
20176	34-4202015	Celina Mutual Insurance Company					(101,016)		*		(101,016)	
00000	34-1120164	First Ohio Financial Corporation					14,530		*		14,530	
20184	34-4312510	The National Mutual Insurance Company					(113,851)		*		(113,851)	
00000	34-1705466	National Mutual Ins. Group, Inc.					11,543		*		11,543	
20192	34-1328060	Republic Mutual Insurance Company					(80,917)		*		(80,917)	
15431	55-0189700	West Virginia Farmers Mutual Ins Associa.					(11,543)	(520,182)	*		(531,725)	763,230
38504	34-1296403	West Virginia Fire & Casualty Ins. Co.					(54,934)	520,182	*		465,247	(763,230)
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

Pooling Participation:

- 20176 Celina Mutual Insurance Company 30%
- 20184 National Mutual Insurance Company 35%
- 20192 Republic Mutual Insurance Company 20%
- 38504 West Virginia Fire and Casualty Company 15%







ANNUAL STATEMENT FOR THE YEAR 2002 OF THE National Mutual Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING	RESPONSES
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	.....No.....
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....No.....
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?	.....No.....
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....No.....
5. Will an actuarial opinion be filed by March 1?	.....Yes.....
6. Will the SVO Compliance Certification be filed by March 1?	.....Yes.....
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....No.....
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....Yes.....
9. Will the Risk-based Capital Report be filed with the NAIC by March 1?	.....Yes.....
10. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?	.....Yes.....
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....No.....
APRIL FILING	
12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	.....Yes.....
13. Will Management's Discussion and Analysis be filed by April 1?	.....Yes.....
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	.....No.....
15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....No.....
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....No.....
17. Will the Investment Risk Interrogatories be filed by April 1?	.....Yes.....
MAY FILING	
18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	.....Yes.....
JUNE FILING	
19. Will an audited financial report be filed by June 1?	.....Yes.....

Explanations:

Bar Codes:

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

OVERFLOW PAGE FOR WRITE-INS

P005 Additional Aggregate Lines for Page 5 Line 07.4.

*CASH

07.404 Cash Short & Over.....	(3,834)	(7,502)
07.497 Summary of remaining write-ins for Line 7.4 from overflow page 5	(3,834)	(7,502)