



23515200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

The Midwestern Indemnity Company

NAIC Group Code 0111 (Current Period) 0111 (Prior Period) NAIC Company Code 23515 Employer's ID Number 31-0978280

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

Country of Domicile United States

Incorporated: February 29, 1980 Commenced Business: February 29, 1980

Statutory Home Office: 6281 Tri-Ridge Boulevard Loveland, OH 45140

Main Administrative Office: 6281 Tri-Ridge Boulevard Loveland, OH 45140 513-576-3200

Mail Address: 62 Maple Avenue Keene, NH 03431

Primary Location of Books and Records: 6281 Tri-Ridge Boulevard Loveland, OH 45140 513-576-3200

Internet Website Address: N/A

Statement Contact: Natalie A. Ford 603-358-4143
natalie.ford@libertyram.com 603-357-4889
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: 62 Maple Avenue Keene, NH 03431 603-352-3221

OFFICERS

Chairman of the Board
Roger Lucien Jean

President Richard Thomas Bell, (President-CEO)
Secretary #Douglas Tucker Jenkins, (VP-Secretary)
Treasurer Stephen Douglas Powell, (Treasurer-AVP)
Actuary Bertrand Jean LaChance

Vice-Presidents

#Philip John Guymont (SVP-CFO) Mark Edward Fiebrink (EVP) Anthony Alexander Fontanes (EVP-CIO) Forrest Howard Johnston (SVP)
Amy Johnston Leddy (SVP) William George Mersch (SVP) Charles Bruce Ruzicka (SVP) #Thomas Grover Moylan (SVP)
Gary Jay Ostrow

DIRECTORS OR TRUSTEES

Richard Thomas Bell James Paul Condrin, III Roger Lucien Jean Dennis James Langwell
Christopher Charles Mansfield Amy Johnston Leddy Charles Bruce Ruzicka Forrest Howard Johnson
Mark Edward Fiebrink William George Mersch Honore Jean Fallon

State of New Hampshire
County of Cheshire 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.

(Signature) (Signature) (Signature)
Richard Thomas Bell Douglas Tucker Jenkins Stephen Douglas Powell
(Printed Name) (Printed Name) (Printed Name)
President (CEO) Secretary (VP) Treasurer (AVP)

Subscribed and sworn to before me this
24th 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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243001100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243002100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2002

23515200243003100
NAIC Company Code: 23515

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243004100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243005100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243006100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243007100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2002

NAIC Group Code: 0111

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					7,092	7,092		373	373			
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-cancelable 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					(258)	(258)		127	127			
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					521	521						
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)					7,355	7,355		500	500			
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243008100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243009100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243010100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243011100

BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2002

NAIC Company Code: 23515

NAIC Group Code: 0111

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)	40,165	3,306		36,859		198	198		345	345	7,089	2,364
5.2 Commercial multiple peril (liability portion)	7,921	832		7,096		801	801		300	300	1,373	467
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-cancelable 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	17,823	2,982		14,841		8,775	8,775		1,225	1,225	2,673	893
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	5,956	996		4,960		(79)	(79)		115	115	893	298
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	71,865	8,116		63,756		9,695	9,695		1,985	1,985	12,028	4,022
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 365

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243012100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243013100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243014100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2002

NAIC Group Code: 0111

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						(497)	479		(90)	136		
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-cancelable 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					941	942	2,800		55	302		
17. Other liability								(3,813)				
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(33)	(33)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability						(406)						
21.1 Private passenger auto physical damage					(21)	(21)						
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)					887	(15)	3,279		(3,848)	438		
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243015100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2002

NAIC Group Code: 0111

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	10	4		6							2	1
2.1 Allied lines	75	29		46		1	1				11	2
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril					106,053	(151,491)	39,151	35,620	(32,488)	12,716		
4. Homeowners multiple peril					56,530	149,490	117,710	2,479	(18,806)	(6,293)		
5.1 Commercial multiple peril (non-liability portion)		327			56,530	149,490	117,710	2,479	(18,806)	(6,293)		
5.2 Commercial multiple peril (liability portion)	(567)	(425)			1,442,054	400,528	2,491,726	387,045	(12,017)	1,273,509	(113)	(13)
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	9	4		5							2	
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-cancelable 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	(2,580)	(2,580)		306	587,340	(176,969)	1,289,086	76,085	34,784	138,806	(338)	(61)
17. Other liability	1,100	797				1,068,651	1,003,472	18,160	(43,861)	92,021	138	26
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					198,326	31,551	286,264	64,794	17,364	47,641		
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability		(3)			712,833	646,949	807,980	56,515	(64,675)	26,773		
21.1 Private passenger auto physical damage					(3,287)	(3,280)	7		(3)	(3)		
21.2 Commercial auto physical damage					(2,391)	(2,392)						
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	(1,953)	(1,847)		363	3,097,458	1,963,038	6,035,397	640,698	(119,702)	1,585,170	(298)	(45)
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ (10)

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243016100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2002

NAIC Group Code: 0111

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)	206	206									41	5
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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	206	206									41	5
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243017100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2002

NAIC Group Code: 0111

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	2,270	299		1,971		19	19		32	32	284	123
2.1 Allied lines	6,811	896		5,915		58	58		95	95	851	164
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)	240,814	58,795		182,019		(827)	(827)		5,375	5,375	42,654	9,515
5.2 Commercial multiple peril (liability portion)	99,704	25,191		74,513		7,708	7,708		2,803	2,803	17,130	3,939
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,583	340		2,243		22	22		36	36	387	57
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	447	171		276		1	1		2	2	71	10
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancelable 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	42,064	11,974		30,090		1,050	1,050		185	185	2,862	918
17. Other liability	177	29		148		18	18		3	3	31	4
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)	423	48		375		7	7		1	1	63	10
19.4 Other commercial auto liability	44,240	2,892		41,348		613	613		67	67	6,643	1,071
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	24,638	1,308		23,330		(109)	(109)		23	23	3,696	597
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	70	9		61		1	1		1	1	9	2
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	464,241	101,952		362,289		8,561	8,561		8,623	8,623	74,681	16,410
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 2,357

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243018100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2002

NAIC Group Code: 0111

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	2,726	1,621		1,105		22	22		(7)	(7)	341	85
2.1 Allied lines	1,237	736		501		10	10		(3)	(3)	155	29
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril					176,941	(924,799)	436,021	92,444	(184,845)	141,615	61	
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	3,613	2,477		1,321	15,500	(2,713)	50,631	36,069	(8,263)	(2,621)	542	99
5.2 Commercial multiple peril (liability portion)	337	919			642,633	181,223	160,187	148,496	(64,265)	81,515	46	9
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine								690	690			
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	61	43		18		1	1				9	1
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancelable 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					15,063	(44,063)	27,547		1,873	9,502		
17. Other liability						(134,011)			(14,409)			
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					(58,196)	(68,700)	11,129	3,266	3,536	1,852		
19.2 Other private passenger auto liability					593,224	152,676	343,689	83,962	(23,413)	57,197		
19.3 Commercial auto no-fault (personal injury protection)					(2,588)	(8,458)			(429)			
19.4 Other commercial auto liability					254,050	318,868	178,137	37,866	19,433	5,903		
21.1 Private passenger auto physical damage					(6,618)	2,018	8,636		(3,853)	(3,853)		
21.2 Commercial auto physical damage					(535)	(535)		3,523	3,523			
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	7,974	5,796		2,945	1,629,474	(528,461)	1,216,010	406,316	(270,432)	291,100	1,154	223
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 40

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243019100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243020100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243021100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243022100

BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2002

NAIC Company Code: 23515

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243023100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2002

NAIC Group Code: 0111

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	51	44		7							8	1
2.1 Allied lines	249	214		35		2	2		(1)	(1)	37	5
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)		186										
5.2 Commercial multiple peril (liability portion)	(67)	156				(79)			(56)		(13)	(2)
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-cancelable 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							(3,209)		(308)			
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(50)	(50)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	233	600		42	(50)	(3,336)	2		(365)	(1)	32	4
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243024100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2002

NAIC Group Code: 0111

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	17,187	34,531		6,595		214	212		298	294	2,505	440
2.1 Allied lines	37,169	44,572		14,525	13,231	13,590	358		416	413	5,610	766
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	(13,814)	141,257			444,162	281,231	9,211	7,961	6,158	1,771	(2,733)	(309)
5.1 Commercial multiple peril (non-liability portion)	1,372,597	2,386,591		346,764	505,559	587,542	20,250	28,251	(138,382)	105,201	230,461	30,674
5.2 Commercial multiple peril (liability portion)	1,320,704	2,056,805		301,196	4,796,146	3,829,948	3,264,987	295,678	46,584	1,067,986	227,502	29,515
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	45,579	84,175		14,533	78,326	37,307	5,300	3,665	4,816	1,142	8,498	1,018
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-cancelable 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	315,050	411,348		70,304	426,547	456,857	607,285	25,262	49,896	51,213	17,393	6,490
17. Other liability	324,356	507,544		85,710	130,260	(4,254,625)	463,903	6,394	32,116	40,733	45,031	6,682
18. Products liability	2,459	2,021		1,053		1,673	1,719		282	297	272	51
19.1 Private passenger auto no-fault (personal injury protection)	(3,691)	33,325			81,612	20,812	106,841	9,193	14,167	7,644	(536)	(78)
19.2 Other private passenger auto liability	(8,610)	81,269			216,924	164,887	224,822	1,626	(16,825)	17,958	(1,260)	(181)
19.3 Commercial auto no-fault (personal injury protection)	34,902	57,930		9,948	87,237	86,595	132,356	3,376	13,107	10,334	5,214	733
19.4 Other commercial auto liability	771,442	1,392,553		203,165	982,693	135,319	1,283,399	6,676	(71,645)	96,150	115,671	16,201
21.1 Private passenger auto physical damage	(8,498)	84,371			93,861	70,204	(185)	57	149	53	(1,197)	(178)
21.2 Commercial auto physical damage	629,584	1,054,283		167,179	600,788	504,829	24,661	7,491	19,697	10,817	94,072	13,222
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	818	602		309		8	8		10	10	123	18
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	4,837,234	8,373,177		1,221,281	8,457,346	1,936,391	6,145,127	395,630	(39,156)	1,412,016	746,626	105,064
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 24,559

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243025100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243026100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2002

NAIC Group Code: 0111

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	64,714	13,300		51,414		25,627	25,627		283	283	9,602	1,515
2.1 Allied lines	66,486	12,487		53,999		124	124		254	254	9,504	1,557
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,426,289	504,154		1,922,135	9,474	72,916	63,442		80,131	80,131	307,731	56,824
5.1 Commercial multiple peril (non-liability portion)	1,376,840	84,657		1,292,183	1,149	(176)	(1,325)		10,756	10,756	209,305	32,246
5.2 Commercial multiple peril (liability portion)	465,000	36,552		428,448		19,115	19,115		7,160	7,160	73,457	10,890
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	37,579	9,134		28,445		3,360	3,360		143	143	5,722	880
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	183,973	37,381		146,592		314	314		785	785	24,457	4,308
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancelable 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	48,380	5,646		42,734		2,328	2,328		439	439	3,018	1,133
17. Other liability	54,239	10,717		43,520		4,423	4,423		731	731	8,430	1,270
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,044,830	463,436		1,581,394	80,152	366,052	285,900	107	13,184	13,077	294,304	47,889
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	195,303	22,336		172,967		8,580	8,580		628	628	29,460	4,574
21.1 Private passenger auto physical damage	1,505,301	328,314		1,176,988	134,829	165,687	30,857	80	4,662	4,582	221,246	35,254
21.2 Commercial auto physical damage	75,998	8,968		67,030	50	(671)	(721)		154	154	11,390	1,780
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	8,544,932	1,537,082		7,007,849	225,654	667,679	442,024	187	119,310	119,123	1,207,626	200,120
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 43,384

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243027100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243028100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2002

NAIC Group Code: 0111

23515200243029100
NAIC Company Code: 23515

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243030100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243031100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable 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						(63)	(63)					
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage						(53)	(53)					
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)						(116)	(116)					
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243032100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243033100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable 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						(108)	(108)					
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage						(137)	(137)					
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)						(245)	(245)					
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243034100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2002

NAIC Group Code: 0111

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					(220)	(220)						
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-cancelable 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					(13)	(13)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)					(233)	(233)						
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243035100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243036100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

NAIC Group Code: 0111

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	1,589,655	1,041,326		880,377	1,147,247	1,592,943	533,883	9,720	1,745	(3,841)	226,982	53,344
2.1 Allied lines	2,851,111	1,812,944		1,560,038	1,945,066	2,106,976	242,771	6,592	(6,658)	6,979	407,401	81,271
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	648,110	2,093,711		185,179	3,754,880	1,794,097	1,122,769	213,072	171,163	338,309	79,754	17,510
5.1 Commercial multiple peril (non-liability portion)	11,336,388	10,873,775		5,250,946	5,274,121	3,604,266	934,522	130,263	148,500	264,237	1,775,595	317,427
5.2 Commercial multiple peril (liability portion)	7,892,828	7,439,858		3,537,229	5,381,651	6,069,600	8,596,722	1,526,253	1,511,341	3,445,966	1,250,522	219,959
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,144,088	984,535		537,295	1,329,836	1,249,079	19,473	8,687	296	(2,282)	215,954	34,367
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	265,031	351,041		129,235		1,804	1,780		(455)	(494)	38,644	7,292
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancelable 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	4,442,036	4,000,332		2,099,821	470,580	(2,878,146)	2,316,047	60,948	(313,984)	203,962	629,287	124,705
18. Products liability	78,662	34,015		55,991		20,142	21,076		2,210	2,515	11,736	1,994
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	3,374,061	9,330,623		640,194	9,660,083	5,377,269	7,122,055	458,137	(505,194)	882,208	476,424	50,418
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	4,689,465	4,419,176		2,054,452	3,384,740	5,389,168	9,757,244	258,641	(48,613)	401,733	666,971	111,125
21.1 Private passenger auto physical damage	2,760,679	7,313,661		514,037	3,900,648	3,541,293	(24,984)	18,735	45,405	23,961	396,792	41,685
21.2 Commercial auto physical damage	1,205,029	1,369,368		508,557	504,471	637,920	174,808	46,159	99,826	65,262	175,818	25,808
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	12,234	8,770		5,685		100	100		(32)	(32)	1,809	229
27. Boiler and machinery	2,680	5,432		1,503		(125)	1,325		(316)	157	402	68
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	42,292,057	51,078,567		17,960,539	36,753,323	28,506,386	30,819,591	2,737,207	1,105,234	5,628,640	6,354,091	1,087,202
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 214,724

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243037100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243038100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243039100

BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2002

NAIC Company Code: 23515

NAIC Group Code: 0111

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)	25	25				17			12		4	1
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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(50)	(50)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(20)	(20)						
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	25	25			(70)	(53)			12		4	1
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243040100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243041100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2002

NAIC Group Code: 0111

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)	1,026	197		829		(11)	(11)		25	25	180	47
5.2 Commercial multiple peril (liability portion)	110	21		89		28	28		8	8	19	5
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-cancelable 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					(25)	(25)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	1,136	218		918	(25)	(8)	17		33	33	199	52
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 6

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243042100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243043100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable 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					(100)	(100)						
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)					(100)	(100)						
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243044100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243045100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243046100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243047100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable 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					(13)	(13)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)					(13)	(13)						
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243048100

BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2002

NAIC Group Code: 0111

NAIC Company Code: 23515

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243049100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243050100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2002

NAIC Group Code: 0111

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)	(11)	1,492				2			(1)		(2)	(1)
5.2 Commercial multiple peril (liability portion)	1,254	1,726		87		(274)	82		(238)	16	237	26
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-cancelable 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		37					(1,393)		(44)			
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(113)	(113)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,767	1,903		1,878		674	676		102	103	565	78
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	2,733	1,374		1,359		(85)	(85)		7	7	410	57
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	7,743	6,532		3,324	(113)	(1,189)	673		(174)	126	1,210	160
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 39

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243051100

NAIC Company Code: 23515

BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243052000

NAIC Company Code: 23515

BUSINESS IN THE STATE OF AMERICAN SAMOA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

NONE

24

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243053000

NAIC Company Code: 23515

BUSINESS IN THE STATE OF GUAM DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

NONE

24

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243054000

NAIC Company Code: 23515

BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

NONE

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243055000

BUSINESS IN THE STATE OF U.S. VIRGIN ISLANDS DURING THE YEAR 2002

NAIC Company Code: 23515

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

NONE

24

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243056000

NAIC Company Code: 23515

BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

NONE

24

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243057000

NAIC Company Code: 23515

BUSINESS IN THE STATE OF OTHER ALIEN DURING THE YEAR 2002

NAIC Group Code: 0111

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-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

NONE

24

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



23515200243058100
NAIC Company Code: 23515

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2002

NAIC Group Code: 0111

24

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	1,676,613	1,091,125		941,475	1,147,247	1,618,825	559,763	9,720	2,351	(3,239)	239,724	55,509
2.1 Allied lines	2,963,138	1,871,878		1,635,059	1,958,297	2,120,264	243,803	6,592	(5,987)	7,873	423,569	83,794
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	3,060,585	2,739,122		2,107,314	4,498,382	1,078,826	1,670,594	349,470	40,492	574,542	384,813	74,025
5.1 Commercial multiple peril (non-liability portion)	14,371,432	13,411,803		7,110,921	5,852,859	4,337,771	1,121,148	197,062	(451)	377,025	2,265,824	392,371
5.2 Commercial multiple peril (liability portion)	9,787,455	9,561,866		4,348,658	12,262,484	10,508,615	14,541,356	2,357,472	1,491,632	5,879,263	1,570,205	264,801
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,229,838	1,078,188		582,521	1,408,162	1,289,768	28,155	13,042	5,981	(961)	230,563	36,322
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	449,512	388,636		276,121		2,120	2,096		332	293	63,181	11,611
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancelable 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	402,914	426,388		143,128	1,029,891	240,145	1,930,096	101,347	87,232	200,447	22,935	8,480
17. Other liability	4,821,908	4,519,456		2,229,505	600,840	(6,198,292)	3,787,863	85,502	(343,569)	337,450	682,917	132,687
18. Products liability	81,121	36,036		57,044	21,815	22,795	117,970	12,459	17,703	9,496	(536)	(78)
19.1 Private passenger auto no-fault (personal injury protection)	(3,691)	33,325			23,416	(47,888)	117,970	12,459	17,703	9,496	(536)	(78)
19.2 Other private passenger auto liability	5,410,281	9,875,328		2,221,588	10,747,983	6,091,709	8,262,730	608,753	(514,757)	1,018,081	769,468	98,126
19.3 Commercial auto no-fault (personal injury protection)	35,325	57,978		10,323	84,649	78,144	132,363	3,376	12,679	10,335	5,277	743
19.4 Other commercial auto liability	5,722,040	5,841,839		2,488,651	5,334,316	6,508,540	12,045,404	359,698	(163,478)	532,582	821,983	133,942
21.1 Private passenger auto physical damage	4,257,482	7,726,346		1,691,025	4,119,623	3,776,112	14,331	18,872	46,360	24,740	616,841	76,761
21.2 Commercial auto physical damage	1,943,938	2,436,297		772,415	1,102,383	1,138,878	198,475	57,173	123,345	76,378	286,279	41,762
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	13,122	9,381		6,055		109	109		(21)	(21)	1,941	249
27. Boiler and machinery	2,680	5,432		1,503		(125)	1,325		(316)	157	402	68
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	56,225,693	61,110,424		26,623,306	50,170,532	32,565,336	44,680,376	4,180,538	802,020	9,047,253	8,397,394	1,413,218
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$ 285,466

SCHEDULE A - VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

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

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

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

NONE

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	2,296,285	1,513,055	7,156,992	3,254,494		14,220,826	90.252	12,803,985	88.714	14,220,826	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	2,296,285	1,513,055	7,156,992	3,254,494		14,220,826	90.252	12,803,985	88.714	14,220,826	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

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											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	511,039		526,858			1,037,897	6.587	1,130,974	7.836	644,845	393,052
7.2 Class 2			498,039			498,039	3.161	497,867	3.450	498,039	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	511,039		1,024,897			1,535,936	9.748	1,628,841	11.286	1,142,884	393,052
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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	2,807,324	1,513,055	7,683,850	3,254,494		15,258,723	96.839	X X X	X X X	14,865,671	393,052
10.2 Class 2			498,039			498,039	3.161	X X X	X X X	498,039	
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	2,807,324	1,513,055	8,181,889	3,254,494		(b) 15,756,762	100.000	X X X	X X X	15,363,710	393,052
10.8 Line 10.7 as a % of Col. 6	17.817	9.603	51.926	20.655		100.000	X X X	X X X	X X X	97.506	2.494
11. Total Bonds Prior Year											
11.1 Class 1	4,095,742	3,822,962	2,574,462	3,441,793		X X X	X X X	13,934,959	96.550	13,905,682	29,277
11.2 Class 2			497,867			X X X	X X X	497,867	3.450	497,867	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	4,095,742	3,822,962	3,072,329	3,441,793		X X X	X X X	(b) 14,432,826	100.000	14,403,549	29,277
11.8 Line 11.7 as a % of Col. 8	28.378	26.488	21.287	23.847		X X X	X X X	100.000	X X X	99.797	0.203
12. Total Publicly Traded Bonds											
12.1 Class 1	2,414,272	1,513,055	7,683,850	3,254,494		14,865,671	94.345	13,905,682	96.348	14,865,671	X X X
12.2 Class 2			498,039			498,039	3.161	497,867	3.450	498,039	X X X
12.3 Class 3											X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	2,414,272	1,513,055	8,181,889	3,254,494		15,363,710	97.506	14,403,549	99.797	15,363,710	X X X
12.8 Line 12.7 as a % of Col. 6	15.714	9.848	53.255	21.183		100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	15.322	9.603	51.926	20.655		97.506	X X X	X X X	X X X	97.506	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	393,052					393,052	2.494	29,277	0.203	X X X	393,052
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals	393,052					393,052	2.494	29,277	0.203	X X X	393,052
13.8 Line 13.7 as a % of Col. 6	100.000					100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	2.494					2.494	X X X	X X X	X X X	X X X	2.494

(a) Includes \$ 393,052 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations	2,296,285	1,513,055	7,156,992	3,254,494		14,220,826	90.252	12,803,985	88.714	14,220,826	
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	1.7 Totals	2,296,285	1,513,055	7,156,992	3,254,494		14,220,826	90.252	12,803,985	88.714	14,220,826	
2.	All Other Governments, Schedules D & DA (Group 2)											
	2.1 Issuer Obligations											
	2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	2.3 Defined											
	2.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	2.5 Defined											
	2.6 Other											
	2.7 Totals											
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
	3.1 Issuer Obligations											
	3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	3.3 Defined											
	3.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	3.5 Defined											
	3.6 Other											
	3.7 Totals											
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
	4.1 Issuer Obligations											
	4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	4.3 Defined											
	4.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	4.5 Defined											
	4.6 Other											
	4.7 Totals											
5.	Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
	5.1 Issuer Obligations											
	5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	5.3 Defined											
	5.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	5.5 Defined											
	5.6 Other											
	5.7 Totals											

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											
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	511,039		1,024,897			1,535,936	9.748	1,628,841	11.286	1,142,884	393,052
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals	511,039		1,024,897			1,535,936	9.748	1,628,841	11.286	1,142,884	393,052
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

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	2,807,324	1,513,055	8,181,889	3,254,494		15,756,762	100.000	X X X	X X X	15,363,710	393,052
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds								X X X	X X X		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	2,807,324	1,513,055	8,181,889	3,254,494		15,756,762	100.000	X X X	X X X	15,363,710	393,052
10.8 Line 10.7 as a % of Col. 6	17.817	9.603	51.926	20.655		100.000	X X X	X X X	X X X	97.506	2.494
11. Total Bonds Prior Year											
11.1 Issuer Obligations	4,095,742	3,822,962	3,072,329	3,441,793		X X X	X X X	14,432,826	100.000	14,403,549	29,277
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	4,095,742	3,822,962	3,072,329	3,441,793		X X X	X X X	14,432,826	100.000	14,403,549	29,277
11.8 Line 11.7 as a % of Col. 8	28.378	26.488	21.287	23.847		X X X	X X X	100.000	X X X	99.797	0.203
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	2,414,272	1,513,055	8,181,889	3,254,494		15,363,710	97.506	14,403,549	99.797	15,363,710	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	2,414,272	1,513,055	8,181,889	3,254,494		15,363,710	97.506	14,403,549	99.797	15,363,710	X X X
12.8 Line 12.7 as a % of Col. 6	15.714	9.848	53.255	21.183		100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	15.322	9.603	51.926	20.655		97.506	X X X	X X X	X X X	97.506	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	393,052					393,052	2.494	29,277	0.203	X X X	393,052
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals	393,052					393,052	2.494	29,277	0.203	X X X	393,052
13.8 Line 13.7 as a % of Col. 6	100.000					100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	2.494					2.494	X X X	X X X	X X X	X X X	2.494

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	601,572			601,572	
2. Cost of short-term investments acquired	14,036,866			14,036,866	
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	14,127,398			14,127,398	
7. Book/adjusted carrying value, current year	511,040			511,040	
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	511,040			511,040	
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	511,040			511,040	
12. Income collected during year	9,428			9,428	
13. Income earned during year	9,222			9,222	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: CLASS ONE MONEY MARKET MUTUAL FUNDS

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
AA-9991120	00000	Kentucky Comm Auto Ins. Procedure	Kentucky	36	9	4	13		23	20			
AA-9991125	00000	Minnesota Comm. Auto Ins. Procedure	Minnesota	3						2			
AA-9991141	00000	Ohio Commercial Auto Ins. Procedure	Ohio	(1)					1				
0699998		Pools and Associations - less than \$100,000 - Mandatory Pools											
0699999		Total - Pools, Associations - Mandatory Pools		38	9	4	13		24	22			
AA-9992118	00000	National Workers Comp Reins Pool	New York							180			
0799998		Pools and Associations - less than \$100,000 -Voluntary Pools											
0799999		Total - Pools, Associations - Voluntary Pools								180			
0899999		Total - Pools and Associations		38	9	4	13		24	202			
9999999		Grand Total - Schedule F - Part 1		38	9	4	13		24	202			

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
13-2919779	18333	Peerless Indemnity Insurance Compan	Illinois		53,772	2,651	535	31,545		12,870	12,634	24,927	1,556	86,718			86,718	
0299999		Total Authorized - Affiliates - U.S. Non-Pool			53,772	2,651	535	31,545		12,870	12,634	24,927	1,556	86,718			86,718	
0499999		Total Authorized - Affiliates			53,772	2,651	535	31,545		12,870	12,634	24,927	1,556	86,718			86,718	
13-4924125	10227	American Reinsurance Company	Delaware		345	507		318		(267)	1	157		716	170		546	
48-0921045	39845	Employers Re	Kansas		9										2		(2)	
13-2673100	22039	General Reinsurance Company	Delaware		1,794			27		(23)		1,565		1,569	1,763		(194)	
06-0384680	11452	Hartford Steam Boiler	Connecticut		301	9						174		183	106		77	
04-1543470	23043	Liberty Mutual Ins. Co.	Massachusetts					38		(32)				6			6	
13-1988169	34835	National Reinsurance Corp	Delaware					46		(39)				7	1		6	
13-3031176	38636	Partner Reins Co.	New York					38		(32)				6			6	
06-1430254	10348	Risk Capital Reinsurance Co.	Nebraska					14		(11)				3			3	
13-3029255	39322	Sorema North American Re	New York					14		(11)				3	3			
13-1675535	25364	Swiss Reinsurance America Corp	New York		43	(15)		836		(702)	4	2		125	26		99	
13-3352329	22390	Wellington Ins. Co.	Texas												13		(13)	
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			2,492	501		1,331		(1,117)	5	1,898		2,618	2,084		534	
AA-9991503	00000	Ohio Mine Subsidence Fund	Ohio			4								4	3		1	
0699999		Total Authorized - Pools - Mandatory				4								4	3		1	
AA-1560600	00000	Munich Reinsurance of Canada	Canada															
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)																
0899999		Total Authorized - Other Non-U.S. Insurers																
0999999		Total Authorized			56,264	3,156	535	32,876		11,753	12,639	26,825	1,556	89,340	2,087		87,253	
AA-1120705	00000	AXA REINS UK PLC	United Kingdom					383		(322)	2			63			63	
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																

40

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties.
The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

1 Name of Company	2 Commission Rate	3 Ceded Premium
1) _____	_____	_____
2) _____	_____	_____
3) _____	_____	_____
4) _____	_____	_____
5) _____	_____	_____

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
1799999		Total Unauthorized - Other Non-U.S. Insurers						383		(322)	2			63			63	
1899999		Total Unauthorized						383		(322)	2			63			63	
1999999		Total Authorized and Unauthorized			56,264	3,156	535	33,259		11,431	12,641	26,825	1,556	89,403	2,087		87,316	
9999999		Totals			56,264	3,156	535	33,259		11,431	12,641	26,825	1,556	89,403	2,087		87,316	

40 . 1

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties.
The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Company	2 Commission Rate	3 Ceded Premium
1)	_____	_____	_____
2)	_____	_____	_____
3)	_____	_____	_____
4)	_____	_____	_____
5)	_____	_____	_____

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				
13-2919779	18333	Peerless Indemnity Insurance Company	New Hampshire	3,186						3,186			
0199999		Total Authorized-Affiliates-U.S.-Intercompany Pooling		3,186						3,186			
0499999		Total Authorized-Affiliates		3,186						3,186			
13-4924125 06-0384680 13-1675535	10227 11452 25364	American Reinsurance Company Hartford Steam Boiler Swiss Reinsurance America Corp	Delaware Connecticut New York		500	7			507	507 9 (15)	100.000		
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		(6)	500	7			507	501	101.198		
AA-9991503	00000	Ohio Mine Subsidence Fund	Ohio	4						4			
0699999		Total Authorized-Pools - Mandatory Pools		4						4			
0999999		Total Authorized		3,184	500	7			507	3,691	13.736		
1999999		Total Authorized and Unauthorized		3,184	500	7			507	3,691	13.736		
9999999		Totals		3,184	500	7			507	3,691	13.736		

Annual Statement for the year 2002 of the The Midwestern Indemnity 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
AA-1122027	00000	AXA REINS UK PLC	United Kingdom	63		4,325				63						
0899999		Total Other Non-U.S. Insurers		63		4,325				63						
0999999		Total Affiliates and Others		63		4,325				63						
9999999		Totals		63		4,325				63						

4 2

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.

SCHEDULE F - PART 6

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20 % of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
AA-1560600	00000	Munich Reinsurance of Canada	250	250		100.0				
9999999 Totals			250	250		100.0				

4 3

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 0 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 0 in dispute.

SCHEDULE F - PART 7

Provisions for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in Excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
AA-1560600	00000	Munich Reinsurance of Canada	250							250	250
9999999	Total		250							250	250

4 4

1. Total	250
2. Line 1 x .20	50
3. Schedule F - Part 6 Col. 11	
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	50
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Col.17 x 1000)	
6. Provision for Reinsurance (sum Lines 4 + 5)(Enter this amount on Page 3, Line 16)	50

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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	23,795,873		23,795,873
2. Agents' balances or uncollected premiums (Line 10)			
3. Funds held by or deposited with reinsured companies (Line 11)			
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	3,690,664	(3,686,664)	4,000
5. Other assets (Lines 12 and 13 and 15 through 25)	842,540		842,540
6. Net amount recoverable from reinsurers		90,668,190	90,668,190
7. Totals (Line 28)	28,329,077	86,981,526	115,310,603
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	9,696	57,331,795	57,341,491
9. Taxes, expenses, and other obligations (Lines 4 through 8)	72,374	4,911,861	4,984,235
10. Unearned premiums (Line 9)		26,824,750	26,824,750
11. Advanced premiums (Line 10)			
12. Dividends declared and unpaid (Line 11.1 and 11.2)			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	2,086,830	(2,086,830)	
14. Funds held by company under reinsurance treaties (Line 13)			
15. Amounts withheld or retained by company for account of others (Line 14)			
16. Provision for reinsurance (Line 16)	50	(50)	
17. Other liabilities (Lines 15 and 17 through 23)	745,460		745,460
18. Total liabilities (Line 26 minus Line 25)	2,914,410	86,981,526	89,895,936
19. Surplus as regards policyholders (Line 35)	25,414,667	XXX	25,414,667
20. Totals (Line 36)	28,329,077	86,981,526	115,310,603

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: See Note 25 on Page 14 Notes to Financial Statements

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	X X X	X X X	X X X	(2)	(2)							X X X
2. 1993	18,650	18,650		12,948	12,948	357	357	583	583			5,962
3. 1994	20,140	20,140		15,766	15,766	502	502	676	676			6,751
4. 1995	22,085	22,085		14,164	14,164	340	340	720	720			7,150
5. 1996	23,993	23,993		24,580	24,580	645	645	666	666			10,273
6. 1997	25,221	25,221		16,556	16,556	377	377	620	620			7,380
7. 1998	23,081	23,081		15,822	15,822	327	327	857	857			7,124
8. 1999	20,613	20,613		16,540	16,540	354	354	564	564			6,482
9. 2000	16,177	16,177		12,661	12,661	181	181	900	900			5,263
10. 2001	11,222	11,222		10,433	10,433	134	134	269	269			3,579
11. 2002	2,739	2,739		1,331	1,331	15	15	45	45			617
12. Totals	X X X	X X X	X X X	140,799	140,799	3,232	3,232	5,900	5,900			X X X

	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. Prior													
2. 1993								1	1	1	1		
3. 1994	5	5						1	1	1	1		1
4. 1995	90	90						3	3	3	3		3
5. 1996	115	115						5	5	2	2		7
6. 1997	121	121						13	13	6	6		7
7. 1998	63	63						14	14	6	6		11
8. 1999	420	420	(1)	(1)				29	29	8	8		32
9. 2000	272	272	(2)	(2)				47	47	34	34		84
10. 2001	368	368	(3)	(3)				461	461	183	183		40
11. 2002	164	164	59	59									
12. Totals	1,618	1,618	53	53				574	574	244	244		191

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	13,890	13,890		74.477	74.477						
3. 1994	16,949	16,949		84.156	84.156						
4. 1995	15,316	15,316		69.350	69.350						
5. 1996	26,012	26,012		108.415	108.415						
6. 1997	17,681	17,681		70.104	70.104						
7. 1998	17,088	17,088		74.035	74.035						
8. 1999	17,897	17,897		86.824	86.824						
9. 2000	14,049	14,049		86.846	86.846						
10. 2001	11,282	11,282		100.535	100.535						
11. 2002	2,258	2,258		82.439	82.439						
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**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	X X X	X X X	X X X	2	2	1	1					X X X
2. 1993	32,164	32,164		23,919	23,919	1,401	1,401	3,009	3,009			6,382
3. 1994	34,708	34,708		25,232	25,232	1,397	1,397	3,095	3,095			8,035
4. 1995	38,983	38,983		24,549	24,549	1,089	1,089	3,114	3,114			9,388
5. 1996	42,539	42,539		27,998	27,998	1,293	1,293	2,778	2,778			10,346
6. 1997	42,582	42,582		24,242	24,242	1,170	1,170	2,845	2,845			9,979
7. 1998	36,162	36,162		19,500	19,500	566	566	2,472	2,472			7,152
8. 1999	31,128	31,128		17,183	17,183	543	543	652	652			6,642
9. 2000	21,823	21,823		11,015	11,015	192	192	539	539			4,283
10. 2001	15,768	15,768		7,694	7,694	89	89	65	65			2,646
11. 2002	9,909	9,909		2,732	2,732	9	9	53	53			1,087
12. Totals	X X X	X X X	X X X	184,066	184,066	7,750	7,750	18,622	18,622			X X X

	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. Prior	65	65				7	7	1	1				
2. 1993	40	40				1	1	1	1			1	
3. 1994						3	3	1	1			2	
4. 1995	63	63				3	3	1	1			8	
5. 1996	203	203				5	5	8	8			7	
6. 1997	408	408				10	10	3	3			21	
7. 1998	662	662				22	22	17	17			19	
8. 1999	1,307	1,307				42	42	23	23			61	
9. 2000	1,059	1,059	(2)	(2)		71	71	85	85			108	
10. 2001	2,345	2,345	(3)	(3)		126	126	141	141			248	
11. 2002	2,280	2,280	(49)	(49)		738	738	373	373			207	
12. Totals	8,432	8,432	(54)	(54)		1,028	1,028	654	654			682	

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	28,371	28,371		88.207	88.207						
3. 1994	29,728	29,728		85.652	85.652						
4. 1995	28,819	28,819		73.927	73.927						
5. 1996	32,285	32,285		75.895	75.895						
6. 1997	28,678	28,678		67.348	67.348						
7. 1998	23,239	23,239		64.264	64.264						
8. 1999	19,750	19,750		63.448	63.448						
9. 2000	12,959	12,959		59.382	59.382						
10. 2001	10,457	10,457		66.318	66.318						
11. 2002	6,136	6,136		61.924	61.924						
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**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	X X X	X X X	X X X	749	749	24	24					X X X
2. 1993	10,439	10,439		7,617	7,617	481	481	719	719			1,627
3. 1994	11,506	11,506		10,106	10,106	674	674	845	845			2,016
4. 1995	11,491	11,491		6,958	6,958	373	373	668	668			1,831
5. 1996	12,403	12,403		8,348	8,348	604	604	613	613			2,731
6. 1997	11,861	11,861		10,246	10,246	579	579	865	865			2,477
7. 1998	10,958	10,958		5,994	5,994	321	321	828	828			1,786
8. 1999	8,307	8,307		4,941	4,941	157	157	25	25			1,445
9. 2000	3,138	3,138		2,159	2,159	50	50	17	17			498
10. 2001	5,453	5,453		1,193	1,193	29	29	31	31			621
11. 2002	5,916	5,916		673	673	4	4	36	36			383
12. Totals	X X X	X X X	X X X	58,984	58,984	3,296	3,296	4,647	4,647			X X X

	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. Prior	90	90	599	599			57	57	18	18			
2. 1993			174	174			12	12					
3. 1994	135	135	190	190			14	14					1
4. 1995	105	105	242	242			16	16					2
5. 1996	90	90	243	243			18	18	31	31			5
6. 1997	1,129	1,129	208	208			12	12	31	31			14
7. 1998	713	713	128	128			9	9	71	71			12
8. 1999	1,031	1,031	233	233			17	17	85	85			18
9. 2000	106	106	357	357			27	27	129	129			16
10. 2001	999	999	920	920			31	31	125	125			65
11. 2002	1,030	1,030	3,464	3,464			328	328	556	556			89
12. Totals	5,428	5,428	6,758	6,758			541	541	1,046	1,046			222

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	9,003	9,003		86.244	86.244						
3. 1994	11,964	11,964		103.981	103.981						
4. 1995	8,362	8,362		72.770	72.770						
5. 1996	9,947	9,947		80.198	80.198						
6. 1997	13,070	13,070		110.193	110.193						
7. 1998	8,064	8,064		73.590	73.590						
8. 1999	6,489	6,489		78.115	78.115						
9. 2000	2,845	2,845		90.663	90.663						
10. 2001	3,328	3,328		61.031	61.031						
11. 2002	6,091	6,091		102.958	102.958						
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

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	X X X	X X X	X X X	61	61	1	1					X X X
2. 1993	8,648	8,648		5,556	5,556	353	353	327	327			2,872
3. 1994	10,497	10,497		5,710	5,710	399	399	340	340			3,285
4. 1995	11,519	11,519		6,536	6,536	514	514	392	392			4,140
5. 1996	10,334	10,334		5,253	5,253	281	281	312	312			3,463
6. 1997	8,265	8,265		5,889	5,889	201	201	488	488			3,759
7. 1998	7,508	7,508		5,063	5,063	76	76	466	466			2,481
8. 1999	5,330	5,330		3,650	3,650	51	51	66	66			1,653
9. 2000	1,040	1,040		581	581	41	41	3	3			237
10. 2001	441	441		411	411	33	33	21	21			118
11. 2002	426	426		88	88	2	2	32	32			83
12. Totals	X X X	X X X	X X X	38,798	38,798	1,952	1,952	2,447	2,447			X X X

	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. Prior	815	815	3	3			11	11	8	8			
2. 1993			1	1			1	1	1	1			
3. 1994			1	1			1	1	2	2			
4. 1995	78	78	1	1			2	2					4
5. 1996	30	30	1	1			3	3	11	11			3
6. 1997	218	218	1	1			6	6	12	12			5
7. 1998	219	219	2	2			9	9	14	14			7
8. 1999	21	21	2	2			14	14	27	27			4
9. 2000	125	125	7	7			21	21	22	22			9
10. 2001	94	94	8	8			41	41	14	14			8
11. 2002	233	233	70	70			91	91	33	33			33
12. Totals	1,833	1,833	97	97			200	200	144	144			73

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	6,239	6,239		72.144	72.144						
3. 1994	6,453	6,453		61.475	61.475						
4. 1995	7,523	7,523		65.309	65.309						
5. 1996	5,891	5,891		57.006	57.006						
6. 1997	6,815	6,815		82.456	82.456						
7. 1998	5,849	5,849		77.904	77.904						
8. 1999	3,831	3,831		71.876	71.876						
9. 2000	800	800		76.923	76.923						
10. 2001	622	622		141.043	141.043						
11. 2002	549	549		128.873	128.873						
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

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	X X X	X X X	X X X	19	19	114	114					X X X
2. 1993	36,850	36,850		17,836	17,836	2,401	2,401	1,780	1,780			6,480
3. 1994	41,389	41,389		35,229	35,229	3,903	3,903	2,188	2,188			9,200
4. 1995	43,264	43,264		23,566	23,566	2,741	2,741	1,974	1,974			9,432
5. 1996	48,008	48,008		40,491	40,491	3,976	3,976	1,950	1,950			9,168
6. 1997	43,279	43,279		25,184	25,184	2,333	2,333	2,282	2,282			7,197
7. 1998	38,913	38,913		22,496	22,496	1,977	1,977	2,498	2,498			5,408
8. 1999	29,319	29,319		19,927	19,927	1,172	1,172	967	967			4,207
9. 2000	18,422	18,422		12,203	12,203	583	583	787	787			2,699
10. 2001	24,623	24,623		13,166	13,166	337	337	165	165			2,726
11. 2002	22,974	22,974		5,080	5,080	133	133	114	114			1,310
12. Totals	X X X	X X X	X X X	215,197	215,197	19,670	19,670	14,705	14,705			X X X

	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. Prior	1,119	1,119	30	30			117	117	36	36			
2. 1993	100	100	8	8			39	39	6	6			3
3. 1994	313	313	11	11			75	75	2	2			8
4. 1995	331	331	24	24			80	80	9	9			9
5. 1996	401	401	25	25			130	130	14	14			13
6. 1997	1,301	1,301	36	36			182	182	34	34			31
7. 1998	1,578	1,578	21	21			376	376	74	74			52
8. 1999	1,783	1,783	38	38			444	444	124	124			68
9. 2000	1,897	1,897	111	111			812	812	155	155			80
10. 2001	1,766	1,766	273	273			1,146	1,146	186	186			170
11. 2002	2,705	2,705	1,792	1,792			2,856	2,856	692	692			232
12. Totals	13,294	13,294	2,369	2,369			6,257	6,257	1,332	1,332			666

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	22,170	22,170		60.163	60.163						
3. 1994	41,721	41,721		100.802	100.802						
4. 1995	28,725	28,725		66.395	66.395						
5. 1996	46,987	46,987		97.873	97.873						
6. 1997	31,352	31,352		72.442	72.442						
7. 1998	29,020	29,020		74.577	74.577						
8. 1999	24,455	24,455		83.410	83.410						
9. 2000	16,548	16,548		89.827	89.827						
10. 2001	17,039	17,039		69.200	69.200						
11. 2002	13,372	13,372		58.205	58.205						
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**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	X X X	X X X	X X X	25	25	19	19					X X X
2. 1993	4,787	4,787		1,453	1,453	26	26	23	23			17
3. 1994	5,316	5,316		1,779	1,779	29	29	44	44			29
4. 1995	5,643	5,643		519	519	10	10	25	25			18
5. 1996	2,288	2,288		824	824	10	10	31	31			20
6. 1997	2,152	2,152		198	198	42	42	24	24			9
7. 1998	1,877	1,877		854	854	81	81	1	1			22
8. 1999	1,680	1,680		1,036	1,036	23	23	3	3			18
9. 2000	3,454	3,454		3,655	3,655	14	14	9	9			60
10. 2001	4,497	4,497		739	739	10	10	4	4			53
11. 2002	4,519	4,519		12	12	1	1	7	7			24
12. Totals	X X X	X X X	X X X	11,094	11,094	265	265	171	171			X X X

	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. Prior	106	106	27	27			109	109	43	43			
2. 1993	5	5	5	5									1
3. 1994			4	4			1	1					
4. 1995			3	3			1	1					
5. 1996			6	6			3	3					
6. 1997	22	22	12	12			4	4					1
7. 1998	566	566	34	34			4	4	7	7			4
8. 1999	5	5	98	98			8	8	43	43			1
9. 2000	27	27	122	122			17	17	14	14			5
10. 2001	286	286	248	248			23	23	36	36			5
11. 2002	529	529	1,683	1,683			167	167	71	71			8
12. Totals	1,546	1,546	2,242	2,242			337	337	214	214			25

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993	1,512	1,512		31.586	31.586						
3. 1994	1,857	1,857		34.932	34.932						
4. 1995	558	558		9.888	9.888						
5. 1996	874	874		38.199	38.199						
6. 1997	302	302		14.033	14.033						
7. 1998	1,547	1,547		82.419	82.419						
8. 1999	1,216	1,216		72.381	72.381						
9. 2000	3,858	3,858		111.697	111.697						
10. 2001	1,346	1,346		29.931	29.931						
11. 2002	2,470	2,470		54.658	54.658						
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**SCHEDULE P-PART 11
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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	X X X	X X X	X X X	89	89	2	2	4	4			X X X
2. 2001	3,990	3,990		1,570	1,570	25	25	37	37			X X X
3. 2002	4,439	4,439		4,081	4,081	20	20	19	19			X X X
4. Totals	X X X	X X X	X X X	5,740	5,740	47	47	60	60			X X X

	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. Prior			3	3									
2. 2001	19	19	4	4			1	1	5	5			
3. 2002	783	783	25	25			2	2	28	28			
4. Totals	802	802	32	32			3	3	33	33			

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2001	1,661	1,661		41.629	41.629						
3. 2002	4,958	4,958		111.692	111.692						
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**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	X X X	X X X	X X X	(363)	(363)	60	60	4	4			X X X
2. 2001	13,681	13,681		8,765	8,765	29	29	137	137			7,502
3. 2002	10,163	10,163		4,858	4,858	3	3	92	92			3,262
4. Totals	X X X	X X X	X X X	13,260	13,260	92	92	233	233			X X X

	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. Prior	61	61	(49)	(49)			24	24					
2. 2001	8	8	(29)	(29)			13	13	(1)	(1)			66
3. 2002	236	236	(14)	(14)			65	65	(73)	(73)			123
4. Totals	305	305	(92)	(92)			102	102	(74)	(74)			189

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2001	8,922	8,922		65.215	65.215						
3. 2002	5,167	5,167		50.841	50.841						
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**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									XXX
2. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												2
7. 1998												
8. 1999												1
9. 2000	13	13						2	2			
10. 2001	4	4										5
11. 2002	36	36										
12. Totals	XXX	XXX	XXX					2	2			XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct 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. Prior							1	1					
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999			1	1									
9. 2000			1	1									
10. 2001			3	3									
11. 2002			17	17			1	1					
12. Totals			22	22			2	2					

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997											
7. 1998											
8. 1999	1	1									
9. 2000	3	3		23.077	23.077						
10. 2001	3	3		75.000	75.000						
11. 2002	18	18		50.000	50.000						
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P-PART 3A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993												5,133	829
3. 1994	X X X											5,676	1,074
4. 1995	X X X	X X X										5,930	1,214
5. 1996	X X X	X X X	X X X									9,140	1,130
6. 1997	X X X	X X X	X X X	X X X								6,250	1,123
7. 1998	X X X	X X X	X X X	X X X	X X X							5,957	1,160
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						5,473	998
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					4,151	1,080
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				2,850	645
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			502	75

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											2	1
2. 1993												4,085	2,296
3. 1994	X X X											5,142	2,891
4. 1995	X X X	X X X										5,080	4,300
5. 1996	X X X	X X X	X X X									7,525	2,814
6. 1997	X X X	X X X	X X X	X X X								7,020	2,938
7. 1998	X X X	X X X	X X X	X X X	X X X							5,517	1,616
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						4,881	1,700
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					3,181	994
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				1,986	412
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			793	87

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											2	
2. 1993												1,457	170
3. 1994	X X X											1,695	320
4. 1995	X X X	X X X										1,852	
5. 1996	X X X	X X X	X X X									2,113	613
6. 1997	X X X	X X X	X X X	X X X								1,812	651
7. 1998	X X X	X X X	X X X	X X X	X X X							1,455	319
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						1,146	281
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					365	117
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				459	97
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			263	31

SCHEDULE P-PART 3D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993												2,254	618
3. 1994	X X X											2,524	761
4. 1995	X X X	X X X										3,234	902
5. 1996	X X X	X X X	X X X									2,744	716
6. 1997	X X X	X X X	X X X	X X X								2,659	1,095
7. 1998	X X X	X X X	X X X	X X X	X X X							2,127	347
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						1,387	262
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					175	53
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				90	20
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			41	9

SCHEDULE P-PART 3E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											7	5
2. 1993												4,090	2,387
3. 1994	X X X											5,152	4,040
4. 1995	X X X	X X X										5,086	4,337
5. 1996	X X X	X X X	X X X									5,911	3,244
6. 1997	X X X	X X X	X X X	X X X								4,303	2,863
7. 1998	X X X	X X X	X X X	X X X	X X X							3,699	1,657
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						2,798	1,341
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					1,783	836
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				1,859	697
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			891	187

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											X X X	X X X
2. 1993												X X X	X X X
3. 1994	X X X											X X X	X X X
4. 1995	X X X	X X X										X X X	X X X
5. 1996	X X X	X X X	X X X									X X X	X X X
6. 1997	X X X	X X X	X X X	X X X								X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X							X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993												7	9
3. 1994	X X X											10	19
4. 1995	X X X	X X X										10	8
5. 1996	X X X	X X X	X X X									5	15
6. 1997	X X X	X X X	X X X	X X X								3	5
7. 1998	X X X	X X X	X X X	X X X	X X X							8	10
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						7	10
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X					24	31
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				31	17
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		10	6

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

SCHEDULE P-PART 3J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			3,751	
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			5,792	1,644
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		2,713	426

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

SCHEDULE P-PART 3M-INTERNATIONAL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	000										X X X	X X X
2. 1993											X X X	X X X
3. 1994	X X X										X X X	X X X
4. 1995	X X X	X X X									X X X	X X X
5. 1996	X X X	X X X	X X X								X X X	X X X
6. 1997	X X X	X X X	X X X	X X X							X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X								1	
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						1	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				2	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000				X X X	X X X
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
3. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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	386	7	3	10	6	3		6	2	
2. 1993	4,724	5,101	5,118	5,125	5,129	5,132	5,133	5,133	5,133	5,133
3. 1994	X X X	5,171	5,601	5,647	5,662	5,668	5,670	5,672	5,674	5,676
4. 1995	X X X	X X X	4,924	5,871	5,906	5,924	5,928	5,930	5,930	5,930
5. 1996	X X X	X X X	X X X	7,472	8,659	8,709	8,732	9,134	9,137	9,140
6. 1997	X X X	X X X	X X X	X X X	5,118	5,907	5,955	6,229	6,246	6,250
7. 1998	X X X	X X X	X X X	X X X	X X X	4,654	5,339	5,910	5,951	5,957
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,160	5,380	5,465	5,473
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,362	4,102	4,151
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,419	2,850
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	502

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	90	45	25	28	7	6	6	1	1	
2. 1993	474	51	17	17	3	1				
3. 1994	X X X	490	49	386	11	6	6	2	2	1
4. 1995	X X X	X X X	561	50	30	12	10	5	6	6
5. 1996	X X X	X X X	X X X	1,005	91	46	27	7	4	3
6. 1997	X X X	X X X	X X X	X X X	638	92	46	30	11	7
7. 1998	X X X	X X X	X X X	X X X	X X X	627	76	56	10	7
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	460	83	14	11
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	618	60	32
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	322	84
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40

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	26	(30)	(14)	18	(9)	1	3		2	
2. 1993	5,936	5,959	5,946	5,964	5,957	5,958	5,959	5,962	5,962	5,962
3. 1994	X X X	6,614	6,691	7,092	6,733	6,734	6,743	6,748	6,751	6,751
4. 1995	X X X	X X X	6,425	7,103	7,120	7,123	7,137	7,148	7,150	7,150
5. 1996	X X X	X X X	X X X	9,886	10,343	10,364	10,419	10,447	10,271	10,273
6. 1997	X X X	X X X	X X X	X X X	6,623	7,060	7,169	7,209	7,380	7,380
7. 1998	X X X	X X X	X X X	X X X	X X X	5,804	6,751	6,843	7,119	7,124
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,998	5,651	6,475	6,482
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,889	5,245	5,263
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,371	3,579
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	617

**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	265	8	(5)	55	19	15	4	61	(1,676)	2
2. 1993	4,510	4,792	4,644	4,738	4,786	4,802	4,808	4,808	4,085	4,085
3. 1994	X X X	4,861	5,215	5,439	5,517	5,573	5,587	5,595	5,142	5,142
4. 1995	X X X	X X X	4,934	6,004	6,202	6,282	6,314	6,330	5,077	5,080
5. 1996	X X X	X X X	X X X	3,888	4,987	5,262	5,369	7,513	7,524	7,525
6. 1997	X X X	X X X	X X X	X X X	3,499	4,583	4,808	6,952	7,015	7,020
7. 1998	X X X	X X X	X X X	X X X	X X X	2,803	3,704	5,424	5,503	5,517
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,522	4,606	4,815	4,881
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,283	3,076	3,181
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,608	1,986
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	793

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	1,064	467	212	113	46	33	27	8	3	
2. 1993	1,984	729	347	97	36	23	17	3	1	1
3. 1994	X X X	2,253	779	230	109	54	40	5	2	2
4. 1995	X X X	X X X	2,370	318	184	104	74	16	11	8
5. 1996	X X X	X X X	X X X	1,296	468	233	130	20	5	7
6. 1997	X X X	X X X	X X X	X X X	1,332	401	212	95	24	21
7. 1998	X X X	X X X	X X X	X X X	X X X	1,078	245	145	33	19
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	863	318	122	61
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	925	202	108
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	535	248
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	207

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	(1,263)	(569)	(263)	(51)	(23)	1	22	22	2	3
2. 1993	7,821	7,001	6,492	6,356	6,343	6,346	6,369	6,380	6,382	6,382
3. 1994	X X X	9,195	8,245	7,978	7,942	7,945	8,000	8,028	8,035	8,035
4. 1995	X X X	X X X	9,656	9,142	9,216	9,220	9,326	9,377	9,388	9,388
5. 1996	X X X	X X X	X X X	6,655	7,145	7,192	7,432	7,526	10,344	10,346
6. 1997	X X X	X X X	X X X	X X X	5,526	5,855	6,305	6,566	9,979	9,979
7. 1998	X X X	X X X	X X X	X X X	X X X	4,278	5,593	5,995	7,151	7,152
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,750	4,929	6,639	6,642
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,959	4,273	4,283
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,568	2,646
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,087

**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	52	2		6	4	1		6	3	2
2. 1993	1,279	1,408	1,409	1,440	1,450	1,454	1,455	1,455	1,456	1,457
3. 1994	X X X	1,490	1,580	1,652	1,681	1,688	1,692	1,694	1,695	1,695
4. 1995	X X X	X X X	1,456	1,754	1,820	1,834	1,841	1,844	1,845	1,852
5. 1996	X X X	X X X	X X X	1,289	1,581	1,627	1,662	2,102	2,108	2,113
6. 1997	X X X	X X X	X X X	X X X	1,028	1,291	1,337	1,786	1,809	1,812
7. 1998	X X X	X X X	X X X	X X X	X X X	872	1,073	1,426	1,445	1,455
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	722	1,087	1,131	1,146
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	249	343	365
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	359	459
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	263

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	198	67	22	15	3	2	2	3	4	
2. 1993	405	185	79	24	6	2	1	1		
3. 1994	X X X	546	222	68	16	9	6	1		1
4. 1995	X X X	X X X	537	103	33	21	15	5	7	2
5. 1996	X X X	X X X	X X X	291	95	56	23	11	7	5
6. 1997	X X X	X X X	X X X	X X X	311	104	65	37	16	14
7. 1998	X X X	X X X	X X X	X X X	X X X	219	63	34	19	12
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	150	58	29	18
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	86	28	16
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	125	65
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	89

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	(166)	(127)	(43)	(2)	(3)		1		13	
2. 1993	1,927	1,866	1,761	1,738	1,730	1,730	1,732	1,732	1,627	1,627
3. 1994	X X X	2,547	2,349	2,284	2,261	2,261	2,271	2,272	2,015	2,016
4. 1995	X X X	X X X	2,505	2,478	2,477	2,480	2,502	2,508	1,829	1,831
5. 1996	X X X	X X X	X X X	2,023	2,188	2,201	2,260	2,283	2,728	2,731
6. 1997	X X X	X X X	X X X	X X X	1,530	1,636	1,751	1,804	2,476	2,477
7. 1998	X X X	X X X	X X X	X X X	X X X	1,190	1,499	1,587	1,783	1,786
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	953	1,144	1,438	1,445
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	406	489	498
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	585	621
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	383

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	161	2		9	4	5	3	22	2	
2. 1993	2,033	2,238	2,238	2,242	2,246	2,248	2,249	2,252	2,253	2,254
3. 1994	X X X	2,207	2,453	2,492	2,509	2,520	2,521	2,522	2,524	2,524
4. 1995	X X X	X X X	2,432	3,138	3,175	3,196	3,205	3,222	3,228	3,234
5. 1996	X X X	X X X	X X X	1,610	2,234	2,277	2,290	2,722	2,736	2,744
6. 1997	X X X	X X X	X X X	X X X	1,500	2,008	2,027	2,633	2,652	2,659
7. 1998	X X X	X X X	X X X	X X X	X X X	1,186	1,737	2,064	2,108	2,127
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	761	1,295	1,372	1,387
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111	170	175
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66	90
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41

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	152	110	73	152	20	17	15	12	8	
2. 1993	682	122	57	213	10	8	7	2	2	
3. 1994	X X X	1,099	109	152	21	10	9	2		
4. 1995	X X X	X X X	1,006	150	57	37	29	17	9	4
5. 1996	X X X	X X X	X X X	642	101	73	64	30	10	3
6. 1997	X X X	X X X	X X X	X X X	519	84	71	42	12	5
7. 1998	X X X	X X X	X X X	X X X	X X X	535	73	56	23	7
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	236	74	18	4
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71	12	9
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28	8
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33

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	(431)	(39)	(37)	41	(73)		7	5		
2. 1993	3,258	2,958	2,893	3,057	2,858	2,858	2,866	2,870	2,872	2,872
3. 1994	X X X	3,977	3,290	3,381	3,268	3,268	3,278	3,282	3,284	3,285
4. 1995	X X X	X X X	4,077	4,132	4,079	4,082	4,120	4,138	4,139	4,140
5. 1996	X X X	X X X	X X X	2,820	3,026	3,041	3,118	25	3,462	3,463
6. 1997	X X X	X X X	X X X	X X X	2,399	2,544	2,634	50	3,759	3,759
7. 1998	X X X	X X X	X X X	X X X	X X X	1,901	2,597	72	2,481	2,481
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,123	290	1,653	1,653
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	222	235	237
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	114	118
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	83

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	397	21	8	30	21	14	9	52	4	7
2. 1993	3,470	3,925	3,952	4,007	4,048	4,071	4,082	4,084	4,089	4,090
3. 1994	X X X	4,219	4,738	4,906	5,049	5,103	5,130	5,139	5,150	5,152
4. 1995	X X X	X X X	3,710	4,726	4,884	5,003	5,054	5,070	5,079	5,086
5. 1996	X X X	X X X	X X X	3,850	4,902	5,109	5,204	5,876	5,895	5,911
6. 1997	X X X	X X X	X X X	X X X	2,876	3,688	3,848	4,236	4,278	4,303
7. 1998	X X X	X X X	X X X	X X X	X X X	2,428	3,122	3,597	3,657	3,699
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,977	2,625	2,743	2,798
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,149	1,696	1,783
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,359	1,859
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	891

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	528	290	126	93	37	30	32	22	27	
2. 1993	1,331	349	202	70	42	19	10	6	1	3
3. 1994	X X X	1,668	461	380	94	53	28	14	6	8
4. 1995	X X X	X X X	1,571	290	205	94	44	34	9	9
5. 1996	X X X	X X X	X X X	1,038	314	164	91	42	22	13
6. 1997	X X X	X X X	X X X	X X X	963	303	183	101	47	31
7. 1998	X X X	X X X	X X X	X X X	X X X	781	213	148	79	52
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	444	188	99	68
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	534	119	80
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	442	170
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	232

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	(268)	(187)	(139)	(9)	(16)	7	14	14	2	12
2. 1993	6,790	6,587	6,497	6,422	6,438	6,439	6,461	6,475	6,477	6,480
3. 1994	X X X	9,384	9,104	9,207	9,086	9,102	9,157	9,183	9,194	9,200
4. 1995	X X X	X X X	9,213	9,102	9,221	9,244	9,343	9,418	9,423	9,432
5. 1996	X X X	X X X	X X X	5,562	6,287	6,387	6,582	6,671	9,160	9,168
6. 1997	X X X	X X X	X X X	X X X	5,141	5,655	6,050	6,235	7,190	7,197
7. 1998	X X X	X X X	X X X	X X X	X X X	3,726	4,916	5,208	5,396	5,408
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,800	3,548	4,182	4,207
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,267	2,654	2,699
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,481	2,726
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,310

**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	2	1		3		3		4		
2. 1993	4	5	5	5	5	5	7	7	7	7
3. 1994	XXX	5	5	9	9	10	10	10	10	10
4. 1995	XXX	XXX	7	8	9	10	10	10	10	10
5. 1996	XXX	XXX	XXX		1	3	4	4	5	5
6. 1997	XXX	XXX	XXX	XXX		1	2	3	3	3
7. 1998	XXX	XXX	XXX	XXX	XXX		1	5	6	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3	5	6	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	20	24
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	31
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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

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	(3)	(1)	(4)	(1)						1
2. 1993	13	12	14	14	14	14	16	16	16	17
3. 1994	XXX	33	24	22	24	24	28	29	29	29
4. 1995	XXX	XXX	14	16	16	16	17	18	18	18
5. 1996	XXX	XXX	XXX	5	9	9	11	4	20	20
6. 1997	XXX	XXX	XXX	XXX	5	6	8	3	9	9
7. 1998	XXX	XXX	XXX	XXX	XXX	5	10	8	22	22
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	13	18	18
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	57	60
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	53
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

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

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

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

**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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	10,439	10,439	10,441	10,439	10,439	10,439	10,439	10,439	10,439	10,439	
3. 1994	X X X	11,506	11,516	11,506	11,501	11,501	11,501	11,501	11,501	11,501	
4. 1995	X X X	X X X	5,807	11,491	11,474	11,474	11,474	11,474	11,474	11,474	
5. 1996	X X X	X X X	X X X	6,732	12,256	12,248	12,248	12,248	12,248	12,248	
6. 1997	X X X	X X X	X X X	X X X	6,360	11,600	11,591	11,591	11,591	11,591	
7. 1998	X X X	X X X	X X X	X X X	X X X	5,726	10,547	10,539	10,539	10,539	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,495	3,461	3,461	3,461	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,180	3,170	3,168	(2)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,463	7,921	2,458
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,460	3,460
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,916
13. Earned Premiums (Sc P-Pt 1)	10,439	11,506	11,491	12,404	11,861	10,958	8,307	3,138	5,453	5,916	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	10,439	10,439	10,441	10,439	10,439	10,439	10,439	10,439	10,439	10,439	
3. 1994	X X X	11,506	11,516	11,506	11,501	11,501	11,501	11,501	11,501	11,501	
4. 1995	X X X	X X X	5,807	11,491	11,474	11,474	11,474	11,474	11,474	11,474	
5. 1996	X X X	X X X	X X X	6,732	12,256	12,248	12,248	12,248	12,248	12,248	
6. 1997	X X X	X X X	X X X	X X X	6,360	11,600	11,591	11,591	11,591	11,591	
7. 1998	X X X	X X X	X X X	X X X	X X X	5,726	10,547	10,539	10,539	10,539	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,495	3,461	3,461	3,461	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,180	3,170	3,168	(2)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,463	7,921	2,458
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,460	3,460
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,916
13. Earned Premiums (Sc P-Pt 1)	10,439	11,506	11,491	12,404	11,861	10,958	8,307	3,138	5,453	5,916	X X X

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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior				(14)							
2. 1993	8,648	8,648	8,663	8,648	8,644	8,627	8,627	8,627	8,627	8,627	
3. 1994	X X X	10,497	10,412	10,497	10,475	10,463	10,463	10,463	10,463	10,463	
4. 1995	X X X	X X X	6,074	11,519	11,583	11,561	11,561	11,561	11,561	11,561	
5. 1996	X X X	X X X	X X X	4,834	9,102	9,125	9,119	9,119	9,119	9,119	
6. 1997	X X X	X X X	X X X	X X X	3,960	7,603	7,670	7,660	7,660	7,660	
7. 1998	X X X	X X X	X X X	X X X	X X X	3,894	7,360	7,349	7,341	7,341	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,803	2,057	2,044	2,044	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	807	1,205	1,205	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	441	441	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	426	426
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	426
13. Earned Premiums (Sc P-Pt 1)	8,648	10,497	11,519	10,335	8,265	7,508	5,330	1,040	441	426	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	8,648	8,648	8,663	8,648	8,644	8,627	8,627	8,627	8,627	8,627	
3. 1994	X X X	10,497	10,412	10,497	10,475	10,463	10,463	10,463	10,463	10,463	
4. 1995	X X X	X X X	6,074	11,519	11,583	11,561	11,561	11,561	11,561	11,561	
5. 1996	X X X	X X X	X X X	4,834	9,102	9,125	9,119	9,119	9,119	9,119	
6. 1997	X X X	X X X	X X X	X X X	3,960	7,603	7,670	7,660	7,660	7,660	
7. 1998	X X X	X X X	X X X	X X X	X X X	3,894	7,360	7,349	7,341	7,341	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,803	2,057	2,044	2,044	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	807	1,205	1,205	
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	441	441	
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	426	426
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	426
13. Earned Premiums (Sc P-Pt 1)	8,648	10,497	11,519	10,335	8,265	7,508	5,330	1,040	441	426	X X X

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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior				(15)	(1)						
2. 1993	36,850	36,850	36,898	36,850	36,847	36,847	36,847	36,847	36,847	36,847	
3. 1994	X X X	41,389	41,209	41,389	41,362	41,362	41,362	41,362	41,362	41,362	
4. 1995	X X X	X X X	20,271	43,264	43,274	43,262	43,262	43,262	43,262	43,262	
5. 1996	X X X	X X X	X X X	24,898	45,735	45,768	45,767	45,760	45,760	45,760	
6. 1997	X X X	X X X	X X X	X X X	21,760	41,105	41,099	41,090	41,090	41,090	
7. 1998	X X X	X X X	X X X	X X X	X X X	19,548	36,928	36,891	36,891	36,891	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	11,946	12,173	12,158	12,158	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,248	18,280	18,141	(139)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,246	34,788	10,542
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,571	12,571
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,974
13. Earned Premiums (Sc P-Pt 1)	36,850	41,389	43,264	48,008	43,279	38,913	29,319	18,422	24,623	22,974	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	36,850	36,850	36,898	36,850	36,847	36,847	36,847	36,847	36,847	36,847	
3. 1994	X X X	41,389	41,209	41,389	41,362	41,362	41,362	41,362	41,362	41,362	
4. 1995	X X X	X X X	20,271	43,264	43,274	43,262	43,262	43,262	43,262	43,262	
5. 1996	X X X	X X X	X X X	24,898	45,735	45,768	45,767	45,760	45,760	45,760	
6. 1997	X X X	X X X	X X X	X X X	21,760	41,105	41,099	41,090	41,090	41,090	
7. 1998	X X X	X X X	X X X	X X X	X X X	19,548	36,928	36,891	36,891	36,891	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	11,946	12,173	12,158	12,158	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,248	18,280	18,141	(139)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,246	34,788	10,542
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,571	12,571
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,974
13. Earned Premiums (Sc P-Pt 1)	36,850	41,389	43,264	48,008	43,279	38,913	29,319	18,422	24,623	22,974	X X X

**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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	4,787	4,787	4,787	4,787	4,787	4,787	4,787	4,787	4,787	4,787	
3. 1994	X X X	5,316	5,315	5,316	5,316	5,316	5,316	5,316	5,316	5,316	
4. 1995	X X X	X X X	4,504	5,643	5,643	5,643	5,643	5,643	5,643	5,643	
5. 1996	X X X	X X X	X X X	1,148	2,281	2,279	2,279	2,279	2,279	2,279	
6. 1997	X X X	X X X	X X X	X X X	1,019	1,985	1,986	1,986	1,984	1,984	
7. 1998	X X X	X X X	X X X	X X X	X X X	913	1,809	1,809	1,808	1,808	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	783	783	776	776	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,454	3,426	3,423	(3)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,535	6,382	1,847
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,675	2,675
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,519
13. Earned Premiums (Sc P-Pt 1)	4,787	5,316	5,643	2,288	2,152	1,877	1,680	3,454	4,497	4,519	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	4,787	4,787	4,787	4,787	4,787	4,787	4,787	4,787	4,787	4,787	
3. 1994	X X X	5,316	5,315	5,316	5,316	5,316	5,316	5,316	5,316	5,316	
4. 1995	X X X	X X X	4,504	5,643	5,643	5,643	5,643	5,643	5,643	5,643	
5. 1996	X X X	X X X	X X X	1,148	2,281	2,279	2,279	2,279	2,279	2,279	
6. 1997	X X X	X X X	X X X	X X X	1,017	1,985	1,986	1,986	1,984	1,984	
7. 1998	X X X	X X X	X X X	X X X	X X X	913	1,809	1,809	1,808	1,808	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	783	783	776	776	
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,454	3,426	3,423	(3)
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,535	6,382	1,847
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,675	2,675
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,519
13. Earned Premiums (Sc P-Pt 1)	4,787	5,316	5,643	2,288	2,152	1,877	1,680	3,454	4,497	4,519	X X X

**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
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
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	13	13	13	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36
13. Earned Premiums (Sc P-Pt 1)								13	4	36	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
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	13	13	13	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)								13	4	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
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)										XXX	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	Current Year Premiums Earned
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)										XXX	XXX

SCHEDULE P INTERROGATORIES

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

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

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

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7.2, below. Are they so reported in this Statement? Yes [X] No []

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 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: 5.1 Fidelity \$ _____
 (in thousands of dollars) 5.2 Surety \$ _____

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

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

7.2 An extended statement may be attached

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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)
12696	58-0953149	AMERICA FIRST INSURANCE COMPANY					(105,411)				(105,411)	71,565,103
11526	74-3038540	AMERICA FIRST LLOYDS INSURANCE COMPANY		5,000,000							5,000,000	
10073	36-2678778	AMERICAN AMBASSADOR CASUALTY CO.					(3,297,472)	11,699,571			8,402,099	62,638,084
10335	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY					(10,756,618)	36,341,931			25,585,313	117,208,294
10701	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	3,000,000				(44,009,958)	168,837,560			127,827,602	517,800,522
41785	84-0856682	COLORADO CASUALTY INSURANCE COMPANY					(7,268,002)	(2,105,362)			(9,373,364)	87,560,556
22640	35-6018566	CONSOLIDATED INSURANCE COMPANY					(1,997,533)				(1,997,533)	87,385,612
00000	35-0246520	COOLING GRUMME MUMFORD COMPANY INC.					(38,528)				(38,528)	
00000	02-0424648	DIVERSIFIED SETTLEMENTS INC.	(1,000,000)				(28,731)				(1,028,731)	3,246,580
21458	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSAU	100,000				3,070,900	1,212,590	*	83,000,000	87,383,490	
11045	15-0302550	EXCELSIOR INSURANCE COMPANY					(2,096,879)				(2,096,879)	200,054,348
11312	31-4386540	GLOBE AMERICAN CASUALTY COMPANY					(2,113,966)	838,045			(1,275,921)	41,915,065
10836	33-0763205	GOLDEN EAGLE INSURANCE CORPORATION					(24,859,422)	1,535,614	*		(23,323,808)	17,578,738
00000	35-2182093	GULF STATES AIF INC		100,000							100,000	
36919	39-1321384	HAWKEYE-SECURITY INSURANCE COMPANY						8,418,796			8,418,796	21,267,413
00000	04-2433707	HELMSMAN INSURANCE AGENCY INC.					(2,408,298)				(2,408,298)	
00000	04-2791584	HELMSMAN MANAGEMENT SERVICES INC.	(5,000,000)				4,330,152				(669,848)	
22659	35-0410010	INDIANA INSURANCE COMPANY	(851,000)						*		(851,000)	(180,294,132)
00000	98-0158209	LEXCO LIMITED					1,514,970	(20,010)			1,494,960	1,667
19544	75-2447701	LIBERTY COUNTY MUTUAL INSURANCE COMPANY						(2,401)			(2,401)	
00000	22-2195982	LIBERTY-USA CORPORATION	(3,750,000)	(2,000,000)							(5,750,000)	
00000	52-2282916	LIBERTY ENERGY HOLDINGS LLC		92,460,919			(240,000)				92,220,919	
00000	49-0132979	LIBERTY EUROPE HOLDINGS LTD.								(230,894,750)	(230,894,750)	
00000	00-0000000	LIBERTY INSURANCE COMPANY OF CANADA						(660,313)			(660,313)	2,197,548
10337	36-4027414	LIBERTY INSURANCE COMPANY OF AMERICA					437,274	35,487,951			35,925,225	
42404	03-0316876	LIBERTY INSURANCE CORPORATION					(5,020,435)		*		(5,020,435)	
00000	00-0000000	LIBERTY INSURANCE GROUP COMPANIA DE SEGUROS Y REASEG.						(5,000)			(5,000)	
00000	00-0000000	LIBERTY CITYSTATE INSURANCE CO						(217,963)			(217,963)	625,956
00000	52-2107018	LIBERTY INSURANCE HOLDINGS INC.	(6,000,000)				1,058,205				(4,941,795)	
19917	13-4916020	LIBERTY INSURANCE UNDERWRITERS INC.						(1,944,160)			(1,944,160)	184,962,034
00000	00-0000000	LIBERTY INTERNATIONAL INSURANCE COMPANY LTD						44,974			44,974	312,000
00000	00-0000000	LIBERTY INTERNATIONAL MANAGEMENT (BERMUDA) LTD.					274,286				274,286	
65315	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON		35,000,000			(4,686,392)	(16,195,730)			14,117,878	
00000	04-3025735	LIBERTY LIFE HOLDINGS INC	(210,840,771)	(191,022,605)			381,610				(401,481,766)	681,867,459
11041	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY					112,937	2,568,048			2,680,985	
00000	04-3300603	LIBERTY MASSACHUSETTS TRUST		10,627,352			18,824				10,646,176	
00000	00-0000000	LIBERTY MUTUAL (BERMUDA) LTD						13,832,691			13,832,691	(23,350,805)

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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	04-2926860	LIBERTY MUTUAL CAPITAL CORPORATION (BOSTON)				(647,221)	(389,918)			130,530,907	129,493,768	
00000	04-3119508	LIBERTY MUTUAL EQUITY CORPORATION		(10,511)			1,890,554				1,880,043	
23035	04-1924000	LIBERTY MUTUAL FIRE INSURANCE COMPANY	21,584,077	15,602,261			40,500,250		*		77,686,588	
00000	04-3583679	LIBERTY MUTUAL GROUP INC.	(1,310,000)								(1,310,000)	
00000	04-3583681	LIBERTY MUTUAL HOLDING COMPANY INC.	(500,000)								(500,000)	
23043	04-1543470	LIBERTY MUTUAL INSURANCE COMPANY	234,466,694	(1,827,502)		3,147,221	(40,532,407)	3,276,279	*	(321,711,903)	(123,181,618)	(1,574,287,184)
00000	00-0000000	LIBERTY MUTUAL INSURANCE COMPANY (U.K.) LTD.						(159,472,707)			(159,472,707)	21,191,355
00000	04-3260640	LIBERTY MUTUAL PROPERTY CASUALTY HOLDING CORPORATION					10,029,923				10,029,923	
41939	93-0824674	LIBERTY NORTHWEST INSURANCE CORPORATION		(18,000,000)			(1,294,861)	(32,315,351)			(51,610,212)	(53,775,199)
00000	00-0000000	LIBERTY PACIFIC DIRECT INVESTMENTS		923,692							923,692	
11746	38-1742556	LIBERTY PERSONAL INSURANCE COMPANY					1,019,016	1,415,582			2,434,598	
00000	98-0336014	LIBERTY RE (BERMUDA) LTD.		30,000,000			(40,000)			(25,000,000)	4,960,000	
00000	00-0000000	LIBERTY RE LIMITED								356,757,746	356,757,746	
10725	04-3390891	LIBERTY SURPLUS INSURANCE COMPANY					684,394	(25,333,912)			(24,649,518)	
00000	51-0290450	LIH US P&C CORPORATION	(1,399,000)	(5,100,000)			66,274				(6,432,726)	
33600	04-3058504	LM INSURANCE CORPORATION					29,165				29,165	
00000	04-3583680	LMHC MASSACHUSETTS HOLDINGS INC.	(500,000)								(500,000)	
14486	23-0867770	MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPAN					(826,969)	(4,613,933)	*		(5,440,902)	6,059,442
14613	52-0424870	MONTGOMERY MUTUAL INSURANCE COMPANY		8,000,000			(3,756,789)	(3,646,704)	*	7,318,000	7,914,507	5,154,414
27944	35-1287317	NATIONAL INSURANCE ASSOCIATION					(926,816)	(4,740,590)			(5,667,406)	21,647,945
23892	93-6029263	NORTH PACIFIC INSURANCE COMPANY		9,000,000				35,814,816			44,814,816	67,245,621
23922	93-0241650	OREGON AUTOMOBILE INSURANCE COMPANY		9,000,000				1,265,195			10,265,195	2,458,457
24198	02-0177030	PEERLESS INSURANCE COMPANY					29,444,390	(59,885,960)	*		(30,441,570)	(727,339,427)
18333	13-2919779	PEERLESS INDEMNITY INSURANCE COMPANY		2,000,000			15,633,598	(1,022,276)	*		16,611,322	61,613,879
10837	33-0763208	SAN DIEGO INSURANCE COMPANY				(2,500,000)	(9,691,658)				(12,191,658)	
00000	59-2923618	SUMMIT CLAIMS MANAGEMENT INC.					12,996,949				12,996,949	
00000	59-1683711	SUMMIT CONSULTING INC.					33,485,165				33,485,165	
00000	04-3435394	SUMMIT HOLDING SOUTHEAST INC.	(25,000,000)				(1,685,390)				(26,685,390)	
00000	59-1979237	SUMMIT LOSS CONTROL SERVICES INC.					8,180,061				8,180,061	
33588	04-3058503	THE FIRST LIBERTY INSURANCE CORPORATION					2,109,888				2,109,888	
23507	31-0978279	THE MID-AMERICAN FIRE & CASUALTY COMPANY					101,282	(6,135,258)			(6,033,976)	60,709,208
23515	31-0978280	THE MIDWESTERN INDEMNITY COMPANY					273,067	(13,800,021)			(13,526,954)	85,156,257
00000	35-1283740	THE NATIONAL CORPORATION INC.					4,334				4,334	
24171	02-0342937	THE NETHERLANDS INSURANCE COMPANY					(344,278)	(13,915)	*		(358,193)	155,486,518
00000	00-0000000	THE STUART INSURANCE GROUP LTD						9,541,923			9,541,923	(25,863,328)
00000	00-0000000	US EMPLOYERS INSURANCE COMPANY INC.	(3,000,000)								(3,000,000)	
26425	36-2753986	WAUSAU GENERAL INSURANCE COMPANY					769,263				769,263	
00000	39-6074346	WAUSAU SERVICE CORPORATION		246,394							246,394	

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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.

	RESPONSE
MARCH FILING	
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 by 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 Insurance Expense Exhibit be filed with 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 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 Risks 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

Explanation:

Bar code:



OVERFLOW PAGE FOR EXPLANATIONS AND BARCODES

**Page 111 - Continuation
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

Bar code:



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