



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

NAIC Group Code 0207 (Current Period) 0207 (Prior Period) NAIC Company Code 26123 Employer's ID Number 34-0359380
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Incorporated 01/01/1906 Commenced Business 03/01/1906
Statutory Home Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code)
Main Administrative Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number)
Mail Address 1685 Cleveland Road (Street and Number or P.O. Box), Wooster, OH 44691-0036 (City or Town, State and Zip Code)
Primary Location of Books and Records 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060-2437 (Area Code) (Telephone Number)
Internet Website Address www.wrg-ins.com
Statement Contact Joseph E. Wilford (Name), 330-262-9060-2437 (Area Code) (Telephone Number) (Extension), Joe.Wilford@wrg-ins.com (E-mail Address), 330-264-7822 (Fax Number)
Policyowner Relations Contact 1685 Cleveland Rd. (Street and Number), Wooster, OH 44691 (City or Town, State and Zip Code), (Area Code) (Telephone Number) (Extension)

OFFICERS
PRESIDENT JOHN P. MURPHY SECRETARY JOHN P. MURPHY
VP FINANCE/CFO/TREASURER KENNETH B. STOCKMAN
VICE PRESIDENTS
KENNETH B. STOCKMAN WILLIAM J. BLINCOE KEVIN W. DAY
F. EMERSON LOGEE TIMOTHY A. PADDOCK DANIEL J. PITCHER
DIRECTORS OR TRUSTEES
ROBERT P. BOGNER F. EMERSON LOGEE JOHN P. MURPHY
C. MICHAEL REARDON KENNETH G. RHODE

State of OHIO
County of WAYNE } 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.

JOHN P. MURPHY PRESIDENT JOHN P. MURPHY VICE PRESIDENT KENNETH B. STOCKMAN VP FINANCE/CFO/TREASURER
Subscribed and sworn to before me this day of , 2003
a. Is this an original filing? Yes [ X ] No [ ]
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

NOTARY PUBLIC



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Company Code 26123

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

NONE

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

24.1L



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

NAIC Group Code **0207**

**BUSINESS IN THE STATE OF Indiana**

**DURING THE YEAR 2002**

NAIC Company Code **26123**

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	(51,214)	(2,120)		3	0	0	0	0	0	0	(8,842)	(973)
2.1 Allied lines	172	169		8	0	0	0	0	0	0	31	3
2.2 Multiple peril crop					0	0	0	0	0	0		
2.3 Federal flood					0	0	0	0	0	0		
3. Farmowners multiple peril	2,959,616	2,635,664		1,484,051	2,223,823	1,633,290	532,431	36,621	54,395	102,525	574,619	56,233
4. Homeowners multiple peril	3,039,948	2,575,454		1,614,305	2,593,279	2,799,189	606,438	0	0	0	631,256	57,759
5.1 Commercial multiple peril (non-liability portion)	607,908	574,308		294,985	91,840	77,785	36,401	0	0	0	115,170	11,550
5.2 Commercial multiple peril (liability portion)	206,805	181,324		90,687	7,494	16,340	71,921	6,747	3,989	18,889	39,180	3,929
6. Mortgage guaranty					0	0	0	0	0	0		
8. Ocean marine					0	0	0	0	0	0		
9. Inland marine	67,667	60,014		30,788	30,800	30,800	0	0	0	0	11,277	1,286
10. Financial guaranty					0	0	0	0	0	0		
11. Medical malpractice					0	0	0	0	0	0		
12. Earthquake	4,917	4,863		1,981	0	0	0	0	0	0	968	93
13. Group accident and health					0	0	0	0	0	0		
14. Credit A & H (group and individual)					0	0	0	0	0	0		
15.1 Collectively renewable A & H					0	0	0	0	0	0		
15.2 Non-cancellable A & H					0	0	0	0	0	0		
15.3 Guaranteed renewable A & H					0	0	0	0	0	0		
15.4 Non-renewable for stated reasons only					0	0	0	0	0	0		
15.5 Other accident only					0	0	0	0	0	0		
15.6 All other A & H					0	0	0	0	0	0		
15.7 Federal employees health benefits program premium					0	0	0	0	0	0		
16. Workers' compensation					0	0	0	0	0	0		
17. Other liability	37,940	36,558		18,740	8,000	3,000	28,725	0	0	0	6,228	721
18. Products liability					0	0	0	0	0	0		
19.1 Private passenger auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.2 Other private passenger auto liability	3,926,555	3,652,063		1,284,529	2,612,240	2,544,827	1,838,596	0	0	0	686,963	74,605
19.3 Commercial auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.4 Other commercial auto liability	323,918	314,473		152,751	265,761	544,455	822,466	0	0	0	56,703	6,154
21.1 Private passenger auto physical damage	3,954,468	3,629,763		1,299,306	2,073,049	2,055,266	210,771	0	0	0	691,846	75,135
21.2 Commercial auto physical damage	131,262	124,904		61,719	57,475	49,961	0	0	0	0	22,978	2,494
22. Aircraft (all perils)					0	0	0	0	0	0		
23. Fidelity					0	0	0	0	0	0		
24. Surety					0	0	0	0	0	0		
26. Burglary and theft	3,440	2,950		1,412	0	0	0	0	0	0	581	66
27. Boiler and machinery					0	0	0	0	0	0		
28. Credit					0	0	0	0	0	0		
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	15,213,402	13,790,387	0	6,335,265	9,963,761	9,754,913	4,147,749	43,368	58,384	121,414	2,828,958	289,055
<b>DETAILS OF WRITE-INS</b>												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 204,829

24.IN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

NAIC Group Code **0207**

**BUSINESS IN THE STATE OF Ohio**

**DURING THE YEAR 2002**

NAIC Company Code **26123**

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	(51,311)	9,751		6,306	(1,187)	(1,187)	0	0	0	0	(8,507)	(791)
2.1 Allied lines	5,175	5,377		2,115	2,217	2,217	0	0	0	0	855	80
2.2 Multiple peril crop					0	0	0	0	0	0		
2.3 Federal flood					0	0	0	0	0	0		
3. Farmowners multiple peril	5,042,761	4,774,665		2,601,627	4,052,613	3,921,983	2,044,754	36,621	54,395	102,525	856,236	77,718
4. Homeowners multiple peril	9,547,187	8,835,543		5,003,869	8,531,724	9,386,262	2,559,215	167,868	249,347	469,973	1,854,972	147,139
5.1 Commercial multiple peril (non-liability portion)	2,236,877	2,174,449		1,091,852	699,221	818,678	363,855	0	0	0	363,929	34,474
5.2 Commercial multiple peril (liability portion)	1,023,393	1,012,001		525,311	173,285	201,635	478,008	98,343	58,145	275,327	166,604	15,772
6. Mortgage guaranty					0	0	0	0	0	0		
8. Ocean marine					0	0	0	0	0	0		
9. Inland marine	345,929	339,103		175,536	155,171	133,407	26,043	0	(3,795)	0	54,412	5,331
10. Financial guaranty					0	0	0	0	0	0		
11. Medical malpractice					0	0	0	0	0	0		
12. Earthquake	4,589	5,923		1,683	0	0	0	0	0	0	859	71
13. Group accident and health					0	0	0	0	0	0		
14. Credit A & H (group and individual)					0	0	0	0	0	0		
15.1 Collectively renewable A & H					0	0	0	0	0	0		
15.2 Non-cancellable A & H					0	0	0	0	0	0		
15.3 Guaranteed renewable A & H					0	0	0	0	0	0		
15.4 Non-renewable for stated reasons only					0	0	0	0	0	0		
15.5 Other accident only					0	0	0	0	0	0		
15.6 All other A & H					0	0	0	0	0	0		
15.7 Federal employees health benefits program premium					0	0	0	0	0	0		
16. Workers' compensation					0	0	0	0	0	0		
17. Other liability	172,336	228,491		93,774	319,946	133,464	3,200,943	11,149	42,362	31,213	26,246	2,656
18. Products liability	17,641	17,490		10,039	0	5,000	5,000	165	627	462	2,863	272
19.1 Private passenger auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.2 Other private passenger auto liability	20,324,599	19,943,577		5,304,032	12,466,572	14,109,139	22,386,394	401,898	315,499	1,125,176	3,343,297	313,237
19.3 Commercial auto no-fault (personal injury protection)					0	0	0	0	0	0		
19.4 Other commercial auto liability	1,979,897	1,966,126		900,753	787,261	1,246,093	1,725,823	71,709	123,212	200,761	325,881	30,514
21.1 Private passenger auto physical damage	16,629,943	16,079,659		4,402,389	9,820,651	9,741,091	1,005,459	10,312	(17,805)	28,870	2,735,544	256,296
21.2 Commercial auto physical damage	585,584	578,320		270,803	501,485	428,197	16,083	0	0	0	96,326	9,025
22. Aircraft (all perils)					0	0	0	0	0	0		
23. Fidelity					0	0	0	0	0	0		
24. Surety					0	0	0	0	0	0		
26. Burglary and theft	40,814	44,536		17,101	26,145	30,145	4,000	0	0	0	6,603	628
27. Boiler and machinery					0	0	0	0	0	0		
28. Credit					0	0	0	0	0	0		
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	57,905,414	56,015,011	0	20,407,190	37,535,104	40,156,124	33,815,577	798,065	821,987	2,234,307	9,826,120	892,422
<b>DETAILS OF WRITE-INS</b>												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,039,588

24.0H



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

NAIC Group Code **0207**

**BUSINESS IN THE STATE OF Tennessee**

**DURING THE YEAR 2002**

NAIC Company Code **26123**

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

**NONE**

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

24.TN



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

NAIC Group Code **0207**

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2002**

NAIC Company Code **26123**

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	(102,525)	7,631	0	6,309	(1,187)	(1,187)	0	0	0	0	(17,349)	(1,764)
2.1 Allied lines	5,347	5,546	0	2,123	2,217	2,217	0	0	0	0	886	83
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	8,002,377	7,410,329	0	4,085,678	6,276,436	5,555,273	2,577,185	73,242	108,790	205,050	1,430,855	133,951
4. Homeowners multiple peril	12,587,135	11,410,997	0	6,618,174	11,125,003	12,185,451	3,165,653	167,868	249,347	469,973	2,486,228	204,898
5.1 Commercial multiple peril (non-liability portion)	2,844,785	2,748,757	0	1,386,837	791,061	896,463	400,256	0	0	0	479,099	46,024
5.2 Commercial multiple peril (liability portion)	1,230,198	1,193,325	0	615,998	180,779	217,975	549,929	105,090	62,134	294,216	205,784	19,701
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	413,596	399,117	0	206,324	185,971	164,207	26,043	0	(3,795)	0	65,689	6,617
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	9,506	10,786	0	3,664	0	0	0	0	0	0	1,827	164
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17. Other liability	210,276	265,049	0	112,514	327,946	136,464	3,229,668	11,149	42,362	31,213	32,474	3,377
18. Products liability	17,641	17,490	0	10,039	0	5,000	5,000	165	627	462	2,863	272
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	24,251,154	23,595,640	0	6,588,561	15,078,812	16,653,966	24,224,990	401,898	315,499	1,125,176	4,030,260	387,842
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	2,303,815	2,280,599	0	1,053,504	1,053,022	1,790,548	2,548,289	71,709	123,212	200,761	382,584	36,668
21.1 Private passenger auto physical damage	20,584,411	19,709,422	0	5,701,695	11,893,700	11,796,357	1,216,230	10,312	(17,805)	28,870	3,427,390	331,431
21.2 Commercial auto physical damage	716,846	703,224	0	332,522	558,960	478,158	16,083	0	0	0	119,304	11,519
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	44,254	47,486	0	18,513	26,145	30,145	4,000	0	0	0	7,184	694
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	73,118,816	69,805,398	0	26,742,455	47,498,865	49,911,037	37,963,326	841,433	880,371	2,355,721	12,655,078	1,181,477
<b>DETAILS OF WRITE-INS</b>												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,244,417

24.GT

## SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	2,969,768
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(153,218)
2.2 Totals, Part 3, Column 7.....	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9).....	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	8,107
4.2 Totals, Part 3, Column 9.....	0
5. Total profit (loss) on sales, Part 3, Column 14.....	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	0
6.2 Totals, Part 3, Column 8.....	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	0
8. Book/adjusted carrying value at end of current period.....	2,824,657
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	2,824,657
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	2,824,657

## 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.....	170,330
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	0
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	0
4. Increase (decrease) by adjustment.....	(50,509)
5. Total profit (loss) on sale.....	0
6. Amounts paid on account or in full during the year.....	0
7. Amortization of premium.....	0
8. Increase (decrease) by foreign exchange adjustment.....	0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	119,821
10. Total valuation allowance.....	0
11. Subtotal (Lines 9 plus 10).....	119,821
12. Total nonadmitted amounts.....	74,096
13. Statement value of long-term invested assets at end of current period.....	45,725

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	30,087,338	28,948,865	2,473,307	652		61,510,162	70.8	56,244,656	75.8	61,510,162	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	30,087,338	28,948,865	2,473,307	652	0	61,510,162	70.8	56,244,656	75.8	61,510,162	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1	244,940	2,522,715	3,237,225	297,230		6,302,110	7.3	4,388,797	5.9	6,302,110	
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	244,940	2,522,715	3,237,225	297,230	0	6,302,110	7.3	4,388,797	5.9	6,302,110	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1	169,619	2,080,161	2,302,606	1,003,290		5,555,676	6.4	1,887,828	2.5	5,555,676	
4.2 Class 2	50,028	478,313				528,341	0.6	567,813	0.8	528,341	
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	219,647	2,558,474	2,302,606	1,003,290	0	6,084,017	7.0	2,455,641	3.3	6,084,017	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1						0	0.0	0	0.0		
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1 .....						.0	.0.0	.0	.0.0		
6.2 Class 2 .....						.0	.0.0	.0	.0.0		
6.3 Class 3 .....						.0	.0.0	.0	.0.0		
6.4 Class 4 .....						.0	.0.0	.0	.0.0		
6.5 Class 5 .....						.0	.0.0	.0	.0.0		
6.6 Class 6 .....						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1 .....	1,001,070	8,347,921	2,797,023			12,146,014	14.0	10,153,074	13.7	12,146,014	
7.2 Class 2 .....		500,000	300,000			800,000	0.9	997,758	1.3	800,000	
7.3 Class 3 .....						.0	.0.0	.0	.0.0		
7.4 Class 4 .....						.0	.0.0	.0	.0.0		
7.5 Class 5 .....						.0	.0.0	.0	.0.0		
7.6 Class 6 .....						0	0.0	0	0.0		
7.7 Totals	1,001,070	8,847,921	3,097,023	0	0	12,946,014	14.9	11,150,832	15.0	12,946,014	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1 .....						.0	.0.0	.0	.0.0		
8.2 Class 2 .....						.0	.0.0	.0	.0.0		
8.3 Class 3 .....						.0	.0.0	.0	.0.0		
8.4 Class 4 .....						.0	.0.0	.0	.0.0		
8.5 Class 5 .....						.0	.0.0	.0	.0.0		
8.6 Class 6 .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1 .....						.0	.0.0	.0	.0.0		
9.2 Class 2 .....						.0	.0.0	.0	.0.0		
9.3 Class 3 .....						.0	.0.0	.0	.0.0		
9.4 Class 4 .....						.0	.0.0	.0	.0.0		
9.5 Class 5 .....						.0	.0.0	.0	.0.0		
9.6 Class 6 .....						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	31,502,967	41,899,662	10,810,161	1,301,172	.0	85,513,962	98.5	XXX	XXX	85,513,962	.0
10.2 Class 2	50,028	978,313	300,000	.0	.0	1,328,341	1.5	XXX	XXX	1,328,341	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	31,552,995	42,877,975	11,110,161	1,301,172	.0	86,842,303	100.0	XXX	XXX	86,842,303	.0
10.8 Line 10.7 as a % of Col. 6	36.3	49.4	12.8	1.5	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	16,820,884	38,200,511	14,989,331	2,121,417	542,212	XXX	XXX	72,674,355	97.9	72,674,356	.0
11.2 Class 2	39,943	1,525,628	.0	.0	.0	XXX	XXX	1,565,571	2.1	1,565,570	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	16,860,827	39,726,139	14,989,331	2,121,417	542,212	XXX	XXX	74,239,926	100.0	74,239,926	.0
11.8 Line 11.7 as a % of Col. 8	22.7	53.5	20.2	2.9	0.7	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	31,502,967	41,899,662	10,810,161	1,301,172	.0	85,513,962	98.5	72,674,355	97.9	85,513,962	XXX
12.2 Class 2	50,028	978,313	300,000	.0	.0	1,328,341	1.5	1,565,571	2.1	1,328,341	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	31,552,995	42,877,975	11,110,161	1,301,172	.0	86,842,303	100.0	74,239,926	100.0	86,842,303	XXX
12.8 Line 12.7 as a % of Col. 6	36.3	49.4	12.8	1.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	36.3	49.4	12.8	1.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ 528,341 current year, \$ 567,813 prior year of bonds with Z designations and \$ ..... , current year, \$ ..... prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.  
 (c) Includes \$ ..... current year, \$ ..... prior year of bonds with 5\* designations and \$ ..... , current year, \$ ..... prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations	30,078,508	28,932,024	2,468,461			61,478,993	70.8	56,206,601	75.7	61,478,993	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	8,829	16,841	4,846	653		31,169	0.0	38,055	0.1	31,169	
1.7 Totals	30,087,337	28,948,865	2,473,307	653	0	61,510,162	70.8	56,244,656	75.8	61,510,162	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations	244,940	2,522,715	3,237,225	297,230		6,302,110	7.3	4,388,798	5.9	6,302,110	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	244,940	2,522,715	3,237,225	297,230	0	6,302,110	7.3	4,388,798	5.9	6,302,110	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations	219,647	2,558,474	2,302,606	1,003,290		6,084,017	7.0	2,455,641	3.3	6,084,017	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	219,647	2,558,474	2,302,606	1,003,290	0	6,084,017	7.0	2,455,641	3.3	6,084,017	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
5.3 Defined						0	0.0	0	0.0		
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined .....						.0	.0.0	.0	.0.0		
6.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined .....						.0	.0.0	.0	.0.0		
6.6 Other .....						.0	.0.0	.0	.0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	1,001,070	8,847,921	3,097,023			12,946,014	14.9	11,150,831	15.0	12,946,014	
7.2 Single Class Mortgage-Backed/Asset-Based Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined .....						.0	.0.0	.0	.0.0		
7.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined .....						.0	.0.0	.0	.0.0		
7.6 Other .....						.0	.0.0	.0	.0.0		
7.7 Totals	1,001,070	8,847,921	3,097,023	0	0	12,946,014	14.9	11,150,831	15.0	12,946,014	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined .....						.0	.0.0	.0	.0.0		
9.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined .....						.0	.0.0	.0	.0.0		
9.6 Other .....						.0	.0.0	.0	.0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	31,544,165	42,861,134	11,105,315	1,300,520	0	86,811,134	100.0	XXX	XXX	86,811,134	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	8,829	16,841	4,846	653	0	31,169	0.0	XXX	XXX	31,169	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	31,552,994	42,877,975	11,110,161	1,301,173	0	86,842,303	100.0	XXX	XXX	86,842,303	0
10.8 Line 10.7 as a % of Col. 6	36.3	49.4	12.8	1.5	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	16,850,938	39,706,090	14,982,501	2,120,130	542,212	XXX	XXX	74,201,871	99.9	74,201,871	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	9,889	20,049	6,829	1,288	0	XXX	XXX	38,055	0.1	38,055	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	16,860,827	39,726,139	14,989,330	2,121,418	542,212	XXX	XXX	74,239,926	100.0	74,239,926	0
11.8 Line 11.7 as a % of Col. 8	22.7	53.5	20.2	2.9	0.7	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	31,544,166	42,861,134	11,105,315	1,300,519	0	86,811,134	100.0	74,201,871	99.9	86,811,134	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	8,829	16,841	4,846	653	0	31,169	0.0	38,055	0.1	31,169	XXX
12.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	31,552,995	42,877,975	11,110,161	1,301,172	0	86,842,303	100.0	74,239,926	100.0	86,842,303	XXX
12.8 Line 12.7 as a % of Col. 6	36.3	49.4	12.8	1.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	36.3	49.4	12.8	1.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE DA - PART 2**

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

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	10,932,190	10,932,190	0	0	0
2. Cost of short-term investments acquired .....	79,175,508	79,175,508			
3. Increase (decrease) by adjustment .....	0				
4. Increase (decrease) by foreign exchange adjustment .....	0				
5. Total profit (loss) on disposal of short-term investments .....	0				
6. Consideration received on disposal of short-term investments .....	75,584,652	75,584,652			
7. Book/adjusted carrying value, current year .....	14,523,046	14,523,046	0	0	0
8. Total valuation allowance .....	0				
9. Subtotal (Lines 7 plus 8) .....	14,523,046	14,523,046	0	0	0
10. Total nonadmitted amounts .....	0				
11. Statement value (Lines 9 minus 10) .....	14,523,046	14,523,046	0	0	0
12. Income collected during year .....	356,952	356,952			
13. Income earned during year .....	356,952	356,952			

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

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## SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....	0
2. Cost/Option Premium (Section 2, Column 7) .....	0
3. Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13) .....	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14) .....	0
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15) .....	0
5. Consideration received on terminations (Section 3, Column 12) .....	0
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13) .....	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized .....	
7.2 Used to Adjust Basis of Hedged Item .....	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7) .....	0

## SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....	0
2. Consideration received (Section 2, Column 7) .....	552,458
3. Increase/(Decrease) by Adjustment (Section 1, Column 12)+(Section 3, Column 13) .....	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14) .....	33,249
4.2 Used to Adjust Basis (Section 3, Column 15) .....	0
5. Consideration paid on terminations (Section 3, Column 12) .....	350
6. Used to Adjust Basis on Open Contracts (Section 1, Column 13) .....	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized .....	
7.2 Used to Adjust Basis .....	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7) .....	518,859

## SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

### Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1. Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year) .....	0
2. Cost or (Consideration Received) (Section 2, Column 7) .....	0
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13) .....	0
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14) .....	0
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15) .....	0
5. Consideration received (or paid) on terminations (Section 3, Column 12) .....	0
6. Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13) .....	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized .....	
7.2 Used to Adjust Basis of Hedged Item .....	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7) .....	0

## SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

### Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1. Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year) .....	0
2. Change in total Variation Margin on Open Contracts (Difference between years - Section 1, Column 6) .....	0
3.1 Change in Variation Margin on Open Contracts used to Adjust Basis of Hedged Item (Section 1, Column 11) .....	0
3.2 Change in variation margin on open contracts recognized (Difference between years - Section 1, Column 10) .....	0
4.1 Variation Margin on Contracts Terminated During the Year (Section 3, Column 6) .....	0
4.2 Less:	
4.21 Gain/(Loss) Recognized in Current Year (Section 3, Column 11) .....	0
4.22 Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12) .....	0
4.3 Subtotal (Line 4.1 minus Line 4.2) .....	0
5.1 Net additions to Cash Deposits (Section 2, Column 7) .....	0
5.2 Less: Net Reductions to Cash Deposits (Section 3, Column 9) .....	0
6. Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2) .....	0
7. Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
7.1 Recognized .....	
7.2 Used to Adjust Basis of Hedged Item .....	0
8. Aggregate write-in book value, December 31, Current Year (Lines 6 + 7.1 + 7.2) .....	0

## SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS

### Verification of Statement Value and Fair Value of Open Contracts

	Statement Value
1. Part A, Section 1, Column 10 .....	0
2. Part B, Section 1, Column 10 .....	518,859
3. Part C, Section 1, Column 10 .....	0
4. Part D, Section 1, Column 9 - 12 .....	0
5. Lines (1) - (2) + (3) + (4) .....	(518,859)
6. Part E, Section 1, Column 4 .....	0
7. Part E, Section 1, Column 5 .....	0
8. Lines (5) - (6) - (7) .....	(518,859)
	<b>Fair Value</b>
9. Part A, Section 1, Column 11 .....	0
10. Part B, Section 1, Column 11 .....	13,329,677
11. Part C, Section 1, Column 11 .....	0
12. Part D, Section 1, Column 9 .....	0
13. Lines (9) - (10) + (11) + (12) .....	(13,329,677)
14. Part E, Section 1, Column 7 .....	0
15. Part E, Section 1, Column 8 .....	0
16. Lines (13) - (14) - (15) .....	(13,329,677)



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE DB - PART F - SECTION 2**

**Reconciliation of Replicated (Synthetic) Assets Open**

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory .....	0	0	0	0	0	0	0	0	0	0
2. Add: Opened or Acquired Transactions .....									0	0
3. Add: Increases in Replicated Asset Statement Value .....	XXX		XXX		XXX		XXX		XXX	0
4. Less: Closed or Disposed of Transactions .....									0	0
5. Less: Positions Disposed of For Failing Effectiveness Criteria .....									0	0
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value .....	XXX		XXX		XXX		XXX		XXX	0
7. Ending Inventory	0	0	0	0	0	0	0	0	0	0



**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
34-0613930	26131	Western Reserve Mutual Casualty Company	OH		62,029	(225)	0	19,590		7,435				26,800	114		26,686		
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					62,029	(225)	0	19,590		7,435				26,800	114		26,686		
13-4924125	10224	American Reinsurance Company	DE		201	43	2	1,508	0	1,612	9	1	0	3,175	0	0	3,175	0	
48-0921045	39845	Employers Reinsurance Corporation	MO		2,426	298	17	2,472	0	2,638	14	327	0	5,766	446	0	5,320	0	
42-0234980	21415	Employers Mutual Casualty Company	IA		13	0	0	5	0	5	0	0	0	10	2	0	8	0	
25-6038677	26271	Erie Insurance Exchange	PA		36	0	0	36	0	39	0	0	0	75	5	0	70	0	
14-1415410	13803	Farm Family Casualty Insurance Company	NY		18	0	0	12	0	13	0	0	0	25	2	0	23	0	
42-0245840	13897	Farmers Mutual Hail Insurance Company	IA		17	0	0	0	0	0	0	0	0	0	2	0	(2)	0	
13-2798872	32190	Gerling Global Reinsurance Corporation of America	NY		7	0	0	0	0	0	0	0	0	0	1	0	(1)	0	
34-0613930	26131	Western Reserve Mutual Casualty Company	OH		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126990	00000	Patriot Re Corporation	NY		33	0	0	17	0	18	0	0	0	35	4	0	31	0	
13-1675535	25364	Swiss Reinsurance America Corporation	NY		654	134	7	0	0	0	0	87	0	228	96	0	132	0	
13-2918573	42439	Toa-Re Insurance Company America	DE		11	0	0	12	0	13	0	0	0	25	2	0	23	0	
0299999 - Authorized - Affiliates - U.S. Non-Pool					3,416	475	26	4,062		4,338	23	415		9,339	560		8,779		
0499999 - Total - Authorized - Affiliates					65,445	250	26	23,652		11,773	23	415		36,139	674		35,465		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0			0		
AA-9991501	00000	Indiana Mine Subsidense Fund	IN		1	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-9991503	00000	Ohio Mine Subsidense Fund	OH		7	0	0	0	0	0	0	0	0	0	5	0	(5)	0	
0699999 - Authorized - Pools - Mandatory Pools					8										5		(5)		
AA-1460030	00000	Berner Allgemeine Vers. Gess			42	0	0	24	0	0	0	0	0	24	5	0	19	0	
AA-3190757	56014	XL Mid-Ocean Reinsurance Company, Ltd			41	0	0	15	0	16	0	0	0	31	6	0	25	0	
AA-1122000	13650	Lloyds Underwriters	EN		887	0	0	343	0	364	2	0	0	709	128	0	581	0	
AA-1121366	12904	Odyssey America Reinsurance Corporation, UK Branch	EN		38	0	0	25	0	27	0	0	0	52	6	0	46	0	
AA-1340192	20702	R & V Vallegemeine Versicherung AG			72	0	0	0	0	0	0	0	0	0	6	0	(6)	0	
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
0899999 - Authorized - Other Non-U.S. Insurers					1,080			407		407	2			816	151		665		
0999999 - Total - Authorized					66,533	250	26	24,059		12,180	25	415		36,955	830		36,125		
1399999 - Total - Unauthorized - Affiliates														0			0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
1899999 - Total - Unauthorized														0			0		
1999999 - Total - Authorized and Unauthorized					66,533	250	26	24,059	0	12,180	25	415	0	36,955	830	0	36,125	0	
2099999 - Total - Protected Cells														0			0		
9999999 Totals					66,533	250	26	24,059	0	12,180	25	415	0	36,955	830	0	36,125	0	

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

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE F - PART 4**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11	
				5 Current	Overdue					11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9				
34-0613930	26131	Western Reserve Mutual Casualty Company	OH	(225)						0	(225)	0.0	0.0
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling				(225)							(225)	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool												0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)												0.0	0.0
0499999 - Total - Authorized - Affiliates				(225)						0	(225)	0.0	0.0
13-4924125	10224	American Reinsurance Company	DE	45						0	45	0.0	0.0
42-0234980	21415	Employers Reinsurance Corporation	KS	315						0	315	0.0	0.0
13-1675535	25364	Swiss Reinsurance America Corporation	NY	141						0	141	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				501							501	0.0	0.0
0699999 - Authorized - Pools - Mandatory Pools												0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools												0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers												0.0	0.0
0999999 - Total - Authorized				276						0	276	0.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling												0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool												0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)												0.0	0.0
1399999 - Total - Unauthorized - Affiliates										0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers												0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools												0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools												0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers												0.0	0.0
1899999 - Total - Unauthorized										0	0	0.0	0.0
1999999 - Total - Authorized and Unauthorized				276						0	276	0.0	0.0
2099999 -										0	0	0.0	0.0
9999999 Totals				276						0	276	0.0	0.0

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Schedule F - Part 5

**NONE**

Schedule F - Part 6

**NONE**

Schedule F - Part 7

**NONE**

**SCHEDULE F - PART 8**

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

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9) .....	145,902,407		145,902,407
2. Agents' balances or uncollected premiums (Line 10) .....	12,203,333		12,203,333
3. Funds held by or deposited with reinsured companies (Line 11) .....	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14) .....	275,636	(275,636)	0
5. Other assets (Lines 12 and 13 and 15 through 25) .....	1,629,917		1,629,917
6. Net amount recoverable from reinsurers .....			0
7. Totals (Line 28) .....	160,011,293	(275,636)	159,735,657
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3) .....	38,052,560	4,650,000	42,702,560
9. Taxes, expenses, and other obligations (Lines 4 through 8) .....	4,070,825		4,070,825
10. Unearned premiums (Line 9) .....	30,287,442	461,655	30,749,097
11. Advance Premiums (Line 10) .....	670,470		670,470
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12) .....	829,540		829,540
14. Funds held by company under reinsurance treaties (Line 13) .....	0		0
15. Amounts withheld or retained by company for account of others (Line 14) .....	1,911,450		1,911,450
16. Provision for reinsurance (Line 16) .....	0		0
17. Other liabilities (Lines 15 and 17 through 23) .....	2,179,221	829,540	3,008,761
18. Total liabilities (Line 26 minus Line 25) .....	78,001,508	5,941,195	83,942,703
19. Surplus as regards policyholders (Line 35) .....	82,009,785	X X X	82,009,785
20. Totals (Line 36) .....	160,011,293	5,941,195	165,952,488

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

If yes, give full explanation:

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	36	16	3	0	3	0	0	26	XXX
2. 1993	12,675	3,857	8,818	9,073	2,818	680	136	380	0	185	7,179	607
3. 1994	13,389	1,982	11,407	9,696	1,414	746	47	376	0	122	9,357	5,073
4. 1995	14,491	1,326	13,165	11,365	1,102	816	20	426	0	86	11,485	5,127
5. 1996	14,913	1,046	13,867	14,697	1,283	1,189	15	672	0	175	15,260	8,061
6. 1997	14,446	1,017	13,429	12,668	1,141	766	42	698	0	195	12,949	10,991
7. 1998	14,356	1,168	13,188	11,978	1,112	158	6	1,063	0	100	12,081	11,561
8. 1999	14,788	1,391	13,397	9,760	773	82	3	614	1	137	9,679	10,140
9. 2000	16,246	1,175	15,071	15,182	3,444	145	18	1,356	6	132	13,215	12,277
10. 2001	17,493	1,635	15,858	13,915	1,111	48	2	1,118	24	147	13,944	11,679
11. 2002	19,654	2,007	17,647	13,338	761	30	3	1,099	16	26	13,687	11,107
12. Totals	XXX	XXX	XXX	121,708	14,975	4,663	292	7,805	47	1,305	118,862	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.	36	0	0	0	0	0	0	0	0	0	0	36	2
2.	0	0	0	0	3	0	1	0	2	0	0	6	0
3.	30	0	0	0	3	0	2	0	3	0	0	38	3
4.	0	0	0	0	3	0	2	0	3	0	0	8	3
5.	77	0	0	0	6	0	3	0	5	0	0	91	18
6.	31	0	0	0	9	0	5	0	8	0	0	53	20
7.	68	0	0	0	10	1	5	0	9	0	0	91	32
8.	310	14	0	0	15	1	8	1	13	0	0	330	73
9.	451	19	138	30	41	2	21	2	34	0	0	632	690
10.	660	67	340	75	91	4	48	4	77	0	0	1,066	486
11.	2,652	663	1,789	394	290	14	152	14	245	0	0	4,043	375
12.	4,315	763	2,267	499	471	22	247	21	399	0	0	6,394	1,702

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	36	0
2.	10,139	2,954	7,185	80.0	76.6	81.5	0	0	55.0	0	6
3.	10,856	1,461	9,395	81.1	73.7	82.4	0	0	55.0	30	8
4.	12,615	1,122	11,493	87.1	84.6	87.3	0	0	55.0	0	8
5.	16,649	1,298	15,351	111.6	124.1	110.7	0	0	55.0	77	14
6.	14,185	1,183	13,002	98.2	116.3	96.8	0	0	55.0	31	22
7.	13,291	1,119	12,172	92.6	95.8	92.3	0	0	55.0	68	23
8.	10,802	793	10,009	73.0	57.0	74.7	0	0	55.0	296	34
9.	17,368	3,521	13,847	106.9	299.7	91.9	0	0	55.0	540	92
10.	16,297	1,287	15,010	93.2	78.7	94.7	0	0	55.0	858	208
11.	19,595	1,865	17,730	99.7	92.9	100.5	0	0	55.0	3,384	659
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,320	1,074

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	69	28	7	9	6	0	9	45	XXX
2. 1993	21,282	2,494	18,788	18,469	3,257	1,597	86	861	0	489	17,584	1,206
3. 1994	23,876	1,626	22,250	19,787	1,569	1,775	54	1,051	0	565	20,990	7,799
4. 1995	29,530	2,014	27,516	20,737	1,532	1,754	40	1,122	0	789	22,041	8,911
5. 1996	29,020	2,069	26,951	19,034	1,349	1,557	33	1,313	0	640	20,522	10,142
6. 1997	25,079	1,736	23,343	16,494	1,307	1,057	30	1,314	0	463	17,528	13,598
7. 1998	22,080	1,153	20,927	13,570	403	474	6	1,345	1	409	14,979	10,647
8. 1999	20,687	1,040	19,647	13,363	481	392	3	829	1	421	14,099	10,275
9. 2000	20,634	914	19,720	13,798	695	271	0	1,225	2	331	14,597	11,144
10. 2001	22,210	1,008	21,202	12,405	508	123	1	1,004	0	280	13,023	10,783
11. 2002	24,990	1,092	23,898	7,442	58	50	0	613	0	148	8,047	8,343
12. Totals	XXX	XXX	XXX	155,168	11,187	9,057	262	10,683	4	4,544	163,455	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	18	10	84	18	0	0	0	0	0	0	0	74	1
2.	0	0	110	23	0	0	0	0	0	0	0	87	2
3.	0	0	169	36	3	0	1	0	2	0	0	139	6
4.	25	0	186	40	4	0	2	0	3	0	0	180	16
5.	132	0	203	43	7	0	3	1	5	0	0	306	18
6.	246	8	220	47	10	1	5	1	8	0	0	432	67
7.	195	26	228	49	17	1	8	2	13	0	0	383	122
8.	666	14	245	52	44	2	21	4	35	0	0	939	351
9.	1,825	4	380	81	109	6	53	10	86	0	0	2,352	1,456
10.	5,277	444	1,140	243	173	9	84	16	137	0	0	6,099	1,401
11.	8,946	554	5,480	1,170	288	16	140	27	227	0	0	13,314	1,071
12.	17,330	1,060	8,445	1,802	655	35	317	61	516	0	0	24,305	4,511

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	74	0
2.	21,037	3,366	17,671	98.8	135.0	94.1	0	0	55.0	87	0
3.	22,788	1,659	21,129	95.4	102.0	95.0	0	0	55.0	133	6
4.	23,833	1,612	22,221	80.7	80.0	80.8	0	0	55.0	171	9
5.	22,254	1,426	20,828	76.7	68.9	77.3	0	0	55.0	292	14
6.	19,354	1,394	17,960	77.2	80.3	76.9	0	0	55.0	411	21
7.	15,850	488	15,362	71.8	42.3	73.4	0	0	55.0	348	35
8.	15,595	557	15,038	75.4	53.6	76.5	0	0	55.0	845	94
9.	17,747	798	16,949	86.0	87.3	85.9	0	0	55.0	2,120	232
10.	20,343	1,221	19,122	91.6	121.1	90.2	0	0	55.0	5,730	369
11.	23,186	1,825	21,361	92.8	167.1	89.4	0	0	55.0	12,702	612
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	22,913	1,392

**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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	1,731	116	1,615	526	32	45	1	16	0	22	554	0
3. 1994	1,355	85	1,270	879	211	53	2	26	0	15	745	0
4. 1995	1,432	79	1,353	1,080	97	104	15	32	0	16	1,104	0
5. 1996	1,624	103	1,521	1,108	206	82	9	57	0	13	1,032	0
6. 1997	1,498	104	1,394	891	74	61	2	51	0	16	927	0
7. 1998	1,530	81	1,449	609	0	31	0	73	0	17	713	0
8. 1999	1,743	89	1,654	1,008	212	56	0	64	1	13	915	0
9. 2000	2,038	91	1,947	953	6	26	0	83	0	22	1,056	0
10. 2001	2,445	110	2,335	1,238	463	7	0	101	7	9	876	0
11. 2002	3,037	135	2,902	446	0	0	0	37	0	6	483	0
12. Totals	XXX	XXX	XXX	8,738	1,301	465	29	540	8	149	8,405	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	1	0	0	0	0	0	0	0	0	1	0
4.	0	0	1	0	0	0	0	0	0	0	0	1	2
5.	55	35	2	0	0	0	0	0	0	0	0	22	2
6.	19	0	3	0	0	0	0	0	0	0	0	22	8
7.	3	0	4	0	1	0	0	0	0	0	0	8	12
8.	474	324	4	0	9	3	3	0	5	0	0	168	29
9.	175	0	5	0	19	6	7	0	11	0	0	211	117
10.	308	36	128	9	31	10	11	1	19	0	0	441	75
11.	683	144	456	32	44	14	15	1	26	0	0	1,033	54
12.	1,717	539	604	41	104	33	36	2	61	0	0	1,907	299

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	587	33	554	33.9	28.4	34.3	0	0	55.0	0	0
3.	959	213	746	70.8	250.6	58.7	0	0	55.0	1	0
4.	1,217	112	1,105	85.0	141.8	81.7	0	0	55.0	1	0
5.	1,304	250	1,054	80.3	242.7	69.3	0	0	55.0	22	0
6.	1,025	76	949	68.4	73.1	68.1	0	0	55.0	22	0
7.	721	0	721	47.1	0.0	49.8	0	0	55.0	7	1
8.	1,623	540	1,083	93.1	606.7	65.5	0	0	55.0	154	14
9.	1,279	12	1,267	62.8	13.2	65.1	0	0	55.0	180	31
10.	1,843	526	1,317	75.4	478.2	56.4	0	0	55.0	391	50
11.	1,707	191	1,516	56.2	141.5	52.2	0	0	55.0	963	70
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,741	166

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	166	37	129	45	0	3	0	2	0	0	50	0
3. 1994	230	18	212	168	0	10	0	4	0	0	182	0
4. 1995	274	19	255	178	0	10	0	5	0	0	193	0
5. 1996	275	19	256	76	0	8	0	3	0	0	87	0
6. 1997	229	17	212	168	0	8	0	6	0	0	182	0
7. 1998	238	14	224	202	0	3	0	14	0	25	219	0
8. 1999	302	15	287	182	0	0	0	16	0	0	198	0
9. 2000	389	17	372	795	485	2	0	70	0	0	382	0
10. 2001	489	22	467	195	0	1	0	16	0	0	212	0
11. 2002	673	30	643	126	0	0	0	10	0	0	136	0
12. Totals	XXX	XXX	XXX	2,135	485	45	0	146	0	25	1,841	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	7	2	0	0	0	0	0	0	0	5	0
3.	0	0	11	3	0	0	0	0	0	0	0	8	0
4.	0	0	11	4	0	0	0	0	0	0	0	7	0
5.	0	0	12	4	0	0	0	0	0	0	0	8	0
6.	0	0	13	4	0	0	0	0	0	0	0	9	1
7.	0	0	14	4	0	0	0	0	0	0	0	10	2
8.	0	0	17	5	0	0	0	0	0	0	0	12	2
9.	102	102	26	8	1	0	1	0	1	0	0	21	16
10.	17	0	77	24	1	0	2	0	1	0	0	74	13
11.	62	0	136	43	19	0	34	0	31	0	0	239	15
12.	181	102	324	101	21	0	37	0	33	0	0	393	49

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	57	2	55	34.3	5.4	42.6	0	0	55.0	5	0
3.	193	3	190	83.9	16.7	89.6	0	0	55.0	8	0
4.	204	4	200	74.5	21.1	78.4	0	0	55.0	7	0
5.	99	4	95	36.0	21.1	37.1	0	0	55.0	8	0
6.	195	4	191	85.2	23.5	90.1	0	0	55.0	9	0
7.	233	4	229	97.9	28.6	102.2	0	0	55.0	10	0
8.	215	5	210	71.2	33.3	73.2	0	0	55.0	12	0
9.	998	595	403	256.6	3,500.0	108.3	0	0	55.0	18	3
10.	310	24	286	63.4	109.1	61.2	0	0	55.0	70	4
11.	418	43	375	62.1	143.3	58.3	0	0	55.0	155	84
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	302	91

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	2,125	800	1,325	521	138	101	4	24	0	6	504	28
3. 1994	2,173	359	1,814	875	152	172	4	51	0	21	942	409
4. 1995	2,585	257	2,328	733	6	153	0	34	0	13	914	399
5. 1996	2,850	234	2,616	1,817	560	214	21	110	0	12	1,560	308
6. 1997	2,885	243	2,642	1,548	291	118	3	98	0	13	1,470	487
7. 1998	2,986	205	2,781	1,335	38	112	0	160	0	9	1,569	486
8. 1999	3,193	350	2,843	1,334	84	114	1	94	1	26	1,456	466
9. 2000	3,947	370	3,577	1,695	94	151	1	162	0	15	1,913	633
10. 2001	4,985	553	4,432	2,062	262	48	2	166	4	38	2,008	679
11. 2002	6,237	662	5,575	1,254	24	21	0	103	0	4	1,354	510
12. Totals	XXX	XXX	XXX	13,174	1,649	1,204	36	1,002	5	157	13,690	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	4	0	0	0	0	0	0	0	0	4	0
3.	0	0	5	0	0	0	0	0	0	0	0	5	0
4.	0	0	7	0	0	0	0	0	0	0	0	7	1
5.	0	0	11	0	0	0	0	0	0	0	0	11	2
6.	28	0	14	0	1	0	1	0	1	0	0	45	3
7.	13	0	17	0	3	0	1	0	3	0	0	37	14
8.	163	0	21	0	8	0	3	0	6	0	0	201	20
9.	256	0	24	0	55	2	21	0	44	0	0	398	102
10.	212	27	103	0	83	3	32	0	66	0	0	466	83
11.	764	112	351	14	181	6	70	0	145	0	0	1,379	52
12.	1,436	139	557	14	331	11	128	0	265	0	0	2,553	277

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	650	142	508	30.6	17.8	38.3	0	0	55.0	4	0
3.	1,103	156	947	50.8	43.5	52.2	0	0	55.0	5	0
4.	927	6	921	35.9	2.3	39.6	0	0	55.0	7	0
5.	2,152	581	1,571	75.5	248.3	60.1	0	0	55.0	11	0
6.	1,809	294	1,515	62.7	121.0	57.3	0	0	55.0	42	3
7.	1,644	38	1,606	55.1	18.5	57.7	0	0	55.0	30	7
8.	1,743	86	1,657	54.6	24.6	58.3	0	0	55.0	184	17
9.	2,408	97	2,311	61.0	26.2	64.6	0	0	55.0	280	118
10.	2,772	298	2,474	55.6	53.9	55.8	0	0	55.0	288	178
11.	2,889	156	2,733	46.3	23.6	49.0	0	0	55.0	989	390
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,840	713

Schedule P - Part 1F - Medical Mal Occur

**NONE**

Schedule P - Part 1F - Medical Mal Claim

**NONE**

Schedule P - Part 1G - Special Liability

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2	0	13	0	0	0	1	15	XXX
2. 1993	1,539	604	935	878	379	154	4	33	0	1	682	0
3. 1994	1,342	366	976	592	0	177	0	29	0	1	798	0
4. 1995	1,001	303	698	337	0	83	0	30	0	0	450	0
5. 1996	897	367	530	344	135	53	0	19	0	0	281	0
6. 1997	792	382	410	306	113	53	9	22	0	0	259	0
7. 1998	719	295	424	508	326	22	0	63	0	1	267	0
8. 1999	1,104	465	639	182	0	15	0	14	0	1	211	0
9. 2000	649	413	236	374	269	9	0	42	0	0	156	0
10. 2001	727	537	190	235	162	5	0	19	0	0	97	0
11. 2002	942	739	203	37	0	0	0	3	0	0	40	0
12. Totals	XXX	XXX	XXX	3,795	1,384	584	13	274	0	5	3,256	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.	46	0	74	60	0	0	0	0	0	0	0	60	5
2.	122	56	78	63	3	0	5	0	5	0	0	94	6
3.	8	0	81	65	4	0	5	0	5	0	0	38	3
4.	28	0	85	68	4	0	6	0	6	0	0	61	10
5.	5	0	87	70	4	0	6	0	6	0	0	38	6
6.	0	0	90	72	4	0	7	0	7	0	0	36	7
7.	0	0	97	78	5	0	7	0	7	0	0	38	13
8.	17	0	100	81	5	0	7	0	7	0	0	55	30
9.	568	539	123	99	5	0	8	0	7	0	0	73	55
10.	43	0	197	159	5	0	8	0	8	0	0	102	54
11.	18	0	311	250	5	0	8	0	8	0	0	100	24
12.	855	595	1,323	1,065	44	0	67	0	66	0	0	695	213

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	60	0
2.	1,278	502	776	83.0	83.1	83.0	0	0	55.0	81	13
3.	901	65	836	67.1	17.8	85.7	0	0	55.0	24	14
4.	579	68	511	57.8	22.4	73.2	0	0	55.0	45	16
5.	524	205	319	58.4	55.9	60.2	0	0	55.0	22	16
6.	489	194	295	61.7	50.8	72.0	0	0	55.0	18	18
7.	709	404	305	98.6	136.9	71.9	0	0	55.0	19	19
8.	347	81	266	31.4	17.4	41.6	0	0	55.0	36	19
9.	1,136	907	229	175.0	219.6	97.0	0	0	55.0	53	20
10.	520	321	199	71.5	59.8	104.7	0	0	55.0	81	21
11.	390	250	140	41.4	33.8	69.0	0	0	55.0	79	21
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	518	177

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

(\$000 Omitted)

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

**NONE**

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

**NONE**

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

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	1,394	131	1,263	711	2	0	0	57	0	2	766	XXX
3. 2002	1,486	150	1,336	538	0	4	0	44	0	0	586	XXX
4. Totals	XXX	XXX	XXX	1,249	2	4	0	101	0	2	1,352	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	30
2.	1	0	0	0	2	0	0	0	1	0	0	4	18
3.	119	0	24	2	8	0	2	0	5	0	0	156	17
4.	120	0	24	2	10	0	2	0	6	0	0	160	65

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	772	2	770	55.4	1.5	61.0	0	0	55.0	1	3
3.	744	2	742	50.1	1.3	55.5	0	0	55.0	141	15
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	142	18

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	17,650	351	17,299	12,135	113	3	0	970	0	1,132	12,995	20,734
3. 2002	20,540	424	20,116	12,741	31	3	0	1,050	0	649	13,763	19,071
4. Totals	XXX	XXX	XXX	24,876	144	6	0	2,020	0	1,781	26,758	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.	1	0	0	0	0	0	0	0	0	0	0	1	667
2.	18	2	35	0	103	0	34	0	81	0	0	269	549
3.	999	100	303	0	75	0	25	0	59	0	0	1,361	556
4.	1,018	102	338	0	178	0	59	0	140	0	0	1,631	1,772

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	13,379	115	13,264	75.8	32.8	76.7	0	0	55.0	51	218
3.	15,255	131	15,124	74.3	30.9	75.2	0	0	55.0	1,202	159
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,254	377

Schedule P - Part 1K - Fidelity/Surety

**NONE**

Schedule P - Part 1L - Other

**NONE**

Schedule P - Part 1M - International

**NONE**

**SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 1993	358	129	229	206	23	.0	.0	.0	.0	.0	.0	183
3. 1994	168	97	71	90	31	.0	.0	.0	.0	.0	.0	59
4. 1995	120	59	61	45	14	.0	.0	.0	.0	.0	.0	31
5. 1996	405	320	85	422	342	.0	.0	.0	.0	.0	.0	80
6. 1997	236	187	49	84	155	.0	.0	.0	.0	.0	.0	(71)
7. 1998	(2)	(1)	(1)	.0	.0	.0	.0	.0	.0	.0	.0	XXX
8. 1999	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
9. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
10. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
11. 2002	0	0	0	1	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	848	565	0	0	0	0	0	0	283

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	206	23	183	57.5	17.8	79.9	.0	.0	55.0	.0	.0
3.	90	31	59	53.6	32.0	83.1	.0	.0	55.0	.0	.0
4.	45	14	31	37.5	23.7	50.8	.0	.0	55.0	.0	.0
5.	422	342	80	104.2	106.9	94.1	.0	.0	55.0	.0	.0
6.	84	155	(71)	35.6	82.9	(144.9)	.0	.0	55.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	55.0	.0	.0
8.	.0	.0	.0	.0	.0	.0	.0	.0	55.0	.0	.0
9.	.0	.0	.0	.0	.0	.0	.0	.0	55.0	.0	.0
10.	.0	.0	.0	.0	.0	.0	.0	.0	55.0	.0	.0
11.	9	0	9	0.0	0.0	0.0	0	0	55.0	8	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8	0

Schedule P - Part 1O - Reinsurance B

**NONE**

Schedule P - Part 1P - Reinsurance C

**NONE**

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	174	40	134	6	0	5	0	1	0	0	0	12
3. 1994	146	22	124	11	0	8	0	0	0	0	0	19
4. 1995	160	55	105	3	0	3	0	0	0	0	0	6
5. 1996	114	8	106	10	0	1	0	1	0	0	0	12
6. 1997	81	6	75	16	0	2	0	1	0	0	0	19
7. 1998	305	107	198	1	0	1	0	1	0	0	0	3
8. 1999	183	16	167	12	0	0	0	0	0	0	0	12
9. 2000	171	16	155	1	0	0	0	0	0	0	0	1
10. 2001	42	2	40	0	0	1	0	0	0	0	0	1
11. 2002	48	2	46	1	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	61	0	21	0	4	0	0	0	86

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	12	0	12	6.9	0.0	9.0	0	0	55.0	0	0
3.	19	0	19	13.0	0.0	15.3	0	0	55.0	0	0
4.	6	0	6	3.8	0.0	5.7	0	0	55.0	0	0
5.	12	0	12	10.5	0.0	11.3	0	0	55.0	0	0
6.	19	0	19	23.5	0.0	25.3	0	0	55.0	0	0
7.	3	0	3	1.0	0.0	1.5	0	0	55.0	0	0
8.	12	0	12	6.6	0.0	7.2	0	0	55.0	0	0
9.	1	0	1	0.6	0.0	0.6	0	0	55.0	0	0
10.	7	0	7	16.7	0.0	17.5	0	0	55.0	6	0
11.	1	0	1	2.1	0.0	2.2	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0

Schedule P - Part 1R - Prod Liab Claims

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	.611	.704	.789	.791	.738	.744	.862	.790	.831	.835	4	45
2. 1993	7,210	6,944	6,719	6,821	6,851	6,825	6,868	6,811	6,802	6,803	1	(8)
3. 1994	XXX	9,571	8,991	8,718	8,825	8,957	9,014	9,025	9,018	9,016	(2)	(9)
4. 1995	XXX	XXX	11,551	10,983	10,773	11,044	11,105	11,111	11,073	11,064	(9)	(47)
5. 1996	XXX	XXX	XXX	15,155	14,652	14,390	14,702	14,784	14,687	14,674	(13)	(110)
6. 1997	XXX	XXX	XXX	XXX	13,724	12,330	12,437	12,624	12,373	12,296	(77)	(328)
7. 1998	XXX	XXX	XXX	XXX	XXX	12,340	11,175	11,239	11,190	11,100	(90)	(139)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	9,866	9,714	9,566	9,383	(183)	(331)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,498	12,412	12,463	51	(35)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,074	13,839	(235)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,402	XXX	XXX
<b>12. Totals</b>											(553)	(962)

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

1. Prior	7,406	7,620	7,912	7,836	7,537	7,535	7,518	7,653	7,665	7,628	(37)	(25)
2. 1993	20,149	15,864	16,560	16,854	16,802	16,729	16,754	16,811	16,808	16,810	2	(1)
3. 1994	XXX	21,533	20,458	20,191	20,030	19,956	19,961	20,083	20,054	20,076	22	(7)
4. 1995	XXX	XXX	22,388	21,995	21,881	21,472	21,241	21,188	21,117	21,096	(21)	(92)
5. 1996	XXX	XXX	XXX	21,841	20,768	20,194	19,825	19,673	19,467	19,510	43	(163)
6. 1997	XXX	XXX	XXX	XXX	20,560	18,155	17,303	16,963	16,659	16,638	(21)	(325)
7. 1998	XXX	XXX	XXX	XXX	XXX	17,374	15,106	14,593	13,984	14,005	21	(588)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	17,396	15,059	14,400	14,175	(225)	(884)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,153	16,801	15,640	(1,161)	(1,513)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,569	17,981	(1,588)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,521	XXX	XXX
<b>12. Totals</b>											(2,965)	(3,598)

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

1. Prior	227	257	306	282	284	284	282	281	281	281	0	0
2. 1993	502	440	558	549	544	539	541	541	541	538	(3)	(3)
3. 1994	XXX	577	645	691	714	722	723	725	722	720	(2)	(5)
4. 1995	XXX	XXX	653	893	974	1,083	1,098	1,079	1,077	1,073	(4)	(6)
5. 1996	XXX	XXX	XXX	683	844	930	995	974	999	997	(2)	23
6. 1997	XXX	XXX	XXX	XXX	712	884	937	892	887	898	11	6
7. 1998	XXX	XXX	XXX	XXX	XXX	539	818	731	635	648	13	(83)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,164	994	980	1,015	35	21
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,201	1,116	1,173	57	(28)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,311	1,204	(107)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,453	XXX	XXX
<b>12. Totals</b>											(2)	(75)

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

1. Prior	10	(1)	(1)	(1)	2	3	8	7	3	3	0	(4)
2. 1993	168	138	83	50	48	48	54	52	53	53	0	1
3. 1994	XXX	280	225	173	178	178	202	192	186	186	0	(6)
4. 1995	XXX	XXX	361	273	187	186	218	203	199	195	(4)	(8)
5. 1996	XXX	XXX	XXX	279	163	193	114	103	101	92	(9)	(11)
6. 1997	XXX	XXX	XXX	XXX	296	241	203	195	194	185	(9)	(10)
7. 1998	XXX	XXX	XXX	XXX	XXX	142	322	272	271	215	(56)	(57)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	250	229	209	194	(15)	(35)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410	355	332	(23)	(78)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347	269	(78)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334	XXX	XXX
<b>12. Totals</b>											(194)	(208)

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

1. Prior	524	418	407	396	440	442	448	445	445	445	0	0
2. 1993	517	561	505	468	465	478	503	480	482	484	2	4
3. 1994	XXX	858	854	911	847	805	858	870	874	896	22	26
4. 1995	XXX	XXX	952	985	1,035	917	940	890	884	887	3	(3)
5. 1996	XXX	XXX	XXX	1,568	1,591	1,512	1,540	1,497	1,464	1,461	(3)	(36)
6. 1997	XXX	XXX	XXX	XXX	1,780	1,664	1,578	1,470	1,413	1,416	3	(54)
7. 1998	XXX	XXX	XXX	XXX	XXX	1,615	1,504	1,528	1,454	1,443	(11)	(85)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,498	1,562	1,515	1,558	43	(4)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,421	2,076	2,105	29	(316)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,442	2,246	(196)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,485	XXX	XXX
<b>12. Totals</b>											(108)	(468)

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

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

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

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

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

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

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

1. Prior	1,085	797	713	660	672	868	678	704	766	773	7	69
2. 1993	1,156	589	690	709	673	661	683	715	736	738	2	23
3. 1994	XXX	1,027	851	831	882	809	826	785	793	802	9	17
4. 1995	XXX	XXX	710	492	473	492	442	479	461	475	14	(4)
5. 1996	XXX	XXX	XXX	436	414	364	289	314	301	294	(7)	(20)
6. 1997	XXX	XXX	XXX	XXX	274	269	259	274	261	266	5	(8)
7. 1998	XXX	XXX	XXX	XXX	XXX	353	330	308	237	235	(2)	(73)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	648	420	272	245	(27)	(175)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	211	180	(31)	(8)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	302	172	(130)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	XXX	XXX
	12. Totals										(160)	(179)

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

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128	121	117	(23)	(30)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	767	712	(55)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	693	XXX	XXX
4. Totals											(78)	(30)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187	(265)	(364)	(99)	(551)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,008	12,213	(795)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,015	XXX	XXX
4. Totals											(894)	(551)

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

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

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

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

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

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	323	323	323	323	321	321	321	321	321	145	(176)	(176)
2. 1993	279	182	182	182	183	183	183	183	183	183	0	0
3. 1994	XXX	109	59	59	59	59	59	59	59	59	0	0
4. 1995	XXX	XXX	86	31	31	31	31	31	31	31	0	0
5. 1996	XXX	XXX	XXX	129	80	80	80	80	80	80	0	0
6. 1997	XXX	XXX	XXX	XXX	(34)	(71)	(71)	(71)	(71)	(71)	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	0	(9)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	XXX	XXX
12. Totals											(185)	(176)

**SCHEDULE P - PART 2O - REINSURANCE**  
**Nonproportional Assumed Liability**

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	3	2	2	1	3	4	9	9	9	9	0	0
2. 1993	5	7	15	11	12	17	16	18	11	11	0	(7)
3. 1994	XXX	17	12	16	16	17	17	21	19	19	0	(2)
4. 1995	XXX	XXX	4	6	5	3	4	9	6	6	0	(3)
5. 1996	XXX	XXX	XXX	14	14	14	12	11	11	11	0	0
6. 1997	XXX	XXX	XXX	XXX	17	19	18	18	18	18	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	4	1	3	2	2	0	(1)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	39	20	20	12	(8)	(8)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	7	7	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											(1)	(21)

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

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	339	592	629	615	680	716	718	776	799	3	2
2. 1993	5,355	6,304	6,509	6,679	6,759	6,771	6,798	6,798	6,799	6,799	574	34
3. 1994	XXX	6,628	8,265	8,516	8,721	8,852	8,908	8,976	8,981	8,981	4,858	211
4. 1995	XXX	XXX	7,759	10,252	10,518	10,841	10,927	11,002	11,060	11,059	4,945	179
5. 1996	XXX	XXX	XXX	11,509	13,778	14,021	14,314	14,502	14,559	14,588	7,765	277
6. 1997	XXX	XXX	XXX	XXX	9,612	11,489	11,868	12,225	12,244	12,251	10,785	186
7. 1998	XXX	XXX	XXX	XXX	XXX	9,102	10,385	10,630	10,915	11,018	11,397	132
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,274	8,711	8,972	9,066	9,951	116
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,831	11,531	11,865	11,405	182
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,583	12,850	11,071	122
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,604	10,548	184

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

1. Prior	000	(7,368)	5,998	6,821	7,263	7,451	7,448	7,488	7,515	7,554	7	1
2. 1993	6,355	10,609	13,731	15,525	16,308	16,633	16,694	16,704	16,703	16,723	1,059	145
3. 1994	XXX	7,414	13,375	16,993	18,653	19,421	19,766	19,903	19,902	19,939	7,435	358
4. 1995	XXX	XXX	8,543	14,131	17,776	20,015	20,635	20,836	20,889	20,919	8,549	346
5. 1996	XXX	XXX	XXX	8,302	13,576	16,955	18,706	19,144	19,212	19,209	9,801	323
6. 1997	XXX	XXX	XXX	XXX	7,086	11,678	14,541	15,706	16,085	16,214	13,224	308
7. 1998	XXX	XXX	XXX	XXX	XXX	5,376	9,529	12,016	13,030	13,635	10,277	248
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,178	9,903	12,137	13,271	9,712	211
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,527	11,260	13,374	9,475	213
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,008	12,019	9,171	211
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,434	7,169	103

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

1. Prior	000	184	251	278	281	281	281	281	281	281	1	0
2. 1993	166	312	430	508	530	539	539	538	538	538	35	1
3. 1994	XXX	314	456	616	695	722	721	721	719	719	222	15
4. 1995	XXX	XXX	335	479	829	983	1,072	1,072	1,072	1,072	331	7
5. 1996	XXX	XXX	XXX	304	508	791	831	922	974	975	316	9
6. 1997	XXX	XXX	XXX	XXX	336	670	801	811	817	876	523	10
7. 1998	XXX	XXX	XXX	XXX	XXX	316	473	593	616	640	468	12
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	396	575	799	852	538	10
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	396	717	973	558	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	374	782	530	11
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446	441	10

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

1. Prior	000	0	0	0	3	3	3	3	3	3	0	0
2. 1993	16	34	33	34	48	48	48	48	48	48	9	1
3. 1994	XXX	72	132	173	178	178	178	178	178	178	89	2
4. 1995	XXX	XXX	151	184	185	186	188	188	188	188	74	4
5. 1996	XXX	XXX	XXX	59	83	84	84	84	84	84	78	3
6. 1997	XXX	XXX	XXX	XXX	112	165	172	174	176	176	102	3
7. 1998	XXX	XXX	XXX	XXX	XXX	57	195	221	229	205	85	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	78	164	182	182	106	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172	302	312	110	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	196	120	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	186	1

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

1. Prior	000	132	278	375	435	437	442	445	445	445	0	0
2. 1993	210	327	381	413	461	473	480	480	480	480	24	4
3. 1994	XXX	448	622	740	781	788	802	868	871	891	402	8
4. 1995	XXX	XXX	531	709	783	845	880	880	880	880	386	12
5. 1996	XXX	XXX	XXX	860	1,171	1,228	1,386	1,437	1,443	1,450	300	6
6. 1997	XXX	XXX	XXX	XXX	922	1,207	1,332	1,370	1,374	1,372	481	3
7. 1998	XXX	XXX	XXX	XXX	XXX	714	1,081	1,298	1,383	1,409	462	10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	781	1,070	1,298	1,363	438	9
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,124	1,650	1,751	519	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,424	1,846	586	10
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,251	450	8

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

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

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

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

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

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

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

1. Prior	.000	288	427	526	620	653	661	679	698	713	1	1
2. 1993	149	327	447	554	594	632	632	641	648	649	84	3
3. 1994	XXX	200	355	614	694	762	769	769	769	769	331	12
4. 1995	XXX	XXX	116	224	254	311	395	417	419	420	234	15
5. 1996	XXX	XXX	XXX	74	168	236	254	259	261	262	212	9
6. 1997	XXX	XXX	XXX	XXX	54	148	157	221	230	237	318	7
7. 1998	XXX	XXX	XXX	XXX	XXX	67	171	193	201	204	357	8
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	170	181	187	197	361	6
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	100	114	220	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	78	193	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	175	3

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.117	.117	.XXX	.XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.641	.709	.XXX	.XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.542	.XXX	.XXX

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	(.365)	(.365)	.0	.0
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.11,524	.12,025	.19,369	.546
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.12,713	.18,094	.421

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

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

**NONE**

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

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

**NONE**

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

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

**NONE**

**SCHEDULE P - PART 3N - REINSURANCE**  
**Nonproportional Assumed Property**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.145	.145	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.183	.183	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.59	.59	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.31	.31	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.80	.80	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.(71)	.(71)	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE**  
**Nonproportional Assumed Liability**

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

**SCHEDULE P - PART 3P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.3	.6	.6	.8	.9	.9	.9	.9	.9	.0	.0
2. 1993	.3	.4	.7	.11	.12	.16	.16	.6	.11	.11	.1	.0
3. 1994	.XXX	.6	.7	.9	.14	.17	.17	.21	.19	.19	.1	.0
4. 1995	.XXX	.XXX	.1	.3	.3	.3	.4	.9	.6	.6	.2	.0
5. 1996	.XXX	.XXX	.XXX	.8	.12	.12	.12	.11	.11	.11	.6	.1
6. 1997	.XXX	.XXX	.XXX	.XXX	.7	.18	.18	.18	.18	.18	.4	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.1	.3	.2	.2	.7	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.12	.12	.12	.12	.19	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.1	.1	.26	.1
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.37	.1
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.10	.1

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

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

**NONE**

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

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

**NONE**

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

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

**NONE**

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

1. Prior	1,859	798	421	109	0	0	9	75	64	66
2. 1993	8,201	1,272	842	325	116	0	27	63	76	87
3. 1994	XXX	7,666	2,639	867	352	116	27	102	99	134
4. 1995	XXX	XXX	6,667	2,720	948	337	187	108	113	148
5. 1996	XXX	XXX	XXX	6,873	2,867	919	430	279	176	162
6. 1997	XXX	XXX	XXX	XXX	7,246	2,867	814	298	188	177
7. 1998	XXX	XXX	XXX	XXX	XXX	6,806	2,130	1,084	267	185
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,715	2,067	501	210
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,274	1,756	342
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,641	965
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,423

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

1. Prior	48	15	0	0	0	0	1	0	0	0
2. 1993	207	(30)	15	0	0	0	2	3	3	0
3. 1994	XXX	131	28	15	0	0	2	4	3	1
4. 1995	XXX	XXX	72	28	3	0	16	5	5	1
5. 1996	XXX	XXX	XXX	72	7	3	35	5	5	2
6. 1997	XXX	XXX	XXX	XXX	17	7	66	16	6	3
7. 1998	XXX	XXX	XXX	XXX	XXX	17	173	89	8	4
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	468	101	12	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	386	97	12
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	361	129
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438

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

1. Prior	11	0	0	0	0	0	4	3	0	0
2. 1993	144	87	34	0	0	0	5	3	5	5
3. 1994	XXX	175	87	0	0	0	19	9	7	8
4. 1995	XXX	XXX	141	87	0	0	24	10	9	7
5. 1996	XXX	XXX	XXX	175	78	108	24	13	13	8
6. 1997	XXX	XXX	XXX	XXX	151	72	24	13	14	9
7. 1998	XXX	XXX	XXX	XXX	XXX	50	74	23	19	10
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	103	26	22	12
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	35	19
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124	55
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127

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

1. Prior	181	95	35	0	0	0	0	0	0	0
2. 1993	192	164	60	40	0	0	0	0	2	4
3. 1994	XXX	268	164	72	58	0	0	2	3	5
4. 1995	XXX	XXX	268	193	117	58	49	9	4	7
5. 1996	XXX	XXX	XXX	316	304	117	83	39	6	11
6. 1997	XXX	XXX	XXX	XXX	502	304	169	70	7	15
7. 1998	XXX	XXX	XXX	XXX	XXX	502	169	119	10	18
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	431	199	16	24
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578	46	45
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357	135
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407

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

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

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

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

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

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

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

1. Prior	399	166	82	0	0	0	8	0	19	14
2. 1993	833	143	121	57	0	0	4	9	19	20
3. 1994	XXX	622	271	83	44	0	8	7	20	21
4. 1995	XXX	XXX	402	186	157	44	8	29	22	23
5. 1996	XXX	XXX	XXX	276	152	90	12	29	24	23
6. 1997	XXX	XXX	XXX	XXX	137	82	34	25	25	25
7. 1998	XXX	XXX	XXX	XXX	XXX	272	72	88	27	26
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	333	186	55	26
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	64	32
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	46
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69

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

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	5 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	2	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	292	57	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	466	69
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	328

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

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

**NONE**

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

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

**NONE**

**SCHEDULE P - PART 4M - INTERNATIONAL**

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

**NONE**

**SCHEDULE P - PART 4N - REINSURANCE**

**Nonproportional Assumed Property**

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

**SCHEDULE P - PART 4O - REINSURANCE**

**Nonproportional Assumed Liability**

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

**SCHEDULE P - PART 4P - REINSURANCE**

**Nonproportional Assumed Financial Lines**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

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

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

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

**NONE**

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

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	34	22	8	18	20	20	1	3	0
2. 1993	0	487	521	538	554	569	573	574	574	574
3. 1994	XXX	4,171	4,761	4,796	4,827	4,846	4,849	4,854	4,857	4,858
4. 1995	XXX	XXX	3,909	4,766	4,873	4,908	4,926	4,934	4,942	4,945
5. 1996	XXX	XXX	XXX	5,897	7,594	7,697	7,730	7,752	7,760	7,765
6. 1997	XXX	XXX	XXX	XXX	9,610	10,641	10,734	10,761	10,783	10,785
7. 1998	XXX	XXX	XXX	XXX	XXX	10,307	11,285	11,368	11,391	11,397
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,932	9,865	9,927	9,951
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,674	11,318	11,405
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,758	11,071
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,548

**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	82	28	10	10	7	6	2	3	4	2
2. 1993	379	37	23	13	8	3	0	0	0	0
3. 1994	XXX	446	38	19	7	4	2	1	2	3
4. 1995	XXX	XXX	560	49	24	11	5	2	1	3
5. 1996	XXX	XXX	XXX	587	43	26	13	7	7	18
6. 1997	XXX	XXX	XXX	XXX	392	39	18	13	4	20
7. 1998	XXX	XXX	XXX	XXX	XXX	333	34	19	9	32
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	338	39	21	73
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634	38	690
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	450	486
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	375

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	85	52	22	(28)	(27)	20	4	1	0
2. 1993	0	710	787	823	658	603	607	607	607	607
3. 1994	XXX	5,446	6,243	6,312	5,503	5,059	5,061	5,066	5,071	5,073
4. 1995	XXX	XXX	4,372	6,518	5,624	5,090	5,104	5,114	5,124	5,127
5. 1996	XXX	XXX	XXX	7,681	8,430	7,982	8,005	8,034	8,049	8,061
6. 1997	XXX	XXX	XXX	XXX	10,107	10,847	10,927	10,955	10,986	10,991
7. 1998	XXX	XXX	XXX	XXX	XXX	10,737	11,439	11,511	11,547	11,561
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	9,352	10,011	10,100	10,140
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,430	12,160	12,277
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,289	11,679
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,107

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

### SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	418	149	52	(324)	29	22	2	2	0
2. 1993	0	1,602	1,933	2,043	1,009	1,050	1,054	1,058	1,059	1,059
3. 1994	XXX	4,926	6,626	6,994	7,295	7,401	7,430	7,432	7,433	7,435
4. 1995	XXX	XXX	5,216	7,178	8,040	8,399	8,495	8,537	8,542	8,549
5. 1996	XXX	XXX	XXX	4,976	8,680	9,477	9,738	9,785	9,800	9,801
6. 1997	XXX	XXX	XXX	XXX	9,395	12,382	13,012	13,155	13,213	13,224
7. 1998	XXX	XXX	XXX	XXX	XXX	7,426	9,697	10,153	10,240	10,277
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	7,126	9,197	9,594	9,712
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,925	8,971	9,475
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,005	9,171
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,169

### 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	588	251	106	53	16	5	4	3	4	1
2. 1993	1,535	505	202	72	22	5	2	1	1	2
3. 1994	XXX	1,923	535	230	76	23	8	3	2	6
4. 1995	XXX	XXX	2,152	593	219	71	25	9	5	16
5. 1996	XXX	XXX	XXX	1,878	426	164	43	12	3	18
6. 1997	XXX	XXX	XXX	XXX	1,428	333	113	45	14	67
7. 1998	XXX	XXX	XXX	XXX	XXX	1,156	259	83	32	122
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,109	252	72	351
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,121	254	1,456
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132	1,401
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,071

### SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	899	244	149	(506)	(321)	23	4	2	0
2. 1993	0	2,859	3,537	3,752	1,880	1,198	1,200	1,204	1,205	1,206
3. 1994	XXX	8,050	11,049	11,785	10,159	7,757	7,781	7,789	7,796	7,799
4. 1995	XXX	XXX	8,616	11,914	11,069	8,790	8,852	8,886	8,900	8,911
5. 1996	XXX	XXX	XXX	8,123	11,075	9,937	10,092	10,117	10,135	10,142
6. 1997	XXX	XXX	XXX	XXX	10,947	12,943	13,404	13,491	13,576	13,598
7. 1998	XXX	XXX	XXX	XXX	XXX	8,693	10,150	10,458	10,592	10,647
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8,339	9,613	10,117	10,275
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,156	10,534	11,144
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,271	10,783
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,343

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	11	3	4	(1)	0	1	0	0	0
2. 1993	0	13	28	33	35	35	35	35	35	35
3. 1994	XXX	132	183	200	211	216	217	222	222	222
4. 1995	XXX	XXX	175	246	292	311	328	329	331	331
5. 1996	XXX	XXX	XXX	181	271	305	312	315	316	316
6. 1997	XXX	XXX	XXX	XXX	358	492	516	518	519	523
7. 1998	XXX	XXX	XXX	XXX	XXX	329	443	459	467	468
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	420	507	529	538
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411	526	558
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394	530
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	441

**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	20	6	4	0	0	0	0	0	0	0
2. 1993	43	18	8	2	1	0	0	0	0	0
3. 1994	XXX	55	20	7	2	1	0	0	0	0
4. 1995	XXX	XXX	71	31	14	7	1	1	1	2
5. 1996	XXX	XXX	XXX	58	19	6	2	1	1	2
6. 1997	XXX	XXX	XXX	XXX	66	13	3	2	3	8
7. 1998	XXX	XXX	XXX	XXX	XXX	47	13	8	3	12
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	57	17	9	29
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	20	117
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	75
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	20	6	4	(4)	(7)	1	0	0	0
2. 1993	0	35	64	72	62	36	36	36	36	0
3. 1994	XXX	216	311	337	301	229	230	238	238	0
4. 1995	XXX	XXX	278	394	405	324	336	338	339	0
5. 1996	XXX	XXX	XXX	282	351	319	322	325	327	0
6. 1997	XXX	XXX	XXX	XXX	431	514	529	530	534	0
7. 1998	XXX	XXX	XXX	XXX	XXX	379	465	477	488	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	481	532	564	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	644	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	0	0	0	0	(1)	0	0	0
2. 1993	0	3	5	5	9	9	9	9	9	9
3. 1994	XXX	50	76	85	89	89	89	89	89	89
4. 1995	XXX	XXX	46	67	73	73	74	74	74	74
5. 1996	XXX	XXX	XXX	36	74	77	78	78	78	78
6. 1997	XXX	XXX	XXX	XXX	65	97	99	99	100	102
7. 1998	XXX	XXX	XXX	XXX	XXX	53	79	85	85	85
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	78	102	106	106
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	108	110
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	120
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186

**SECTION 2**

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

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	1	0	0	0	(1)	0	0	0	0
2. 1993	0	5	8	9	14	10	10	10	10	0
3. 1994	XXX	74	109	119	105	91	91	91	91	0
4. 1995	XXX	XXX	81	110	94	78	78	78	78	0
5. 1996	XXX	XXX	XXX	58	86	79	80	80	80	0
6. 1997	XXX	XXX	XXX	XXX	72	98	101	101	102	0
7. 1998	XXX	XXX	XXX	XXX	XXX	56	86	87	89	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	91	105	109	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	124	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	1	5	4	0	1	0	0	0
2. 1993	0	10	12	15	21	21	23	24	24	24
3. 1994	XXX	336	374	380	393	396	397	400	401	402
4. 1995	XXX	XXX	306	351	376	383	386	386	386	386
5. 1996	XXX	XXX	XXX	146	267	290	294	296	300	300
6. 1997	XXX	XXX	XXX	XXX	371	454	473	479	481	481
7. 1998	XXX	XXX	XXX	XXX	XXX	361	441	450	458	462
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	336	405	426	438
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	507	519
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	586
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	450

**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	25	16	7	2	0	1	0	0	0	0
2. 1993	39	11	7	4	1	3	1	0	0	0
3. 1994	XXX	60	19	9	2	1	1	0	0	0
4. 1995	XXX	XXX	68	20	6	4	0	0	0	1
5. 1996	XXX	XXX	XXX	82	19	10	3	2	1	2
6. 1997	XXX	XXX	XXX	XXX	69	14	6	3	0	3
7. 1998	XXX	XXX	XXX	XXX	XXX	63	11	7	5	14
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	43	10	6	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	17	102
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	83
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	15	7	7	0	(17)	0	0	0	0
2. 1993	0	26	35	44	45	28	28	28	28	28
3. 1994	XXX	459	532	557	482	403	404	407	408	409
4. 1995	XXX	XXX	440	530	474	398	397	398	398	399
5. 1996	XXX	XXX	XXX	267	365	305	302	304	308	308
6. 1997	XXX	XXX	XXX	XXX	441	470	481	484	487	487
7. 1998	XXX	XXX	XXX	XXX	XXX	432	461	467	480	486
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	383	424	452	466
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	479	607	633
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541	679
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	510

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	18	12	7	14	9	10	5	1	0
2. 1993	0	32	53	62	67	78	79	80	80	84
3. 1994	XXX	196	272	295	314	321	323	327	328	331
4. 1995	XXX	XXX	139	182	208	226	233	234	234	234
5. 1996	XXX	XXX	XXX	88	176	194	207	210	211	212
6. 1997	XXX	XXX	XXX	XXX	189	273	299	306	312	318
7. 1998	XXX	XXX	XXX	XXX	XXX	218	323	347	355	357
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	281	345	358	361
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	199	220
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	193
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175

**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	61	23	15	10	2	4	4	3	4	5
2. 1993	73	25	16	5	3	2	3	2	2	6
3. 1994	XXX	73	28	13	7	2	3	1	1	3
4. 1995	XXX	XXX	33	10	6	5	2	2	7	10
5. 1996	XXX	XXX	XXX	23	6	6	3	2	2	6
6. 1997	XXX	XXX	XXX	XXX	10	5	4	4	1	7
7. 1998	XXX	XXX	XXX	XXX	XXX	16	17	7	3	13
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	47	13	9	30
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	18	55
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	54
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	54	37	23	(30)	(7)	10	5	3	0
2. 1993	0	72	125	143	93	83	84	84	87	0
3. 1994	XXX	358	517	564	369	333	338	340	342	0
4. 1995	XXX	XXX	257	338	267	246	251	251	259	0
5. 1996	XXX	XXX	XXX	152	207	204	218	220	223	0
6. 1997	XXX	XXX	XXX	XXX	206	283	311	317	325	0
7. 1998	XXX	XXX	XXX	XXX	XXX	239	347	360	373	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	332	364	386	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	251	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SECTION 1B**

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

**SECTION 2B**

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

**SECTION 3B**

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

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

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	2	0	0	2	1	1	0	0	0
2. 1993	0	0	0	0	0	0	0	0	1	1
3. 1994	XXX	1	1	1	0	0	1	1	1	1
4. 1995	XXX	XXX	1	1	2	2	2	2	2	2
5. 1996	XXX	XXX	XXX	3	3	3	4	4	4	6
6. 1997	XXX	XXX	XXX	XXX	1	1	4	4	4	4
7. 1998	XXX	XXX	XXX	XXX	XXX	0	5	6	6	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	13	17	19
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	23	26
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	37
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	3	0	1	0	2	2	0	0	0	0
2. 1993	0	1	2	2	0	1	0	1	1	1
3. 1994	XXX	8	3	2	1	1	0	0	0	0
4. 1995	XXX	XXX	4	1	1	0	0	0	0	0
5. 1996	XXX	XXX	XXX	5	1	1	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	8	1	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	2	2	1	3	2	(2)	0	0	0
2. 1993	0	0	2	4	5	1	0	1	1	1
3. 1994	XXX	4	6	8	11	2	1	1	1	1
4. 1995	XXX	XXX	5	6	7	3	2	2	2	2
5. 1996	XXX	XXX	XXX	7	9	2	4	4	4	7
6. 1997	XXX	XXX	XXX	XXX	9	2	4	4	4	4
7. 1998	XXX	XXX	XXX	XXX	XXX	1	5	6	6	7
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	13	18	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	24	28
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	38
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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

**SECTION 1B**

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

**SECTION 2B**

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

**SECTION 3B**

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	4,325	716	716	716	715	715	716	0	0	0	0
2. 1993	952	952	952	952	1,731	1,731	1,731	1,731	1,731	1,731	1,731
3. 1994	XXX	1,355	1,355	1,355	1,355	1,355	1,355	1,355	1,355	1,355	1,355
4. 1995	XXX	XXX	1,463	1,463	1,463	1,432	1,432	1,432	1,432	1,432	1,432
5. 1996	XXX	XXX	XXX	1,489	1,489	1,624	1,624	1,624	1,624	1,624	1,624
6. 1997	XXX	XXX	XXX	XXX	1,498	1,498	1,498	1,498	1,498	1,498	1,498
7. 1998	XXX	XXX	XXX	XXX	XXX	1,530	1,530	1,530	1,530	1,530	1,530
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,743	1,743	1,743	1,743	1,743
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,038	2,038	2,038	2,038
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,445	2,445	2,445
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,037	3,037
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,037
13. Earned Premiums (Sch P, Part 1)	1,731	1,355	1,432	1,624	1,498	1,530	1,743	2,038	2,445	3,037	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	655	179	179	179	179	179	179	0	0	0	0
2. 1993	116	116	116	116	116	116	116	116	116	116	116
3. 1994	XXX	85	85	85	85	85	85	85	85	85	85
4. 1995	XXX	XXX	79	79	79	79	79	79	79	79	79
5. 1996	XXX	XXX	XXX	103	103	103	103	103	103	103	103
6. 1997	XXX	XXX	XXX	XXX	104	104	104	104	104	104	104
7. 1998	XXX	XXX	XXX	XXX	XXX	81	81	81	81	81	81
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	89	89	89	89	89
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	91	91	91
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	110	110
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	135
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135
13. Earned Premiums (Sch P, Part 1)	116	85	79	103	104	81	89	91	110	135	XXX

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	164	2	2	2	1	2	2	0	0	0	0
2. 1993	166	166	166	166	166	166	166	166	166	166	166
3. 1994	XXX	230	230	230	230	230	230	230	230	230	230
4. 1995	XXX	XXX	274	274	274	274	274	274	274	274	274
5. 1996	XXX	XXX	XXX	275	275	273	271	271	271	271	271
6. 1997	XXX	XXX	XXX	XXX	229	279	280	280	280	280	280
7. 1998	XXX	XXX	XXX	XXX	XXX	190	262	301	301	301	301
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	231	368	404	404	404
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213	374	374	374
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	292	292	292
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673	673
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673
13. Earned Premiums (Sch P, Part 1)	166	230	274	275	229	238	302	389	489	673	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	31	1	1	1	2	1	1	0	0	0	0
2. 1993	37	37	37	37	37	37	37	37	37	37	37
3. 1994	XXX	18	18	18	18	18	18	18	18	18	18
4. 1995	XXX	XXX	18	18	19	19	19	19	19	19	19
5. 1996	XXX	XXX	XXX	19	19	19	19	19	19	19	19
6. 1997	XXX	XXX	XXX	XXX	17	17	17	17	17	17	17
7. 1998	XXX	XXX	XXX	XXX	XXX	14	14	14	14	14	14
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	17	17	17
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22	22
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	30
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30
13. Earned Premiums (Sch P, Part 1)	37	18	19	19	17	14	15	17	22	30	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	9,062	1,497	1,497	1,497	1,497	1,497	1,497	0	0	0	0
2. 1993	2,125	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	0
3. 1994	XXX	2,173	2,177	2,180	2,180	2,180	2,180	2,180	2,180	2,180	0
4. 1995	XXX	XXX	2,580	2,597	2,603	2,603	2,603	2,603	2,603	2,603	0
5. 1996	XXX	XXX	XXX	2,831	2,857	2,866	2,866	2,866	2,866	2,866	0
6. 1997	XXX	XXX	XXX	XXX	2,853	2,877	2,875	2,875	2,875	2,875	0
7. 1998	XXX	XXX	XXX	XXX	XXX	2,953	2,961	2,967	2,967	2,967	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,187	3,191	3,194	3,194	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,937	3,960	3,960	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,959	4,959	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,237	6,237
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,237
13. Earned Premiums (Sch P, Part 1)	2,125	2,173	2,585	2,850	2,885	2,986	3,193	3,947	4,985	6,237	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	4,235	806	806	806	806	806	806	0	0	0	0
2. 1993	800	800	800	800	800	800	800	800	800	800	0
3. 1994	XXX	358	358	358	358	359	359	359	359	359	0
4. 1995	XXX	XXX	268	268	268	257	257	257	257	257	0
5. 1996	XXX	XXX	XXX	234	234	234	234	234	234	234	0
6. 1997	XXX	XXX	XXX	XXX	243	243	243	243	243	243	0
7. 1998	XXX	XXX	XXX	XXX	XXX	205	205	205	205	205	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	350	350	350	350	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370	370	370	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553	553	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	654	654
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	654
13. Earned Premiums (Sch P, Part 1)	800	359	257	234	243	205	350	370	553	662	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	7,490	1,379	1,379	1,379	1,379	1,379	1,379	0	0	0	0
2. 1993	1,539	1,544	1,550	1,550	1,550	1,550	1,550	1,550	1,550	1,550	0
3. 1994	XXX	1,337	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	0
4. 1995	XXX	XXX	984	1,002	1,004	1,004	1,004	1,004	1,004	1,004	0
5. 1996	XXX	XXX	XXX	879	890	890	890	890	890	890	0
6. 1997	XXX	XXX	XXX	XXX	779	785	788	788	788	788	0
7. 1998	XXX	XXX	XXX	XXX	XXX	713	718	720	720	720	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,096	1,104	1,107	1,107	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	639	643	643	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	720	720	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	942	942
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	942
13. Earned Premiums (Sch P, Part 1)	1,539	1,342	1,001	897	792	719	1,104	649	727	942	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	2,149	265	265	265	265	263	264	0	0	0	0
2. 1993	604	604	604	604	604	604	604	604	604	604	0
3. 1994	XXX	366	366	366	366	366	366	366	366	366	0
4. 1995	XXX	XXX	303	303	303	303	303	303	303	303	0
5. 1996	XXX	XXX	XXX	367	367	367	367	367	367	367	0
6. 1997	XXX	XXX	XXX	XXX	382	382	382	382	382	382	0
7. 1998	XXX	XXX	XXX	XXX	XXX	295	295	295	295	295	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	465	465	465	465	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	413	413	413	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	537	537	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	739	739
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	739
13. Earned Premiums (Sch P, Part 1)	604	366	303	367	382	295	465	413	537	739	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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

**SECTION 2B**

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

**SCHEDULE P - PART 6M - INTERNATIONAL**

**SECTION 1**

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

**SECTION 2**

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	2,638	763	763	763	763	763	763	0	0	0	0
2. 1993	358	358	358	358	358	358	358	358	358	358	0
3. 1994	XXX	168	168	168	168	168	168	168	168	168	0
4. 1995	XXX	XXX	120	120	120	120	120	120	120	120	0
5. 1996	XXX	XXX	XXX	405	405	405	405	405	405	405	0
6. 1997	XXX	XXX	XXX	XXX	236	236	236	236	236	236	0
7. 1998	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	358	168	120	405	236	(2)	0	0	0	0	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	357	0	0	0	0	1	0	0	0	0	0
2. 1993	129	129	129	129	129	129	129	129	129	129	0
3. 1994	XXX	97	97	97	97	97	97	97	97	97	0
4. 1995	XXX	XXX	60	60	60	59	59	59	59	59	0
5. 1996	XXX	XXX	XXX	320	320	320	320	320	320	320	0
6. 1997	XXX	XXX	XXX	XXX	187	187	187	187	187	187	0
7. 1998	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	129	97	59	320	187	(1)	0	0	0	0	XXX

**SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY**

**SECTION 1**

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

**SECTION 2**

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

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY**

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	837	118	118	118	118	118	118	0	0	0	0
2. 1993	174	178	179	179	179	179	179	179	179	179	0
3. 1994	XXX	142	157	157	157	157	157	157	157	157	0
4. 1995	XXX	XXX	144	169	169	169	169	169	169	169	0
5. 1996	XXX	XXX	XXX	89	93	98	98	98	98	98	0
6. 1997	XXX	XXX	XXX	XXX	77	81	85	85	85	85	0
7. 1998	XXX	XXX	XXX	XXX	XXX	296	295	304	304	304	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	180	188	192	192	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	162	162	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	30	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	48
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48
13. Earned Premiums (Sch P, Part 1)	174	146	160	114	81	305	183	171	42	48	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	106	0	0	0	0	2	0	0	0	0	0
2. 1993	39	39	39	39	39	40	40	40	40	40	0
3. 1994	XXX	22	22	22	22	22	22	22	22	22	0
4. 1995	XXX	XXX	55	55	55	55	55	55	55	55	0
5. 1996	XXX	XXX	XXX	8	8	8	8	8	8	8	0
6. 1997	XXX	XXX	XXX	XXX	6	6	6	6	6	6	0
7. 1998	XXX	XXX	XXX	XXX	XXX	107	107	107	107	107	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	16	16	16	16	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	16	16	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2
13. Earned Premiums (Sch P, Part 1)	40	22	55	8	6	107	16	16	2	2	XXX

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

**SECTION 1B**

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

**SECTION 2B**

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

Schedule P - Part 7A - Section 1

**NONE**

Schedule P - Part 7A - Section 2

**NONE**

Schedule P - Part 7A - Section 3

**NONE**

Schedule P - Part 7A - Section 4

**NONE**

Schedule P - Part 7A - Section 5

**NONE**

Schedule P - Part 7B - Section 1

**NONE**

Schedule P - Part 7B - Section 2

**NONE**

Schedule P - Part 7B - Section 3

**NONE**

Schedule P - Part 7B - Section 4

**NONE**

Schedule P - Part 7B - Section 5

**NONE**

Schedule P - Part 7B - Section 6

**NONE**

Schedule P - Part 7B - Section 7

**NONE**

## SCHEDULE P INTERROGATORIES

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

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

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

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

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

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

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

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

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

5.1 Fidelity .....0  
5.2 Surety .....0

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

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

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



# ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY







## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

**Explanations:**

**Bar Codes:**

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

14.   
2 6 1 2 3 2 0 0 2 2 3 0 5 8 0 0 0

15.   
2 6 1 2 3 2 0 0 2 3 3 0 5 8 0 0 0

16.   
2 6 1 2 3 2 0 0 2 2 1 0 0 0 0 0 0

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**OVERFLOW PAGE FOR WRITE-INS**

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