

**ANNUAL STATEMENT**  
Including Index and Supplements  
OF THE

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of \_\_\_\_\_

in the state of \_\_\_\_\_

**TO THE**  
**Insurance Department**  
**OF THE**

**STATE OF**

**FOR THE YEAR ENDED**  
**December 31, 2001**

PROPERTY AND CASUALTY

**2001**



23043200120100100

ANNUAL STATEMENT

For the Year Ended December 31, 2001
OF THE CONDITION AND AFFAIRS OF THE

Liberty Mutual Insurance Company

NAIC Group Code 0111 (Current Period) 0111 (Prior Period) NAIC Company Code 23043 Employer's ID Number 04-1543470

Organized under the Laws of Massachusetts, as a stock insurance comp State of Domicile or Port of Entry Massachusetts

Country of Domicile United States

Incorporated: January 1, 1912 Commenced Business: July 1, 1912

Statutory Home Office: 175 Berkley Street Boston, MA 02117

Main Administrative Office: 175 Berkley Street Boston, MA 02117 617-357-9500

Mail Address: 175 Berkley Street Boston, MA 02117

Primary Location of Books and Records: 175 Berkley Street Boston, MA 02117 617-357-9500

Internet Website Address: www.LibertyMutual.com

Statement Contact: Randall Kneeland 617-574-5955 44606

Randall.Kneeland@LibertyMutual.com (E-Mail Address) 617-574-5955 (Fax Number)

OFFICERS

President
Secretary
Treasurer
Actuary

Vice-Presidents

Blank lines for listing Vice-Presidents

DIRECTORS OR TRUSTEES

Blank lines for listing Directors or Trustees

State of Massachusetts
County of Suffolk ss

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

(Signature) (Signature) (Signature)
(Printed Name) President Secretary Treasurer

Subscribed and sworn to before me this
15th day of February, 2004

- 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 (seal)

## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds	7,740,055,803		7,740,055,803	8,594,073,768
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	182,537,700		182,537,700	92,838,521
2.2 Common Stocks (Schedule D, Part 2, Section 2)	5,599,330,661		5,599,330,661	6,236,608,260
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	153,084,285		153,084,285	158,426,086
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,063,838		1,063,838	
4.3 Properties held for sale (less \$ 0 encumbrances)	1,055,086		1,055,086	
5. Cash (\$ 230,914,212 Schedule E, Part 1) and short-term investments (\$ 648,081,469 Schedule DA, Part 2)	878,995,681		878,995,681	489,378,273
6. Other invested assets (Schedule BA)	677,629,352		677,629,352	724,778,101
7. Receivable for securities	7,430,002		7,430,002	15,600,477
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	15,241,182,408		15,241,182,408	16,311,703,486
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	567,034,772	4,532,139	562,502,633	392,147,053
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	657,176,364		657,176,364	652,042,901
10.3 Accrued retrospective premiums	502,634,285	48,372,220	454,262,065	392,621,729
11. Funds held by or deposited with reinsured companies	551,251,847		551,251,847	471,755,112
12. Bills receivable, taken for premiums	43,428	43,428		
13. Amounts billed and receivable under deductible and service only plans	162,012,574		162,012,574	
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	257,791,820		257,791,820	262,691,451
15. Federal and foreign income tax recoverable and interest thereon (including \$ 386,006,933 net deferred tax asset)	512,479,622	126,472,689	386,006,933	
16. Guaranty funds receivable or on deposit	2,534,449		2,534,449	2,534,449
17. Electronic data processing equipment and software	85,653,400	32,293,017	53,360,383	46,902,332
18. Interest, dividends and real estate income due and accrued	125,809,904		125,809,904	144,036,175
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	530,507,115		530,507,115	237,623,508
21. Equities and deposits in pools and associations	21,713,806	143,074	21,570,732	18,173,907
22. Amounts receivable relating to uninsured accident and health plans	412		412	2,676,928
23. Other assets nonadmitted (Exhibit 1)	40,876,851	40,876,851		
24. Aggregate write-ins for other than invested assets	179,140,499	33,312,636	145,827,863	226,450,565
25. TOTALS (Lines 9 through 24)	19,437,843,556	286,046,054	19,151,797,502	19,161,359,596

DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)				
2401. Other assets	50,358,640	33,312,636	17,046,004	50,831,904
2402. Cash surrender value life insurance	128,781,859		128,781,859	64,335,491
2403. Amounts receivable under uninsured plans				111,283,170
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above)	179,140,499	33,312,636	145,827,863	226,450,565

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Losses (Part 3A, Line 34, Column 8)	8,132,562,446	7,779,893,009
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	22,804,399	24,794,343
3. Loss adjustment expenses (Part 3A, Line 34, Column 9)	1,578,720,778	1,626,162,633
4. Commissions payable, contingent commissions and other similar charges	13,044,045	4,085,180
5. Other expenses (excluding taxes, licenses and fees)	251,465,174	165,725,953
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	234,859,170	43,019,899
7. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	120,225,584	243,141,581
8. Borrowed money \$ 733,659,409 and interest thereon \$ 28,669,676	762,329,085	567,977,328
9. Unearned premiums (Part 2A, Line 36, Column 5)(after deducting unearned premiums for ceded reinsurance of 1,416,447,653 and including warranty reserves of \$ 0 )	1,736,409,621	1,612,130,587
10. Dividends declared and unpaid:		
10.1 Stockholders	2,210,000	
10.2 Policyholders	24,289,527	19,584,096
11. Ceded reinsurance premiums payable (net of ceding commissions)	353,903,679	
12. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 14)	1,466,716,387	527,429,534
13. Amounts withheld or retained by company for account of others	172,770,243	117,953,049
14. Remittances and items not allocated		
15. Provision for reinsurance (Schedule F, Part 7)	152,691,873	151,076,367
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	228,369,969	242,596,911
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities	23,186,224	15,861,936
20. Liability for amounts held under uninsured accident and health plans		
21. Capital notes \$ 0 and interest thereon \$ 0		
22. Aggregate write-ins for liabilities	(600,967,820)	502,218,161
23. Total liabilities (Lines 1 through 22)	14,675,590,384	13,643,650,567
24. Aggregate write-ins for special surplus funds	708,677,011	200,694,651
25. Common capital stock	10,000,000	
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds	1,250,000	1,250,000
28. Surplus notes	1,141,018,799	1,140,854,969
29. Gross paid in and contributed surplus		
30. Unassigned funds (surplus)	2,615,261,308	4,174,909,409
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0 )		
31.2 0 shares preferred (value included in Line 26 \$ 0 )		
32. Surplus as regards policyholders (Lines 24 to 30, less 31) (Page 4, Line 36)	4,476,207,118	5,517,709,029
33. TOTALS (Page 2, Line 25, Col. 3)	19,151,797,502	19,161,359,596
<b>DETAILS OF WRITE-INS</b>		
2201. Amounts held under uninsured plans	261,505,037	164,175,304
2202. Other liabilities	220,969,870	458,343,865
2203. Retroactive reinsurance reserve - ceded	(1,343,776,060)	(445,570,637)
2298. Summary of remaining write-ins for Line 22 from overflow page	260,333,333	325,269,629
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	(600,967,820)	502,218,161
2401. Special surplus from retroactive reinsurance	708,677,011	200,694,651
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	708,677,011	200,694,651
2701. Guaranty funds	1,250,000	1,250,000
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	1,250,000	1,250,000

<b>UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME</b>	1 Current Year	2 Prior Year
1. Premiums earned (Part 2, Line 34, Column 4)	4,620,733,033	4,498,978,551
<b>DEDUCTIONS</b>		
2. Losses incurred (Part 3, Line 34, Column 7)	4,118,724,764	3,447,095,604
3. Loss expenses incurred (Part 4, Line 25, Column 1)	783,743,126	723,550,774
4. Other underwriting expenses incurred (Part 4, Line 25, Column 2)	1,198,670,014	1,105,037,475
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	6,101,137,904	5,275,683,853
7. Net underwriting gain (loss) (Line 1 minus Line 6)	(1,480,404,871)	(776,705,302)
<b>INVESTMENT INCOME</b>		
8. Net investment income earned (Part 1, Line 15)	532,416,707	584,470,975
9. Net realized capital gains (losses) (Part 1A, Line 10)	196,786,456	232,165,683
10. Net investment gain (loss) (Lines 8 + 9)	729,203,163	816,636,658
<b>OTHER INCOME</b>		
11. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,324,435 amount charged off \$ 22,774,884 )	(21,450,450)	(19,974,870)
12. Finance and service charges not included in premiums	27,076,734	24,366,505
13. Aggregate write-ins for miscellaneous income	412,904,371	142,662,538
14. Total other income (Lines 11 through 13)	418,530,655	147,054,173
15. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 7 + 10 + 14)	(332,671,053)	186,985,529
16. Dividends to policyholders	48,673,975	59,089,905
17. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 15 minus Line 16)	(381,345,028)	127,895,624
18. Federal and foreign income taxes incurred	(68,438,344)	3,526,853
19. Net income (Line 17 minus Line 18) (to Line 21)	(312,906,684)	124,368,771
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
20. Surplus as regards policyholders, December 31 prior year (Page 4, Line 36, Column 2)	5,517,709,029	5,549,445,694
<b>GAINS AND (LOSSES) IN SURPLUS</b>		
21. Net income (from Line 19)	(312,906,684)	124,368,771
22. Net unrealized capital gains or (losses)	(809,356,199)	(196,877,225)
23. Change in net unrealized foreign exchange capital gain (loss)		
24. Change in net deferred income tax	125,575,976	
25. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	144,023,782	87,142,576
26. Change in provision for reinsurance (Page 3, Line 15, Column 2 minus Column 1)	(5,881,972)	11,430,842
27. Change in surplus notes	163,830	163,830
28. Cumulative effect of changes in accounting principles	(168,800,430)	
29. Capital changes:		
29.1 Paid in (Exhibit 2, Line 6, Column 1)		
29.2 Transferred from surplus (Stock Dividend)	10,000,000	
29.3 Transferred to surplus		
30. Surplus adjustments:		
30.1 Paid in (Exhibit 2, Line 7, Column 1)		
30.2 Transferred to capital (Stock Dividend)	(10,000,000)	
30.3 Transferred from capital		
31. Net remittances from or (to) Home Office		
32. Dividends to stockholders	(2,210,000)	
33. Change in treasury stock (Page 3, Lines 31.1 and 31.2, Column 2 minus Column 1)		
34. Aggregate write-ins for gains and losses in surplus	(12,110,214)	(57,965,459)
35. Change in surplus as regards policyholders for the year (Lines 21 through 34)	(1,041,501,911)	(31,736,665)
36. Surplus as regards policyholders, December 31 current year (Lines 20 plus Line 35) (Page 3, Line 32)	4,476,207,118	5,517,709,029

<b>DETAILS OF WRITE-INS</b>		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus Line 0598) (Line 5 above)		
1301. Other income (expense)	(95,040,780)	(58,307,462)
1302. Retroactive reinsurance gain	507,945,151	200,970,000
1303.		
1398. Summary of remaining write-ins for Line 13 from overflow page		
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)	412,904,371	142,662,538
3401. Other surplus items	(3,168,468)	(47,965,459)
3402. Change in accumulated translation adjustment	(8,941,746)	
3403. Subsidiary guarantee		(10,000,000)
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus Line 3498) (Line 34 above)	(12,110,214)	(57,965,459)

## CASH FLOW

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance	4,908,425,804	4,586,132,370
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	4,609,417,552	4,894,912,712
3. Underwriting expenses paid	1,168,510,460	1,082,442,821
4. Other underwriting income (expenses)	(33,045,330)	(44,126,424)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(902,547,538)	(1,435,349,587)
6. Net Investment income	631,928,101	684,920,909
7. Other income (expenses):		
7.1 Agents' balances charged off	(21,450,450)	(19,974,870)
7.2 Net funds held under reinsurance treaties	734,852,199	(166,555,540)
7.3 Net amount withheld or retained for account of others	54,937,094	28,432,018
7.4 Aggregate write-ins for miscellaneous items	450,241,145	89,666,102
7.5 Total other income (Lines 7.1 to 7.4)	1,218,579,988	(68,432,290)
8. Dividends to policyholders on direct business, less \$ 42,722,105 dividends on reinsurance assumed or ceded (net)	44,186,298	64,413,631
9. Federal and foreign income taxes (paid) recovered	55,397,365	67,841,003
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	959,171,618	(815,433,596)
<b>Cash from Investments</b>		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	4,246,034,000	2,000,058,652
11.2 Stocks	656,402,384	642,393,264
11.3 Mortgage loans		
11.4 Real estate	1,338,773	4,000,000
11.5 Other invested assets	196,372,732	211,673,026
11.6 Net gains or (losses) on cash and short-term investments	72,646	841,301
11.7 Miscellaneous proceeds		2,062,787
11.8 Total investment proceeds (Lines 11.1 to 11.7)	5,100,220,535	2,861,029,030
12. Cost of investments acquired (long-term only):		
12.1 Bonds	3,297,361,921	1,381,471,563
12.2 Stocks	738,740,307	443,952,848
12.3 Mortgage loans		
12.4 Real estate	7,290,592	
12.5 Other invested assets	233,339,183	206,307,432
12.6 Miscellaneous applications	73,247,503	
12.7 Total investment acquired (Lines 12.1 to 12.6)	4,349,979,506	2,031,731,843
13. Net cash from investments (Line 11.8 minus Line 12.7)	750,241,029	829,297,187
<b>Cash from Financing and Miscellaneous Sources</b>		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	163,830	163,830
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received	173,077,954	102,894,884
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)	173,241,784	103,058,714
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	274,759,240	7,342,478
15.3 Borrowed funds repaid		
15.4 Other applications	1,218,277,783	128,818,421
15.5 Total (Lines 15.1 to 15.4)	1,493,037,023	136,160,899
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(1,319,795,239)	(33,102,185)
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	389,617,408	(19,238,594)
18. Cash and short-term investments:		
18.1 Beginning of year	489,378,273	508,616,867
18.2 End of year (Line 17 plus Line 18.1)	878,995,681	489,378,273
<b>DETAILS OF WRITE-INS</b>		
7.401 Other income	450,241,145	89,666,102
7.402		
7.403		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)	450,241,145	89,666,102

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1-INTEREST, DIVIDENDS AND REAL ESTATE INCOME**

	Schedule	1 Collected During Year	Current Year			5 Prior Year Due and Accrued and Unearned	6 Earned During Year Cols. 1-2+3+4-5
			2 Unearned	3 Due and Accrued (g)	4 Foreign Exchange Adjustment		
1. U.S. government bonds	D(a)	147,635,732		17,952,707		24,955,282	140,633,157
1.1 Bonds exempt from U.S. tax	D(a)	81,581,152		13,523,767		23,951,618	71,153,301
1.2 Other bonds (unaffiliated)	D(a)	369,272,944		80,474,669	10,451,214	83,769,694	376,429,133
1.3 Bonds of affiliates	D(a)	12,553,411					12,553,411
2.1 Preferred stocks (unaffiliated)	D(b)	3,328,362		46,576		9,457	3,365,481
2.11 Preferred stocks of affiliates	D(b)						
2.2 Common stock (unaffiliated)	D	20,855,535		6,085,207		2,672,060	24,268,682
2.21 Common stock of affiliates	D	35,400,000					35,400,000
3. Mortgage loans	B(c)						
4. Real estate	A(d)	29,545,396		124,745		59,575	29,610,566
5.1 Cash on hand and on deposit	E	3,401,087		1,061		1,061	3,401,087
5.2 Short-term investments	DA(e)	10,339,518		690,438		1,260,264	9,769,692
6. Other invested assets	BA	14,105,608		6,910,736		7,357,162	13,659,182
7. Derivative instruments	DB(f)	(2,270,284)					(2,270,284)
8. Aggregate write-ins for investment income		(2,219,504)					(2,219,504)
9. TOTALS		723,528,957		125,809,906	10,451,214	144,036,173	715,753,904

		DEDUCTIONS	
10. Total investment expenses incurred (Part 4, Line 25, Col. 3)			51,772,650
11. Interest expense			(h) 123,823,508
12. Depreciation on real estate (for companies which depreciate annually on a formula basis)			7,741,037
13. Aggregate write-ins for deductions from investment income			
14. Total deductions (Lines 10 to 13)			183,337,195
15. Net investment income earned (Line 9 minus Line 14 - to Page 4, Line 8)			532,416,709

DETAILS OF WRITE-INS						
0801. Miscellaneous Interest Income / (Expense)		(2,219,504)				(2,219,504)
0802.						
0803.						
0898. Summary of remaining write-ins for Line 8 from overflow page						
0899. Totals (Lines 0801 thru 0803 plus 0898) (Part 1, Line 8)		(2,219,504)				(2,219,504)

		DEDUCTIONS	
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 thru 1303 plus 1398) (Part 1, Line 13)			

(a) Includes \$ 9,815,073 accrual of discount	(e) Includes \$ 941,058 accrual of discount
less \$ 2,658,702 amortization of premium.	less \$ 20,802 amortization of premium.
(b) Includes \$ 0 accrual of discount	(f) Includes \$ 0 accrual of discount
less \$ 0 amortization of premium.	less \$ 0 amortization of premium.
(c) Includes \$ 0 accrual of discount	(g) Admitted items only. State basis of exclusions.
less \$ 0 amortization of premium.	(h) Includes \$ 91,586,329 interest on surplus notes
(d) Includes \$ 27,538,007 for company's occupancy and \$ 0 interest on capital notes.	

**PART 1A-CAPITAL GAINS AND (LOSSES) ON INVESTMENTS**

	1 Realized Profit (Loss) on Sale or Maturity	2 Realized Foreign Exchange Profit (Loss) on Sale or Maturity	3 Other Realized Adjustments	4 Increase (Decrease) by Adjustments	5 Unrealized Foreign Exchange Gain (Loss)	6 Net Gain (Loss) from Change in Differences Between Book/Adjusted Carrying and Admitted Values	7 Total (Sum of Cols. 1 to 6 incl.)
1. U.S. Government bonds	5,940,762						5,940,762
1.1 Bonds exempt from U.S. tax	31,783,959						31,783,959
1.2 Other bonds (unaffiliated)	81,861,537	(10,407,610)	(11,601,449)	13,194,609			73,047,087
1.3 Bonds of affiliates							
2.1 Preferred stocks (unaffiliated)	621,011		(1,318,157)	1,551,602			854,456
2.11 Preferred stocks of affiliates							
2.2 Common stock (unaffiliated)	164,573,052	(11,159,421)	(37,191,885)	(291,722,519)			(175,500,773)
2.21 Common stock of affiliates	(1,000,000)			(454,093,495)			(455,093,495)
3. Mortgage loans							
4. Real estate	(553,586)				(a)		(553,586)
5.1 Cash on hand and on deposit							
5.2 Short-term investments	72,646						72,646
6. Other invested assets	13,180,421		(9,414,118)	(88,975,966)			(85,209,663)
7. Derivative instruments	(18,600,706)			10,689,570			(7,911,136)
8. Aggregate write-ins for capital gains and (losses)							
9. TOTALS	277,879,096	(21,567,031)	(59,525,609)	(809,356,199)			(612,569,743)

(Distribution of Line 9, Col. 7)

10. Net realized capital gains or (losses) (Page 4, Line 9) (Col. 1 + 2 + 3, Line 9)							196,786,456
11. Net unrealized capital gains or (losses) (Page 4, Line 19)							(809,356,199)

DETAILS OF WRITE-INS						
0801.						
0802.						
0803.						
0898. Summary of remaining write-ins for Line 8 from overflow page						
0899. Totals (Lines 0801 through 0803 plus 0898) (Part 1A, Line 8)						

(a) Excluding \$ 7,741,037 depreciation on real estate included in Part 1, Line 12.

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2 - PREMIUMS EARNED**

Line of Business	1 Net Premiums Written per Column 6, Part 2B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 2A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	50,246,515	19,204,349	30,407,194	39,043,670
2. Allied lines	21,348,219	13,065,550	7,644,087	26,769,682
3. Farmowners multiple peril	7,437,644	4,248,383	3,497,306	8,188,721
4. Homeowners multiple peril	357,979,444	187,130,489	194,088,532	351,021,401
5. Commercial multiple peril	228,533,811	102,577,800	80,953,758	250,157,853
6. Mortgage guaranty				
8. Ocean marine	32,336,810	9,770,869	23,494,506	18,613,173
9. Inland marine	46,423,014	22,973,040	20,197,626	49,198,428
10. Financial guaranty				
11.1 Medical malpractice - occurrence	123	17,700		17,823
11.2 Medical malpractice - claims-made				
12. Earthquake	8,445,562	3,526,812	3,852,639	8,119,735
13. Group accident and health	259,985,500	4,402,648	6,053,958	258,334,190
14. Credit accident and health (group and individual)				
15. Other accident and health	40,459,248	8,017,904	7,672,250	40,804,902
16. Workers' compensation	1,252,315,812	(174,736,929)	(162,583,627)	1,240,162,510
17.1 Other liability - occurrence	232,746,814	42,927,766	47,683,577	227,991,003
17.2 Other liability - claims-made	28,807,934	8,485,090	18,130,621	19,162,403
18.1 Products liability - occurrence	63,755,434	4,236,303	6,393,459	61,598,278
18.2 Products liability - claims-made	215,376	5,920	37,227	184,069
19.1, 19.2 Private passenger auto liability	941,375,488	443,009,341	467,228,241	917,156,588
19.3, 19.4 Commercial auto liability	235,954,061	70,583,232	56,437,332	250,099,961
21. Auto physical damage	761,117,067	338,314,348	365,941,928	733,489,487
22. Aircraft (all perils)	19,157,042	4,963,248	6,649,496	17,470,794
23. Fidelity	3,503,724	1,948,236	1,382,791	4,069,169
24. Surety	40,464,657	50,150,983	50,601,878	40,013,762
26. Burglary and theft	910,804	422,281	400,151	932,934
27. Boiler and machinery	(1,117,182)	(20,609)	(333,187)	(804,604)
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	6,959,628	1,306,562	(5,003,791)	13,269,981
31. Reinsurance-Nonproportional Assumed Liability	21,638,629	4,731,237	2,947,388	23,422,478
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	4,661,001,178	1,171,262,553	1,233,775,340	4,598,488,391

DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)				



## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 2A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	29,261,737	1,145,457			30,407,194
2. Allied lines	4,136,044	3,508,043			7,644,087
3. Farmowners multiple peril	3,497,306				3,497,306
4. Homeowners multiple peril	193,106,032	982,500			194,088,532
5. Commercial multiple peril	79,211,652	2,295,592		(553,486)	80,953,758
6. Mortgage guaranty					
8. Ocean marine	23,305,111	189,395			23,494,506
9. Inland marine	19,731,921	465,705			20,197,626
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	3,727,403	125,236			3,852,639
13. Group accident and health	5,801,805			252,152	6,053,957
14. Credit accident and health (group and individual)					
15. Other accident and health	7,671,989	261			7,672,250
16. Workers' compensation	229,954,287	13,946,574		(406,484,488)	(162,583,627)
17.1 Other liability - occurrence	77,508,529	13,747,721		(43,572,673)	47,683,577
17.2 Other liability - claims-made	17,869,144	261,470			18,130,614
18.1 Products liability - occurrence	18,342,856	2,733,326		(14,682,722)	6,393,460
18.2 Products liability - claims-made	37,227				37,227
19.1, 19.2 Private passenger auto liability	465,841,846	1,386,396			467,228,242
19.3, 19.4 Commercial auto liability	87,420,893	308,651		(31,292,212)	56,437,332
21. Auto physical damage	364,881,014	1,061,774		(856)	365,941,932
22. Aircraft (all perils)	6,649,496				6,649,496
23. Fidelity	1,165,254	217,536			1,382,790
24. Surety	19,623,768	30,978,110			50,601,878
26. Burglary and theft	392,184	7,966			400,150
27. Boiler and machinery	(383,712)	50,525			(333,187)
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property	1,296,149	60		(6,300,000)	(5,003,791)
31. Reinsurance-Nonproportional Assumed Liability	2,829,016	118,372			2,947,388
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	1,662,878,951	73,530,670		(502,634,285)	1,233,775,336
35. Accrued retrospective premiums based on experience					502,634,285
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					1,736,409,621

DETAILS OF WRITE-INS					
3301.					
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page					
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)					

- (a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.  
Are they so returned in this statement? YES [ X ] NO [ ]
- (b) State here basis of computation used in each case Daily for direct business as reported by ceding companies for reinsurance assume

**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 2B - PREMIUMS WRITTEN**

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees  
Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire	16,887,122	55,522,607	24,077,289	29,522,492	16,718,011	50,246,515
2. Allied lines	2,327,074	36,283,851	9,403,200	12,549,202	14,116,705	21,348,218
3. Farmowners multiple peril		11,805,784		4,368,140		7,437,644
4. Homeowners multiple peril	24,298,450	591,519,477	910,612	210,242,773	48,506,322	357,979,444
5. Commercial multiple peril	7,967,288	401,997,460		130,924,392	50,506,545	228,533,811
6. Mortgage guaranty						
8. Ocean marine	32,169,004	30,202,981	7,654,026	19,001,628	18,687,573	32,336,810
9. Inland marine	40,608,133	53,742,442	27,752,140	27,317,533	48,362,168	46,423,014
10. Financial guaranty						
11.1 Medical malpractice - occurrence		(31)	226	72		123
11.2 Medical malpractice - claims-made						
12. Earthquake	281,327	16,024,439	281,056	4,967,338	3,173,922	8,445,562
13. Group accident and health	152,469,657	271,082,429		153,020,164	10,546,422	259,985,500
14. Credit accident and health (group and individual)						
15. Other accident and health	64,906,130		199,291	23,761,781	884,392	40,459,248
16. Workers' compensation	403,378,078	2,241,139,677	51,029,380	746,527,595	696,703,728	1,252,315,812
17.1 Other liability - occurrence	131,384,109	356,519,457	4,055,817	88,992,511	170,220,058	232,746,814
17.2 Other liability - claims-made	110,066,408	49,363,328	1,051,409	71,626,136	60,047,075	28,807,934
18.1 Products liability - occurrence	39,791,363	70,577,331	4,635,171	37,452,717	13,795,714	63,755,434
18.2 Products liability - claims-made	83,610	258,257		126,491		215,376
19.1, 19.2 Private passenger auto liability	326,852,379	1,194,123,700	31,920,643	554,718,914	56,802,320	941,375,488
19.3, 19.4 Commercial auto liability	101,875,807	362,181,954	12,144,234	138,932,910	101,315,024	235,954,061
21. Auto physical damage	199,827,448	1,027,070,269	13,249,513	447,284,948	31,745,215	761,117,067
22. Aircraft (all perils)	58,279,218		5,196,993	11,250,961	33,068,208	19,157,042
23. Fidelity	7,518,574	890,858	2,328,655	2,057,743	5,176,620	3,503,724
24. Surety	111,846,488	27,180,471	4,620,351	23,764,957	79,417,696	40,464,657
26. Burglary and theft	1,134,887	336,072	5,961	535,246	30,870	910,804
27. Boiler and machinery	283,396	(1,922,551)	86,560	(656,093)	220,680	(1,117,182)
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	43,357	51,300,115	4,087,401	40,296,443	6,959,628
31. Reinsurance-Nonproportional Assumed Liability	X X X	100,177	61,782,548	12,708,401	27,535,694	21,638,630
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	1,834,235,950	6,796,043,796	313,685,190	2,755,086,353	1,527,877,405	4,661,001,178

DETAILS OF WRITE-INS						
3301.						
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page						
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? YES [ X ] NO [ ]  
 If yes: 1. The amount of such installment premiums \$ 374,559,427  
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 160,673,000



**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 3A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	5,255,767	20,240,612	14,041,516	11,454,863	(2,584,659)	11,663,838	1,939,674	18,594,368	1,481,124
2. Allied lines	129,709	27,010,023	15,361,946	11,777,786	(965,910)	12,079,879	4,080,268	18,811,487	2,210,065
3. Farmowners multiple peril		3,658,673	1,353,709	2,304,964		67,306	24,903	2,347,367	1,055,229
4. Homeowners multiple peril	7,278,268	145,214,417	58,600,511	93,892,174	144,713	12,140,829	4,943,211	101,234,505	21,114,176
5. Commercial multiple peril	22,518,940	356,983,968	160,889,581	218,613,327	(8,731,776)	207,694,726	87,662,845	329,913,432	121,984,582
6. Mortgage guaranty									
8. Ocean marine	7,774,335	21,729,808	13,753,980	15,750,163	(1,598,352)	11,585,280	3,146,626	22,590,465	2,306,940
9. Inland marine	49,834,741	18,890,969	55,322,128	13,403,582	32,304,760	9,698,263	31,728,291	23,678,314	5,687,993
10. Financial guaranty									
11.1 Medical malpractice - occurrence	800	247,468	98,339	149,929		45,326	16,778	178,477	27,413
11.2 Medical malpractice - claims - made									
12. Earthquake	93,480	5,401,355	2,421,217	3,073,618	657,632	91,099	488,754	3,333,595	162,483
13. Group accident and health		621,517,338	229,961,415	391,555,923	43,993,532	16,282,268	24,628,145	(a) 427,203,578	479,331
14. Credit accident and health (group and individual)									
15. Other accident and health	829,893	635,387	625,080	840,200	6,969,891	3,234,011	8,831,955	(a) 2,212,147	185,238
16. Workers' compensation	1,363,196,175	4,725,641,568	2,955,680,300	3,133,157,443	652,246,713	2,417,678,471	2,009,178,149	4,193,904,478	500,806,414
17.1 Other liability - occurrence	518,602,885	691,600,237	490,740,039	719,463,083	450,526,193	247,994,346	361,256,143	1,056,727,479	433,338,210
17.2 Other liability - claims - made	41,006,235	17,061,349	32,464,865	25,602,719	56,673,732	12,281,187	62,375,808	32,181,830	13,898,707
18.1 Products liability - occurrence	295,747,137	88,748,732	184,750,247	199,745,622	90,501,336	70,694,165	62,579,772	298,361,351	167,740,817
18.2 Products liability - claims - made	3,317,600	2,086,638	1,999,568	3,404,670				3,404,670	1,819,262
19.1, 19.2 Private passenger auto liability	277,366,786	1,062,154,163	581,670,217	757,850,732	117,632,522	290,387,988	162,284,788	1,003,586,454	161,050,313
19.3, 19.4 Commercial auto liability	136,485,312	592,959,824	357,539,612	371,905,524	76,570,542	253,569,138	233,406,480	468,638,724	106,699,284
21. Auto physical damage	304,836	1,998,278	2,809,607	(506,493)	(4,395,961)	(22,510,701)	(8,807,053)	(18,606,102)	21,611,843
22. Aircraft (all perils)	73,157,342	14,766,445	80,114,924	7,808,863	2,254,188	(95,548)	1,211,939	8,755,564	231,396
23. Fidelity	2,091,757	1,575,824	1,471,001	2,196,580	7,763,362	1,968,543	6,587,499	5,340,986	1,194,341
24. Surety	187,282,757	2,691,715	166,479,636	23,494,836	13,537,170	14,893,820	16,513,553	35,412,273	12,522,723
26. Burglary and theft	662,575	1,248,713	719,043	1,192,245	1,658,283	458,769	838,775	2,470,522	212,270
27. Boiler and machinery	(23,362)	596,402	212,025	361,015	(57,486)	3,572,204	1,352,774	2,522,959	493,929
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	121,874,778	63,658,898	58,215,880	X X X	20,664,787	45,763,140	33,117,527	31,537
31. Reinsurance-Nonproportional Assumed Liability	X X X	72,230,448	26,725,266	45,505,182	X X X	39,659,212	28,533,908	56,630,486	375,163
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	24,617	9,108	15,509	X X X			15,509	
33. Aggregate write-ins for other lines of business									
34. TOTALS	2,992,913,968	8,618,789,749	5,499,473,778	6,112,229,939	1,535,100,425	3,635,799,206	3,150,567,125	8,132,562,445	1,578,720,783
<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 through 3303 + 3398) (Line 33 above)									

(a) Including \$ 0. for present value of life indemnity claims.

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 4 - EXPENSES**

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	114,233,467			114,233,467
1.2 Reinsurance assumed	555,170,733			555,170,733
1.3 Reinsurance ceded	286,676,049			286,676,049
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	382,728,151			382,728,151
2. Commission and brokerage:				
2.1 Direct excluding contingent		97,855,876		97,855,876
2.2 Reinsurance assumed excluding contingent		334,223,902		334,223,902
2.3 Reinsurance ceded excluding contingent		315,737,505		315,737,505
2.4 Contingent-direct		6,991,468		6,991,468
2.5 Contingent-reinsurance assumed		4,228,505		4,228,505
2.6 Contingent-reinsurance ceded		4,151,390		4,151,390
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		123,410,856		123,410,856
3. Allowances to manager and agents		59,557		59,557
4. Advertising	4,033,702	30,872,122	80,898	34,986,722
5. Boards, bureaus and associations	856,742	16,218,637	(779)	17,074,600
6. Surveys and underwriting reports	37,906	9,342,324	33	9,380,263
7. Audit of assureds' records		97,487		97,487
8. Salary and related items:				
8.1 Salaries	242,496,852	481,291,646	14,874,204	738,662,702
8.2 Payroll taxes	16,162,552	35,652,199	1,045,651	52,860,402
9. Employee relations and welfare	37,966,637	85,971,238	818,518	124,756,393
10. Insurance	17,457,152	1,709,132	2,114,246	21,280,530
11. Directors' fees	241,745	797,815	34,504	1,074,064
12. Travel and travel items	14,780,694	37,634,207	568,729	52,983,630
13. Rent and rent items	21,622,778	50,836,492	398,021	72,857,291
14. Equipment	15,658,938	38,655,730	416,179	54,730,847
15. Cost of depreciation of EDP equipment and software	8,003,441	16,107,184	231,432	24,342,057
16. Printing and stationery	5,625,327	13,860,719	84,288	19,570,334
17. Postage, telephone and telegraph, exchange and express	13,780,370	38,632,767	370,435	52,783,572
18. Legal and auditing	3,059,238	11,540,577	4,777,971	19,377,786
19. Totals (Lines 3 to 18)	401,784,074	869,279,833	25,814,330	1,296,878,237
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 2,424,249		180,302,200	3,297,476	183,599,676
20.2 Insurance department licenses and fees		5,702,521		5,702,521
20.3 Gross guaranty association assessments		28,758,765		28,758,765
20.4 All other (excluding federal and foreign income and real estate)		3,408,841		3,408,841
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		218,172,327	3,297,476	221,469,803
21. Real estate expenses			16,415,425	16,415,425
22. Real estate taxes			3,981,317	3,981,317
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	(769,099)	(12,193,002)	2,264,102	(10,697,999)
25. Total expenses incurred	783,743,126	1,198,670,014	51,772,650	(a) 2,034,185,790
26. Less unpaid expenses-current year	1,578,720,778	499,391,680	(23,290)	2,078,089,168
27. Add unpaid expenses-prior year	1,626,162,633	212,358,727	472,305	1,838,993,665
28. Amounts receivable relating to uninsured accident and health plans, prior year		427,226		427,226
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	831,184,981	911,209,835	52,268,245	1,794,663,061
<b>DETAILS OF WRITE-INS</b>				
2401. Change in unallocated expense reserves	(6,243,228)			(6,243,228)
2402. Other Expenses	5,474,129	(12,193,002)	2,264,102	(4,454,771)
2403. 0				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	(769,099)	(12,193,002)	2,264,102	(10,697,999)

(a) Includes management fees of \$ 925,974 to affiliates and \$ 3,339,084 to non-affiliates.

### EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1	2	3
	End of Current Year	End of Prior Year	Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 21, Column 2 .....			
2. Other Nonadmitted Assets:			
2.1 Bills receivable not taken for premiums .....			
2.2 Furniture, equipment and supplies .....			
2.3 Leasehold improvements .....			
2.4 Loans on personal security, endorsed or not .....			
3. Total (Lines 2.1 to 2.4) (Page 2, Line 23, Column 2) .....			
4. Loans on company's stock .....			
5. Aggregate write-ins for other than invested assets .....			
6. Total (Line 1 plus Lines 3 to 5)			
<b>DETAILS OF WRITE-INS</b>			
0501. ....			
0502. ....			
0503. ....			
0598. Summary of remaining write-ins for Line 5 from overflow page .....			
0599. Totals (Lines 0501 through 0503 + 0598) (Line 5 above)			

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## NOTES TO FINANCIAL STATEMENTS

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### Note 1- Summary of Significant Accounting Policies

#### A. Accounting Practices

The accompanying financial statements of Liberty Mutual Insurance Company (the „Company“) have been prepared in conformity with accounting practices prescribed or permitted by the State of Massachusetts. Effective January 1, 2001, the Massachusetts Division of Insurance required that insurance companies domiciled in Massachusetts prepare their statutory-basis financial statements in accordance with the NAIC Accounting Practices and Procedures Manual, effective January 1, 2001, subject to any deviations prescribed or permitted by the Massachusetts Insurance Commissioner.

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.

#### C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro-rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expense incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

1. Investment grade short-term investments are carried at cost adjusted where appropriate for amortization of premium or discount, or market as specified by the Purposes and Procedures Manual of the NAIC Securities Valuation Office (SVO Manual).
2. Investment grade bonds are carried at cost adjusted where appropriate for amortization of premium or discount, or market as specified by the SVO Manual.
3. Common stocks are carried at market value except that investments in stocks of subsidiaries and affiliates are carried on the equity basis.
4. Preferred stocks are carried at cost or market in accordance with the SVO Manual.
5. The Company does not own mortgage loans.
6. Mortgage-backed/asset backed securities are stated at amortized value. Prepayment assumptions for single class mortgage-backed/asset backed securities and multi-class securities were obtained from internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all single class mortgage-backed/asset-backed securities and multi-class securities. Non-investment grade mortgage-backed/asset backed securities are stated at the lower of amortized value or fair value.
7. The Company carries its investments in subsidiaries, controlled and affiliated (SCA) companies in accordance with SSAP No. 46 and the SVO Manual. Schedule D Part 6-Section 1 illustrates the valuation method used for each SCA company.
8. Investments in joint ventures, partnerships and limited liability companies are carried at the underlying audited GAAP equity value, when available.
9. All derivative instruments are valued consistently with the hedged items.
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods, for making such estimates and for establishing the resulting liability, are continually reviewed and follow current standards of practice. Any adjustments to the liability are reflected in the period that they are determined.

## NOTES TO FINANCIAL STATEMENTS

### Note 2- Accounting Changes and Correction of Errors

- A. There were no material changes in accounting principles or corrections of errors except for the implementation of Codification.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Massachusetts. Effective January 1, 2001, the Massachusetts Division of Insurance required that insurance companies domiciled in Massachusetts prepare their statutory-basis financial statements in accordance with the NAIC Accounting Practices and Procedures Manual, effective January 1, 2001, subject to any deviations prescribed or permitted by the Massachusetts Insurance Commissioner.

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures Manual, effective January 1, 2001, are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at the date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that decreased unassigned funds (surplus) by \$168,800,413 as of January 1, 2001. Included in this total adjustment:

Guaranty funds and other assessments	(179,432,431)
Net deferred tax asset (liability)	339,589,780
Postemployment benefits and compensated absences	(61,378,517)
Allowance for doubtful accounts	(125,921,080)
Receivables from securities older than 15 days	(10,984,189)
Real estate valuation	(885,107)
Investment impairment	(8,286,851)
Non-admitted goodwill	(78,276,700)
Other	(43,225,335)
Total	<u>(168,800,430)</u>

### Note 3- Business Combinations and Goodwill

- A. Statutory Purchase Method

<u>Acquired Company</u>	<u>Date of Acquisition</u>	<u>% Ownership</u>	<u>Cost</u>	<u>Unamortized Goodwill December 31, 2001</u>	<u>Goodwill Amortization Current Year</u>
Liberty Insurance Company of Canada	January 1, 1997	100.00%	\$60,236,061	\$15,294,409	\$3,058,882
Liberty Personal Insurance Company	July 1, 1998	100.00%	\$49,434,445	\$13,557,797	\$1,694,037
Liberty Insurance Holdings Inc.	May 10, 1999	100.00%	1,472,492,028	\$50,102,637	\$6,832,178
Colorado Casualty Insurance Company	September 29, 1998	100.00%	\$46,319,965	\$26,662,500	\$3,950,000
Summit Holding Southeast Inc.	September 30, 1998	100.00%	\$229,350,130	\$123,173,004	\$18,247,853
Liberty Insurance Group, Compania De Seguros Y Reaseguros, S.A.	November 26, 2001	99.99%	\$191,937,000	\$131,772,044	\$6,935,371

- B. Statutory Mergers

The Company did not enter into any statutory mergers during the year.

- C. Impairment Loss

The Company did not recognize an impairment loss on any of the transactions described above during the year.

### Note 4- Discontinued Operations

The Company has no discontinued operations to report.

### Note 5- Investments

- A. Mortgage Loans

Not applicable

- B. Troubled Debt Restructuring for Creditors



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**NOTES TO FINANCIAL STATEMENTS**


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Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

1. The Company has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date, where historical cash flows are not readily available.
  2. Prepayment assumptions for single class and multi-class mortgages-backed/asset-backed securities were based upon 1-month historical constant prepayment rates.
  3. The Company used Merrill Lynch pricing service, Bloomberg and Lehman Index data in determining the market value of its vast majority of loan-backed securities. A small number of securities are priced in other ways, such as contacting brokers.
1. The Company had no negative yield situations requiring a change from the retrospective to prospective method.

E. Repurchase Agreements

The Company did not enter into any repurchase agreement during 2001.

**Note 6- Joint Ventures, Partnerships & Limited Liability Companies**

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company invests in various limited partnerships that are reported in accordance with SSAP No. 48. The partnerships are valued using traditional private equity valuation metrics. Poor performance and/or prospects within the partnerships may lead to impairment losses being recognized by management. The Company realized impairment losses on the following partnerships during 2001.

Partnership	Impairment Loss
Asia/Pacific SP SIT Fund	\$1,351,128
Copley Partners 2 L.P.	656,533
Doughty Hanson & Co. II L.P.	524,434
Nestor Limited	2,144,002
Prince Venture Partners III L.P.	92,910
South American Private Equity	4,645,111
Total	<u>\$9,414,118</u>

**Note 7- Investment Income**

- A. All investment income due and accrued over 90 days past due are excluded from Surplus.
- B. No amounts were excluded as of December 31, 2001.

**Note 8- Derivative Instruments**

At December 31, 2001 the Company was party to derivative contracts in the form of equity swaps. The purpose of the equity swap contracts is to exchange rates of return for a specified set of common stocks. The Company agrees with the counterparty to exchange, at specified intervals, the net performance differential of the Standard & Poor's Index of 500 common stocks and a notional portfolio of common stocks. A single net payment is made by one counterparty at each due date. The Company is exposed to potential credit loss in the event of nonperformance by the other party to the equity swap contract with respect to only the net differential payments.

The equity swap is accounted for at market value consistent with the hedged item. The change in the net performance differential is reported as a component of realized capital gains (losses).

Periodically, the Company uses forward contracts as a means of hedging exposure to price, foreign currency and/or interest rate risk. Forward contracts are contracts to make or take delivery of, or effect a cash settlement based upon actual or expected price, level, performance or value of, one or more underlying interests. Risks

## NOTES TO FINANCIAL STATEMENTS

arise as a result of movements in current market prices from contracted prices and the potential inability of counterparties to meet their obligation under the contracts.

### Note 9- Income Taxes

In accordance with the adoption of SSAP No. 10, Income Taxes, deferred federal income tax balances have been recorded for the first time at January 1, 2001.

- A. The main components of deferred tax assets/(liabilities) are as follows:

	December 31, 2001	January 1, 2001	Change
Gross deferred tax assets	\$996,231,772	\$974,246,600	
Gross deferred tax liabilities	(483,752,150)	(587,342,954)	\$21,985,172
Net deferred tax assets	\$512,479,622	\$386,903,646	\$125,575,976
Deferred tax assets nonadmitted	(126,472,689)	(47,313,866)	(79,158,823)
Deferred tax assets admitted	\$386,006,933	\$339,589,780	\$46,417,153

- B. Not applicable

- C. Current income taxes incurred consist of the following major components:

	December 31, 2001	December 31, 2000
Current year (benefit)/expense	\$(68,438,344)	\$3,526,853
Net operating loss benefit	0	0
Current income taxes (benefit)/incurred	\$(68,438,344)	\$3,526,853

- D. Effective tax rates differ from the current statutory rate of 35% principally due to the effects of tax-exempt interest, dividends-received deductions, discounting of reserves for unpaid losses and loss adjustment expenses, an unearned premium adjustment, nonadmitted deferred tax assets, and revisions to prior years' estimates.

- E. The amount of Federal income taxes included and available for recoupment in the event of future losses is none from the current year and none from the first preceding year.

The Company had a net loss carry forward and available to offset future net income subject to Federal income taxes from the current year of \$541,247,220 expiring in 2021, and from the first preceding year of \$204,518,957 expiring in 2020.

- F. The Company's Federal income tax return is consolidated with the following companies of the Liberty Mutual Group:

Access Insurance Services, Co.	Liberty Insurance Underwriters, Inc.
ALM Services, Inc.	Liberty International Aberdeen, Inc.
Ambco Capital Company	Liberty International Asia Pacific Holdings, Inc.
America First Insurance Company	Liberty International Holdings Inc.
American Ambassador Casualty Company	Liberty International Latin America Holdings Inc.
Atlas Assurance Company of America	Liberty International Services, Inc.
Berkeley Holding Company Associates, Inc	Liberty Life Assurance Company of Boston
Berkeley Management Corporation	Liberty Lloyds of Texas Insurance Company
Bridgefield Casualty Insurance Company	Liberty Management Services, Inc.
Bridgefield Employers Insurance Company	Liberty Massachusetts Trust
C.E. Schools, Inc.	Liberty Mexico Holdings, Inc.
Capitol Agency, Inc. (a Tennessee Corporation)	Liberty Mutual Capital Corporation (Boston)
Capitol Agency, Inc. (an Arizona Corporation)	Liberty Mutual Equity Corporation
Capitol Agency, Inc. (an Ohio Corporation)	** Liberty Mutual Holding Company, Inc.
Cascade Disability Management, Inc.	Liberty Mutual Insurance Company
Colorado Casualty Insurance Company	Liberty Mutual Managed Care, Inc.
Commercial Insurance of Central Florida, Inc.	** Liberty Mutual Group, Inc.
Companies Agency Insurance Services of California	Liberty Mutual Property - Casualty Holding Corporation
Companies Agency of Alabama, Inc.	Liberty Northwest Insurance Corporation
Companies Agency of Georgia, Inc.	Liberty Personal Insurance Company
Companies Agency of Idaho, Inc.	Liberty Real Estate Corporation
Companies Agency of Kentucky, Inc.	Liberty Surplus Insurance Corporation

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**NOTES TO FINANCIAL STATEMENTS**


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Companies Agency of Massachusetts, Inc.	LIH-Re of America Corporation
Companies Agency of Michigan, Inc.	LIH U.S. P&C Corporation
Companies Agency of New York, Inc.	LIIA Insurance Agency, Inc.
Companies Agency of Pennsylvania, Inc.	LLS Insurance Agency of Nevada, Inc.
Companies Agency of Phoenix, Inc.	LM Insurance Corporation
Companies Agency of Texas, Inc.	LRE Properties, Inc.
Companies Agency, Inc.	** LMHC Massachusetts Holding, Inc.
Companies Annuity Agency of Texas, Inc.	Mid-American Agency, Inc.
Consolidated Insurance Company	Mid-American Fire and Casualty Company
Cooling Grumme Mumford Company, Inc.	Missouri Agency, Inc.
* Copley Venture Capital, Inc.	Peerless Insurance Company
Countrywide Services Corporation	ReCover, Inc.
Datachem Software, Inc.	Reiswig & Company, Inc.
Diversified Settlements, Inc.	Risktrac, Inc.
Employers Safety Group Association, Inc.	San Diego Insurance Corporation
Excelsior Insurance Company	State Agency, Inc. (a Wisconsin Corporation)
First State Agency, Inc.	State Agency, Inc. (an Indiana Corporation)
Florida State Agency, Inc.	Summit Claims Management, Inc.
Globe American Casualty Company	Summit Consulting, Inc.
Golden Eagle Insurance Corporation	Summit Consulting, Inc. of Louisiana
Helmsman Insurance Agency of Illinois, Inc.	Summit Healthcare Holdings, Inc.
Helmsman Insurance Agency of Texas, Inc.	Summit Holding Corporation
Helmsman Insurance Agency, Inc.	Summit Holding Southeast, Inc.
Helmsman Management Services, Inc.	Summit Loss Control Services, Inc.
Heritage-Summit Healthcare of Florida, Inc.	Talbot Bird & Company of Texas
Indiana Insurance Company	Talbot Bird & Company, Inc.
LEXCO Limited	Talbot Bird of New England, Inc.
LFC Holdings, Inc.	The First Liberty Insurance Corporation
LFC Management Corporation	The Midwestern Indemnity Company
Liberty-USA Corporation	The National Corporation
** Liberty Assignment Corporation	The Netherlands Insurance Company
Liberty Corporate Holdings, Inc.	Tower Insurance Company
Liberty Energy Corporation	Turnkey Insurance Services, Inc.
Liberty Energy Gulf Corporation	Turnkey Resources, Inc.
* Liberty Financial Companies, Inc.	Wausau Business Insurance Company
* Liberty Financial Services, Inc.	Wausau General Insurance Company
Liberty Hospitality Group, Inc.	Wausau Service Corporation ( WSC)
Liberty Insurance Company of America	Wausau Underwriters Insurance Company
Liberty Insurance Corporation	Workwell Health & Safety, Inc.
Liberty Insurance Holdings, Inc.	

\* These companies joined the consolidated group in 2001, their short period income from this point will be included in the consolidated return.

\*\* These companies were incorporated in 2001.

The method of federal income tax allocation is subject to a written agreement. Allocation is based upon separate return calculations with credit applied for losses as appropriate. The Company has the enforceable right to recoup prior year payments in the event of future losses.

**Note 10- Information concerning Parent, Subsidiaries and Affiliates**

- A. All of the outstanding shares of capital stock of the Company are held by Liberty Mutual Group, Inc., which in turn is owned 100% by LMHC Massachusetts Holding Inc., which in turn is owned by Liberty Mutual Holding Company, Inc..
- B. In 2001, the Company reorganized into a stock insurance company as part of an overall conversion to a mutual holding company structure. The Company formed as its ultimate parent Liberty Mutual Holding Company, Inc., a Massachusetts mutual holding company („LMHC“). Additionally, as part of its reorganization, the Company formed (i) LMHC Massachusetts Holdings, Inc., a Massachusetts stock holding company („LMHC MA“) and which is a direct, wholly-owned subsidiary of LMHC and (ii) Liberty Mutual Group, Inc., a Massachusetts stock holding company, which is a direct, wholly-owned subsidiary of LMHC MA and the direct parent of the Company. This was the first step in a series of transactions designed to result in two of the Company’s affiliates, namely, Liberty Mutual Fire Insurance Company („LMFIC“) and Employers Insurance Company of Wausau („EICOW“), becoming indirect wholly-owned subsidiaries of LMHC in 2002, subject to satisfaction of all applicable approvals, under a single mutual holding company structure.
- C. There have been no material changes in the terms of any intercompany arrangements.
- D. At December 31, 2001, the Company reported \$530,507,115 due from affiliates. In general, the terms of the

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## NOTES TO FINANCIAL STATEMENTS

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intercompany arrangements require settlement at least quarterly.

- E. The Company guarantees, jointly and severally with Liberty Mutual Fire Insurance Company, \$142,500,000 of medium term notes payable issued by Liberty Mutual Capital Corporation (Boston) with maturity dates ranging from 2002 to 2013.

The Company guarantees the performance of Liberty Mutual Capital Corporation (Boston) under a \$600,000,000 commercial paper program. The amount outstanding at December 31, 2001, was \$172,705,000.

The Company collateralizes the performance of Liberty Corporate Capital Limited's obligations under a \$312,739,000 standby letter of credit. There have been no drawings under the standby letter of credit at December 31, 2001.

The Company guarantees obligations of Liberty Life Assurance Company of Boston on policies and contracts issued.

- F. There are „Service Agreements“ between the Company and its pooled affiliates, Liberty Life Assurance Company of Boston, Helmsman Insurance Agency, Inc., Liberty Northwest Insurance Corporation, Helmsman Management Services, Inc., Liberty Mutual Managed Care, Inc., Liberty Financial Companies, Inc., Cascade Disability Management, Inc., Risktrac Inc., Liberty Mutual Equity Corporation, Liberty Information Technology, Ltd., Liberty Insurance Company of Canada, Liberty Mutual Capital Corporation (Boston), San Diego Insurance Company, under which the company may provide these subsidiaries with office space, supplies, equipment, telephone and wire services, the use of computers and similar machines and services of personnel employed by the Company. Services provided include, but are not limited to, claims handling, credit and collections, sales policy production, underwriting, investment, and a variety of computer activities. The Company is reimbursed for the costs of all services which it provides under these agreements.
- G. The Company is part of a holding company structure as illustrated in Schedule Y Part 1.
- H. The Company does not own shares of an upstream company, either directly or indirectly.
- I. The Company has no investments in subsidiary, controlled or affiliated companies greater than 10% of admitted assets.
- J. The Company did not recognize any impairment write down for its subsidiary, controlled or affiliated companies during the statement period.

### **Note 11- Debt**

- A. The Company has no capital notes.
- B. Debt consists of the following obligations as of December 31, 2001:

The Company maintains \$600,000,000 revolving line of credit with wholly owned subsidiary, Liberty Mutual Capital Corporation. Outstanding borrowings as of December 31, 2001 totaled \$283,113,225. Interest is paid quarterly in arrears based on average borrowings at a variable interest rate.

The Company has an unsecured \$83,000,000 note payable to an affiliate, Employers Insurance Company of Wausau, maturing December 17, 2004. Interest is payable annually in advance at a rate of 6.95% per annum.

The Company has aggregate pound sterling denominated demand notes payable to its subsidiary, Liberty Re Limited, totaling \$333,187,684 (U.S. dollar equivalent at December 31, 2001). Interest is payable semi-annually on the first day of April and October, computed at LIBOR plus .15%.

The Company has a demand note payable to its subsidiary, Liberty Re (Bermuda) Limited, in the amount of \$34,358,500. Interest is payable semi-annually on the first day of April and October, computed at LIBOR plus .15%.

### **Note 12- Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.**

- A. The Liberty Companies sponsor non-contributory defined benefit pension plans covering certain U.S. and Canadian employees. As of December 31, 2001, the Company accrued in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization.

A summary of assets, obligations and assumptions of the Pension Plans is as follows at December 31, 2001 and 2000:

December 31, 2001    December 31, 2000

**Change in benefit obligation**

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**NOTES TO FINANCIAL STATEMENTS**


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Benefit obligation at beginning of year	\$1,700,836,788	\$1,535,834,464
Service cost	58,821,041	51,701,740
Eligibility cost	16,038,905	12,764,160
Interest cost	124,456,745	117,994,992
Amendments	47,188,103	25,580,000
Actuarial (gain)/loss	149,249,172	66,244,761
Currency exchange rate change	1,217,541	0
Acquisition	42,514,502	0
Benefits paid	(89,041,599)	(109,283,329)
Benefit obligation at end of year	\$2,051,281,198	\$1,700,836,788
<b>Change in plan assets</b>		
Fair value of plan assets at beginning of the year	\$2,434,277,749	\$2,544,048,639
Actual return on plan assets	(194,958,429)	4,230,452
Currency exchange rate change	1,918,147	(1,919,498)
Acquisition	27,606,203	0
Benefits paid	(85,620,013)	(106,265,776)
Administrative expense	(8,878,670)	(5,816,068)
Fair value of plan assets at end of the year	\$2,174,344,987	\$2,434,277,749
<b>Reconciliation of prepaid/(accrued)</b>		
Funded status of the plan	\$123,063,789	\$733,440,961
Unrecognized net (gain)/loss	408,046,688	(658,866,931)
Unrecognized prior service cost	60,949,031	0
Unrecognized net transition (asset)/obligation	(666,283,154)	(104,442,293)
Net amount recognized	(\$74,223,646)	(\$29,868,263)
<b>Components of net periodic benefit cost for fiscal year</b>		
Service cost	\$58,821,041	\$51,701,740
Eligibility cost	16,038,905	12,764,160
Interest cost	124,456,745	117,994,992
Expected return on plan assets	(187,602,784)	(142,046,680)
Amortization of unrecognized:		
Net (gain)/loss	(324,966)	(24,843,076)
Prior service cost	0	1,720,122
Net transition (asset)/obligation	1,370,119	(3,922,368)
Net periodic pension cost	\$12,759,060	\$13,368,890
<b>Weighted-average assumptions</b>		
Discount rate	7.00%	7.25%
Expected return on plan assets	9.00%	9.00%
Rate of compensation increase	5.20%	5.60%

The amount of the benefit obligation for non-vested employees was \$39,903,774 and \$28,443,679 at December 31, 2001 and 2000, respectively.

In addition to pension benefits, the Liberty Companies provide certain health care and life insurance benefits („postretirement“) for retired employees, subject to eligibility requirements. These benefits are provided

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**NOTES TO FINANCIAL STATEMENTS**


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through both the Liberty Mutual and Wausau Post-retirement Welfare Plans ("the Plans").

In 1993, the method of accounting for the cost of retiree benefits under the Plans was changed to the accrual method, with the transition obligation for retirees and fully eligible employees amortized over 20 years. Effective January 1, 1997, the Liberty Companies amended the postretirement benefit plan to provide for a limitation of the amount of the employer's contribution reducing the transition obligation by \$27,000,000. The unamortized transition obligation was \$112,924,904 and \$124,124,169 at December 31, 2001 and 2000, respectively.

Net postretirement benefit cost for the years ended December 31, 2001 and 2000, was \$39,617,024 and \$37,701,540, respectively, and included the expected cost of such benefits for newly eligible employees, interest cost, gains and losses arising from differences between actuarial assumptions and actual experience, and amortization of the transition obligation. The Plans disbursed payments of approximately \$25,989,568 and \$23,298,825 in 2001 and 2000, respectively, as claims were incurred.

At December 31, 2001 and 2000, the accrued unfunded postretirement benefit obligation for retirees and other fully eligible plan participants was \$155,699,924 and \$132,792,967, respectively. The accumulated benefit obligation for non-vested employees was \$107,983,717 and \$91,318,266 at December 31, 2001 and 2000, respectively. The discount rates used in determining the accumulated postretirement benefit obligations were 7.00% and 7.25% in 2001 and 2000, respectively. The average health care cost trend rate assumption was 6.75% for 2001 graded to 5.00% over three years for 2001.

Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

	<u>1-Percentage</u> <u>Point Increase</u>	<u>1-Percentage</u> <u>Point Decrease</u>
Effect on total of service cost and interest cost components	\$1,981,552	\$(1,856,957)
Effect on accumulated postretirement benefit obligation	\$29,642,023	\$(27,077,493)

- B. The Liberty Companies sponsor various defined contribution savings plans for all U.S. employees who meet certain eligibility requirements. The Liberty Companies' expense, net of employee forfeitures, charged to operations amounted to approximately \$57,000,000 and \$54,000,000 in 2001 and 2000, respectively.
- C. Not applicable
- D. The Company is part of a holding company structure with two separate underwriting pools. The Company participates proportionally in the related pension and post retirement plan costs pursuant to their respective Inter-Company Reinsurance Agreements.
- E. The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.

**Note13- Capital and Surplus, Shareholders' Dividend restrictions and Quasi-Reorganizations.**

- A. The Company has 100,000 shares authorized, issued and outstanding as of December 31, 2001. All shares have a stated par value of \$100.
- B. Not applicable
- C. The maximum amount of dividends which can be paid by Massachusetts-domiciled insurance companies to shareholders without prior approval of the Insurance Commissioner is the greater of (a) 10% of surplus, or (b) net income. The maximum dividend payout which may be made without prior approval in 2002 is \$447,620,712.
- D. The Company declared an ordinary dividend to its sole shareholder, Liberty Mutual Group, Inc., for \$2,210,000 in 2001.
- E. As of December 31, 2001, the Company has restricted surplus of \$708,677,011 resulting from retroactive reinsurance contracts.
- F. The Company had no advances to surplus.
- G. Not applicable
- H. The Company had changes in special surplus funds since December 31, 2000 resulting from retroactive reinsurance contracts.

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**NOTES TO FINANCIAL STATEMENTS**


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I. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

	Cumulative Increase (Decrease) in Surplus	Current Year Increase (Decrease) in Surplus
Unrealized gains/(losses)	\$112,568,720	\$(809,356,199)
Nonadmitted asset values	(286,046,052)	144,023,782
Provision for reinsurance	(152,691,873)	(5,881,972)
Total	<u>\$(326,169,205)</u>	<u>\$(671,214,389)</u>

The current year change displayed above excludes any cumulative effect of changes in accounting principles due to the adoption of Codification effective January 1, 2001. See Note 2B.

J. Surplus Notes

	(1) Date Issued	(2) Interest Rate	(3) Amount of Note(s)	(4) Carrying Value	(5) Interest Paid Current Year	(6) Total Interest Paid	(7) Approve Interest	(8) Date of Maturity
1	May 18, 1995	.500%	150,000,000	149,759,214	\$12,750,000	\$82,875,000	\$0	May 15, 2025
2	May 04, 1995	.200%	250,000,000	249,706,337	\$20,500,000	133,250,000	\$0	May 04, 2007
3	October 21, 1996	.875%	250,000,000	249,653,568	\$19,687,500	\$98,437,500	\$0	October 15, 2026
4	October 15, 1997	.697%	500,000,000	491,899,679	\$38,485,000	153,940,000	\$0	October 15, 2097
	Total		<u>150,000,000</u>	<u>141,018,799</u>	<u>\$91,422,500</u>	<u>468,502,500</u>	<u>\$0</u>	

The surplus debenture, in the amount of \$150,000,000 listed under 13.J.1 was issued pursuant to Rule 144A under the Securities Act of 1993, underwritten by Merrill Lynch & Co., Goldman Sachs & Co. and Salomon Bothers Inc. and is administered by The Chase Manhattan Bank as registrar/paying agent. The surplus debenture has the following repayment conditions and restrictions: All interest and maturity payments must be approved by the Massachusetts Division of Insurance.

The surplus debenture in the amount of \$250,000,000, listed under 13.J.2 was issued pursuant to Rule 144A under the Securities Act of 1993, underwritten by Merrill Lynch & Co., Goldman Sachs & Co. and Salomon Bothers Inc. and is administered by The Chase Manhattan Bank as registrar/paying agent. The surplus debenture has the following repayment conditions and restrictions: All interest and maturity payments must be approved by the Massachusetts Division of Insurance.

The surplus debenture in the amount of \$250,000,000, listed under 13.J.3 was issued pursuant to Rule 144A under the Securities Act of 1993, underwritten by CS First Boston, Morgan Stanley & Co. and Salomon Bothers Inc. and is administered by The Chase Manhattan Bank as registrar/paying agent. The surplus debenture has the following repayment conditions and restrictions: All interest and maturity payments must be approved by the Massachusetts Division of Insurance.

The surplus debenture in the amount of \$500,000,000, listed under 13.J.4 was issued pursuant to Rule 144A under the Securities Act of 1993, underwritten by CS First Boston, Goldman Sachs & Co. and Merrill Lynch & Co. and is administered by The Chase Manhattan Bank as registrar/paying agent. The surplus debenture has the following repayment conditions and restrictions: All interest and maturity payments must be approved by the Massachusetts Division of Insurance.

K. Not applicable

L. Not applicable

**Note 14- Contingencies**

A. Contingent Commitments

Not applicable

B. The Company is subject to guaranty funds and other assessments by the states in which it writes business. Guaranty funds assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessments or in the case of premium based assessments, at the time the premiums are written, or, in the case of loss based assessments, at the time the losses are incurred.

The Company has accrued a liability for guaranty funds and other assessments of \$229,470,435, net of

## NOTES TO FINANCIAL STATEMENTS

premium tax offsets of \$32,440,775. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to factors including the company's share of the ultimate cost of current insolvencies.

On October 3, 2001, the Company received notification of the insolvency of the Reliance Insurance Group. It is expected the insolvency will result in a guaranty fund assessment against the Company of \$26,962,133 that has been charged to operations in the current period and is included in the liability above.

C. Gain Contingencies

Not applicable

D. Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

**Note 15- Leases**

A. Aside from certain sale-leaseback transactions disclosed below, the Company is not involved in material lease arrangements.

The Company has entered into sale-leaseback arrangements with unrelated parties on certain property, plant and equipment. The transactions have been accounted for in accordance with SSAP No. 22. The Company has a purchase option for all PP&E at the end of each respective lease. The following is a schedule of the Company's minimum lease obligations under these agreements for the next five years:

2002	\$38,249,244
2003	\$38,249,244
2004	\$38,249,244
2005	\$25,949,560
2006	\$17,813,372

B. Not applicable

**Note 16- Information About Financial Instruments With Off-Balance Sheet Risk And With Concentrations of Credit Risk.**

The Company is not exposed to financial instruments with off-balance sheet risk with the exception of the equity swaps as disclosed in Note 8.

**Note 17- Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

A. During 2001, the Company sold \$40,960,781 of agents balance without recourse to Liberty Mutual Group, Inc.. The Company realized a loss of \$5,302,260 as a result of the sale.

B. The Company did not have any transfers and servicing of financial assets during the year.

C. Wash Sales

In the course of the Company's asset management, securities are sold and reacquired within 30 days of the sale date. The details by NAIC designation 3 or below of securities sold during the year, and reacquired within 30 days of the sale date are:

	<u>Number of Transactions</u>	<u>Book Value of Securities Sold</u>	<u>Cost of Securities Repurchased</u>	<u>Gain/ (Loss)</u>
Bonds:				
NAIC 3	12	\$10,698,290	\$8,246,970	\$101,316
NAIC 4	28	\$35,029,132	\$36,305,445	\$(3,582,395)
NAIC 5	9	\$9,719,930	\$9,716,575	\$(2,225,555)

**Note 18-Gain or Loss from Uninsured Accident and Health Plans and the Uninsured Portion of Partially Insured Plans**

A. Administrative Services Only (ASO) Plans



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**NOTES TO FINANCIAL STATEMENTS**


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Not applicable

B. Administrative Services Contract (ASC) Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable

**Note 19- Direct Premium Written/Produced by Managing General Agents/ Third Party Administrators**

The Company has no direct premiums written through managing general agents or third party administrators.

**Note 20- Other Items**

A. Exposure to Loss from World Trade Center Disaster

The Company has material exposure to losses arising from the World Trade Center disaster of September 11, 2001. The exposure arises from the property, WC, auto, and surety policies and reinsurance contracts written by member companies of the Liberty Mutual Pool (See Note 25). The Company shares in the losses via the Inter-Company Reinsurance Agreement. Although uncertainty about the final loss amount still exists, the losses are reasonably estimable and such estimate has been recorded. The Company position is that the events of September 11, 2001 constitute a single occurrence. The Company believes that its reinsurers are financially sound and that reinsurance collectibility is not a significant issue or concern. The potential for adverse development of the net amounts recorded is believed to be less than \$50 million for the entire Liberty Mutual Pool. The loss and ALAE amounts recorded by the Company in this annual statement are as follows:

	Direct	Assumed	Gross	Ceded	Net
	\$	\$	\$	\$	\$
Paid Loss and ALAE	6,271,000	9,009,000	15,280,000	5,670,000	9,610,000
Loss and ALAE	\$	\$	\$	\$	\$
Reserves	46,215,000	45,801,000	92,016,000	08,699,000	83,317,000
Incurred Loss and ALAE	\$	\$	\$	\$	\$
	52,486,000	54,810,000	07,296,000	14,369,000	92,927,000

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

1) Florida Special Disability Trust Fund

- a) The amount of credit taken by the Company in determination of its loss reserves was \$3,219,636 and \$4,745,980, in 2001 and 2000, respectively.
- b) The Company reported loss recoveries from the Special Disability Trust Fund of \$3,758,303 and \$5,039,809, in 2001 and 2000, respectively.
- c) The amount the Company was assessed by the Special Disability Trust Fund was \$838,500 and \$1,072,068, in 2001 and 2000, respectively.

- 2) Assets in the amount of \$2,868,087,061 and \$2,982,516,779 as of December 31, 2001 and 2000, respectively, were on deposit with government authorities or trustees as required by law. Assets valued at \$510,022,028 and \$351,389,816 at December 31, 2001 and 2000, respectively, were maintained as compensating balances or pledged as collateral for bank loans and other financing agreements.

- D. The Company routinely assesses the collectibility of its premium receivable. Based upon Company experience, amounts in excess of non-admitted amounts are not believed to be material.

**Note 21- Events Subsequent**

There were no events occurring subsequent to December 31, 2001 meriting disclosure here.

**Note 22- Reinsurance**

- A. The unsecured reinsurance recoverables with an individual reinsurer which exceed 3% of policyholders' surplus are listed below. Amounts arising pursuant to the intercompany pooling agreement are described in

## NOTES TO FINANCIAL STATEMENTS

Note 25.

Recoverable

<u>Reinsurer</u>	<u>NAIC Co.</u>	<u>Fed ID #</u>	<u>Amount</u>
National Workers' Compensation Reinsurance Pool		AA-9992118	860,907,000
N/A			
American Reinsurance Company	10227	13-4924125	209,070,000
Swiss Reinsurance America	25364	13-1675535	164,901,000

- B. There are no reinsurance recoverables in dispute from an individual reinsurer which exceed 5% of the Company's surplus. In addition, the aggregate reinsurance recoverables in dispute do not exceed 10% of the Company's surplus.
- C. The following table sets forth the maximum return premium and commission equity due the reinsurer or the Company if all of the Company's assumed and ceded reinsurance were canceled as of December 31, 2001.

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net Reinsurance</u>	
	<u>UEP</u>	<u>Commission Equity</u>	<u>UEP</u>	<u>Commission Equity</u>	<u>UEP</u>	<u>Commission Equity</u>
Affiliates	2,389,698,946	250,967,590	1,026,712,128	\$107,825,912	1,362,986,818	\$143,141,678
All Other	98,512,522	23,643,005	389,735,366	63,059,182	(291,222,844)	(39,416,177)
Total	2,488,211,468	274,610,595	1,416,447,494	\$170,885,094	1,071,763,974	\$103,725,501

Direct Unearned Premium Reserve: \$664,645,650

There are no sliding scale adjustments, or other profit sharing commissions for direct, assumed or ceded business. Following are the contingent commissions for direct, assumed and ceded business.

Direct	\$6,009,070
Assumed	2,544,038
Ceded	<u>(3,164,650)</u>
Net	<u>\$5,388,458</u>

- D. The Company wrote off ceded losses incurred of \$6,237,033 related to the insolvency of the Reliance Insurance Group.
- E. The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts which are reflected as losses incurred.

<u>Company</u>	<u>Amount</u>
Fremont Indemnity Co.	\$110,000
St. Paul Fire and Marine	20,000
Munich Re	61,272
National Union	134,248
Union America	150,000
Continental Insurance Co. of New York	68,310
Excess Insurance Co. Ltd.	300,000
New England Re	232,188
Gerling Global	23,300
CIGNA	75,000
Constellation Re	187,500
Equitas	3,800,000
Total	<u>5,161,818</u>

- F. The company has three assumed and five ceded retroactive contracts that transferred liabilities for losses that had already occurred.

Assumed      Ceded

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**NOTES TO FINANCIAL STATEMENTS**


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a	Reserves Transferred:		
	1. Initial Reserves	110,429,594	2,240,223,542
	2. Adjustment- Prior Year(s)	(17,040,919)	(9,879,824)
	3. Adjustment- current Year	(9,358,702)	(13,779,413)
	4. Total	<u>\$84,029,973</u>	<u>2,216,564,305</u>
<hr/>			
b	Consideration Paid or Received:		
	1. Initial Reserves	108,666,494	1,119,724,715
	2. Adjustment- Prior Year(s)	0	11,076
	3. Adjustment- current Year	0	0
	4. Total	<u>108,666,494</u>	<u>1,119,735,791</u>
<hr/>			
c	Amounts Recovered/Paid-Cumulative		
	1. Initial Reserves	\$8,613,392	\$3,071,383
	2. Adjustment- Prior Year(s)	8,427,527	6,808,441
	3. Adjustment- current Year	5,999,208	16,579,413
	4. Total	<u>\$23,040,127</u>	<u>\$26,459,237</u>
<hr/>			
d	Special Surplus From Retroactive Reinsurance:		
	1. Initial Reserves	\$1,005,728	\$705,900,305
	2. Adjustment- Prior Year(s)	0	(6,978)
	3. Adjustment- current Year	0	(1,764,000)
	4. Total	<u>\$1,005,728</u>	<u>\$707,671,283</u>
<hr/>			
e.	Other insurers included in the above transactions:		
		<u>Assumed</u>	<u>Ceded</u>
	Wetereau Insurance Co. Ltd, Alien Code AA-33191047	\$1,404,050	\$0
	Employers Insurance Company of Wausau, NAIC Code 21458	5,917,960	0
	Allianz Cornhill International, Alien Code AA-1120140	11,844,000	0
	Allianz Life Insurance Co. of North America	64,863,963	0
	North American Specialty Insurance Company, NAIC Code 29874	0	784,633,333
	AAACWJ Insurance Company, Fed ID 21-0581060	0	274,272
	National Indemnity Insurance Co., NAIC Code 20087	0	1,104,797,896
	Partners Re, Alien Id AA-3190686	0	321,833,333
	Ashmont Insurance Company Ltd., NAIC Co. Code 10438	0	5,025,471
	Total	<u>\$84,029,973</u>	<u>2,216,564,305</u>

There are no reinsurance contracts covering losses that have occurred prior to the inception of the contract that have not been accounted for in conformity with the NAIC Accounting Practices and Procedures Manual.

**Note 23- Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Accrued retrospective premiums reported in Line 10.3 of the assets have been determined based upon loss experience on business subject to such experience rating adjustment. Accrued retrospectively rated premiums, including all of those relating to bulk IBNR, have been determined by or allocated to individual policyholder accounts. Ten percent of the amount not offset by retrospective return premiums or collateral has been designated non-admitted and charged to surplus.

Total accrued retro premium	\$502,634,285
Less: Non-admitted amount	<u>48,372,220</u>
Admitted amount	<u>\$454,262,065</u>

**Note 24- Changes in Incurred Losses and Loss Adjustment Expenses**

Reserves for incurred loss and loss adjustment expenses attributed to insured events of prior years has increased by \$ 762 million from \$9,406 million to \$10,168 million during 2001 as a result of re-estimation of unpaid losses and loss adjustment expenses, principally on workers compensation and other liability lines of insurance. This increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are revised as additional information becomes known regarding individual claims.

## NOTES TO FINANCIAL STATEMENTS

Included in this increase, the Company experienced \$334 million of unfavorable prior year loss development on retrospectively rated policies. Additional premium accruals have been made that significantly offset this adverse development.

### Note 25- Intercompany Pooling Arrangements

		NAIC Co. #	Pooling %	LOB Subject
Lead Company:	Liberty Mutual Insurance Company	23043	63.00%	All Lines
Affiliated Companies:	Employers Insurance Company of Wausau	21458	16.00%	All Lines
	Liberty Mutual Fire Insurance Company	23035	10.00%	All Lines
	Liberty Insurance Corporation	42404	6.00%	All Lines
	Golden Eagle Insurance Corporation	10836	2.50%	All Lines
	Montgomery Mutual Insurance Company	14613	0.70%	All Lines
	Wausau Business Insurance Company	26069	0.40%	All Lines
	Wausau General Insurance Company	26425	0.40%	All Lines
	Wausau Underwriters Insurance Company	26042	0.40%	All Lines
	Merchants and Business Men's Mutual Insurance Co.	14486	0.20%	All Lines
	LM Insurance Corporation	33600	0.20%	All Lines
	Montgomery Indemnity Company	16900	0.10%	All Lines
	The First Liberty Insurance Corporation	33588	0.10%	All Lines
			<u>00.00%</u>	
100% Quota Share Affiliated Companies:	Liberty Lloyds of Texas Insurance Company	11041	0.00%	All Lines
	Liberty Insurance Company of America	10337	0.00%	All Lines
	Liberty Personal Insurance Company	11746	0.00%	All Lines
	Liberty Surplus Insurance Corporation	10725	0.00%	All Lines
	Liberty Insurance Underwriters, Inc.	19917	0.00%	All Lines
	Colorado Casualty Insurance Company	41785	0.00%	All Lines
	Bridgefield Employers Insurance Company	10701	0.00%	All Lines
	Bridgefield Casualty Insurance Company	10335	0.00%	All Lines
			<u>00.00%</u>	

- (a) All cessions to non affiliated reinsurers reported and ceded on an individual company basis are done prior to the cession of pooled business from the affiliated pool members to the lead company.
- (b) Liberty Mutual Insurance Company(LMIC) reports cessions to unaffiliated reinsurers on behalf of Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation, LM Insurance Corporation, The First Liberty Insurance Corporation; and Employers Insurance Company of Wausau(EICOW) reports cessions to unaffiliated reinsurers on behalf of Wausau Business Insurance Company(WBIC), Wausau General Insurance Company(WGIC) and Wausau Underwriters Insurance Company(WUIC) pursuant to the Inter-Company Reinsurance Agreement.
- (c) With the exception of WBIC, WGIC and WUIC, all affiliated companies in the pool cede their net results to the Lead Company, LMIC; WBIC, WGIC and WUIC cede their net results to EICOW prior to its cession to the lead company.

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## NOTES TO FINANCIAL STATEMENTS

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- (d) The write off of uncollectible reinsurance is pooled and the Provision for Reinsurance is recognized by the entity placing the outbound external reinsurance.

### **Note 26- Structured Settlements**

- A. The Company has not purchased annuities under which it is both the owner and payee.
- B. The Company has purchased annuities from life insurance companies, where the Company is the owner and the claimant is the payee. After consideration of the Inter-Company Reinsurance Agreement, the amount of contingent liability by life insurer is as follows at December 31, 2001:

<u>Life Insurance Company and Location</u>	<u>Loss Reserves Eliminated By Annuities</u>
Liberty Life Assurance Company of Boston, Boston MA	\$271,713,852
Nationwide Life Insurance Company	120,070,677
All Others	6,097,882
Total	\$397,882,411

### **Note 27- High Deductibles**

As of December 31, 2001, the amount of reserve credit recorded for high deductibles on unpaid losses was \$914,738,978 and the amount billed and recoverable was \$162,012,574.

### **Note 28- Discounting of Liabilities for Unpaid Losses and Unpaid Loss Adjustment Expenses**

For Workers Compensation, the Company discounts its reserves for unpaid losses using a tabular discount on the long-term annuity portion of certain workers compensation claims. The tabular discount is based on Unit Statistical Plan tables as approved by the respective states at an annual discount rate of 4.0%. The December 31, 2001, liabilities include \$2,136,919,510 of liabilities carried at a discounted value of \$1,320,179,138, representing a discount of \$816,740,372.

For Group Accident and Health, the Company discounts its reserves for unpaid losses using a tabular discount on the long-term disability portion of some Group Accident and Health claims. The tabular discount is based on the 1987 Commissioners Group Disability Table (CGDT) at annual discount rates varying from 5.00% to 5.75%. The December 31, 2001 liabilities include \$425,157,858 of liabilities carried at a discounted value of \$294,207,369, representing a discount of \$130,950,489.

For all other lines, the Company does not discount its reserves for unpaid losses and loss adjustment expenses.

### **Note 29- Asbestos/Environmental Reserves**

The Company has exposure to asbestos and environmental claims. The Company's exposure arises from the Liberty Companies' sale of general liability insurance and the Inter-Company Reinsurance Agreement. The Company tries to estimate the full impact of the asbestos and environmental exposures by establishing case basis reserves on all known losses and computing incurred but not reported losses based on previous experience.

The process of establishing reserves for environmental and asbestos claims is subject to significant uncertainties. Among the complications are lack of historical data, long reporting delays, uncertainty as to the number and identity of insureds with potential exposure and unresolved legal issues regarding policy coverage. The legal issues concerning the interpretations of various insurance policy provisions and whether asbestos and environmental losses are or were ever intended to be covered are complex. Courts have reached different and sometimes inconsistent conclusions as to when the loss occurred and what policies provide coverage; whether there is an insured obligation to defend; how policy limits are determined; how policy exclusions are applied and interpreted; and whether clean-up costs are covered as insured property damage.

The Company has historically maintained excess of loss reinsurance protection against large or unusual casualty losses. In specific instances and at its discretion based on an analysis of the claims at issue, the Company records reinsurance recoveries for those known claims which are clearly subject to reinsurance. However, the extent of future potential recoveries under reinsurance agreements cannot be fully determined at this time.

Reserve changes on individual environmental matters reflect consideration of any newly acquired relevant information that may have an impact on reserve development. Given the complexities and significant uncertainties associated with estimating asbestos and environmental exposures, no assurances can be made as to the future potential impact of such claims upon the Company. As additional information develops which

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**NOTES TO FINANCIAL STATEMENTS**


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would dictate a reserve change, the Company's estimates of loss and loss expense associated with asbestos and environmental claims are adjusted accordingly.

The table below summarizes reserve and loss activity for the Company's environmental and asbestos loss and loss adjustment expense for each of the five most recent calendar years:

**Asbestos:**

	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>
<b>Gross of Reinsurance Basis</b>					
Beginning Reserves	\$634,964,000	\$724,932,000	674,533,000	\$776,286,000	860,747,000
Incurring losses and loss adjustment expenses	175,244,000	48,152,000	197,683,000	214,128,000	183,111,000
Calendar year payments	85,276,000	98,551,000	95,931,000	129,667,000	117,208,000
Ending Reserves	\$724,932,000	\$674,533,000	776,285,000	\$860,747,000	926,650,000

**Net of Reinsurance Basis**

Beginning Reserves	\$583,161,000	\$670,595,000	434,312,000	\$424,712,000	472,826,000
Incurring losses and loss adjustment expenses	152,869,000	27,020,000	42,443,000	136,848,000	95,096,000
Calendar year payments	65,435,000	263,303,000	52,043,000	88,734,000	65,360,000
Ending Reserves	\$670,595,000	\$434,312,000	424,712,000	\$472,826,000	502,562,000

Ending Reserves for Bulk + IBNR included above (Loss & LAE)

Gross of Reinsurance Basis:	\$397,902,000	\$368,515,000	335,389,000	\$483,148,000	435,050,000
Net of Reinsurance Basis:	\$377,804,000	\$237,864,000	177,971,000	\$241,926,000	215,805,000

Ending Reserves for LAE included above (Case, Bulk & IBNR)

Gross of Reinsurance Basis:	\$152,035,000	\$150,360,000	203,865,000	\$198,003,000	241,362,000
Net of Reinsurance Basis:	\$143,937,000	\$80,455,000	\$85,765,000	\$72,364,000	\$69,732,000

**Environmental:**

	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>
<b>Gross of Reinsurance Basis</b>					
Beginning Reserves	\$799,465,000	\$739,654,000	703,038,000	\$655,609,000	513,957,000
Incurring losses and loss adjustment expenses	59,160,000	53,549,000	30,175,000	(69,098,000)	172,403,000
Calendar year payments	118,971,000	90,164,000	77,605,000	72,553,000	67,768,000
Ending Reserves	\$739,654,000	\$703,039,000	655,608,000	\$513,957,000	273,786,000

**Net of Reinsurance Basis**

Beginning Reserves	\$767,745,000	\$694,398,000	459,792,000	\$406,697,000	273,280,000
Incurring losses and loss adjustment expenses	41,673,000	51,284,000	(5,262,000)	(80,043,000)	58,503,000
Calendar year payments	115,020,000	285,890,000	47,833,000	53,374,000	67,203,000
Ending Reserves	\$694,398,000	\$459,792,000	406,697,000	\$273,280,000	264,580,000

Ending Reserves for Bulk + IBNR included above (Loss & LAE)

Gross of Reinsurance Basis:	\$635,337,000	\$588,916,000	564,405,000	\$442,550,000	160,512,000
Net of Reinsurance Basis:	\$609,654,000	\$388,907,000	360,483,000	\$224,722,000	160,380,000

Ending Reserves for LAE included above (Case, Bulk & IBNR)

Gross of Reinsurance Basis:	\$296,486,000	\$292,353,000	264,090,000	\$252,263,000	109,988,000
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**NOTES TO FINANCIAL STATEMENTS**

Gross of Reinsurance Basis:	\$296,486,000	\$292,353,000	264,090,000	\$252,263,000	109,988,000
Net of Reinsurance Basis:	\$290,412,000	\$195,021,000	185,599,000	\$176,818,000	109,225,000

**Note 30- Subscriber Savings Accounts**

The Company is not a reciprocal insurance company.

**Note 31- Financial Guaranty Exposures**

The Company does not write financial guaranty business.

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## NOTES TO FINANCIAL STATEMENTS

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## NOTES TO FINANCIAL STATEMENTS

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## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities				
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies				
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA				
1.512 Issued by FNMA and FHLMC				
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC				
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)				
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (includes \$ _____ of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ _____ including property acquired in satisfaction of debt)				
6. Policy loans				
7. Receivables for securities				
8. Cash and short-term investments				
9. Other invested assets				
10. Total invested assets				

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

#### GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [ X ] No [ ]
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? Massachusetts
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ X ] No [ ]
- 2.2 If yes, date of change: 11/28/2001  
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1999
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1999
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/15/2001
- 3.4 By what department or departments? Massachusetts, Mississippi
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [ ] No [ X ]  
4.12 renewals? Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [ ] No [ X ]  
4.22 renewals? Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [ X ]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	00000	
	00000	
	00000	
	00000	
	00000	

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement) Yes [ ] No [ X ]
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [ X ]
- 7.2 If yes, 0 %
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager, or attorney-in-fact)

1 Nationality	2 Type of Entity

## GENERAL INTERROGATORIES (Continued)

8. What interest, direct or indirect, has this reporting entity in the capital stock of any other insurance company? Refer to Schedule D, Part 6, Sections 1 & 2  
 .....  
 .....
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 200 Clarendon Street, Boston, MA 02116  
 .....
10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? 175 Berkley Street, Boston, MA 02116  
 Liberty Mutual Insurance Company  
 .....
11. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond a period of 12 months from the date of the agreement? Yes [ ] No [ X ]
12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 .....  
 .....
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ X ]
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ X ]
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ X ]
13. Have the instructions for completing the blank required by this department been followed in every detail? Yes [ X ] No [ ]

### BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committees thereof? Yes [ X ] No [ ]
15. Does the reporting entity keep a permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [ X ] No [ ]
16. Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity? Yes [ ] No [ X ]
17. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [ X ] No [ ]

### FINANCIAL

- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |  |   |    |  |
|--|---|----|--|
|  | 18.11 To directors or other officers              | \$ |  |
|  | 18.12 To stockholders not officers                | \$ |  |
|  | 18.13 Trustees, supreme or grand (Fraternal only) | \$ |  |
- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |  |   |    |  |
|--|---|----|--|
|  | 18.21 To directors or other officers              | \$ |  |
|  | 18.22 To stockholder not officers                 | \$ |  |
|  | 18.23 Trustees, supreme or grand (Fraternal only) | \$ |  |
- 19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [ X ]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- |  |                            |    |  |
|--|----------------------------|----|--|
|  | 19.21 Rented from others   | \$ |  |
|  | 19.22 Borrowed from others | \$ |  |
|  | 19.23 Leased from others   | \$ |  |
|  | 19.24 Other                | \$ |  |
- Disclose in Notes to Financial the nature of each obligation.
- 20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [ X ]
- 20.2 If answer is yes:
- |  |  |    |  |
|--|--|----|--|
|  | 20.21 Amount paid as losses or risk adjustment | \$ |  |
|  | 20.22 Amount paid as expenses                  | \$ |  |
|  | 20.23 Other amounts paid                       | \$ |  |

## GENERAL INTERROGATORIES (Continued)

### INVESTMENT

21.1 List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred					Yes [ ] No [X]	Yes [ ] No [X]
Common	100,000	100,000	100	X X X	X X X X X X	X X X X X X

22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [ ] No [X]

22.2 If no, give full and complete information, relating thereto

.....

.....

23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E - Part 2 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 23.2). Yes [ ] No [X]

23.2 If yes, state the amount thereof at December 31 of the current year:

23.21 Loaned to others	\$	
23.22 Subject to repurchase agreements	\$	
23.23 Subject to reverse repurchase agreements	\$	
23.24 Subject to dollar repurchase agreements	\$	
23.25 Subject to reverse dollar repurchase agreements	\$	
23.26 Pledged as collateral	\$	510,022,028
23.27 Placed under option agreements	\$	
23.28 Letter stock or securities restricted as to sale	\$	
23.29 Other	\$	

23.3 For each category above, if any of these assets are held by other, identify by whom held:

23.31 .....	23.36 .....
23.32 .....	23.37 .....
23.33 .....	23.38 .....
23.34 .....	23.39 .....
23.35 .....	

For categories (23.21) and (23.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement

23.5 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]

If no, attach a description with this statement.

25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

25.2 If yes, state the amount thereof at December 31 of the current year. \$ \_\_\_\_\_

## GENERAL INTERROGATORIES (Continued)

### OTHER

26.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 30,567,886

26.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

27.1 Amount of payments for legal expenses, if any? \$ 8,097,977

27.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

28.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ 852,382

28.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or department of government during the period covered by this statement.

1 Name	2 Amount Paid
Akin, Gump, Strauss, Haver & Feld	\$ 413,211
	\$
	\$
	\$

29. What officials and heads of departments of the reporting entity supervised the making of this report?  
 Comptroller and Chief Actuary .....

30.1 Has any direct new business been solicited or written in any state where the reporting entity was not licensed? Yes [ ] No [X]

30.2 If yes, explain .....

**GENERAL INTERROGATORIES  
(continued)**

**PART 2 - PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
1.2	If yes, indicate premium earned on U. S. business only.	\$ <u>1,695</u>
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ _____
	1.31 Reason for excluding _____	
.....		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ _____
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ <u>393</u>
1.6	Individual policies:	
	Most current three years:	
	1.61 Total premium earned	\$ <u>4,359</u>
	1.62 Total incurred claims	\$ <u>2,313</u>
	1.63 Number of covered lives	\$ <u>1</u>
	All years prior to most current three years:	
	1.64 Total premium earned	\$ <u>6,770</u>
	1.65 Total incurred claims	\$ <u>1,536</u>
	1.66 Number of covered lives	\$ <u>2</u>
1.7	Group policies:	
	Most current three years:	
	1.71 Total premium earned	\$ _____
	1.72 Total incurred claims	\$ _____
	1.73 Number of covered lives	\$ _____
	All years prior to most current three years:	
	1.74 Total premium earned	\$ _____
	1.75 Total incurred claims	\$ _____
	1.76 Number of covered lives	\$ _____
2.1	Does the reporting entity issue both participating and non-participating policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
2.2	If yes, state the amount of calendar year premiums written on:	
	2.21 Participating	\$ <u>1,833,630,425</u>
	2.22 Non-participating policies	\$ <u>605,525</u>
3.	For Mutual Reporting Entities and Reciprocal Exchange only:	
3.1	Does the reporting entity issue assessable policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3.2	Does the reporting entity issue non-assessable policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	\$ _____
3.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ _____
4.	For Reciprocal Exchanges Only:	
4.1	Does the exchange appoint local agents?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4.2	If yes, is the commission paid:	
	4.21 Out of Attorney's-in-fact compensation	YES <input type="checkbox"/> NO <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
	4.22 As a direct expense of the exchange	YES <input type="checkbox"/> NO <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
4.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? _____	
.....		
4.4	Has an Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4.5	If yes, give full information _____	
.....		
5.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss: The company purchases Workers' Compensation Catastrophe coverage in the amount of \$600 million in excess of \$100 million.	
5.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: The Company tracks aggregate property exposure from Homeowners and Commercial Property Policies and determines probable maximum loss amounts through application of the IRAS (RMS) and Catalyst (Benfield Branch)	
5.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from excessive loss arising from the type of concentrations of insured exposures comprising its probable property insurance loss? Catastrophe reinsurance of \$455 million, part of \$500 million in excess of \$250 million was purchased in 2001. Liberty also participated in the FL Hurricane Catastrophe Fund to the maximum extent allowed and participated in the	
5.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence:	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
5.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss _____	
.....		
6.1	Has the reporting entity reinsured any risk with any other reporting entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar provisions)?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
6.2	If yes, indicate the number of reinsurance contracts containing such provisions.	_____

**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY & CASUALTY INTERROGATORIES (Continued)**

- 7.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that any occur on this risk, or portion thereof, reinsured? YES [ ] NO [X]
- 7.2 If yes, give full information .....
8. If the reporting entity has assumed risks from another entity, there should be a charge on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [X] NO [ ] N/A [ ]
- 9.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: YES [X] NO [ ]
- 9.2 If yes, give full information ..... The company guarantees policies issued by Liberty Life Assurance Company of Boston and Liberty Mutual Insurance Company (U.K) LTD. ....
- 10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- |  |       |   |                |
|--|-------|---|----------------|
|  | 10.11 | Unpaid losses   | \$ 636,191,640 |
|  | 10.12 | Unpaid underwriting expenses (including loss adjustment expenses) | \$ 218,065,050 |
- 10.2 Of the amount on Line 10.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds? \$ 136,271,330
- 10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? YES [X] NO [ ] N/A [ ]
- 10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- |  |       |      |          |
|--|-------|------|----------|
|  | 10.41 | From | 4.000 %  |
|  | 10.42 | To   | 10.000 % |
- 10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? YES [X] NO [ ]
- 10.6 If yes, state the amount thereof at December 31 of current year:
- |  |       |                            |                  |
|--|-------|----------------------------|------------------|
|  | 10.61 | Letters of Credit          | \$ 1,708,787,511 |
|  | 10.62 | Collateral and other funds | \$ 595,645,735   |
- 11.1 What amount of installment notes is owned and now held by the reporting entity? \$
- 11.2 Have any of these notes been hypothecated, sold or used in manner as security for money loaned within the past year? YES [ ] NO [X]
- 11.3 If yes, what amount? \$
- 12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 101,632,545
- 12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? YES [X] NO [ ]
- 12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 5
- 13.1 Has the reporting entity guaranteed any financial premium accounts? YES [ ] NO [X]
- 13.2 If yes, give full information .....
- 14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate directly? YES [X] NO [ ]
- |  |       |                                     |                                    |
|--|-------|-------------------------------------|------------------------------------|
|  | 14.11 | Name of real estate holding company | Atlantic Real Estate Limited Partn |
|  | 14.12 | Number of parcels involved          | 1                                  |
|  | 14.13 | Total book/adjusted carrying value  | \$ 79,234,944                      |
- 14.2 If yes, provide explanation  
Indirectly owns 100% of Atlantic Real Estate Limited Partnership .....



## FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2001	2 2000	3 1999	4 1998	5 1997
<b>Gross Premiums Written</b> (Page 9, Part 2B, Cols. 1,2 & 3)					
1. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	5,492,432,307	5,416,294,526	5,006,182,975	4,395,845,431	4,327,042,893
2. Property lines (Lines 1, 2, 9, 12, 21, & 26)	1,524,814,830	1,432,431,192	1,340,439,846	1,183,462,802	1,042,066,345
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,170,448,698	1,126,080,370	953,292,928	897,573,600	848,442,130
4. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)	643,042,904	645,819,071	605,272,765	451,957,524	338,999,422
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)	113,226,197	87,515,817	102,550,685	86,856,819	55,453,740
6. Total (Line 34)	8,943,964,936	8,708,140,976	8,007,739,199	7,015,696,176	6,612,004,530
<b>Net Premiums Written</b> (Page 9, Part 2B, Col. 6)					
7. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	2,755,171,042	2,731,337,159	2,669,958,013	3,003,942,756	2,955,054,089
8. Property lines (Lines 1, 2, 9, 12, 21, & 26)	888,491,180	788,533,795	727,851,773	837,980,580	728,906,817
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	644,327,569	628,237,297	498,962,621	612,020,081	583,373,030
10. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)	344,413,129	380,288,987	374,434,221	342,893,243	253,874,071
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)	28,598,258	51,354,249	59,407,406	59,042,870	38,367,298
12. Total (Line 34)	4,661,001,178	4,579,751,487	4,330,614,034	4,855,879,530	4,559,575,305
<b>Statement of Income</b> (Page 4)					
13. Net underwriting gain (loss) (Line 7)	(1,480,404,871)	(776,705,302)	(731,195,312)	(654,102,351)	(520,049,560)
14. Net investment gain (loss) (Line 10)	729,203,163	816,636,658	951,638,907	870,264,381	843,801,073
15. Total other income (Line 14)	418,530,655	147,054,173	(55,207,208)	4,797,075	5,378,849
16. Dividends to policyholders (Line 16)	48,673,975	59,089,905	76,461,355	24,590,736	27,218,199
17. Federal and foreign income taxes incurred (Line 18)	(68,438,344)	3,526,853	(84,319,224)	32,641,551	2,553,101
18. Net income (Line 19)	(312,906,684)	124,368,771	173,094,256	163,726,818	299,359,062
<b>Balance Sheet Lines</b> (Pages 2 and 3)					
19. Total Admitted Assets (Page 2, Line 25, Col. 3)	19,151,797,502	19,161,359,596	19,879,383,812	19,445,029,681	19,352,180,816
20. Agents' balances or uncollected premiums (Page 2, Col. 3)					
20.1 In course of collection (Line 10.1)	562,502,633	392,147,053	411,369,830	359,322,281	357,329,099
20.2 Deferred and not yet due (Line 10.2)	657,176,364	652,042,901	646,473,858	813,750,228	868,612,382
20.3 Accrued retrospective premiums (Line 10.3)	454,262,065	392,621,729	362,379,228	330,540,120	295,974,615
21. Total liabilities (Page 3, Line 23)	14,675,590,384	13,643,650,567	14,329,938,119	13,377,529,116	13,285,847,493
22. Losses (Page 3, Lines 1 and 2)	8,155,366,845	7,804,687,352	8,460,110,964	8,777,734,756	8,560,261,195
23. Loss adjustment expenses (Page 3, Line 3)	1,578,720,778	1,626,162,633	1,723,522,846	1,738,429,954	1,684,416,001
24. Unearned premiums (Page 3, Line 9)	1,736,409,621	1,612,130,587	1,497,246,540	1,673,756,268	1,629,831,794
25. Capital paid up (Page 3, Lines 25 & 26)	10,000,000				
26. Surplus as regards policyholders (Page 3, Line 32)	4,476,207,118	5,517,709,029	5,549,445,693	6,067,500,565	6,066,333,323
<b>Risk-Based Capital Analysis</b>					
27. Total adjusted capital	4,498,205,707	5,721,550,599	5,682,352,448	6,308,506,337	6,192,261,899
28. Authorized control level risk-based capital	1,250,085,742	1,324,770,940	1,389,373,241	1,418,469,112	1,247,245,244
<b>Percentage Distribution of Cash and Invested Assets</b> (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	50.8	52.7	53.8	63.2	69.5
30. Stocks (Lines 2.1 & 2.2)	37.9	38.8	37.6	31.3	26.6
31. Mortgage loans on real estate (Line 3.1 and 3.2)					
32. Real estate (Lines 4.1, 4.2 & 4.3)	1.0	0.9	0.9	0.8	0.8
33. Cash and short-term investments (Line 5)	5.8	3.0	3.0	1.3	1.5
34. Other invested assets (Line 6)	4.4	4.4	4.2	3.3	1.6
35. Receivable for securities (Line 7)		0.9	0.5	0.1	
36. Aggregate write-ins for invested assets (Line 8)					
37. Cash and invested assets (Line 9)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
38. Affiliated bonds, (Sch. D, Summary, Line 25, Col. 1)		100,000,000			60,000,000
39. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)	10,229,189	8,402,869	7,355,000	7,355,000	7,355,000
40. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	4,044,842,479	4,378,319,299	4,267,408,022	3,100,489,251	2,459,024,117
41. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)				23,314,763	
42. Affiliated mortgage loans on real estate					
43. All other affiliated	289,801,227	237,345,901	231,411,576	231,411,576	
44. Total of above Lines 38 to 43	4,344,872,895	4,724,068,069	4,506,174,598	3,362,570,590	2,526,379,117
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Col. 1, Line 32 x 100.0)	97.0	85.6	81.2	55.4	41.6

## FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2001	2 2000	3 1999	4 1998	5 1997
<b>Capital and Surplus Accounts</b> (Page 4)					
46. Net unrealized capital gains (losses) (Line 22)	(809,356,199)	(196,877,225)	(214,450,723)	(82,680,790)	497,955,643
47. Dividends to stockholders (Line 32)	(2,210,000)				
48. Change in surplus as regards policyholders for the year (Line 35)	(1,041,501,911)	(31,736,665)	(518,054,873)	1,167,243	1,194,006,493
<b>Gross Losses Paid</b> (Page 10, Part 3, Cols. 1 & 2)					
49. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	4,891,252,109	4,624,503,488	2,443,853,942	3,565,460,266	3,458,711,836
50. Property lines (Lines 1, 2, 9, 12, 21 & 26)	955,618,279	923,371,654	801,244,950	745,811,390	635,249,224
51. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	824,881,014	707,264,987	594,894,285	541,892,358	455,703,736
52. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)	443,882,276	414,190,283	337,615,824	8,405,992	151,083,145
53. Nonproportional reinsurance lines (Lines 30, 31 & 32)	84,101,085	102,425,608	43,684,929	61,847,043	30,138,121
54. Total (Line 34)	7,199,734,763	6,771,756,020	4,221,293,930	4,923,417,049	4,730,886,062
<b>Net Losses Paid</b> (Page 10, Part 3, Col. 4)					
55. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	2,434,118,074	2,836,061,335	2,506,014,622	2,414,213,897	2,667,626,249
56. Property lines (Lines 1, 2, 9, 12, 21 & 26)	552,050,076	521,172,836	491,388,695	529,906,800	467,959,081
57. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	493,615,620	421,221,323	430,030,723	392,589,951	354,946,102
58. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	235,171,560	254,923,747	269,238,389	4,214,483	122,391,360
59. Nonproportional reinsurance lines (Lines 30, 31 & 32)	45,384,638	58,989,838	40,967,383	32,743,332	25,670,422
60. Total (Line 34)	3,760,339,968	4,092,369,079	3,737,639,812	3,373,668,463	3,638,593,214
<b>Operating Percentages</b> (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses incurred (Line 2)	89.1	76.6	75.0	74.5	72.7
63. Loss expenses incurred (Line 3)	17.0	16.0	17.0	16.9	16.7
64. Other underwriting expenses incurred (Line 4)	25.9	24.6	24.5	22.1	22.7
65. Net underwriting gain (loss) (Line 7)	(32.0)	(17.3)	(16.1)	(13.5)	(12.1)
<b>Other Percentages</b>					
66. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 14 divided by Page 9, Part 2B, Col. 6, Line 34 x 100.0)	16.7	20.9	26.6	21.9	21.3
67. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	106.1	92.7	92.0	91.4	89.4
68. Net premiums written to policyholders' surplus (Page 9, Part 2B, Col. 6, Line 34, divided by Page 3, Line 32, Col. 1 x 100.0)	104.1	83.0	78.0	80.0	75.2
<b>One Year Loss Development (000 omitted)</b>					
69. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	761,529	210,145	(60,637)	15,410	(24,898)
70. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 69 above divided by Page 4, Line 20, Col. 1 x 100.0)	13.8	3.8	(1.0)	0.3	(0.5)
<b>Two Year Loss Development (000 omitted)</b>					
71. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	1,000,130	(4,459)	(274,881)	(121,940)	(215,997)
72. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 71 above divided by Page 4, Line 20, Col. 2 x 100.0)	18.0	(0.1)	(4.5)	(2.5)	(5.4)

### SCHEDULE A - VERIFICATION BETWEEN YEARS

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

### 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 .....

### SCHEDULE BA - VERIFICATION BETWEEN YEARS

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

### SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States	1,802,371,555	1,849,590,939	1,801,345,699	1,803,725,502
	2. Canada	186,660,547	186,660,547	166,472,470	186,407,732
	3. Other Countries	2,021,123	2,021,123	2,029,709	2,000,000
	4. Totals	1,991,053,225	2,038,272,609	1,969,847,878	1,992,133,234
States, Territories and Possessions (Direct and guaranteed)	5. United States	146,273,243	149,573,883	146,259,020	144,430,000
	6. Canada	51,070,328	51,070,328	50,132,387	50,556,185
	7. Other Countries				
8. Totals	197,343,571	200,644,211	196,391,407	194,986,185	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	164,821,392	173,437,691	163,641,697	167,020,000
	10. Canada				
	11. Other Countries				
12. Totals	164,821,392	173,437,691	163,641,697	167,020,000	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	1,251,066,510	1,285,433,176	1,246,056,159	1,264,789,889
	14. Canada	1,882,298	1,882,298	1,882,120	1,883,239
	15. Other Countries				
16. Totals	1,252,948,808	1,287,315,474	1,247,938,279	1,266,673,128	
Public Utilities (unaffiliated)	17. United States	86,744,937	88,628,324	86,344,086	87,300,000
	18. Canada				
	19. Other Countries				
20. Totals	86,744,937	88,628,324	86,344,086	87,300,000	
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	3,539,725,126	3,620,051,955	3,559,157,431	3,586,006,770
	22. Canada	344,539,890	346,501,932	364,022,050	344,063,622
	23. Other Countries	162,878,854	168,099,401	166,004,339	171,103,596
24. Totals	4,047,143,870	4,134,653,288	4,089,183,820	4,101,173,988	
Parent, Subsidiaries and Affiliates	25. Totals				
	<b>26. Total Bonds</b>	<b>7,740,055,803</b>	<b>7,922,951,597</b>	<b>7,753,347,167</b>	<b>7,809,286,535</b>
<b>PREFERRED STOCKS</b>					
Public Utilities (unaffiliated)	27. United States	33,126,636	33,170,769	34,442,817	
	28. Canada				
	29. Other Countries				
30. Totals	33,126,636	33,170,769	34,442,817		
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	2,766,730	2,766,730	3,241,000	
	32. Canada				
	33. Other Countries				
34. Totals	2,766,730	2,766,730	3,241,000		
Industrial and Miscellaneous (unaffiliated)	35. United States	136,248,545	130,061,343	136,218,138	
	36. Canada				
	37. Other Countries	166,600	185,220	299,684	
38. Totals	136,415,145	130,246,563	136,517,822		
Parent, Subsidiaries and Affiliates	39. Totals	10,229,189	10,229,189	10,229,189	
	<b>40. Total Preferred Stocks</b>	<b>182,537,700</b>	<b>176,413,251</b>	<b>184,430,828</b>	
<b>COMMON STOCKS</b>					
Public Utilities (unaffiliated)	41. United States	44,854,628	44,854,628	27,270,103	
	42. Canada				
	43. Other Countries				
44. Totals	44,854,628	44,854,628	27,270,103		
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	87,148,503	87,148,503	35,071,648	
	46. Canada				
	47. Other Countries				
48. Totals	87,148,503	87,148,503	35,071,648		
Industrial and Miscellaneous (unaffiliated)	49. United States	1,171,620,173	1,171,620,173	369,568,940	
	50. Canada	2,663,035	2,663,035	1,631,046	
	51. Other Countries	248,201,843	248,201,843	230,703,835	
52. Totals	1,422,485,051	1,422,485,051	601,903,821		
Parent, Subsidiaries and Affiliates	53. Totals	4,044,842,479	4,044,842,479	4,822,846,955	
	<b>54. Total Common Stocks</b>	<b>5,599,330,661</b>	<b>5,599,330,661</b>	<b>5,487,092,527</b>	
	<b>55. Total Stocks</b>	<b>5,781,868,361</b>	<b>5,775,743,912</b>	<b>5,671,523,355</b>	
	<b>56. Total Bonds and Stocks</b>	<b>13,521,924,164</b>	<b>13,698,695,509</b>	<b>13,424,870,522</b>	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 3,857,483,119.

### SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	14,923,520,549	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	4,036,102,288	6.1 Column 17, Part 1	(12,415,998)
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Sec. 1	
3.1 Column 16, Part 1	4,093,006	6.3 Column 11, Part 2, Sec. 2	528,292
3.2 Column 12, Part 2, Sec. 1	1,423,558	6.4 Column 11, Part 4	(3,276,111)
3.3 Column 10, Part 2, Sec. 2	(591,295,987)	7. Book/adjusted carrying value at end of current period	13,521,924,164
3.4 Column 10, Part 4	(146,420,860)	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	212,101,809	9. Subtotal (Lines 7 plus 8)	13,521,924,164
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	4,902,436,382	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	13,521,924,164

**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. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	224,485,922	437,426,452	235,999,975	684,421,299	220,037,907	1,802,371,555	21.487	2,195,428,464	24.455	1,802,371,555	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	224,485,922	437,426,452	235,999,975	684,421,299	220,037,907	1,802,371,555	21.487	2,195,428,464	24.455	1,802,371,555	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	72,862,593	130,132,379	4,382,457	242,169		207,619,598	2.475	321,893,829	3.586	207,619,598	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	72,862,593	130,132,379	4,382,457	242,169		207,619,598	2.475	321,893,829	3.586	207,619,598	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	18,461,609	17,023,891	39,746,324	60,671,041	54,035,799	189,938,664	2.264	173,357,297	1.931	189,938,664	
3.2 Class 2		7,404,908				7,404,908	0.088			7,404,908	
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	18,461,609	24,428,799	39,746,324	60,671,041	54,035,799	197,343,572	2.353	173,357,297	1.931	197,343,572	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	300,024	12,488,788	100,395,853	51,636,725		164,821,390	1.965	295,021,136	3.286	164,821,390	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	300,024	12,488,788	100,395,853	51,636,725		164,821,390	1.965	295,021,136	3.286	164,821,390	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	33,665,324	202,856,110	217,881,679	351,097,849	423,479,918	1,228,980,880	14.651	1,244,786,832	13.866	1,222,415,961	6,564,919
5.2 Class 2	1,000,000	13,561,040	5,406,888		4,000,000	23,967,928	0.286	77,515,897	0.863	19,967,928	4,000,000
5.3 Class 3											
5.4 Class 4								3,200,000	0.036		
5.5 Class 5								2,415,000	0.027		
5.6 Class 6											
5.7 Totals	34,665,324	216,417,150	223,288,567	351,097,849	427,479,918	1,252,948,808	14.937	1,327,917,729	14.792	1,242,383,889	10,564,919

**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. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1		11,851,816	41,904,671			53,756,487	0.641	102,474,336	1.141	53,756,487	
6.2 Class 2		16,464,963	6,941,633			23,406,596	0.279	34,762,403	0.387	23,406,596	
6.3 Class 3			4,466,513			4,466,513	0.053	5,963,443	0.066	4,466,513	
6.4 Class 4			5,115,341			5,115,341	0.061	5,104,894	0.057	5,115,341	
6.5 Class 5											
6.6 Class 6											
6.7 Totals		28,316,779	58,428,158			86,744,937	1.034	148,305,076	1.652	86,744,937	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	694,919,380	607,807,073	1,037,038,482	130,832,616	758,190,941	3,228,788,492	38.492	3,311,695,610	36.889	2,720,943,044	507,845,448
7.2 Class 2	29,442,690	230,383,165	387,117,002	23,574,069	126,595,457	797,112,383	9.503	686,223,157	7.644	679,988,813	117,123,570
7.3 Class 3	12,417,954	47,171,753	296,332,943	5,734,820		361,657,470	4.312	264,940,002	2.951	352,750,431	8,907,039
7.4 Class 4	4,627,550	46,755,994	222,337,986	3,243,811		276,965,341	3.302	151,372,677	1.686	271,953,289	5,012,052
7.5 Class 5		9,049,292	2,192,500			11,241,792	0.134	24,400		11,241,792	
7.6 Class 6		521,933				521,933	0.006	1,383,048	0.015	1	521,932
7.7 Totals	741,407,574	941,689,210	1,945,018,913	163,385,316	884,786,398	4,676,287,411	55.749	4,415,638,894	49.185	4,036,877,370	639,410,041
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1								100,000,000	1.114		
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals								100,000,000	1.114		

**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. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	1,044,694,852	1,419,586,509	1,677,349,441	1,278,901,699	1,455,744,565	6,876,277,066	81.976	X X X	X X X	6,361,866,699	514,410,367
10.2 Class 2	30,442,690	267,814,076	399,465,523	23,574,069	130,595,457	851,891,815	10.156	X X X	X X X	730,768,245	121,123,570
10.3 Class 3	12,417,954	47,171,753	300,799,456	5,734,820		366,123,983	4.365	X X X	X X X	357,216,944	8,907,039
10.4 Class 4	4,627,550	46,755,994	227,453,327	3,243,811		282,080,682	3.363	X X X	X X X	277,068,630	5,012,052
10.5 Class 5		9,049,292	2,192,500			(c) 11,241,792	0.134	X X X	X X X	11,241,792	
10.6 Class 6		521,933				(c) 521,933	0.006	X X X	X X X	1	521,932
10.7 Totals	1,092,183,046	1,790,899,557	2,607,260,247	1,311,454,399	1,586,340,022	(b) 8,388,137,271	100.000	X X X	X X X	7,738,162,311	649,974,960
10.8 Line 10.7 as a % of Col. 6	13.021	21.350	31.083	15.635	18.912	100.000	X X X	X X X	X X X	92.251	7.749
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	539,128,422	1,422,246,157	2,137,757,633	1,575,528,149	2,069,997,143	X X X	X X X	7,744,657,504	86.267	7,118,067,900	626,589,604
11.2 Class 2	56,291,669	229,283,436	454,381,432	42,038,797	16,506,123	X X X	X X X	798,501,457	8.894	694,160,374	104,341,083
11.3 Class 3		69,992,194	200,443,138		468,113	X X X	X X X	270,903,445	3.018	237,915,015	32,988,430
11.4 Class 4	2,183,520	45,335,793	110,966,914	1,191,344		X X X	X X X	159,677,571	1.779	139,731,071	19,946,500
11.5 Class 5		24,400	2,415,000			X X X	X X X	(c) 2,439,400	0.027	2,439,400	
11.6 Class 6			1,383,048			X X X	X X X	(c) 1,383,048	0.015	1,383,048	
11.7 Totals	597,603,611	1,766,881,980	2,907,347,165	1,618,758,290	2,086,971,379	X X X	X X X	(b) 8,977,562,425	100.000	8,193,696,808	783,865,617
11.8 Line 11.7 as a % of Col. 8	6.657	19.681	32.385	18.031	23.247	X X X	X X X	100.000	X X X	91.269	8.731
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	792,088,373	1,336,095,683	1,619,698,604	1,259,376,027	1,354,608,012	6,361,866,699	75.844	7,118,067,900	79.287	6,361,866,699	X X X
12.2 Class 2	18,643,754	239,578,328	375,172,577	18,574,069	78,799,517	730,768,245	8.712	694,160,374	7.732	730,768,245	X X X
12.3 Class 3	12,417,954	47,171,753	291,892,417	5,734,820		357,216,944	4.259	237,915,015	2.650	357,216,944	X X X
12.4 Class 4	4,627,550	46,755,994	222,441,275	3,243,811		277,068,630	3.303	139,731,071	1.556	277,068,630	X X X
12.5 Class 5		9,049,292	2,192,500			11,241,792	0.134	2,439,400	0.027	11,241,792	X X X
12.6 Class 6		1				1		1,383,048	0.015	1	X X X
12.7 Totals	827,777,631	1,678,651,051	2,511,397,373	1,286,928,727	1,433,407,529	7,738,162,311	92.251	8,193,696,808	91.269	7,738,162,311	X X X
12.8 Line 12.7 as a % of Col. 6	10.697	21.693	32.455	16.631	18.524	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	9.868	20.012	29.940	15.342	17.089	92.251	X X X	X X X	X X X	92.251	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	252,606,479	83,490,826	57,650,837	19,525,672	101,136,553	514,410,367	6.133	626,589,604	6.980	X X X	514,410,367
13.2 Class 2	11,798,936	28,235,748	24,292,946	5,000,000	51,795,940	121,123,570	1.444	104,341,083	1.162	X X X	121,123,570
13.3 Class 3			8,907,039			8,907,039	0.106	32,988,430	0.367	X X X	8,907,039
13.4 Class 4			5,012,052			5,012,052	0.060	19,946,500	0.222	X X X	5,012,052
13.5 Class 5										X X X	
13.6 Class 6		521,932				521,932	0.006			X X X	521,932
13.7 Totals	264,405,415	112,248,506	95,862,874	24,525,672	152,932,493	649,974,960	7.749	783,865,617	8.731	X X X	649,974,960
13.8 Line 13.7 as a % of Col. 6	40.679	17.270	14.749	3.773	23.529	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.152	1.338	1.143	0.292	1.823	7.749	X X X	X X X	X X X	X X X	7.749

(a) Includes \$ 649,974,960 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 11,034,218 current year, \$1,863,499,403 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

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

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

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

Distribution by Type	1 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. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	14,934,433	151,228,988	99,313,887	470,171,949	71,924,067	807,573,324	9.628	822,390,413	9.161	807,573,324	
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds	209,551,489	286,197,464	136,686,088	214,249,350	148,113,840	994,798,231	11.860	1,373,038,051	15.294	994,798,231	
1.7 Totals	224,485,922	437,426,452	235,999,975	684,421,299	220,037,907	1,802,371,555	21.487	2,195,428,464	24.455	1,802,371,555	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	72,823,561	125,275,583	4,382,457			202,481,601	2.414	313,691,721	3.494	202,481,601	
2.2 Single Class Mortgage-Backed/Asset-Backed Bonds	39,032	4,856,796		242,169		5,137,997	0.061	8,202,108	0.091	5,137,997	
Multi-Class Residential Mortgage-backed Securities:											
2.3 Defined											
2.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
2.5 Defined											
2.6 Other											
2.7 Totals	72,862,593	130,132,379	4,382,457	242,169		207,619,598	2.475	321,893,829	3.586	207,619,598	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	18,461,609	24,428,799	39,746,324	60,671,041	54,035,799	197,343,572	2.353	173,357,297	1.931	197,343,572	
3.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
3.3 Defined											
3.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
3.5 Defined											
3.6 Other											
3.7 Totals	18,461,609	24,428,799	39,746,324	60,671,041	54,035,799	197,343,572	2.353	173,357,297	1.931	197,343,572	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	300,024	12,488,788	100,395,853	51,636,725		164,821,390	1.965	295,021,136	3.286	164,821,390	
4.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
4.3 Defined											
4.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
4.5 Defined											
4.6 Other											
4.7 Totals	300,024	12,488,788	100,395,853	51,636,725		164,821,390	1.965	295,021,136	3.286	164,821,390	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	16,218,330	126,931,023	141,984,805	237,368,508	4,910,783	527,413,449	6.288	906,580,739	10.098	520,463,449	6,950,000
5.2 Single Class Mortgage-Backed/Asset-Backed Bonds	14,486,000	44,391,669	55,279,746	30,728,225	179,240,134	324,125,774	3.864	150,069,617	1.672	320,510,855	3,614,919
Multi-Class Residential Mortgage-backed Securities:											
5.3 Defined	3,960,994	45,094,458	26,024,016	83,001,116	243,329,001	401,409,585	4.785	271,267,373	3.022	401,409,585	
5.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
5.5 Defined											
5.6 Other											
5.7 Totals	34,665,324	216,417,150	223,288,567	351,097,849	427,479,918	1,252,948,808	14.937	1,327,917,729	14.792	1,242,383,889	10,564,919



**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. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		28,316,779	58,428,158			86,744,937	1.034	148,305,076	1.652	86,744,937	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
6.3 Defined											
6.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
6.5 Defined											
6.6 Other											
6.7 Totals		28,316,779	58,428,158			86,744,937	1.034	148,305,076	1.652	86,744,937	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	717,360,631	856,814,662	1,766,993,116	112,278,504	371,803,331	3,825,250,244	45.603	3,345,052,868	37.260	3,229,590,811	595,659,433
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	2,541,815	7,722,363	11,375,487	1,987,548	140,425,597	164,052,810	1.956	101,201,930	1.127	162,559,723	1,493,087
Multi-Class Residential Mortgage-backed Securities:											
7.3 Defined	9,517,644	57,784,918	93,972,933	36,126,620	328,312,842	525,714,957	6.267	713,024,168	7.942	525,714,957	
7.4 Other	188,548	782,323	904,414	9,673,811	17,966,340	29,515,436	0.352	30,079,090	0.335	29,515,436	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
7.5 Defined			14,681,137		8,081,144	22,762,281	0.271	32,553,439	0.363	22,762,281	
7.6 Other	11,798,936	18,584,944	57,091,826	3,318,833	18,197,144	108,991,683	1.299	193,727,399	2.158	66,734,162	42,257,521
7.7 Totals	741,407,574	941,689,210	1,945,018,913	163,385,316	884,786,398	4,676,287,411	55.749	4,415,638,894	49.185	4,036,877,370	639,410,041
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations								100,000,000	1.114		
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
9.3 Defined											
9.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
9.5 Defined											
9.6 Other											
9.7 Totals								100,000,000	1.114		

**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. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	840,098,588	1,325,484,622	2,211,244,600	932,126,727	502,673,980	5,811,628,517	69.284	X X X	X X X	5,209,019,084	602,609,433
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	226,618,336	343,168,292	203,341,321	247,207,292	467,779,571	1,488,114,812	17.741	X X X	X X X	1,483,006,806	5,108,006
Multi-Class Residential Mortgage-backed Securities:											
10.3 Defined	13,478,638	102,879,376	119,996,949	119,127,736	571,641,843	927,124,542	11.053	X X X	X X X	927,124,542	
10.4 Other	188,548	782,323	904,414	9,673,811	17,966,340	29,515,436	0.352	X X X	X X X	29,515,436	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
10.5 Defined			14,681,137		8,081,144	22,762,281	0.271	X X X	X X X	22,762,281	
10.6 Other	11,798,936	18,584,944	57,091,826	3,318,833	18,197,144	108,991,683	1.299	X X X	X X X	66,734,162	42,257,521
10.7 Totals	1,092,183,046	1,790,899,557	2,607,260,247	1,311,454,399	1,586,340,022	8,388,137,271	100.000	X X X	X X X	7,738,162,311	649,974,960
10.8 Line 10.7 as a % of Col. 6	13.021	21.350	31.083	15.635	18.912	100.000	X X X	X X X	X X X	92.251	7.749
11. Total Bonds Prior Year											
11.1 Issuer Obligations	595,636,212	1,686,735,471	2,219,697,262	1,254,852,406	347,477,899	X X X	X X X	6,104,399,250	67.996	5,368,146,880	736,252,370
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	1,967,399	17,953,186	395,501,385	172,293,990	1,044,795,746	X X X	X X X	1,632,511,706	18.184	1,625,459,874	7,051,832
Multi-Class Residential Mortgage-backed Securities:											
11.3 Defined		37,297,576	164,686,044	178,113,654	604,194,267	X X X	X X X	984,291,541	10.964	984,291,541	
11.4 Other				7,996,344	22,082,746	X X X	X X X	30,079,090	0.335	30,079,090	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
11.5 Defined			19,675,001		12,878,438	X X X	X X X	32,553,439	0.363	32,553,439	
11.6 Other		24,895,747	107,787,473	5,501,896	55,542,283	X X X	X X X	193,727,399	2.158	153,165,985	40,561,414
11.7 Totals	597,603,611	1,766,881,980	2,907,347,165	1,618,758,290	2,086,971,379	X X X	X X X	8,977,562,425	100.000	8,193,696,809	783,865,616
11.8 Line 11.7 as a % of Col. 8	6.657	19.681	32.385	18.031	23.247	X X X	X X X	100.000	X X X	91.269	8.731
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	588,985,196	1,229,706,810	2,129,665,703	910,919,888	349,741,487	5,209,019,084	62.100	5,368,146,880	59.795	5,209,019,084	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	225,125,249	339,553,373	203,341,321	247,207,292	467,779,571	1,483,006,806	17.680	1,625,459,874	18.106	1,483,006,806	X X X
Multi-Class Residential Mortgage-backed Securities:											
12.3 Defined	13,478,638	102,879,376	119,996,949	119,127,736	571,641,843	927,124,542	11.053	984,291,541	10.964	927,124,542	X X X
12.4 Other	188,548	782,323	904,414	9,673,811	17,966,340	29,515,436	0.352	30,079,090	0.335	29,515,436	X X X
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
12.5 Defined			14,681,137		8,081,144	22,762,281	0.271	32,553,439	0.363	22,762,281	X X X
12.6 Other		5,729,169	42,807,849	18,197,144	18,197,144	66,734,162	0.796	153,165,985	1.706	66,734,162	X X X
12.7 Totals	827,777,631	1,678,651,051	2,511,397,373	1,286,928,727	1,433,407,529	7,738,162,311	92.251	8,193,696,809	91.269	7,738,162,311	X X X
12.8 Line 12.7 as a % of Col. 6	10.697	21.693	32.455	16.631	18.524	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	9.868	20.012	29.940	15.342	17.089	92.251	X X X	X X X	X X X	92.251	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	251,113,392	95,777,812	81,578,897	21,206,839	152,932,493	602,609,433	7.184	736,252,370	8.201	X X X	602,609,433
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds	1,493,087	3,614,919				5,108,006	0.061	7,051,832	0.079	X X X	5,108,006
Multi-Class Residential Mortgage-backed Securities:											
13.3 Defined										X X X	
13.4 Other										X X X	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
13.5 Defined			14,283,977							X X X	
13.6 Other	11,798,936	12,855,775	14,283,977	3,318,833		42,257,521	0.504	40,561,414	0.452	X X X	42,257,521
13.7 Totals	264,405,415	112,248,506	95,862,874	24,525,672	152,932,493	649,974,960	7.749	783,865,616	8.731	X X X	649,974,960
13.8 Line 13.7 as a % of Col. 6	40.679	17.270	14.749	3.773	23.529	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.152	1.338	1.143	0.292	1.823	7.749	X X X	X X X	X X X	X X X	7.749

**SCHEDULE DA - PART 2**

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

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

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

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

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

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

**NONE**

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

**NONE**

**SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS**  
**Verification of Statement Value and Fair Value of Open Contracts**

1.	Part A, Section 1, Column 10	_____	Statement Value
2.	Part B, Section 1, Column 10	_____	
3.	Part C, Section 1, Column 10	_____	
4.	Part D, Section 1, Column 9 - 12	_____	
5.	Lines (1) - (2) + (3) + (4)	_____	
6.	Part E, Section 1, Column 4	_____	
7.	Part E, Section 1, Column 5	_____	
8.	Lines (5) - (6) - (7)	_____	
9.	Part A, Section 1, Column 11	_____	Fair Value
10.	Part B, Section 1, Column 11	_____	
11.	Part C, Section 1, Column 11	_____	
12.	Part D, Section 1, Column 9	_____	
13.	Lines (9) - (10) + (11) + (12)	_____	
14.	Part E, Section 1, Column 7	_____	
15.	Part E, Section 1, Column 8	_____	
16.	Lines (13) - (14) - (15)	=====	

### SCHEDULE DB - PART F - SECTION 1

#### Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset							
1  Replication RSAT Number	2  Description	3  NAIC Designation or Other Description	4  Statement Value	5  Fair Value	Derivative Instruments Open		Cash Instrument(s) Held					
					6  Description	7  Fair Value	8  CUSIP	9  Description	10  Statement Value	11  Fair Value	12  NAIC Designation or Other Description	

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

Reconciliation of Replicated (Synthetic) Assets Open

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

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
39-0264050	21458	EMPLOYERS INSURANCE COMPANY OF	WISCONSIN	959,316		1,662,480	1,662,480			215,080			
33-0763205	10836	GOLDEN EAGLE INSURANCE CORPORATI	CALIFORNIA	174,760		321,279	321,279			48,724			
03-0316876	42404	LIBERTY INSURANCE CORPORATION	VERMONT	602,303		968,145	968,145			192,378			
04-1924000	23035	LIBERTY MUTUAL FIRE INSURANCE COM	MASSACHUSETTS	3,902,288		4,199,615	4,199,615			1,568,754			
04-3058504	33600	LM INSURANCE CORPORATION	IOWA	95,929		137,956	137,956			23,798			
23-0867770	14486	MERCHANTS AND BUSINESS MEN'S INS	PENNSYLVANIA	29,805		17,380	17,380	513		16,796			
52-1315488	16900	MONTGOMERY INDEMNITY COMPANY	MARYLAND	312		1,586	1,586						
52-0424870	14613	MONTGOMERY MUTUAL INSURANCE CO	MARYLAND	61,608		27,887	27,887	1,825		28,446			
04-3058503	33588	THE FIRST LIBERTY INSURANCE CORPO	IOWA	126,400		63,267	63,267			50,050			
36-3522250	26069	WAUSAU BUSINESS INSURANCE COMPA	WISCONSIN	(8,868)									
36-2753986	26425	WAUSAU GENERAL INSURANCE COMPAN	WISCONSIN	(468)									
39-1341459	26042	WAUSAU UNDERWRITERS INSURANCE C	WISCONSIN	(11,680)									
0199999		Subtotal - Affiliates - U.S. Intercompany Pooling		5,931,705		7,399,595	7,399,595	2,338		2,144,026			
59-3269531	10335	BRIDGEFIELD CAS INS CO	FLORIDA	51,671		12,914	12,914			22,151			
59-1835212	10701	BRIDGEFIELD EMPLOYERS INS CO	FLORIDA	188,190		95,299	95,299			66,171			
84-0856682	41785	COLORADO CASUALTY INSURANCE COM	COLORADO	58,195		15,302	15,302			29,701			
38-1742556	11746	LIBERTY PERSONAL INSURANCE COMPA	MICHIGAN	178		4,150	4,150			17			
39-0264050	21458	EMPLOYERS INSURANCE COMPANY OF	WISCONSIN	201	1	594	595		2,461				
35-0410010	22659	INDIANA INSURANCE CO.	INDIANA	68					42				
36-4027414	10337	LIBERTY INS CO OF AMERICA	ILLINOIS	95,775		286,515	286,515			20,822			
13-4916020	19917	LIBERTY INS UNDERWRITERS INC	NEW YORK	65,145		31,480	31,480	206		26,930			
04-6076039	65315	LIBERTY LIFE ASSURANCE CO OF B	MASSACHUSETTS	256,441		611,706	611,706			4,092	529,490		
74-2963323	11041	LIBERTY LLOYDS OF TEXAS INS CO	MASSACHUSETTS	41,318		5,750	5,750			21,163			
93-0824674	41939	LIBERTY NORTHWEST INS CORP	OREGON			31,194	31,194						
04-3390891	10725	LIBERTY SURPLUS INS CORP	NEW HAMPSHIRE	25,090		1,921	1,921			19,941			
02-0342937	24171	NETHERLANDS INS CO (THE)	NEW HAMPSHIRE	(2)		14	14						
02-0177030	24198	PEERLESS INS CO	NEW HAMPSHIRE	21,614		3,454	3,454		4,112				
0299999		Subtotal - Affiliates - U.S. Non-pool		803,884	1	1,100,293	1,100,294	206	6,615	210,988	529,490		
AA-0000000	00000	LEXCO	BERMUDA	52						2			
AA-5760024	00000	LIBERTY CITYSTATE INS PTE LTD	SINGAPORE	32					23	8			
AA-1120855	00000	LIB. MUT. INS. CO. (UK) LTD	UNITED KINGDOM	8,395	2,440	19,180	21,620		914	2,808	10,298		
AA-1560051	00000	LIBERTY INSURANCE COMPANY OF CAN	CANADA	1,232		816	816						
AA-0000000	00000	LIBERTY INTERNATIONAL INS CO	IRELAND	50,744						31,867			
AA-3190330	00000	STUART INSURANCE GROUP LIMITED	BERMUDA		376	6,447	6,823		400		1,025		
0399999		Subtotal - Affiliates - Other (Non-U.S.)		60,455	2,816	26,443	29,259		1,337	34,685	11,323		



**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
0499999		Total - Affiliates		6,796,044	2,817	8,526,331	8,529,148	2,544	7,952	2,389,699	540,813		
95-2371728	22667	ACE AMERICAN INS CO	PENNSYLVANIA	773		2,176	2,176		(460)	93			
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PENNSYLVANIA	9		372	372						
13-5303710	19399	AIU INS CO	NEW YORK	87		153	153		20	8			
95-3187355	35300	ALLIANZ INS CO	CALIFORNIA	541		935	935			101			
95-3323939	36420	ALLIANZ UNDERWRITERS INS. CO.	CALIFORNIA	2,944	479	1,370	1,849		581	787			
13-5124990	19380	AMERICAN HOME ASR CO	NEW YORK	5,064	(132)	2,058	1,926		530	1,144	6		
36-0727470	13358	AMERICAN MUTUAL REINSURANCE CO	ILLINOIS	(13)	122	7,799	7,921						
13-4924125	10227	AMERICAN RE-INSURANCE CO	DELAWARE	172	(15)	6,588	6,573		28		61		
06-1430254	10348	ARCH REINSURANCE CO	NEBRASKA			456	456						
13-4934590	19895	ATLANTIC MUTUAL INS CO	NEW YORK	833		1,527	1,527						
04-1590940	11835	AXA RE AMERICA INSURANCE COMPANY	DELAWARE	(53)		302	302		42				
56-1538956	23620	BURLINGTON INSURANCE COMPANY	NORTH CAROLINA	1,695		1,034	1,034						
51-0097283	26743	CALIBER ONE INDEMNITY COMPANY	DELAWARE	1,999	87	903	990		(6)	147			
52-0266645	20532	CLARENDON NATIONAL INS CO	NEW JERSEY	933	17	154	171		47	42			
43-0790393	40371	COLUMBIA MUTUAL INS CO	MISSOURI	159	9	359	368		34				
00-0000000	00000	COMMONWEALTH INSURANCE CO- US B	WASHINGTON	519	61	367	428		67	136			
36-2114545	20443	CONTINENTAL CASUALTY CO	ILLINOIS	1,981	(8)	2,551	2,543		(2)	149			
06-1325038	39136	CONVERIUM REINSURANCE NORTH AME	CONNECTICUT	435		537	537						
22-2464174	42471	CRUM & FORSTER INS CO	NEW JERSEY	135		847	847			8			
38-1775863	10499	DAIMIER CHRYSLER INSURANCE COMPA	MICHIGAN	1,427	359	750	1,109		359	339			
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IOWA	327		325	325			6			
25-6038677	26271	ERIE INS EXCHANGE	PENNSYLVANIA	955		2,085	2,085		8				
54-1132719	39020	ESSEX INSURANCE COMPANY	DELAWARE	1,261		327	327		212	109			
22-2005057	26921	EVEREST REINSURANCE CO	DELAWARE			4,198	4,198						
13-2912259	35181	EXECUTIVE RISK INDEMNITY INCORPOR	DELAWARE	247		110	110						
05-0316605	21482	FACTORY MUTUAL INS CO	RHODE ISLAND	2,940	105	4,986	5,091		418	51	938		
13-1963496	20281	FEDERAL INS CO	INDIANA	3,526	92	25,437	25,529		534	198			
75-2304982	35009	FINANCIAL CASUALTY & SURETY INC.	TEXAS	623		207	207				76		
04-2198460	21822	FIRST STATE INS CO	CONNECTICUT	1,058		306	306		44	183			
38-0558390	13994	FREMONT MUTUAL INSURANCE COMPAN	MICHIGAN	984		104	104			168			
13-3309199	20559	FULCRUM INSURANCE COMPANY	ARIZONA	62	17	242	259		52	10			
75-1629914	36838	GENERAL AGENTS INSURANCE CO OF A	OKLAHOMA	980		780	780		1				
13-2673100	22039	GENERAL REINSURANCE CORP	DELAWARE	916	(42)	5,691	5,649		(29)	(13)			
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NEW YORK	38	46	1,088	1,134		46	1	1,304		
31-0501234	16691	GREAT AMERICAN INS CO	OHIO	901	13	111	124		98	203			
43-6028696	22217	GULF INSURANCE COMPANY	MISSOURI	1,978		988	988			460			
06-0383750	19682	HARTFORD FIRE INS CO	CONNECTICUT	2,117		6,054	6,054		78	38			
74-1296673	22489	HIGHLANDS INS CO	TEXAS	519		629	629		2	6			
02-0308052	22527	HOME INS CO	NEW HAMPSHIRE	10		2,301	2,301		173				
23-0723970	22713	INSURANCE CO OF NORTH AMERICA	PENNSYLVANIA	(34)	640	2,017	2,657		930	747			

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
95-2769232	27847	INSURANCE COMPANY OF THE WEST	CALIFORNIA	2,050		415	415		172	48			
23-1892289	24422	LEGION INSURANCE COMPANY	PENNSYLVANIA		1	144	145		1				
25-1149494	19437	LEXINGTON INS CO	DELAWARE	4,038	185	2,463	2,648		516	1,407	6		
36-1410470	22977	LUMBERMENS MUTUAL CAS CO	ILLINOIS	1,014	(19)	1,156	1,137			128			
38-0855585	22012	MOTORS INSURANCE CORPORATION	MISSOURI	7,703		5,658	5,658		(1,012)				
37-1072999	37974	MT. HAWLEY INSURANCE COMPANY	ILLINOIS	317	1	161	162		1	65			
41-0121640	23647	MUTUAL SERVICE CASUALTY INS CO	MINNESOTA	124		204	204						
38-0865250	11991	NATIONAL CASUALTY CO	WISCONSIN	8		2,151	2,151		145				
25-0687550	19445	NATIONAL UNION FIRE INS CO OF	PENNSYLVANIA	189	41	247	288		188	12			
13-2930109	22047	NORTH STAR REINSURANCE CORPORAT	DELAWARE			2,203	2,203						
41-6009967	24015	NORTHLAND INSURANCE CO	MINNESOTA	5,160		3,013	3,013			458			
84-0513811	23248	OCCIDENTAL FIRE & CAS CO OF NC	NORTH CAROLINA			129	129						
13-2781282	25070	ODYSSEY REINSURANCE CORP.	DELAWARE	3,381		3,343	3,343		50				
31-0396250	24074	OHIO CASUALTY INS CO	OHIO	397		194	194			82			
25-0410420	24147	OLD REPUBLIC INS CO	PENNSYLVANIA		(1)	125	124		(1)		50		
23-1502700	21970	ONE BEACON INSURANCE COMPANY	PENNSYLVANIA	75	47	316	363		52				
23-2745904	10019	OVERSEAS PARTNERS US REINS CO	DELAWARE	4	4	367	371		4				
23-0959220	14974	PENNSYLVANIA LUMBERMENS MUTUAL	PENNSYLVANIA	249	54	106	160		54				
42-0223390	13714	PHARMACISTS MUTUAL INS CO	IOWA	593		249	249						
23-2423138	23850	PHILADELPHIA INSURANCE COMPANIES	PENNSYLVANIA	608		3,457	3,457						
23-2153760	39675	PMA CAPITAL INSURANCE COMPANY	PENNSYLVANIA	532		699	699						
13-1188550	15059	PUBLIC SERVICE MUTUAL INS CO	NEW YORK	95		105	105						
23-1641984	10219	QBE REINSURANCE CORPORATION	PENNSYLVANIA	1,194		801	801		1				
74-1280541	24384	RANGER INSURANCE COMPANY	DELAWARE	17	67	534	601						
00-0000000	00000	RELIANCE NATIONAL INS CO.	PENNSYLVANIA	(1)		117	117						
37-0915434	13056	RLI INS CO	ILLINOIS	5,627	33	2,941	2,974		(306)	309			
13-5358230	24678	ROYAL INDEMNITY CO	DELAWARE	2,127	65	2,685	2,750		204	615			
36-2722478	26980	ROYAL INS CO. OF AMERICA	ILLINOIS	2,264	16	96	112		313	585			
31-1024978	41297	SCOTTSDALE INSURANCE CO	OHIO	211	(2)	9,801	9,799		978	11	5		
39-0333950	24988	SENTRY INS A MUTUAL CO	WISCONSIN	67		113	113						
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MINNESOTA	1,250		9,769	9,769		9	47	40		
94-1517098	25534	TIG INSURANCE COMPANY	CALIFORNIA	922	(57)	668	611		48	42			
13-6108722	12904	TOKIO MARINE & FIRE INS CO LTD	NEW YORK	159		451	451		1				
06-6033504	19038	TRAVELERS CASUALTY AND SURETY CO	CONNECTICUT	185		263	263						
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CONNECTICUT	601	12	1,608	1,620		28	56			
06-0566090	39357	TRAVELERS INS CO (ACCIDENT DEP	CONNECTICUT	3,973	516	3,194	3,710		809	977			
06-1117063	34894	TRENWICK AMERICA REINSURANCE C	CONNECTICUT		158	72	230		166				
16-0366830	22314	UNDERWRITERS REINSURANCE CO	NEW HAMPSHIRE	2		782	782			3			
52-1504975	29599	US SPECIALTY INS CO	TEXAS	996		295	295				130		
63-0598629	11762	VESTA FIRE INSURANCE CO	ILLINOIS	158		348	348		4		33		
13-5481330	21121	WESTCHESTER FIRE INSURANCE	NEW YORK	1,728		2,639	2,639		126				
13-2554270	11126	YASUDA FIRE & MARINE INS CO OF	NEW YORK	48		289	289			6			

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
36-2781080 36-4233459	27855 16535	ZURICH AMERICAN INS CO OF IL ZURICH AMERICAN INSURANCE COMPAN	ILLINOIS NEW YORK	6,021 1,724	(19) 359	5,945 802	5,926 1,161		109 359	1,245 3			
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000		23,035					4,199,615	4,199,615			1,568,754
0599999		Total - Other U.S. Unaffiliated Insurers		117,893	3,311	160,342	163,653		4,206,441	4,210,835	2,649		1,568,754
AA-9992109	00000	ARKANSAS STOCK POOL FOR ASSIGNED	FLORIDA			2	104	106					
AA-9991105	00000	CALIFORNIA COMMERCIAL AUTO INSURA	RHODE ISLAND	637			198	198		134			
AA-9991161	00000	COMMONWEALTH AUTOMOBILE REINSU	MASSACHUSETTS	39,533		31,789	31,789			19,187			
AA-9991108	00000	CONNECTICUT COMMERCIAL AUTOMOBIL	RHODE ISLAND	51			121	121		37			
AA-9994125	00000	FACILITY ASSOCIATION	CANADA	1,181		3,772	3,772		(1)	320			
AA-9991115	00000	ILLINOIS COMMERCIAL AUTOMOBILE INS	RHODE ISLAND	89			132	132		27			
AA-9992110	00000	ILLINOIS STOCK POOL FOR ASSIGNED RI	FLORIDA			8	436	444					
AA-9992101	00000	ILLINOIS WORKERS' COMPENSATION PO	FLORIDA			1	101	102					
AA-9992103	00000	KENTUCKY WORKERS' COMPENSATION	FLORIDA			145	9,203	9,348		(18)			
AA-9991121	00000	LOUISIANA COMMERCIAL AUTOMOBILE I	RHODE ISLAND	9			151	151		8			
AA-9991211	00000	LOUISIANA FAIR PLAN	LOUISIANA	484			323	323		291			
AA-9991421	00000	MASSACHUSETTS WORKERS' COMPENS	FLORIDA	89		677	24,339	25,016		(32)			
AA-9992114	00000	MICHIGAN WORKERS' COMPENSATION I	FLORIDA	1,595		399	9,014	9,413		227			472
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MISSISSIPPI	394		356	709	1,065		2,881			107
AA-9992118	00000	NATIONAL WORKERS' COMPENSATION R	FLORIDA	24,612		14,026	338,782	352,808		4,468			8,556
AA-9991132	00000	NEW HAMPSHIRE AUTO REINS FACIL	NEW HAMPSHIRE	300			130	130		189			
AA-9991134	00000	NEW JERSEY COMMERCIAL AUTOMOBIL	RHODE ISLAND	5,100		2,708	2,235	4,943		2,184			1,042
AA-9991218	00000	NEW JERSEY FAIR PLAN	NEW JERSEY	292			209	209		204			
AA-9992108	00000	NEW MEXICO WORKERS' COMPENSATIO	FLORIDA	584		137	1,666	1,803		108			111
AA-9991137	00000	NEW YORK SPECIAL RISK DISTRIBUTION	RHODE ISLAND	181			290	290		139			
AA-9991139	00000	NORTH CAROLINA REINSURANCE FACILI	NORTH CAROLINA	2,930			2,172	2,172		1,244			
AA-9992111	00000	PENNSYLVANIA WORKERS' COMPENSATI	FLORIDA			4	120	124					
AA-9991148	00000	SOUTH CAROLINA REINSURANCE FACILI	SOUTH CAROLINA	161		94	263	357		354			78
AA-9992105	00000	TENNESSEE WORKERS' COMPENSATION	FLORIDA			7	407	414					
AA-9991153	00000	VIRGINIA COMMERCIAL AUTOMOBILE INS	RHODE ISLAND	280			305	305		153			
AA-9992106	00000	VIRGINIA WORKERS' COMPENSATION PO	FLORIDA			72	3,657	3,729		(4)			
AA-9991450	00000	WISCONSIN WORKERS COMPENSATION	WISCONSIN	1,348		813		813		1,479			
0699998		Pools and Associations - less than \$100,000 - Mandatory Pools		33,600						137,956	137,956		23,798
0699999		Total - Pools, Associations - Mandatory Pools		113,450	19,449	430,628	450,077		149,602	170,255			23,798
AA-9993101	00000	AGORA SYNDICATE (ILL INS EXCHANGE)	ILLINOIS				335	335					
AA-9993203	00000	BURT SYNDICATE INC	NEW YORK	1,417	225	512	737		445	319	938		
AA-9995068	00000	CANADIAN AVIATION INSURANCE GR	NEW YORK	3,990		2,925	2,925		635	1,088			

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**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
AA-9995022	00000	EXCESS AND CASUALTY REINSURANCE	NEW YORK			10,602	10,602				51		
AA-9995028	00000	INDUSTRIAL RISK INSURERS	CONNECTICUT	902		3,325	3,325		191	78			
AA-9999999	00000	INTERNATIONAL REINSURANCE ADMINIS	TEXAS		(4)	223	219						
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NEW YORK	24,714	(4,889)	53,459	48,570		16,009	28,583	(645)		
0799998		Pools and Associations - less than \$100,000 -Voluntary Pools		14,486					17,380	17,380	513		16,796
0799999		Total - Pools, Associations - Voluntary Pools		45,509	(4,668)	71,381	66,713		34,660	47,448	857		16,796
0899999		Total - Pools and Associations		158,959	14,781	502,009	516,790		184,262	217,703	857		40,594
AA-3190002	00000	A.C.E. INS CO LTD	BERMUDA	302		1,077	1,077		94	5			
AA-1560515	00000	ACE INA INS CO	CANADA	63		282	282						
AA-1120010	00000	AGF LONDON LTD	UNITED KINGDOM	(18)		103	103		12				
AA-1460115	00000	ALEA EUROPE LTD	SWITZERLAND	79		138	138		17				
AA-1120133	00000	ALEXANDER HOWDEN GROUP AGENCY	UNITED KINGDOM			219	219						
AA-1120140	00000	ALLIANZ CORNHILL INTERNATIONAL	UNITED KINGDOM	1,918		1,647	1,647			418			
AA-1280012	00000	ALM BRAND INTERNATIONAL A/S	DENMARK	6		403	403						
AA-3190005	00000	AMERICAN INTERNATIONAL REINSUR	BERMUDA	88		119	119						
AA-3190234	00000	AMERICAN INTERNATIONAL UNDERWRIT	BERMUDA	8,011		1,348	1,348		3	801			
AA-1340055	00000	AXA COLONIA VERSICHERUNG AG	GERMANY	165	32	77	109		36	5	74		
AA-1120895	00000	AXA GLOBAL RISKS (UK) LTD	UNITED KINGDOM	35		320	320		(5)		(151)		
AA-1460025	00000	BALOISE INS. CO. LTD. (BASLER	SWITZERLAND	2		359	359		29				
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM	10		123	123						
AA-1320052	00000	CAISSE CENTRALE DE REASS.	FRANCE	286		501	501		2	11			
AA-9994107	00000	CANADIAN ACCIDENT REINSURANCE FA	CANADA	1,133	49	155	204		47	365			
AA-1580010	00000	CHIYODA FIRE AND MARINE INSURA	JAPAN	34		211	211						
AA-5280020	00000	CHUNG KUO INS CO	TAIWAN	412		135	135		192	259			
AA-1320105	00000	CIE. TRANSCONTINENTALE DE REAS	FRANCE	45		191	191		19		11		
AA-5320014	00000	CIGNA WORLDWIDE INS	HONG KONG	392		206	206		183	246			
AA-2330015	00000	COMPANIA AGRICOLA DE SEGUROS S	COLOMBIA	223		256	256		104	140			
AA-1320117	00000	CORIFRANCE	FRANCE	56		199	199						
AA-1120515	00000	EAGLE STAR INSURANCE CO. LTD.	UNITED KINGDOM	29		486	486		97				
AA-3160013	00000	ENERGY INSURANCE MUTUAL	BARBADOS			298	298						
AA-1120827	00000	ERC FRANKONA REINSURANCE (II) LTD	UNITED KINGDOM	329		215	215		101				
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM			2,562	2,562				2,525		
AA-5280005	00000	FUBON INS CO	TAIWAN	65		648	648		30	41			
AA-0000000	00000	GEBAUDEVERSICHERUNG BADEN-WURT	GERMANY			141	141						
AA-1340090	00000	GE FRANKONA RUCK-VERS AG	GERMANY	108		6,071	6,071						
AA-1120020	00000	GE FRANKONA REASSURANCE LTD	UNITED KINGDOM	13		229	229		4				
AA-1120680	00000	GERLING GLOBAL GENERAL & REINS	UNITED KINGDOM			885	885		341				
AA-1340093	00000	GERLING-KONZERN ALLGEMEINE VER	GERMANY	239		313	313			5			

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**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
AA-1340095	00000	GERLING-KONZERN GLOBALE RUCKVE	GERMANY	622		654	654		75	26			
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG.	GERMANY	226		1,249	1,249		12	50			
AA-1120544	00000	HSB ENGINEERING INS LTD	UNITED KINGDOM			742	742						
AA-1240120	00000	KEMPER EUROPE REASSURANCE S.A.	BELGIUM	16		264	264		29				
AA-5420050	00000	KOREAN REINSURANCE CO.	SOUTH KOREA	2,975		1,708	1,708		1,390	1,872			
AA-1320222	00000	LES MUTUELLES DU MANS I.A.R.D.	FRANCE	534		648	648			48	203		
AA-1122000	00000	LLOYD'S UNDERWRITERS	UNITED KINGDOM	5,099	87	17,889	17,976		1,568	40	342		
AA-1126051	00000	LLOYDS SYNDICATE 51	UNITED KINGDOM	77	173	976	1,149		17				
AA-1126228	00000	LLOYDS SYNDICATE 228	UNITED KINGDOM	1,641		1,362	1,362		252				
AA-1126250	00000	LLOYDS SYNDICATE 250	UNITED KINGDOM	10,502		3,450	3,450		23				
AA-1126376	00000	LLOYDS SYNDICATE 376	UNITED KINGDOM	1,971		391	391						
AA-1126435	00000	LLOYDS SYNDICATE 435	UNITED KINGDOM	1,970	419	2,468	2,887		708	31			
AA-1126510	00000	LLOYDS SYNDICATE 510	UNITED KINGDOM	325	3	103	106		130	7			
AA-1126566	00000	LLOYDS SYNDICATE 566	UNITED KINGDOM	34		274	274						
AA-1126623	00000	LLOYDS SYNDICATE 623	UNITED KINGDOM	1,054	208	367	575		376	183	255		
AA-1126780	00000	LLOYDS SYNDICATE 780	UNITED KINGDOM	142		671	671		7				
AA-1126807	00000	LLOYDS SYNDICATE 807	UNITED KINGDOM	467	123	153	276		396	29	56		
AA-1126861	00000	LLOYDS SYNDICATE 861	UNITED KINGDOM	1,340		562	562		2				
AA-1127047	00000	LLOYDS SYNDICATE 1047	UNITED KINGDOM	694		318	318		153	7			
AA-1127207	00000	LLOYDS SYNDICATE 1207	UNITED KINGDOM	21		2,213	2,213						
AA-1127212	00000	LLOYDS SYNDICATE 1212	UNITED KINGDOM	916		1,056	1,056						
AA-1127245	00000	LLOYDS SYNDICATE 1245	UNITED KINGDOM	1,311	154	404	558		452	36			
AA-1128010	00000	LLOYDS SYNDICATE 2010	UNITED KINGDOM	93		625	625		23				
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM	2,636	42	2,000	2,042		29	76			
AA-1840610	00000	MAPFRE SEGUROS GENERALES SA	SPAIN	42		126	126		10				
AA-1840617	00000	MAPFRE RE CIADE REASEQUROS SA	SPAIN	91	(1)	169	168		59	6			
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS-GE	GERMANY	506	12	1,233	1,245		12		255		
AA-1380165	00000	N.R.G.	NETHERLANDS			272	272				129		
AA-4560100	00000	NATIONAL CO FOR CO-OPERATIVE INS	SAUDIA ARABIA	823		667	667		384	518			
AA-5340660	00000	NEW INDIA ASSURANCE CO. LTD.	INDIA	91		181	181		42	57			
AA-1960665	00000	NEW ZEALAND INSURANCE CO. LTD.	NEW ZEALAND			470	470						
AA-1440082	00000	ODYSSEY RE (STOCKHOLM) INS CORP	SWEDEN	271		1,456	1,456		1	1			
AA-9994114	00000	ONTARIO RISK SHARING POOL	CANADA	850	310	2,421	2,731		243	292			
AA-1121135	00000	ORION INSURANCE CO. PLC.	UNITED KINGDOM			109	109						
AA-3192686	00000	PARTNER REINSURANCE CO LTD.	BERMUDA	36		100	100						
AA-3191132	00000	PENTAL INSURANCE COMPANY	BERMUDA	204		14,985	14,985						
AA-5660068	00000	PNB GENERAL INSURERS CO	PHILIPPINES	20		120	120		9	12			
AA-5360006	00000	PT ASURANSI RAMAYANA	INDONESIA	508		101	101		238	320			
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM	859	538	3,331	3,869		612	1			
AA-1120145	00000	QBE REINSURANCE (UK)	UNITED KINGDOM	50		146	146						
AA-1930880	00000	REINSURANCE AUSTRALIA CORP. LT	AUSTRALIA		2	334	336						
AA-1121999	00000	ROYAL & SUN ALLIANCE INS PLC	UNITED KINGDOM	416		431	431		70	95			

**SCHEDULE F - PART 1**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
AA-000000	00000	SASOL INTERNATIONAL INS	SOUTH AFRICA	1,257		1,801	1,801		588	791			
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN	28		216	216			7			
AA-1320295	00000	SOREMA	FRANCE	226		269	269		6	1			
AA-5420055	00000	SSANGYUNG FIRE & MARINE INS CO LTD	SOUTH KOREA	170		199	199		79	107			
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM	1,112		249	249						
AA-1960940	00000	STATE INS LTD	NEW ZEALAND	111	17	84	101		25				
AA-1121390	00000	STRONGHOLD INSURANCE CO.	UNITED KINGDOM	18		4,299	4,299		318				
AA-1340045	00000	SWISS RE GERMANY	GERMANY	62		206	206						
AA-1460146	00000	SWISS REINSURANCE CO.	SWITZERLAND	138		1,352	1,352						
AA-1580100	00000	TOKIO MARINE AND FIRE INS (JP)	JAPAN	1,759	4	570	574		303	389			
AA-0000000	00000	TRACK PTY LTD	AUSTRALIA	110		922	922		51	69			
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE VERS	SWITZERLAND	92		452	452		25	7			
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM	898		673	673		17				
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND	673		924	924		297	142			
0999998		Other Non-U.S. Insurers - less than \$100,000		16,900					1,586	1,586			
0999999		Total - Other Non-U.S. Insurers		77,012	2,172	99,332	101,504		11,923	9,102	3,699		
9999999		Grand Total - Schedule F - Part 1		7,149,908	23,081	9,288,014	9,311,095	2,544	4,410,578	6,827,339	548,018		1,609,348

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**SCHEDULE F - PART 2**

**Premium Portfolio Reinsurance Effectuated 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	
0199999		Total Reinsurance Ceded by Portfolio				
0299999		Total Reinsurance Assumed by Portfolio				

**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			
39-0264050	21458	EMPLOYERS INSURANCE COMPAN	WISCONSIN		1,183,746			1,552,312	77,879	513,100	231,594	440,993	1,368	2,817,246			2,817,246		
33-0763205	10836	GOLDEN EAGLE INSURANCE CORP	CALIFORNIA		184,960			242,549	12,169	80,172	36,187	68,905	214	440,196			440,196		
03-0316876	42404	LIBERTY INSURANCE CORPORATIO	VERMONT		443,905			582,117	29,205	192,413	86,848	165,372	513	1,056,468			1,056,468		
04-1924000	23035	LIBERTY MUTUAL FIRE INSURANCE	MASSACHUSETTS		739,841			970,195	48,674	320,688	144,746	275,621	855	1,760,779			1,760,779		
04-3058504	33600	LM INSURANCE CORPORATION	IOWA		14,797			19,404	973	6,414	2,895	5,512	17	35,215			35,215	8,323	
23-0867770	14486	MERCHANTS AND BUSINESS MEN'	PENNSYLVANIA		14,797			19,404	973	6,414	2,895	5,512	17	35,215			35,215		
52-1315488	16900	MONTGOMERY INDEMNITY COMPA	MARYLAND		7,398			9,702	487	3,207	1,447	2,756	9	17,608			17,608		
52-0424870	14613	MONTGOMERY MUTUAL INSURANC	MARYLAND		51,789			67,914	3,407	22,448	10,132	19,293	60	123,254			123,254		
04-3058503	33588	THE FIRST LIBERTY INSURANCE C	IOWA		7,398			9,702	487	3,207	1,447	2,756	9	17,608			17,608		
36-3522250	26069	WAUSAU BUSINESS INSURANCE C	WISCONSIN		29,594			38,808	1,947	12,828	5,790	11,025	34	70,432			70,432		
36-2753986	26425	WAUSAU GENERAL INSURANCE C	WISCONSIN		29,594			38,808	1,947	12,828	5,790	11,025	34	70,432			70,432		
39-1341459	26042	WAUSAU UNDERWRITERS INSURA	WISCONSIN		29,594			38,808	1,947	12,828	5,790	11,025	34	70,432			70,432		
0199999		Total Authorized - Affiliates - U.S. Intercompany Pooling			2,737,413			3,589,723	180,095	1,186,547	535,561	1,019,795	3,164	6,514,885			6,514,885	8,323	
13-2919779	18333	ATLAS ASSURANCE CO OF AMERIC	NEW JERSEY						2	1	1			4			4		
39-0264050	21458	EMPLOYERS INSURANCE COMPAN	WISCONSIN		10		2		8	5	5	4		24	9		15		
13-4916020	19917	LIBERTY INS UNDERWRITERS INC	NEW YORK		40					16	4	8		28	36		(8)		
04-6076039	65315	LIBERTY LIFE ASSURANCE CO OF	MASSACHUSETTS		330					3,688				3,688	25		3,663		
93-0824674	41939	LIBERTY NORTHWEST INS CORP	OREGON		8,279		7,037		371	6,048		1,455		14,911			14,911		
02-0177030	24198	PEERLESS INS CO	NEW HAMPSHIRE		3,040					3,307		627		3,934			3,934		
0299999		Total Authorized - Affiliates - U.S. Non-Pool			11,699			7,039	381	13,065	10	2,094		22,589	70		22,519		
0499999		Total Authorized - Affiliates			2,749,112			3,596,762	180,476	1,199,612	535,571	1,021,889	3,164	6,537,474	70		6,537,404	8,323	
95-2371728	22667	ACE AMERICAN INS CO	PENNSYLVANIA		464	2,138	263	668		20	3	298		3,390	695		2,695		
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PENNSYLVANIA		16	434	96	663	389	90	29			1,701	(20)		1,721		
36-0719665	19232	ALLSTATE INS CO	ILLINOIS			1,137	4,569	4,444	3,569					13,719			13,719		
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	INDIANA		692	(1)		143	1	92	14	111		360	96		264		
51-0400307	10391	AMERICAN CENTENNIAL INS CO	DELAWARE					113	33					146			146		
59-2048400	39152	AMERICAN HEALTHCARE INDEMN	DELAWARE		64					114				114	40		74		
13-5124990	19380	AMERICAN HOME ASR CO	NEW YORK			1				2				3	271		(268)		
74-0484030	60739	AMERICAN NATIONAL INSURANCE	TEXAS		8,733	53	4	5,765	51	23,132	8	164		29,177	198		28,979		

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)23-0867770	14486.00	MERCHANTS AND BUSINESS MEN'S MUTUAL
2)52-1315488	16900.00	MONTGOMERY INDEMNITY COMPANY
3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS 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			
13-4924125	10227	AMERICAN RE-INSURANCE CO	DELAWARE		23,933	11,759	2,056	77,585	4,535	99,107	8,176	9,259		212,477	3,407		209,070		
35-0145825	60895	AMERICAN UNITED LIFE INSURANC	INDIANA		322	15	1	778	22	381	3	18		1,218	48		1,170		
36-2994662	36552	AXA CORPORATE SOLUTIONS REIN	DELAWARE		2,343	(3)		302	6	1,807	182	326		2,620	163		2,457		
04-2482364	16187	AXA RE PROP AND CAS INS CO	DELAWARE			19	1	6	14	15	15			70			70		
47-0574325	32603	BERKLEY INSURANCE COMPANY	DELAWARE		3,485	121	24	2,750	5	2,435	133	1,005		6,473	394		6,079		
38-0397420	80659	CANADA LIFE ASSURANCE COMPA	MICHIGAN		2,081			2,584	28	6,943		26		9,581	248		9,333		
41-1353943	36870	CHARTWELL INSURANCE CO	MINNESOTA		256	249	5	1,631	15	306	136	1		2,343	154		2,189		
31-0542366	10677	CINCINNATI INS CO	OHIO					86	3	32	32			153			153		
45-0208990	70491	CLARICA LIFE INS CO	NORTH DAKOTA		606			940	10	1,695				2,645	(371)		3,016		
06-0949141	33197	COLOGNE REINSURANCE CO OF A	CONNECTICUT		232	3		125	45	13	3	66		255	15		240		
13-2798872	32190	CONSTITUTION INS CO	NEW YORK		1,076	44	92	584	153	241	50	659		1,823	182		1,641		
36-0947200	62413	CONTINENTAL ASSURANCE COMP	ILLINOIS					1,750	4					1,754	44		1,710		
36-2114545	20443	CONTINENTAL CASUALTY CO	ILLINOIS		4,519	847	14	6,658	222	6,961	232	919		15,853	758		15,095		
13-5010440	35289	CONTINENTAL INS CO	NEW HAMPSHIRE					18	80	8	8			114			114		
13-1941984	20923	CONTINENTAL REINSURANCE COR	CALIFORNIA		248	82		1,088		122	33			1,325	163		1,162		
06-1325038	39136	CONVERIUM REINSURANCE NORT	CONNECTICUT		18,363	561		14,431	130	9,417	1,987	7,595		34,121	8,813		25,308		
37-0807507	20990	COUNTRY MUTUAL INS CO	ILLINOIS		352	42	1	117	1	94		120		375	115		260	32	
39-0972608	10847	CUMIS INSURANCE SOCIETY INC.	WISCONSIN		27,490	4,960	125	6,891		3,780	1,886	14,879		32,521	18,999		13,522		
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IOWA		1,252	62	1	1,615		344	128	195		2,345	614		1,731	38	
48-0921045	39845	EMPLOYERS REINSURANCE CORP	MISSOURI		24,428	2,154		26,496	1,001	31,575	1,959	11,147		74,332	8,163		66,169		
22-2005057	26921	EVEREST REINSURANCE CO (PRU	DELAWARE		22,803	5,484	657	23,787	314	21,286	3,036	8,766		63,330	13,324		50,006	9	
05-0316605	21482	FACTORY MUTUAL INS CO	RHODE ISLAND		18	5,418	683	3,021	156	479	178	273		10,208	131		10,077		
42-0245840	13897	FARMERS MUTUAL HAIL INS CO OF	IOWA		117			43		29		21		93	22		71		
13-1963496	20281	FEDERAL INS CO	INDIANA		1,572			8,210	6	223	50			8,489	7		8,482		
13-3046577	39306	FIDELITY & DEPOSIT CO OF MARYL	MARYLAND		132					1		54		55	3		52		
13-2997499	38776	FOLKSAMERICA REINSURANCE CO	NEW YORK		1,812	(35)		1,398	4	751	232	324		2,674	477		2,197		
36-2667627	22969	GE REINS CORP	ILLINOIS		17,556	2,549		11,611	863	13,088	2,796	9,491		40,398	7,928		32,470		
13-2673100	22039	GENERAL REINSURANCE CORP	DELAWARE		29,659	1,495	278	16,591	1,248	38,947	1,833	5,326		65,718	3,762		61,956	1,600	
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NEW YORK		260	1,969	629	4,964				1		7,563	(154)		7,717		
13-5009848	21032	GERLING GLOBAL REINSURANCE C	NEW YORK		8,853	536		9,782	23	1,866	84	1,226		13,517	3,052		10,465		
31-0501234	16691	GREAT AMERICAN INS CO	OHIO		7	6		152	4	4		8		174	7		167		
13-5129825	22292	HANOVER INS CO	NEW HAMPSHIRE					181	6	40	40			267			267		
06-0383750	19682	HARTFORD FIRE INS CO	CONNECTICUT		10,726	1,467		8,579	137	6,392	1,002	3,395		20,972	3,308		17,664		
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	CONNECTICUT		8,015	484	29	1,196	27	954	10	3,482		6,182	510		5,672	197	
13-5540698	19429	INSURANCE CO OF THE STATE OF	PENNSYLVANIA		844					52		491		543			543		

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3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS INSURANCE COMPANY

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**SCHEDULE F - PART 3**

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

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13-5339725	18341	INSURANCE CORP OF NY (THE)	NEW YORK			373	385	1,749	1,051	6	4			3,568			3,568		
23-1892289	24422	LEGION INSURANCE COMPANY	PENNSYLVANIA		760	13	1	745	7	3,526				4,292			4,292		
25-1149494	19437	LEXINGTON INS CO	DELAWARE			46	6							52			52		
23-2044256	76694	LONDON LIFE REINSURANCE COM	PENNSYLVANIA		150					1,145				1,145			1,145		
36-1410470	22977	LUMBERMENS MUTUAL CAS CO	ILLINOIS		283			2						2	(8)		10		
38-2450502	98078	MANULIFE REINSURANCE CORP U	MICHIGAN		720			1,113	12	229				1,354	215		1,139		
36-3347420	23876	MAPFRE REINSURANCE CORP	CALIFORNIA		361			75		4				122	31		91		
13-2915260	34339	METROPOLITAN GROUP PROP & C	RHODE ISLAND					106	132	173	158			569			569		
38-0855585	22012	MOTORS INSURANCE CORPORATI	MICHIGAN		5,240	523	45	6,815	538	8,868	114	1,139		18,042	468		17,574		
38-0865250	11991	NATIONAL CASUALTY CO	WISCONSIN			201	10	55	(1)					265			265		
13-1988169	34835	NATIONAL REINSURANCE CORP	DELAWARE		1	9		503	153	1,625	509			2,799	1		2,798		
31-4177100	23787	NATIONWIDE MUTUAL INS CO	OHIO			338	180	2,070	829	696				4,113	6		4,107		
06-1053492	41629	NEW ENGLAND REINSURANCE CO	CONNECTICUT			20,335	3,053	11,091	1,947	143	40			36,609			36,609		
22-2187459	35432	NEW JERSEY RE-INSURANCE CO	NEW JERSEY		354			802		155	137	33		1,127	66		1,061		
13-5277930	35106	NIAGARA FIRE INSURANCE COMPA	DELAWARE		260	(47)		727		871	207	752		2,510	(65)		2,575		
98-0032627	27073	NIPPONKOA INSURANCE COMPAN	NEW YORK		682	91		706	46	1,596	19			2,458	39		2,419	50	
13-3440360	29700	NORTH AMERICAN ELITE INS CO	NEW HAMPSHIRE		1	31		489		785	233			1,538	1		1,537		
13-2930109	22047	NORTH STAR REINSURANCE CORP	DELAWARE							78	78	4		160	1		159		
47-0698507	23680	ODYSSEY AMERICA REINSURANCE	CONNECTICUT		(241)	36	2	2,726	13	1,656	20			4,487	7		4,480		
13-2781282	25070	ODYSSEY REINSURANCE CORP	DELAWARE		5,164	1,028	293	4,317	48	3,508	540	1,512		11,246	1,843		9,403		
25-0410420	24147	OLD REPUBLIC INS CO	PENNSYLVANIA		317			(11)	1,049	42	783	83		1,946	1		1,945		
04-2475442	20621	ONEBEACON AMERICA INSURANC	MASSACHUSETTS			237	476	844	125	109				1,791			1,791		
23-2745904	10019	OVERSEAS PARTNERS US REINS C	DELAWARE		1,724					626	23	773		1,422	166		1,256		
13-3031176	38636	PARTNER REINSURANCE CO OF T	NEW YORK		6,190	395	16	16,323	426	5,105	128			23,292	2,127		21,165		
13-3531373	10006	PARTNERRE INSURANCE COMPAN	NEW YORK		3,037	1,257		2,059	98	876	96	(127)		4,259	(65)		4,324		
23-1642962	12262	PENNSYLVANIA MANUFACTURERS	PENNSYLVANIA		3,273	30	15	9,564	106	2,378	444	546		13,083	273		12,810		
23-1738402	18058	PHILADELPHIA IND INS CO	PENNSYLVANIA		101					27	9	34		70	73		(3)		
23-1641984	10219	QBE REINSURANCE CORPORATIO	PENNSYLVANIA		1,574	341		4,158	151	4,560	603	437		10,250	182		10,068		
41-0451140	67105	RELIASTAR LIFE INSURANCE COM	MINNESOTA		3,363	(2)		3,853	52	8,245	2			12,187	(1,366)		13,553		
86-0274508	31089	REPUBLIC WESTERN INS CO	ARIZONA		988	196	2	452	1	398			220	1,269	209		1,060	75	
13-5358230	24678	ROYAL INDEMNITY CO	DELAWARE			112		6	24	5	5			152			152		
75-1444207	30058	SCOR REINSURANCE CO	NEW YORK		4,827		141	6,056	344	4,979	288	987		12,795	2,306		10,489		
13-3029255	39322	SOREMA NORTH AMERICA REINSU	NEW YORK		2,714	520		4,385	229	4,697	392	594		10,817	145		10,672		
52-0261905	20524	SPECIALTY NATIONAL INS CO	PENNSYLVANIA			46	28							74			74		
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MINNESOTA		2,788	582		8,098	543	14,788	1,239		28	25,278	406		24,872		

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**SCHEDULE F - PART 3**

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

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22-3818012	20362	SUMITOMO MAR & FIRE INS CO LT	NEW YORK		1,065	24	3	631	33	37	7	26		761			761		
06-0839705	82627	SWISS RE LIFE AND HEALTH AMER	CONNECTICUT		3	894	65	5,701	194	826	22			7,702	1		7,701		
13-1675535	25364	SWISS REINSURANCE AMERICA C	NEW YORK		84,039	865		28,147	402	127,772	2,976	22,077		182,239	17,338		164,901	1	
13-2918573	42439	TOA-RE INS CO OF AMERICA	DELAWARE		7,736	247		2,366	102	5,674	512	3,269		12,170	1,795		10,375	1	
13-6108722	12904	TOKIO MARINE & FIRE INS CO LTD	NEW YORK		3,684	357	25	2,162	11	3,021	87	686		6,349	718		5,631	234	
13-5616275	19453	TRANSATLANTIC REINSURANCE C	NEW YORK		18,052	1,876		25,749	156	9,948	2,097	5,874		45,700	8,825		36,875		
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CONNECTICUT		12	179	16	170	122	84	52	8		631	9		622		
06-1117063	34894	TRENWICK AMERICA REINSURANC	CONNECTICUT		1,070		(152)	7,505	273	2,977	162	600		11,365	555		10,810		
52-0515280	25887	U.S. FIDELITY & GUARANTY	MARYLAND		484	1,217	12	2,256	67	520	172			4,244	440		3,804		
16-0366830	22314	UNDERWRITERS REINSURANCE C	NEW HAMPSHIRE		187			63	2	193	156			414	5		409		
01-0278678	62235	UNUM LIFE INS CO OF AMERICA	MAINE		131										14		(14)		
75-6017952	24554	WINTERTHUR INTERNATL AMER IN	WISCONSIN			4	1			1				6	(1)		7		
13-1290712	20583	XL REINSURANCE AMERICA INC	NEW YORK		13,820	1,237		12,519	194	7,730	1,529	3,724		26,933	5,792		21,141		
95-1651549	13269	ZENITH INS CO	CALIFORNIA					4		63	54			121			121		
36-4233459	16535	ZURICH AMERICAN INSURANCE C	NEW YORK		1,879							241		241	1,879		(1,638)		
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			400,122	77,641	14,140	425,957	21,577	504,324	37,475	124,096		1,205,210	119,998		1,085,212	2,237	
AA-9991100	00000	ALABAMA COMMERCIAL AUTO INS	RHODE ISLAND		307			50	5	243		227		525	238		287		
AA-9991103	00000	ARKANSAS COMMERCIAL AUTO IN	RHODE ISLAND		104		5			475		63		543	33		510		
AA-9991105	00000	CALIFORNIA COMMERCIAL AUTO I	RHODE ISLAND		9,704	710	24	4,114		3,124		5,592		13,564	4,296		9,268		
AA-9991161	00000	COMMONWEALTH AUTOMOBILE RE	MASSACHUSETTS		33,550			26,412	10,549	11,427		15,725		64,113			64,113		
74-1194354	10818	FACILITY INSURANCE CORPORATI	TEXAS			775	16	26,589	379	10,996				38,755			38,755		
AA-9991310	00000	FLORIDA HURRICANE CAT POOL F	FLORIDA		10,983										2,873		(2,873)		
AA-9991112	00000	GEORGIA COMMERCIAL AUTOMOBIL	RHODE ISLAND		1,761	175	2	1,231	2	455		998		2,863	805		2,058		
AA-9991115	00000	ILLINOIS COMMERCIAL AUTOMOBIL	RHODE ISLAND		1,183	101		643	50	2,870		490		4,154	40		4,114		
AA-9991500	00000	ILLINOIS MINE SUBSIDENCE FUND	ILLINOIS		81					31				31			31		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	INDIANA		4					1				1			1		
AA-9991120	00000	KENTUCKY COMMERCIAL AUTOMO	RHODE ISLAND		686	118	4	127	3	1,972		298		2,522	265		2,257		
AA-9991502	00000	KENTUCKY MINE SUBSIDENCE FU	KENTUCKY		3					1				1			1		
AA-9991121	00000	LOUISIANA COMMERCIAL AUTOMO	RHODE ISLAND		324	1,255	36	474	31	295		130		2,221	22		2,199		
AA-9992122	00000	MASSACHUSETTS WC ASSIGNED R	MASSACHUSETTS			34		540						574			574		
AA-9991421	00000	MASSACHUSETTS WORKERS' COM	FLORIDA		16,597	2,233	53	59,386		36,192		5,735		103,599	4,599		99,000		

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**SCHEDULE F - PART 3**

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AA-9992114	00000	MICHIGAN WORKERS' COMPENSAT	FLORIDA		14,778	3,794		22,872		21,866		3,215		51,747	3,542		48,205		
AA-9991423	00000	MINNESOTA WORKERS' COMPENS	MINNESOTA		(15,160)	2,796		48,521		19,702				71,019			71,019		
AA-9991127	00000	MISSISSIPPI COMMERCIAL AUTOM	RHODE ISLAND							182				182			182		
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MISSISSIPPI		4,837	457	11	3,408		5,364		1,660		10,900	275		10,625		
AA-9992201	00000	NATIONAL FLOOD INSURANCE PRO	WASHINGTON DC		15,292			4,170				5,013		9,183	(304)		9,487	2,635	
AA-9992118	00000	NATIONAL WORKERS' COMPENSAT	FLORIDA		195,420	34,993	17	595,380		227,133		60,121		917,644	56,737		860,907		
AA-9991132	00000	NEW HAMPSHIRE AUTO REINS FAC	NEW HAMPSHIRE		525	98		63		92		318		571	147		424		
AA-9991133	00000	NEW HAMPSHIRE COMMERCIAL AU	RHODE ISLAND							2				2			2		
AA-9991162	00000	NEW JERSEY AUTOMOBILE INS RIS	NEW JERSEY		4,098							4,433		4,433	687		3,746		
AA-9991134	00000	NEW JERSEY COMMERCIAL AUTO	RHODE ISLAND		13,747	3,231		9,812		12,332		5,956		31,331	4,127		27,204		
AA-9991160	00000	NEW JERSEY UCJF	NEW JERSEY		15,308	20,503		93,143		2,000				115,646			115,646		
AA-9991137	00000	NEW YORK SPECIAL RISK DISTRIB	RHODE ISLAND		6,013	671	65	2,553	116	1,459		2,824		7,688	2,363		5,325		
AA-9991139	00000	NORTH CAROLINA REINSURANCE	NORTH CAROLINA		1,670	166	41	685		184		952		2,028	253		1,775		
AA-9991141	00000	OHIO COMMERCIAL AUTOMOBILE I	RHODE ISLAND		104	5		9		3,775		127		3,916	108		3,808		
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OHIO		(4)							1		1	(4)		5		
AA-9991142	00000	OKLAHOMA COMMERCIAL AUTOMO	RHODE ISLAND		81	35		44		434		8		521	(298)		819		
AA-9991164	00000	PENNSYLVANIA POOLED COMMER	RHODE ISLAND		2,975	84	23	687	67	1,734		1,574		4,169	1,656		2,513		
AA-9992111	00000	PENNSYLVANIA WORKERS' COMPE	FLORIDA			5		225						230			230		
AA-9991148	00000	SOUTH CAROLINA REINSURANCE	RHODE ISLAND			6		55		58		19		138			138		
AA-9991150	00000	TENNESSEE COMMERCIAL AUTOM	RHODE ISLAND		648	507	83	607	36	1,044		297		2,574	282		2,292		
AA-9991443	00000	TENNESSEE WORKERS COMPENS	TENNESSEE		36,423	1,816	61	17,265		10,025		6,813		35,980	11,646		24,334		
AA-9991152	00000	VERMONT COMMERCIAL AUTOMO	RHODE ISLAND		803	60		156	3	1,897		327		2,443	126		2,317		
AA-9991153	00000	VIRGINIA COMMERCIAL AUTOMOB	RHODE ISLAND		4,749	889	38	3,590	119	6,169		2,127		12,932	1,538		11,394		
AA-9991156	00000	WEST VIRGINIA COMMERCIAL AUT	RHODE ISLAND		468	68	5	660	64	1,442		235		2,474	257		2,217		
AA-9991506	00000	WEST VIRGINIA MINE SUBSIDENCE	WEST VIRGINIA		5					2		2		2			2		
AA-9992090	00000	WISCONSIN SPECIAL RISK DISTRIB	RHODE ISLAND		17					14		14		14	28		(14)		
AA-9991450	00000	WISCONSIN WORKERS COMPENSA	WISCONSIN		6,719	906		9,449		6,356		1,877		18,588	1,761		16,827		
0699999		Total authorized - Pools - Mandatory			384,803	76,491	484	932,920	11,424	391,299		127,204		1,539,822	98,098		1,441,724	2,635	
AA-9995000	00000	AMERICAN ACCIDENT REINSURAN	NEW YORK		18			220	2	251	2	4		479	14		465		
AA-9995068	00000	CANADIAN AVIATION INSURANCE	NEW YORK		983			602	227	302	92	211		1,434	86		1,348		
AA-9995022	00000	EXCESS AND CASUALTY REINSUR	NEW YORK					4,810	1,884	1,044				12,883			12,883		
AA-9995034	00000	MAERP REINSURANCE ASSOCIATI	ILLINOIS		(701)	(140)								(140)			(140)		
AA-9995035	00000	MUTUAL REINSURANCE BUREAU	ILLINOIS		593			30	2	154	2	85		273	91		182		

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AA-9995043 AA-9995045	00000 00000	U.S. AIRCRAFT INSURANCE GROU WOREXCO (WOR-FAC FACULTATIV	NEW YORK NEW YORK		32,340	2,408	1,362	41,703 30	7,535 3	11,214 8	111 8	12,475		76,808 49	4,237		72,571 49	1	
0799999	Total Authorized - Pools - Voluntary				33,233	5,930	2,845	47,395	9,653	12,973	215	12,775		91,786	4,428		87,358	1	
AA-1120355	00000	CNA REINS CO	UNITED KINGDOM		5,804	645	3	1,317	2	4,732	1,377	2,903		10,979	5,083		5,896		
AA-1340125	00000	HANNOVER RUCKVERSICHERUNG	GERMANY		9,251	1,206	4	15,566	10	2,547	1,160	3,757		24,250	5,983		18,267		
AA-1126033	00000	LLOYDS SYNDICATE 0033	UNITED KINGDOM		1,109	2	1	1,785	9	1,598	3	309		3,707	101		3,606		
AA-1126051	00000	LLOYDS SYNDICATE 0051	UNITED KINGDOM			40	1	151	3	18	18			231	3		228		
AA-1126055	00000	LLOYDS SYNDICATE 0055	UNITED KINGDOM		1	52	2	66	1					121	4		117		
AA-1126079	00000	LLOYDS SYNDICATE 0079	UNITED KINGDOM		89	89	2	232		44	24	55		446	57		389		
AA-1126102	00000	LLOYDS SYNDICATE 0102	UNITED KINGDOM		96	4		7		30	3	69		113	78		35		
AA-1126138	00000	LLOYDS SYNDICATE 0138	UNITED KINGDOM		187	51	2	281	3	13	5	85		440	67		373		
AA-1126183	00000	LLOYDS SYNDICATE 0183	UNITED KINGDOM		136	1		20		50	45	57		173	46		127		
AA-1126204	00000	LLOYDS SYNDICATE 0204	UNITED KINGDOM			62	3							65			65		
AA-1126205	00000	LLOYDS SYNDICATE 0205	UNITED KINGDOM		947	79	2	557	3	255	114	188		1,198	175		1,023		
AA-1126219	00000	LLOYDS SYNDICATE 0219	UNITED KINGDOM			22	1	225	1	111	108			468	14		454		
AA-1126227	00000	LLOYDS SYNDICATE 0227	UNITED KINGDOM		230	11	1	18		101	37	151		319	175		144		
AA-1126250	00000	LLOYDS SYNDICATE 0250	UNITED KINGDOM		601	(1)		316	1	108	65	145		634	111		523		
AA-1126314	00000	LLOYDS SYNDICATE 0314	UNITED KINGDOM		583	35	2	46	1	213	39	427		763	498		265		
AA-1126318	00000	LLOYDS SYNDICATE 0318	UNITED KINGDOM			146	4							150			150		
AA-1126362	00000	LLOYDS SYNDICATE 0362	UNITED KINGDOM		478	150	2	440	6	131	87	43		859	50		809		
AA-1126376	00000	LLOYDS SYNDICATE 0376	UNITED KINGDOM		2,990	181	7	1,173	3	778	212	925		3,279	755		2,524		
AA-1126435	00000	LLOYDS SYNDICATE 0435	UNITED KINGDOM		3,815	185	1	1,124	1	935	458	599		3,303	454		2,849		
AA-1126457	00000	LLOYDS SYNDICATE 0457	UNITED KINGDOM		100	4		8		34	3	74		123	87		36		
AA-1126506	00000	LLOYDS SYNDICATE 0506	UNITED KINGDOM		64	1		245		4		21		271	18		253		
AA-1126507	00000	LLOYDS SYNDICATE 0507	UNITED KINGDOM		174	2		4		56	42	34		138	40		98		
AA-1126510	00000	LLOYDS SYNDICATE 0510	UNITED KINGDOM		2,768	119	1	1,471	4	743	154	950		3,442	687		2,755		
AA-1126529	00000	LLOYDS SYNDICATE 0529	UNITED KINGDOM		88	8		7		40	12	66		133	81		52		
AA-1126557	00000	LLOYDS SYNDICATE 0557	UNITED KINGDOM		273			12		1		10		23	(7)		30		
AA-1126566	00000	LLOYDS SYNDICATE 0566	UNITED KINGDOM		177	6		12		52	5	115		190	134		56		
AA-1126570	00000	LLOYDS SYNDICATE 0570	UNITED KINGDOM		86	36		174	1	41	38	6		296	24		272		
AA-1126588	00000	LLOYDS SYNDICATE 0588	UNITED KINGDOM		147			241		67	15	24		347	29		318		
AA-1126623	00000	LLOYDS SYNDICATE 0623	UNITED KINGDOM		532	11		259	1	829	75	159		1,334	159		1,175		
AA-1126672	00000	LLOYDS SYNDICATE 0672	UNITED KINGDOM			51	1	95	2	74	73			296			296		

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.

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2)52-1315488	16900.00	MONTGOMERY INDEMNITY COMPANY
3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS INSURANCE COMPANY

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Com- pany 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			
AA-1126727	00000	LLOYDS SYNDICATE 0727	UNITED KINGDOM		215	15		131	1	66	41	61		315	50		265		
AA-1126780	00000	LLOYDS SYNDICATE 0780	UNITED KINGDOM		534	17		155	1	130	83	61		448	92		356		
AA-1126807	00000	LLOYDS SYNDICATE 0807	UNITED KINGDOM		173			161		2		95		258	88		170		
AA-1126861	00000	LLOYDS SYNDICATE 0861	UNITED KINGDOM		57			294				4		298	26		272		
AA-1126947	00000	LLOYDS SYNDICATE 0947	UNITED KINGDOM		71			66		15	14	39		134	40		94		
AA-1126958	00000	LLOYDS SYNDICATE 0958	UNITED KINGDOM		271			52		63	4	107		226	105		121		
AA-1126990	00000	LLOYDS SYNDICATE 0990	UNITED KINGDOM		45	8		80		20	17	11		136	3		133		
AA-1127007	00000	LLOYDS SYNDICATE 1007	UNITED KINGDOM		875	11		223	2	189	177	243		845	260		585		
AA-1127009	00000	LLOYDS SYNDICATE 1009	UNITED KINGDOM		9			619		3		7		629	8		621		
AA-1127027	00000	LLOYDS SYNDICATE 1027	UNITED KINGDOM			182	8	6		16	16			228			228		
AA-1127069	00000	LLOYDS SYNDICATE 1069	UNITED KINGDOM		308	6		41	1	45	4	94		191	115		76		
AA-1127084	00000	LLOYDS SYNDICATE 1084	UNITED KINGDOM		217	9	1	17		73	7	162		269	189		80		
AA-1127096	00000	LLOYDS SYNDICATE 1096	UNITED KINGDOM		187	45		344		36	23	18		466	19		447		
AA-1127141	00000	LLOYDS SYNDICATE 1141	UNITED KINGDOM		82	108		144		39	23	2		316	22		294		
AA-1127209	00000	LLOYDS SYNDICATE 1209	UNITED KINGDOM		261			326		6	5	8		345	29		316		
AA-1127212	00000	LLOYDS SYNDICATE 1212	UNITED KINGDOM		144					188	181			369			369		
AA-1127218	00000	LLOYDS SYNDICATE 1218	UNITED KINGDOM		174	57		265		32	21	25		400	44		356		
AA-1127223	00000	LLOYDS SYNDICATE 1223	UNITED KINGDOM		109	5		9		124	91	81		310	95		215		
AA-1127241	00000	LLOYDS SYNDICATE 1241	UNITED KINGDOM		350	1		1,300		103	103	33		1,540	148		1,392		
AA-1127243	00000	LLOYDS SYNDICATE 1243	UNITED KINGDOM		6	10	1	124				5		140			140		
AA-1127308	00000	LLOYDS SYNDICATE 1308	UNITED KINGDOM		130	5		10		64	24	97		200	113		87		
AA-1127400	00000	LLOYDS SYNDICATE 1400	UNITED KINGDOM		334										(4)		4		
AA-1127688	00000	LLOYDS SYNDICATE 1688	UNITED KINGDOM		1,010	(1)		95	3	118	63	102		380	112		268		
AA-1127900	00000	LLOYDS SYNDICATE 1900	UNITED KINGDOM		196	5		10		77	40	90		222	105		117		
AA-1128000	00000	LLOYDS SYNDICATE 2000	UNITED KINGDOM		1,244	22	2	364	1	431	202	630		1,652	680		972		
AA-1128001	00000	LLOYDS SYNDICATE 2001	UNITED KINGDOM		537			128	7	1,888	23	160		2,206	92		2,114		
AA-1128003	00000	LLOYDS SYNDICATE 2003	UNITED KINGDOM		104					5	5	43		53			53		
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM		5,581	54	1	3,817	4	1,715	377	1,497		7,465	1,538		5,927		
AA-1128021	00000	LLOYDS SYNDICATE 2021	UNITED KINGDOM		95	4		8		32	3	71		118	83		35		
AA-1128027	00000	LLOYDS SYNDICATE 2027	UNITED KINGDOM		152			743		46	16	91		896	87		809		
AA-1128121	00000	LLOYDS SYNDICATE 2121	UNITED KINGDOM		181	8	1	14		61	6	135		225	158		67		
AA-1128147	00000	LLOYDS SYNDICATE 2147	UNITED KINGDOM		232			90		13	13	104		220	97		123		
AA-1128488	00000	LLOYDS SYNDICATE 2488	UNITED KINGDOM		1,167			746	2	123	115	290		1,276	211		1,065		
AA-1128791	00000	LLOYDS SYNDICATE 2791	UNITED KINGDOM		326	9	1	187		148	23	195		563	191		372		
AA-1122000	00000	LLOYDS UNDERWRITERS	UNITED KINGDOM		2,712	7,188	12,317	17,558	8,961	4,222	1,167	1,766		53,179	1,655		51,524	2,900	

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**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				
AA-9994114 AA-1120962 AA-1121425	00000 00000 00000	ONTARIO RISK SHARING POOL ST. PAUL REINSURANCE COMPANY TERRA NOVA INSURANCE CO. LTD.	CANADA UNITED KINGDOM UNITED KINGDOM		418 5,516 396	429 (125)	19	6,327 4,261 486		15 2,653 281		811 557 481		73 2,687 6		6,848 10,302 1,924	99 1,270 (98)	6,749 9,032 2,022	3,963	
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)								2,749,112					3,596,762	6,345,874	1,199,612	535,571	4,610,691	3,164
0899999		Total Authorized - Other Non-U.S. Insurers			55,145	11,270	12,505	65,053	9,331	2,776,020	8,351	20,265	3,596,762	6,499,557	1,222,240	535,571	4,741,746	10,027		
0999999		Total Authorized			3,622,415	171,332	29,974	5,068,087	232,461	4,884,228	581,612	1,306,229	3,599,926	15,873,849	1,444,834	535,571	13,893,444	23,223		
AA-3190194 AA-0000000 AA-3190330 AA-3190751	00000 00000 00000 00000	LIBERTY MUTUAL (BERMUDA) LTD. LIBERTY REINSURANCE (BERMUDA) STUART INSURANCE GROUP LIMIT WAUSAU (BERMUDA) LTD	BERMUDA BERMUDA BERMUDA BERMUDA		1,043 5,043 (1,111) 1,000	507	(33)	12,946 12,383	22 3,602	31,892 14,869				7 4,815		45,334 7 35,729	24 3,543	45,310 7 32,186	2,055 1,108	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			5,975	507	27	25,329	3,624	46,761			4,822		81,070	3,567	77,503	3,163		
1399999		Total Unauthorized - Affiliates			5,975	507	27	25,329	3,624	46,761			4,822		81,070	3,567	77,503	3,163		
21-0581060 00-0000000 72-1478054 06-1430254 61-1181100 03-0344897 95-2467198 36-3976913 75-0203470 00-0000000 31-0908652 13-2901685 13-2725603 38-2145898 25-6038677 42-0331872	00000 00000 11042 10348 10438 00000 20435 10071 20605 00000 22144 35165 28541 33499 26271 13773	AAACWJ INSURANCE COMPANY AEGIS INSURANCE SERVICES AMICUS MUTUAL INS CO ARCH REINSURANCE CO ASHMONT INSURANCE COMPANY BULFINCH INDEMNITY COMPANY L CNA CASUALTY OF CALIFORNIA CNA RE CO LTD COMMERCIAL STANDARD INS CO CONSOLIDATED MUTUAL INS CO CONSTELLATION REINSURANCE C CORPA REINSURANCE CO DOMINION INS CO OF AMERICA DORINCO REINSURANCE CO ERIE INS EXCHANGE FARM BUREAU MUTUAL INS CO	VERMONT NEW JERSEY LOUISIANA NEBRASKA VERMONT VERMONT ILLINOIS ILLINOIS TEXAS NEW YORK NEW YORK NEW YORK NEW YORK MICHIGAN PENNSYLVANIA IOWA		797 164 439 6,233 6,233 905 2,596 10 8 23 1 192 1,027 7,219 494			278		263 49 148 93 2,034 964	41 15 14			122 327 2,215 4,249 2,346 3,241 5,512 10 8 1,497 4 192 1,325 5,268 612		123 383 242 4,249 2,346 17 825 10 8 17 181 1,538 109	582 63 161 242 4,249 2,346 3,224 4,687 10 8 1,497 4 192 1,144 3,730 503	200	469 39	

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3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
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**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				
00-0000000	10601	GATEWAY RIVERS INSURANCE CO	VERMONT		22	40		597	26	630					1,293		1,293	29		
36-2667627	22969	GE REINSURANCE CORPORATION	ILLINOIS			(10)		326	3	254	69			3	645		645			
74-1502504	22497	HIGHLANDS UNDERWRITERS INS C	TEXAS			5									5		5			
06-1206659	10069	HOUSING AUTHORITY PROPERTY I	VERMONT		8,609		(6)	4,061	360	9,584			1,285		15,284	2	15,282	541		
95-2769232	27847	INSURANCE COMPANY OF THE WE	CALIFORNIA		128					22	22				44	(4)	48			
00-0000000	10627	INTERSTATE INDEMNITY COMPAN	VERMONT		1,211	283		47		83					413		413	175		
13-1916653	23493	MIDLAND INS CO	NEW YORK			11									11		11			
95-1728812	23604	MISSION INS CO	CALIFORNIA			21	38	(9)	(31)						19		19			
52-1957776	10950	MOUNTAIN RIDGE INS CO	VERMONT		62,028					82,500					82,500	1,903	80,597	56,626		
31-1291374	41920	NORTH AMERICAN BUILDERS INDE	COLORADO			36	12	43	6	855					952		952	68		
86-0271410	26751	PINE TOP INS CO	ILLINOIS			103	103	96	28						330		330			
13-3333610	35157	PUTNAM REINSURANCE CO	NEW YORK					69	2	65	65				201		201			
23-0580680	24457	RELIANCE INS CO	PENNSYLVANIA		364	(1,210)		1,545	402	2,200	115	83			3,135	128	3,007			
75-1670124	38318	REPUBLIC INS CO	TEXAS			255	295	577	297	308	2				1,734		1,734			
00-0000000	10527	SAINT GEORGE INS CO	VERMONT		2,226					662	221	2,044			2,927	2,092	835			
62-0363335	12602	SOUTHERN AMERICAN INS CO	UTAH			6									6		6			
31-4316080	25135	STATE AUTOMOBILE MUTUAL INS	OHIO		227			152		33		40			225	38	187			
00-0000000	00000	THE CHURCH INSURANCE CO OF V	VERMONT		4,151	169	18	642	59	1,411					2,299		2,299	130		
00-0000000	10487	TIARA INSURANCE COMPANY	VERMONT							125					125		125			
48-0928222	40584	TRAVEL AIR INSURANCE COMPANY	KANSAS		97					669	5	22			696	4	692			
06-1286274	36161	TRAVELER'S PROP CAS INS CO	CONNECTICUT					113	33						146		146			
42-0644327	13021	UNITED FIRE & CAS CO	IOWA		154			3		20	19	50			92		92			
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			95-2371728	22,667	ACE AMERIC	PENNSYLV		464	2,138	263	668	26,200	20	3	26,177			
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers				99,091		25,132	787	17,586	1,451	106,175	3,272	10,029	668	165,100	7,359	3	157,738	58,343
AA-9995013	00000	ASSOCIATED AVIATION UNDERWRI	NEW YORK					938							938		938			
AA-9995068	00000	CANADIAN AVIATION INSURANCE	NEW YORK		1,533			934	102	136	41	365			1,578	146	1,432			
AA-9995057	00000	FESTER	NEW YORK					1							1		1			
AA-9990000	00000	INTERNATIONAL REINSURANCE AD	TEXAS		395										(13)		13			
AA-9993219	00000	NRG AMERICA SYNDICATE INC	NEW YORK							4	4				8		8			
AA-9995050	00000	PINEHURST ACCIDENT REINSURA	NEW JERSEY		6										(10)		10			
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROU	NEW YORK		20,158	15		50,697	12,466	1,014	243	7,291			71,726	3,700	68,026			

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**SCHEDULE F - PART 3**

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

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						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			
1699999		Total Unauthorized - Pools - Voluntary			22,092	15		52,570	12,568	1,154	288	7,656		74,251	3,823		70,428		
AA-1320005	00000	ABEILLE ASSURANCES I.A.R.D.	FRANCE				2							2			2		
AA-1320010	00000	ABEILLE REASSURANCES	FRANCE			36		19	19	51	41	7		173	49		124		
AA-3191151	00000	ACCORD RE LTD	BERMUDA			2,518	124	2,632	157					5,431			5,431	6,283	
AA-0000000	00000	ACE GLOBAL MARKETS LTD	UNITED KINGDOM		149					44	15	23		82			82		
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BERMUDA		2,649	12		4		45		413		474	191		283		
AA-1780005	00000	AIG EUROPE (IRELAND) LTD	IRELAND		(10)					166	36			202	136		66		
AA-4430010	00000	AL AHLEIA INSURANCE CO. S.A.K.	KUWAIT			52	7	15						74			74		
AA-1460005	00000	ALBA ALLGEMEINE VERS. GES. AG	SWITZERLAND			8	84	77	38					207			207		
AA-1460115	00000	ALEA EUROPE LTD	SWITZERLAND		4,367	413		1,252		3,558	793	2,125		8,141	1,526		6,615		
AA-1120126	00000	ALEA LONDON LIMITED	UNITED KINGDOM		1,862	78	6	149	3	629	61	1,388		2,314	1,623		691		
AA-1320310	00000	ALLIANZ VIA IARDT	FRANCE				1							1			1		
AA-1120170	00000	ANDREW WEIR INSURANCE CO. LT	UNITED KINGDOM			307	107	143	33					590			590		
AA-1120150	00000	ANGLO AMERICAN INS. CO. LTD.	UNITED KINGDOM			40		1		16	16			73			73	1	
AA-3190522	00000	ASHMONT INSURANCE COMPANY L	BERMUDA			156	56	146	36	305				699	64		635	315	
AA-0000000	00000	ASSET UNDERWRITING	JAPAN		255							122		122	6		116		
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITALY		49		141	950	265	1		5		1,362	27		1,335		
AA-3190004	00000	ASSOCIATED ELECTRIC & GAS INS	BERMUDA		11,998			496	75	4,971	665	4,514		10,721	1,416		9,305		
AA-1120215	00000	AVIATION AND GENERAL INSURAN	UNITED KINGDOM			1								1			1		
AA-1320229	00000	AXA ASSURANCES I.A.R.D.	FRANCE		13,044	2,926	147	2,645	103			7,314		13,135	3,192		9,943		
AA-1320035	00000	AXA CORPORATE SOLUTIONS ETA	FRANCE		2,589	814	3	6,639	10	553	145	1,350		9,514	(1,036)		10,550		
AA-1122027	00000	AXA REINSURANCE U.K. PLC	UNITED KINGDOM		7,637	1,196		1,893	3	1,265	111	4,693		9,161	4,617		4,544		
AA-1240170	00000	AXA ROYAL BELGE SA	BELGIUM			21	56	163	269	34	34			577			577		
AA-0000000	00000	BELLEFONTE INS. CO.	UNITED KINGDOM			120								120			120		
AA-3190035	00000	BERMUDA FIRE AND MARINE INSU	BERMUDA			119	28	9	3					159			159		
AA-0000000	00000	BLUEWELL BERMUDA	BERMUDA		654	73		210		16		109		408	44		364		
AA-1120361	00000	BRITISH & EUROPEAN REINSURAN	UNITED KINGDOM				4	48	9					61			61		
AA-1120290	00000	BRITISH AVIATION INSURANCE CO.	UNITED KINGDOM			29	1							30			30		
AA-0000000	00000	BRITISH MERCHANT INS. CO. LTD.	UNITED KINGDOM			6	12							18			18		
AA-1120305	00000	BRYANSTON INSURANCE CO.	UNITED KINGDOM			41	6	4	3	1	1			56			56		
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM		81	702	31	682	66	452	344	3		2,280	208		2,072		
AA-9994107	00000	CANADIAN ACCIDENT REINSURAN	CANADA		856	66	1	237				286		590	75		515		
AA-1560110	00000	CANADIAN GENERAL INSURANCE	CANADA							448				448	35		413		
AA-1560390	00000	CGU INSURANCE OF CANADA AG	CANADA		561					246		133		379	20		359		

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)23-0867770	14486.00	MERCHANTS AND BUSINESS MEN'S MUTUAL
2)52-1315488	16900.00	MONTGOMERY INDEMNITY COMPANY
3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS 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			
AA-1120375	00000	CGU INTERNATIONAL INS CO PLC	UNITED KINGDOM		203			9		46	3	120			178	114	64		
AA-1120328	00000	CHARTER REINSURANCE COMPAN	UNITED KINGDOM			142									142		142	38	
AA-1580010	00000	CHIYODA FIRE AND MARINE INS C	JAPAN		12	31	252			2					285	7	278		
AA-1120795	00000	CIGNA RE CO (UK) LTD.	UNITED KINGDOM		146	(1)	1,064			772	182	703		2,720	30	2,690			
AA-1560197	00000	CITADEL GENERAL ASSURANCE C	CANADA		26					123	19				142	26	116		
AA-1120345	00000	CITY INT INS CO LTD	UNITED KINGDOM				3	24	1						28		28		
AA-3190390	00000	COMPUTER INSURANCE COMPANY	BERMUDA							354	11				365		365		
AA-0000000	00000	CONTRACTORS' CASUALTY & SUR	LUXEMBURG		44,903	160	22	2,018	352	16,914		12,719		32,185	8,465	23,720	366		
AA-1120440	00000	COPENHAGEN REINSURANCE CO. (	UNITED KINGDOM		399	31	159	2		1		6		199	(15)	214			
AA-1280067	00000	COPENHAGEN REINSURANCE CO.	DENMARK		480	1	120			12		100		233	81	152			
AA-1120445	00000	CORNHILL INSURANCE PLC.	UNITED KINGDOM		69	21	10			23	2	51		107	75	32			
AA-0000000	00000	COVENANT INTERNATIONAL INS C	BARBADOS		1,710		478	37		947		132		1,594		1,594	69		
AA-1120495	00000	DOMINION INSURANCE CO. LTD.	UNITED KINGDOM				1,268	1,313	1,127	1	1			3,710		3,710			
AA-1120510	00000	DRAKE INSURANCE CO. LTD.	UNITED KINGDOM			50	79	3						132		132			
AA-1340085	00000	E & S RUCKVERSICHERUNGS - AKT	GERMANY			1		8	25	57	57			148	(1)	149			
AA-1120515	00000	EAGLE STAR INSURANCE CO. LTD.	UNITED KINGDOM		29	134	31	138		17	2	22		344	(7)	351			
AA-1120521	00000	EAGLE STAR REINSURANCE CO. LT	UNITED KINGDOM		377	10	61			71		222		364	211	153			
AA-1120536	00000	EL PASO INSURANCE CO. LTD.	UNITED KINGDOM			79	23	9	3					114		114			
AA-1370150	00000	ELECTRO RE	LUXEMBURG		279					260				260		260			
AA-1460082	00000	ELVIA VERSICHERUNGEN	SWITZERLAND			1								1		1			
AA-1120545	00000	ENGLISH AND AMERICAN INSURAN	UNITED KINGDOM			1,629	913	109	91	37	37			2,816		2,816	2		
AA-1120827	00000	ERC FRANKONA REINSURANCE (II)	UNITED KINGDOM			5	44	121	(14)	42	42			240		240			
AA-1340003	00000	EUROPA RUCKVERSICHERUNGS A	GERMANY		451	22	1	76	1	330	86	371		887	307	580			
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM			108	1,190	870	453	32	32			2,685		2,685			
AA-0000000	00000	EXEL INSURANCE LTD	UNITED KINGDOM		3,430	37	1	255	20	577				890		890	64		
AA-1120255	00000	FARTIS INS LTD	UNITED KINGDOM			1	13							14		14			
AA-1440035	00000	FOLKSAM INTERNATIONAL INS (SW	SWEDEN			2		3						5		5	3		
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM		297	87	2	65	9	102	8	132		405	235	170			
AA-1120645	00000	FREMONT INSURANCE CO. (UK) LT	UNITED KINGDOM			52		4						56		56			
AA-1580035	00000	FUJI FIRE AND MARINE INSURANC	JAPAN			1	3	7	(1)					10		10			
AA-1120020	00000	GE FRANKONA REASSURANCE LTD	UNITED KINGDOM		128	35				171	41	50		297	198	99			
AA-1120643	00000	GE FRANKONA REINSURANCE LTD	UNITED KINGDOM		4,152	106	7	191	3	1,191	207	3,060		4,765	2,678	2,087			
AA-1340090	00000	GE FRANKONA RUCK-VERS AG	GERMANY		2,945	39	3	77	1	2,000	459	1,686		4,265	1,422	2,843			
AA-1930008	00000	GENERAL & COLOGNE RE AUSTRALIA	AUSTRALIA		1,409	1,249		2,353	1	165	6	831		4,605	817	3,788	6		
AA-1120668	00000	GENERAL COLOGNE RE UK LTD	UNITED KINGDOM		228	295	283	226	5	46	4	102		961	117	844			

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1)23-0867770	14486.00	MERCHANTS AND BUSINESS MEN'S MUTUAL
2)52-1315488	16900.00	MONTGOMERY INDEMNITY COMPANY
3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS 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			
AA-1561014	00000	GERLING CANADA INS CO	CANADA		2,822	943		2,828		950	163	1,202		6,086	1,581		4,505		
AA-1120680	00000	GERLING GLOBAL GENERAL & REI	UNITED KINGDOM			1	10	1	2	57	9			80			80		
AA-3160072	00000	GERLING GLOBAL INT REINS CO LT	BARBADOS		240,759					498,045				498,045	344		497,701	316,196	
AA-1120655	00000	GIO (UK) LTD.	UNITED KINGDOM		26	1		18		100	91	19		229	23		206		
AA-1930320	00000	GIO AUSTRALIA HOLDINGS LTD	AUSTRALIA			168	9	81		158	111			527			527		
AA-1930321	00000	GIO INSURANCE LTD	AUSTRALIA		100	1,115		526		584	237			2,765	120		2,645		
AA-0000000	00000	GLENRAND RE	JAPAN		255									122	4		118		
AA-0000000	00000	GLOBAL BUILDERS INS LTD	BERMUDA		943	7				339				472	391		427	14	
AA-1120980	00000	GROUPAMA INS CO LTD	UNITED KINGDOM		118	111	16	97		64	16			306	201		105		
AA-1560483	00000	HANNOVER RUCKVERSICHERUNG	CANADA		128			219		9				288	54		234		
AA-1122024	00000	HAWK INS CO LTD	UNITED KINGDOM			17		22						39			39		
AA-1120757	00000	HEDDINGTON INSURANCE (UK) LT	UNITED KINGDOM			3								3			3		
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERS	SWITZERLAND		49		6	4	10				15	35	12		23		
AA-0000000	00000	HITACHI CREDIT INS.	JAPAN		344	83				14			113	210	71		139		
AA-1120518	00000	HOME AND OVERSEAS INSURANCE	UNITED KINGDOM			46		24	2					73			73		
AA-5320095	00000	HSBC INS (INTERNATIONAL) LTD	HONG KONG				2	5						7			7		
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA		1,772			184	12	1,243				1,439			1,439	116	
AA-1440084	00000	IF PROPERTY & CASUALTY INSURA	SWEDEN		2,454	2				1,520	106		551	2,179	1,128		1,051		
AA-1560455	00000	ING COMMERCE GROUP	CANADA		86			606					14	620	80		540		
AA-5760025	00000	INSURANCE CORPORATION OF SIN	SINGAPORE			1	1							2			2		
AA-1120812	00000	INSURANCE CORPORATION OF SIN	UNITED KINGDOM			1		2						3			3		
AA-3190458	00000	INTER-OCEAN REIN COMPANY LTD	BERMUDA		122														
AA-3160060	00000	IPL INSURANCE (BARBADOS) LTD	BARBADOS		7,769			1,072	92	3,208	540	4,710		9,622	4,602		5,020	104	
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL			100								100			100		
AA-1120825	00000	IRON TRADES MUTUAL INSURANC	UNITED KINGDOM			1								1			1		
AA-9990000	00000	JAPAN EARTHQUAKE INS POOL	JAPAN		382	68		83		20			281	452	121		331		
AA-3190327	00000	KETTLEBROOK INSURANCE COMP	BERMUDA			9		318	8	1,539				1,874	(4)		1,878	237	
AA-1120475	00000	KINGSCROFT INSURANCE LIMITED	UNITED KINGDOM			170	46	18	6					240			240		
AA-0000000	00000	KLIN	JAPAN		199	5							22	27	7		20		
AA-3190666	00000	KODA INSURANCE GROUP LTD.	BERMUDA		170	3	1	8		113			38	163	60		103	10	
AA-0000000	00000	L'URBAINE & LA SEINE S.A.	FRANCE					2						2			2		
AA-1560610	00000	LA NATIONALE CIE DE REASSURAN	CANADA			1	3							4			4		
AA-1320255	00000	LA REUNION FRANCAISE S.A.	FRANCE			(3)		26	1	1				25	(17)		42		
AA-3190654	00000	LASALLE RE HOLDINGS LTD	BERMUDA		1,742			256		39	36	153		484	94		390		
AA-1320020	00000	LE MANS RE	FRANCE		448									(13)			13		

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3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
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**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			
AA-3190785	00000	OVERSEAS PARTNERS RE LTD	BERMUDA		18,614			3,279	285	9,490	520			13,574			13,574		
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE			2								2			2		
AA-3190686	00000	PARTNER REINSURANCE CO LTD	BERMUDA		4,926	1,007		4,819		491	81	1,615		8,013	3,781		4,232	139,525	
AA-3190129	00000	PAUMANOCK INS CO LTD	BERMUDA			3								3	1		2		
AA-0000000	00000	PEERLESS INS CO	BERMUDA		3,398			1,215		4,718	816	107		6,856	364		6,492		
AA-0060125	00000	PEMBROKE INSURANCE COMPANY	ISLE OF MAN		20,908	95		11,315	1,011	18,817		7,416		38,654	7,024		31,630		
AA-0000000	00000	PHENCORP	BARBADOS		(69)	98		(3)		1,277	176			1,548	709		839	627	
AA-1122002	00000	PINE TOP INS. CO. LTD.	UNITED KINGDOM			114	151	195	55	134				649			649		
AA-1720060	00000	POHJOLA GROUP PLO	FINLAND		1,282					806	56			862			862		
AA-1320230	00000	PRESERVATRICE FONCIERE T.I.A.R	FRANCE				2							2			2		
AA-1930031	00000	QBE INSURANCE LTD	AUSTRALIA		155			10	1	60	1			72	5		67		
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM		3,201	14,261	1	6,230	1	(7,519)	19	924		13,917	1,844		12,073		
AA-1340004	00000	R + V VERSICHERUNG AG RUCKUE	GERMANY		292	3		5		22	2	78		110	283		(173)		
AA-5760045	00000	R.M.C.A. REINSURANCE LTD.	SINGAPORE			3	6							9			9		
AA-1340195	00000	R&V VERSICHERUNG AG	GERMANY		136										81		(81)		
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM					116						116			116		
AA-1930880	00000	REINSURANCE AUSTRALIA CORP.	AUSTRALIA		1	41		41	1	188	188			459	2		457	51	
AA-1121244	00000	RELIANCE	UNITED KINGDOM			1								1			1		
AA-1320260	00000	RHIN ET MOSELLE - ASSURANCES	FRANCE		633	27		51	1	214	21	472		788	552		236		
AA-1121270	00000	RIVER THAMES INSURANCE CO. LT	UNITED KINGDOM			207	23	149	7	18	18			422	(5)		427		
AA-1121999	00000	ROYAL & SUN ALLIANCE INS PLC	UNITED KINGDOM		2,012	564		624		272	3	670		2,133	1,451		682		
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURA	UNITED KINGDOM		769	136		1,672		12	12			1,832	454		1,378		
AA-1120379	00000	ROYAL SCOTTISH INS CO LTD	UNITED KINGDOM			9	8							17			17		
AA-0000000	00000	ROYAL-GLOBE ASSURANCE LTD.	LIBERIA		164			11						11			11		
AA-1460130	00000	SCHWEIZERISCHE NATL. VERS. GE	SWITZERLAND			11								11			11		
AA-1121300	00000	SCOR (UK) CO LTD	UNITED KINGDOM			5	20							25			25		
AA-1560745	00000	SCOR CANADA REINSURANCE CO	CANADA		1,402	206		160		749	157	764		2,036	436		1,600		
AA-1121310	00000	SCOTTISH LION INSURANCE CO. L	UNITED KINGDOM			2								2			2		
AA-1120327	00000	SIRIUS (UK) INSURANCE PLC	UNITED KINGDOM		127			825				16		841	127		714		
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN		222			56				32		88	73		15		
AA-1440080	00000	SKANDIA FORSAKRINGSAKTIEBOL	SWEDEN		1,396		4	230	168	1,209	57	672		2,340	1,593		747		
AA-1122004	00000	SLATER WALKER INS. CO. LTD.	UNITED KINGDOM			125	79	69	210					483			483		
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRI	FRANCE		895			151		11		159		321	135		186		
AA-0000000	00000	SOLEN VERSICHERUNGEN AG	SWITZERLAND							144	12			156	6		150		
AA-1320295	00000	SOREMA	FRANCE		138	(16)		(75)		37	3	25		(26)	56		(82)	8	

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**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
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AA-1121360	00000	SOVEREIGN	UNITED KINGDOM			141	208	3	7	1	1			361			361		
AA-1121366	00000	SPHERE DRAKE INSURANCE LTD	UNITED KINGDOM		226	(3)	(3)	563		776	325	399		2,057	180		1,877		
AA-1121365	00000	SPHERE INSURANCE CO. LTD.	UNITED KINGDOM			68	76	3						147			147		
AA-1121405	00000	SR INTERNATIONAL BUSINESS INS	UNITED KINGDOM			8								8			8		
AA-1122005	00000	ST HELEN'S INS. CO. LTD	UNITED KINGDOM			225	459	15	20					719			719		
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM		454	34	4			50		267		355	254		101		
AA-3190253	00000	STANLEY WORKS (BERMUDA) LTD	BERMUDA		4,038	77	132	520	16	4,545				5,290	(7)		5,297	521	
AA-3190125	00000	STOCKHOLM RE (BERMUDA) LIMIT	BERMUDA			207		2						209			209	42	
AA-1121390	00000	STRONGHOLD INSURANCE CO.	UNITED KINGDOM			717	50	370	27					1,164			1,164		
AA-0000000	00000	SWAN INSURANCE CO. LTD.	UNITED KINGDOM			24	2	15						41			41		
AA-1340045	00000	SWISS RE GERMANY	GERMANY		4,057	590				556	137	2,444		3,727	2,443		1,284		
AA-1560160	00000	SWISS REINSURANCE CO CANADA	CANADA		4,737	964	9	2,567	4	3,141	563	2,896		10,144	3,232		6,912		
AA-1460146	00000	SWISS REINSURANCE CO.	SWITZERLAND		4,366	1,249		(156)		1,053	130	2,661		4,937	2,567		2,370		
AA-3370101	00000	T.A.C. INSURANCE COMPANY	CAYMAN ISLANDS			59	6	495	37	464				1,061	(4)		1,065	65	
AA-3191272	00000	TERRA NOVA (BERMUDA) INS CO	BERMUDA			7		29	1	35	35			107			107		
AA-1580095	00000	TOA REINS CO LTD	JAPAN		114			61		6		36		103	4		99		
AA-1121430	00000	TOA-RE INSURANCE CO. (UK) LTD.	UNITED KINGDOM		925	(44)	1	22		822	185	553		1,539	104		1,435		
AA-1560820	00000	TRANSATLANTIC RE CO	CANADA		4,394	194		300		480		2,588		3,562	2,460		1,102		
AA-3191065	00000	TRENT INS. CO.	BERMUDA			4	4							8			8		
AA-1121468	00000	TRIDENT GENERAL INSURANCE	UNITED KINGDOM			3								3			3		
AA-1120431	00000	TUREGUM INSURANCE COMPANY (	UNITED KINGDOM				1,048	895	1,077	37	37			3,094			3,094		
AA-1121480	00000	UNIONAMERICA INSURANCE CO. L	UNITED KINGDOM		8	115	41	155	113	28	28			480	(1)		481		
AA-1121491	00000	UNIONE ITALIANA (UK) REINSURAN	UNITED KINGDOM			57	3							60			60		
AA-1120590	00000	UNITED FRIENDLY GENERAL INS L	UNITED KINGDOM			36	87	4	8					135			135		
AA-1121503	00000	UNITED STANDARD INSURANCE C	UNITED KINGDOM			70	127	21	4					222			222		
AA-3190580	00000	UNIVERSAL REINSURANCE CO LTD	BERMUDA		1,953			6	1	280		1,573		1,860	1,727		133	35	
66-0515824	00000	UPINSCO	VIRGIN ISLAND		25,547			203,297	11,604	199,172	11,429			425,502	486		425,016	19,518	
AA-0000000	00000	VEHICLE & GENERAL INS CO LTD	UNITED KINGDOM			38	7							45			45		
AA-1420148	00000	VESTA FORSIKRING	NORWAY		2,062					1,284	90	992		2,366	17		2,349		
AA-1121525	00000	WALBROOK INSURANCE CO. LTD.	UNITED KINGDOM			344	73	25	9					451			451		
AA-1440100	00000	WASA INTERNATIONAL INS. CO. LT	SWEDEN			4								4			4		
AA-0000000	00000	WILLIS RE	UNITED KINGDOM		142					47	12	47		106	97		9		
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE V	SWITZERLAND			63	9	86	5	5	5			173			173		
AA-1120386	00000	WORLD AUXILIARY INSURANCE CO	UNITED KINGDOM			4	30							34			34		
AA-1121560	00000	WORLD MARINE AND GENERAL INS	UNITED KINGDOM			13	11							24			24		

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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)23-0867770	14486.00	MERCHANTS AND BUSINESS MEN'S MUTUAL
2)52-1315488	16900.00	MONTGOMERY INDEMNITY COMPANY
3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS INSURANCE COMPANY

Annual Statement for the year 2001 of the Liberty 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			
AA-1340255	00000	WURTTENBERGISCHE AG	GERMANY		192	6		12		50	5	110		183	128		55		
AA-1340265	00000	WUSTERNOT & WURTTENBERGISC	GERMANY		223	(19)				4		37		22	25		(3)		
AA-3160100	00000	X.L. INS CO LTD	BARBADOS		234	89				70	23	132		314	89		225		
AA-3191278	00000	XL RE LTD	BERMUDA		1,003	59	1	309	2	78	6	270		725	418		307		
AA-1580110	00000	YASUDA FIRE AND MARINE INSURA	JAPAN			99	12			3	3			117			117		
AA-1340015	00000	ZURICH RUCKVERSICHERUNG (KO	GERMANY		3,468	2	36	10		1,372	358	1,563		3,341	1,160		2,181		
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM		481	45		2,012	1	1,828	1,058	964		5,908	279		5,629		
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND		3,364	218	7	868	7	604	55	1,223		2,982	2,204		778		
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			23-1740414	22,705	ACE AMERIC	PENNSYLVA		16	434	96	663	23,914	90	29	23,795		
1799999		Total Unauthorized - Other Non-U.S. Insurers			531,943	68,744	8,180	335,205	21,503	860,191	25,844	87,331	663	1,407,661	94,767	29	1,312,865	493,457	
1899999		Total Unauthorized			659,101	94,398	8,994	430,690	39,146	1,014,281	29,404	109,838	1,331	1,728,082	109,516	32	1,618,534	554,963	
9999999		Totals			4,281,516	265,730	38,968	5,498,777	271,607	5,898,509	611,016	1,416,067	3,601,257	17,601,931	1,554,350	535,603	15,511,978	578,186	

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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)23-0867770	14486.00	MERCHANTS AND BUSINESS MEN'S MUTUAL
2)52-1315488	16900.00	MONTGOMERY INDEMNITY COMPANY
3)52-0424870	14613.00	MONTGOMERY MUTUAL INSURANCE COMPANY
4)04-3058503	33588.00	THE FIRST LIBERTY INSURANCE COMPANY
5)36-3522250	26069.00	WAUSAU BUSINESS 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							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
95-2371728	22667	ACE AMERICAN INS CO	PENNSYLVANIA	1,870					531	531	2,401	22.12	22.12
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PENNSYLVANIA						530	530	530	100.00	100.00
95-3187355	35300	ALLIANZ INS CO	CALIFORNIA	17							17		
36-0719665	19232	ALLSTATE INS CO	ILLINOIS	1,646		308			3,751	4,059	5,705	71.15	65.75
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	INDIANA	(1)							(1)		
13-5124990	19380	AMERICAN HOME ASR CO	NEW YORK						1	1	1	100.00	100.00
74-0484030	60739	AMERICAN NATIONAL INSURANCE CO	TEXAS	57							57		
13-4924125	10227	AMERICAN RE-INSURANCE CO	DELAWARE	7,688		295			5,832	6,127	13,815	44.35	42.21
35-0145825	60895	AMERICAN UNITED LIFE INSURANCE C	INDIANA	16							16		
36-2994662	36552	AXA CORPORATE SOLUTIONS REINSUR	DELAWARE	(3)							(3)		
04-1590940	11835	AXA RE AMERICA INSURANCE COMPAN	DELAWARE	(1,780)							(1,780)		
04-2482364	16187	AXA RE PROP AND CAS INS CO	DELAWARE						19	19	19	100.00	100.00
47-0574325	32603	BERKLEY INSURANCE COMPANY	DELAWARE	145							145		
47-0360368	20249	CENTRAL NATIONAL INS CO OF OMA	NEBRASKA	1							1		
41-1353943	36870	CHARTWELL INSURANCE CO	MINNESOTA	194	60					60	254	23.62	
06-0949141	33197	COLOGNE REINSURANCE CO OF AMER	CONNECTICUT	4							4		
13-2798872	32190	CONSTITUTION INS CO	NEW YORK	21		114				114	135	84.44	
36-2114545	20443	CONTINENTAL CASUALTY CO	ILLINOIS	161	13		686			699	860	81.28	
13-1941984	20923	CONTINENTAL REINSURANCE CORP	CALIFORNIA	82							82		
06-1325038	39136	CONVERIUM REINSURANCE NORTH AM	CONNECTICUT	518	40	3				43	561	7.66	
37-0807507	20990	COUNTRY MUTUAL INS CO	ILLINOIS	43							43		
39-0972608	10847	CUMIS INSURANCE SOCIETY INC.	WISCONSIN	5,085							5,085		
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IOWA	58	5					5	63	7.94	
48-0921045	39845	EMPLOYERS REINSURANCE CORP	MISSOURI	1,379	450	324	1			775	2,154	35.98	
22-2005057	26921	EVEREST REINSURANCE CO (PRUDENT	DELAWARE	4,983	363				796	1,159	6,142	18.87	12.96
05-0316605	21482	FACTORY MUTUAL INS CO	RHODE ISLAND	5,345					756	756	6,101	12.39	12.39
13-2997499	38776	FOLKSAMERICA REINSURANCE CO	NEW YORK	(35)							(35)		
36-2667627	22969	GE REINS CORP	ILLINOIS	1,819	369	94			267	730	2,549	28.64	10.47
13-2673100	22039	GENERAL REINSURANCE CORP	DELAWARE	948	124	702				826	1,774	46.56	
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NEW YORK	859					1,739	1,739	2,598	66.94	66.94
13-5009848	21032	GERLING GLOBAL REINSURANCE COMP	NEW YORK	456	80					80	536	14.93	
31-0501234	16691	GREAT AMERICAN INS CO	OHIO						6	6	6	100.00	100.00
06-0383750	19682	HARTFORD FIRE INS CO	CONNECTICUT	469	497	370			130	997	1,466	68.01	8.87
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	CONNECTICUT	403					110	110	513	21.44	21.44
74-1296673	22489	HIGHLANDS INS CO	TEXAS	19							19		
13-5339725	18341	INSURANCE CORP OF NY (THE)	NEW YORK	111		233			414	647	758	85.36	54.62
23-1892289	24422	LEGION INSURANCE COMPANY	PENNSYLVANIA	14							14		
25-1149494	19437	LEXINGTON INS CO	DELAWARE	4					48	48	52	92.31	92.31
38-0855585	22012	MOTORS INSURANCE CORPORATION	MICHIGAN	524					45	45	569	7.91	7.91
38-0865250	11991	NATIONAL CASUALTY CO	WISCONSIN						211	211	211	100.00	100.00
13-1988169	34835	NATIONAL REINSURANCE CORP	DELAWARE	9							9		
31-4177100	23787	NATIONWIDE MUTUAL INS CO	OHIO	109		160			249	409	518	78.96	48.07



**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		
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	CONNECTICUT	19,312		387		3,689	4,076	23,388	17.43	15.77
13-5277930	35106	NIAGARA FIRE INSURANCE COMPANY	DELAWARE	(47)						(47)		
98-0032627	27073	NIPPONKOA INSURANCE COMPANY LTD	NEW YORK	87		3		1	4	91	4.40	1.10
13-3440360	29700	NORTH AMERICAN ELITE INS CO	NEW HAMPSHIRE	31						31		
47-0698507	23680	ODYSSEY AMERICA REINSURANCE CO	CONNECTICUT	38						38		
13-2781282	25070	ODYSSEY REINSURANCE CORP	DELAWARE	412				909	909	1,321	68.81	68.81
25-0410420	24147	OLD REPUBLIC INS CO	PENNSYLVANIA	(11)						(11)		
04-2475442	20621	ONEBEACON AMERICA INSURANCE CO	MASSACHUSETTS	95		121		498	619	714	86.69	69.75
13-3031176	38636	PARTNER REINSURANCE CO OF THE U	NEW YORK	330	37	44			81	411	19.71	
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF	NEW YORK	1,025		209		23	232	1,257	18.46	1.83
23-1642962	12262	PENNSYLVANIA MANUFACTURERS ASN	PENNSYLVANIA	46						46		
06-1206728	29807	PXRE REINSURANCE COMP	CONNECTICUT	5						5		
23-1641984	10219	QBE REINSURANCE CORPORATION	PENNSYLVANIA	198	143				143	341	41.94	
41-0451140	67105	RELIASTAR LIFE INSURANCE COMPANY	MINNESOTA	(2)						(2)		
86-0274508	31089	REPUBLIC WESTERN INS CO	ARIZONA	198						198		
13-5358230	24678	ROYAL INDEMNITY CO	DELAWARE	112						112		
75-1444207	30058	SCOR REINSURANCE CO	NEW YORK	(7)		149			149	142	104.93	
13-3029255	39322	SOREMA NORTH AMERICA REINSURAN	NEW YORK	503	15	1			16	519	3.08	
52-0261905	20524	SPECIALTY NATIONAL INS CO	PENNSYLVANIA					74	74	74	100.00	100.00
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MINNESOTA	367	150	13		52	215	582	36.94	8.93
22-3818012	20362	SUMITOMO MAR & FIRE INS CO LTD	NEW YORK	27						27		
06-0839705	82627	SWISS RE LIFE AND HEALTH AMERICA I	CONNECTICUT	249		711			711	960	74.06	
13-1675535	25364	SWISS REINSURANCE AMERICA CORPO	PENNSYLVANIA	856		9			9	865	1.04	
13-2918573	42439	TOA-RE INS CO OF AMERICA	DELAWARE	22		225			225	247	91.09	
13-6108722	12904	TOKIO MARINE & FIRE INS CO LTD	NEW YORK	383						383		
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	NEW YORK	1,321	442			113	555	1,876	29.58	6.02
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CONNECTICUT					194	194	194	100.00	100.00
06-1117063	34894	TRENWICK AMERICA REINSURANCE C	CONNECTICUT	(152)						(152)		
52-0515280	25887	U.S. FIDELITY & GUARANTY	MARYLAND	253	976				976	1,229	79.41	
63-0598629	11762	VESTA FIRE INSURANCE CO	ILLINOIS	(1)						(1)		
75-6017952	24554	WINTERTHUR INTERNATL AMER INS CO	WISCONSIN					4	4	4	100.00	100.00
13-3787296	40193	X.L. INSURANCE CO OF NY	NEW YORK	(23)						(23)		
13-1290712	20583	XL REINSURANCE AMERICA INC	NEW YORK	929	162			146	308	1,237	24.90	11.80
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		59,794	3,926	4,475	687	21,138	30,226	90,020	33.58	23.48
AA-9991103	00000	ARKANSAS COMMERCIAL AUTO INS P	RHODE ISLAND	5						5		
AA-9991105	00000	CALIFORNIA COMMERCIAL AUTO INSUR	RHODE ISLAND	734						734		
74-1194354	10818	FACILITY INSURANCE CORPORATION	TEXAS	791						791		
AA-9991112	00000	GEORGIA COMMERCIAL AUTOMOBILE I	RHODE ISLAND	178						178		
AA-9991115	00000	ILLINOIS COMMERCIAL AUTOMOBILE IN	RHODE ISLAND	101						101		
AA-9991120	00000	KENTUCKY COMMERCIAL AUTOMOBILE	RHODE ISLAND	122						122		

**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							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
AA-9991121	00000	LOUISIANA COMMERCIAL AUTOMOBILE	RHODE ISLAND	1,291							1,291		
AA-9992122	00000	MASSACHUSETTS WC ASSIGNED RISK	MASSACHUSETTS	34							34		
AA-9991421	00000	MASSACHUSETTS WORKERS' COMPEN	FLORIDA	2,285							2,285		
AA-9992114	00000	MICHIGAN WORKERS' COMPENSATION I	FLORIDA	3,794							3,794		
AA-9991423	00000	MINNESOTA WORKERS' COMPENSATIO	MINNESOTA	2,797							2,797		
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MISSISSIPPI	468							468		
AA-9992118	00000	NATIONAL WORKERS' COMPENSATION	FLORIDA	35,010							35,010		
AA-9991132	00000	NEW HAMPSHIRE AUTO REINS FACIL	NEW HAMPSHIRE	98							98		
AA-9991134	00000	NEW JERSEY COMMERCIAL AUTOMOBI	RHODE ISLAND	3,231							3,231		
AA-9991160	00000	NEW JERSEY UCJF	NEW JERSEY	20,503							20,503		
AA-9991137	00000	NEW YORK SPECIAL RISK DISTRIBUTIO	RHODE ISLAND	736							736		
AA-9991139	00000	NORTH CAROLINA REINSURANCE FACIL	NORTH CAROLINA	208							208		
AA-9991141	00000	OHIO COMMERCIAL AUTOMOBILE INSU	RHODE ISLAND	5							5		
AA-9991142	00000	OKLAHOMA COMMERCIAL AUTOMOBILE	RHODE ISLAND	35							35		
AA-9991164	00000	PENNSYLVANIA POOLED COMMERCIAL	RHODE ISLAND	107							107		
AA-9992111	00000	PENNSYLVANIA WORKERS' COMPENSA	FLORIDA	5							5		
AA-9991148	00000	SOUTH CAROLINA REINSURANCE FACIL	RHODE ISLAND	6							6		
AA-9991150	00000	TENNESSEE COMMERCIAL AUTOMOBIL	RHODE ISLAND	590							590		
AA-9991443	00000	TENNESSEE WORKERS COMPENSATIO	TENNESSEE	1,877							1,877		
AA-9991152	00000	VERMONT COMMERCIAL AUTOMOBILE I	RHODE ISLAND	60							60		
AA-9991153	00000	VIRGINIA COMMERCIAL AUTOMOBILE IN	RHODE ISLAND	927							927		
AA-9991156	00000	WEST VIRGINIA COMMERCIAL AUTOMO	RHODE ISLAND	72							72		
AA-9991450	00000	WISCONSIN WORKERS COMPENSATION	WISCONSIN	906							906		
0699999		Total Authorized-Pools - Mandatory		76,976							76,976		
AA-9995022	00000	EXCESS AND CASUALTY REINSURANCE	NEW YORK	2,532		175		2,438	2,613	5,145	50.79	47.39	
AA-9995034	00000	MAERP REINSURANCE ASSOCIATION	ILLINOIS	(140)						(140)			
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NEW YORK	3,770						3,770			
0799999		Total Authorized-Pools - Voluntary		6,162		175		2,438	2,613	8,775	29.78	27.78	
AA-1120355	00000	CNA REINS CO	UNITED KINGDOM	164	45	147		293	485	649	74.73	45.15	
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG.	GERMANY	1,157	53				53	1,210	4.38		
AA-1126002	00000	LLOYDS SYNDICATE 0002	UNITED KINGDOM	7						7			
AA-1126033	00000	LLOYDS SYNDICATE 0033	UNITED KINGDOM	3						3			
AA-1126040	00000	LLOYDS SYNDICATE 0040	UNITED KINGDOM	(4)						(4)			
AA-1126047	00000	LLOYDS SYNDICATE 0047	UNITED KINGDOM	6						6			
AA-1126051	00000	LLOYDS SYNDICATE 0051	UNITED KINGDOM	42						42			
AA-1126055	00000	LLOYDS SYNDICATE 0055	UNITED KINGDOM	48				6	6	54	11.11	11.11	
AA-1126079	00000	LLOYDS SYNDICATE 0079	UNITED KINGDOM	80				11	11	91	12.09	12.09	
AA-1126102	00000	LLOYDS SYNDICATE 0102	UNITED KINGDOM	4						4			

**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			
AA-1126122	00000	LLOYDS SYNDICATE 0122	UNITED KINGDOM	3						3		
AA-1126138	00000	LLOYDS SYNDICATE 0138	UNITED KINGDOM	53						53		
AA-1126183	00000	LLOYDS SYNDICATE 0183	UNITED KINGDOM	1						1		
AA-1126204	00000	LLOYDS SYNDICATE 0204	UNITED KINGDOM	62				2	2	64	3.13	3.13
AA-1126205	00000	LLOYDS SYNDICATE 0205	UNITED KINGDOM	67	7			6	14	81	17.28	7.41
AA-1126219	00000	LLOYDS SYNDICATE 0219	UNITED KINGDOM	22						22		
AA-1126227	00000	LLOYDS SYNDICATE 0227	UNITED KINGDOM	12						12		
AA-1126250	00000	LLOYDS SYNDICATE 0250	UNITED KINGDOM	(1)						(1)		
AA-1126314	00000	LLOYDS SYNDICATE 0314	UNITED KINGDOM	38						38		
AA-1126318	00000	LLOYDS SYNDICATE 0318	UNITED KINGDOM	119				31	31	150	20.67	20.67
AA-1126322	00000	LLOYDS SYNDICATE 0322	UNITED KINGDOM	3						3		
AA-1126362	00000	LLOYDS SYNDICATE 0362	UNITED KINGDOM	131			1	20	21	152	13.82	13.16
AA-1126376	00000	LLOYDS SYNDICATE 0376	UNITED KINGDOM	175				13	13	188	6.91	6.91
AA-1126435	00000	LLOYDS SYNDICATE 0435	UNITED KINGDOM	60			4	122	126	186	67.74	65.59
AA-1126457	00000	LLOYDS SYNDICATE 0457	UNITED KINGDOM	5						5		
AA-1126484	00000	LLOYDS SYNDICATE 0484	UNITED KINGDOM	(1)						(1)		
AA-1126490	00000	LLOYDS SYNDICATE 0490	UNITED KINGDOM	1						1		
AA-1126506	00000	LLOYDS SYNDICATE 0506	UNITED KINGDOM	1						1		
AA-1126507	00000	LLOYDS SYNDICATE 0507	UNITED KINGDOM	2						2		
AA-1126510	00000	LLOYDS SYNDICATE 0510	UNITED KINGDOM	79			1	40	41	120	34.17	33.33
AA-1126529	00000	LLOYDS SYNDICATE 0529	UNITED KINGDOM	8						8		
AA-1126566	00000	LLOYDS SYNDICATE 0566	UNITED KINGDOM	7						7		
AA-1126570	00000	LLOYDS SYNDICATE 0570	UNITED KINGDOM	16	4		1	16	21	37	56.76	43.24
AA-1126623	00000	LLOYDS SYNDICATE 0623	UNITED KINGDOM	12						12		
AA-1126672	00000	LLOYDS SYNDICATE 0672	UNITED KINGDOM	52						52		
AA-1126727	00000	LLOYDS SYNDICATE 0727	UNITED KINGDOM	15						15		
AA-1126735	00000	LLOYDS SYNDICATE 0735	UNITED KINGDOM	4						4		
AA-1126780	00000	LLOYDS SYNDICATE 0780	UNITED KINGDOM	17						17		
AA-1126902	00000	LLOYDS SYNDICATE 0902	UNITED KINGDOM	1						1		
AA-1126990	00000	LLOYDS SYNDICATE 0990	UNITED KINGDOM	8						8		
AA-1126991	00000	LLOYDS SYNDICATE 0991	UNITED KINGDOM	8						8		
AA-1127007	00000	LLOYDS SYNDICATE 1007	UNITED KINGDOM	12						12		
AA-1127027	00000	LLOYDS SYNDICATE 1027	UNITED KINGDOM	184				6	6	190	3.16	3.16
AA-1127069	00000	LLOYDS SYNDICATE 1069	UNITED KINGDOM	7						7		
AA-1127084	00000	LLOYDS SYNDICATE 1084	UNITED KINGDOM	10						10		
AA-1127096	00000	LLOYDS SYNDICATE 1096	UNITED KINGDOM	21	22		2		24	45	53.33	
AA-1127121	00000	LLOYDS SYNDICATE 1121	UNITED KINGDOM	3						3		
AA-1127141	00000	LLOYDS SYNDICATE 1141	UNITED KINGDOM	3			4	101	105	108	97.22	93.52
AA-1127173	00000	LLOYDS SYNDICATE 1173	UNITED KINGDOM	16						16		
AA-1127207	00000	LLOYDS SYNDICATE 1207	UNITED KINGDOM	4						4		
AA-1127218	00000	LLOYDS SYNDICATE 1218	UNITED KINGDOM	28	27		2		29	57	50.88	
AA-1127221	00000	LLOYDS SYNDICATE 1221	UNITED KINGDOM	2						2		

**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			
AA-1127223	00000	LLOYDS SYNDICATE 1223	UNITED KINGDOM	5						5		
AA-1127236	00000	LLOYDS SYNDICATE 1236	UNITED KINGDOM	1						1		
AA-1127241	00000	LLOYDS SYNDICATE 1241	UNITED KINGDOM	1						1		
AA-1127243	00000	LLOYDS SYNDICATE 1243	UNITED KINGDOM	12						12		
AA-1127308	00000	LLOYDS SYNDICATE 1308	UNITED KINGDOM	5						5		
AA-1127900	00000	LLOYDS SYNDICATE 1900	UNITED KINGDOM	5						5		
AA-1128000	00000	LLOYDS SYNDICATE 2000	UNITED KINGDOM	24						24		
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM	55						55		
AA-1128021	00000	LLOYDS SYNDICATE 2021	UNITED KINGDOM	4						4		
AA-1128121	00000	LLOYDS SYNDICATE 2121	UNITED KINGDOM	8						8		
AA-1128376	00000	LLOYDS SYNDICATE 2376	UNITED KINGDOM	9						9		
AA-1128791	00000	LLOYDS SYNDICATE 2791	UNITED KINGDOM	10						10		
AA-1122000	00000	LLOYDS UNDERWRITERS	UNITED KINGDOM	2,140		855		16,510	17,365	19,505	89.03	84.64
AA-9994114	00000	ONTARIO RISK SHARING POOL	CANADA	448						448		
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY L	UNITED KINGDOM	(126)						(126)		
AA-1121425	00000	TERRA NOVA INSURANCE CO. LTD.	UNITED KINGDOM	41		64		8	72	113	63.72	7.08
0899999		Total Authorized-Other Non-U.S. Insurers		5,419	158	1,082		17,185	18,425	23,844	77.27	72.07
0999999		Total Authorized		148,351	4,084	5,732	687	40,761	51,264	199,615	25.68	20.42
AA-3190194	00000	LIBERTY MUTUAL (BERMUDA) LTD.	BERMUDA		474				474	474	100.00	
AA-3190330	00000	STUART INSURANCE GROUP LIMITED	BERMUDA	60						60		
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		60	474				474	534	88.76	
1399999		Total Unauthorized Affiliates		60	474				474	534	88.76	
72-1478054	11042	AMICUS MUTUAL INS CO	LOUISIANA	19						19		
06-1430254	10348	ARCH REINSURANCE CO	NEBRASKA	(10)						(10)		
03-0344897	00000	BULFINCH INDEMNITY COMPANY LTD	VERMONT	60		110			110	170	64.71	
36-3976913	10071	CNA RE CO LTD	ILLINOIS	1,629						1,629		
75-0203470	20605	COMMERCIAL STANDARD INS CO	TEXAS					10	10	10	100.00	100.00
00-0000000	00000	CONSOLIDATED MUTUAL INS CO	NEW YORK					8	8	8	100.00	100.00
31-0908652	22144	CONSTELLATION REINSURANCE CO	NEW YORK	189		53		86	139	328	42.38	26.22
13-2901685	35165	CORPA REINSURANCE CO	NEW YORK					4	4	4	100.00	100.00
13-2725603	28541	DOMINION INS CO OF AMERICA	NEW YORK					192	192	192	100.00	100.00
38-2145898	33499	DORINCO REINSURANCE CO	MICHIGAN	80						80		
25-6038677	26271	ERIE INS EXCHANGE	PENNSYLVANIA	566						566		
42-0331872	13773	FARM BUREAU MUTUAL INS CO	IOWA	86						86		
00-0000000	10601	GATEWAY RIVERS INSURANCE CO	VERMONT		5	36			41	41	100.00	
36-2667627	22969	GE REINSURANCE CORPORATION	ILLINOIS	(10)						(10)		

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**SCHEDULE F - PART 4**  
Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

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				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
74-1502504	22497	HIGHLANDS UNDERWRITERS INS CO	TEXAS						5	5	5	100.00	100.00
06-1206659	10069	HOUSING AUTHORITY PROPERTY INSU	VERMONT	(6)						(6)	(6)		
00-0000000	10627	INTERSTATE INDEMNITY COMPANY	VERMONT	283						283	283		
13-1916653	23493	MIDLAND INS CO	NEW YORK					11		11	11	100.00	100.00
95-1728812	23604	MISSION INS CO	CALIFORNIA	46				13		13	59	22.03	22.03
31-1291374	41920	NORTH AMERICAN BUILDERS INDEM	COLORADO	48						48	48		
86-0271410	26751	PINE TOP INS CO	ILLINOIS	3				203		203	206	98.54	98.54
23-0580680	24457	RELIANCE INS CO	PENNSYLVANIA	(1,209)						(1,209)	(1,209)		
75-1670124	38318	REPUBLIC INS CO	TEXAS	56		36		458		494	550	89.82	83.27
66-0357766	36749	ROYAL & SUN ALLIANCE INS PR INC	LOUISIANA	2						2	2		
62-0363335	12602	SOUTHERN AMERICAN INS CO	UTAH					6		6	6	100.00	100.00
00-0000000	00000	THE CHURCH INSURANCE CO OF VERM	VERMONT	95	91					91	186	48.92	
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		1,927	96	235		996		1,327	3,254	40.78	30.61
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NEW YORK	15							15		
1699999		Total Unauthorized-Pools - Voluntary		15							15		
AA-1320005	00000	ABEILLE ASSURANCES I.A.R.D.	FRANCE					2		2	2	100.00	100.00
AA-1320010	00000	ABEILLE REASSURANCES	FRANCE	36						36	36		
AA-3191151	00000	ACCORD RE LTD	BERMUDA	2,642						2,642	2,642		
AA-3192000	00000	ACE BERMUDA INS LTD	BERMUDA	6						6	6		
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BERMUDA	12						12	12		
AA-1580010	00000	AIOI INS CO OF EUROPE	JAPAN	14	15	1				16	30	53.33	
AA-4430010	00000	AL AHLEIA INSURANCE CO. S.A.K.	KUWAIT					60		60	60	100.00	100.00
AA-1460005	00000	ALBA ALLGEMEINE VERS. GES. AG	SWITZERLAND					92		92	92	100.00	100.00
AA-1460115	00000	ALEA EUROPE LTD	SWITZERLAND	413						413	413		
AA-1120126	00000	ALEA LONDON LIMITED	UNITED KINGDOM	84						84	84		
AA-1120140	00000	ALLIANZ CORNHILL INTERNATIONAL	UNITED KINGDOM	21						21	21		
AA-1320310	00000	ALLIANZ VIA IARDT	FRANCE					2		2	2	100.00	100.00
AA-1120170	00000	ANDREW WEIR INSURANCE CO. LTD.	UNITED KINGDOM					414		414	414	100.00	100.00
AA-1120150	00000	ANGLO AMERICAN INS. CO. LTD.	UNITED KINGDOM	1				39		40	40	97.50	97.50
AA-3190522	00000	ASHMONT INSURANCE COMPANY LTD.	BERMUDA	1	96	58		57		211	212	99.53	26.89
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITALY	11		14		116		130	141	92.20	82.27
AA-1360020	00000	ASSITALIA - LE ASSICURAZIONI D'ITALIA	ITALY	(1)						(1)	(1)		
AA-1240112	00000	ASSURANCES GROUPE JOSI	BELGIUM	40						40	40		
AA-1120215	00000	AVIATION AND GENERAL INSURANCE	UNITED KINGDOM					1		1	1	100.00	100.00
AA-1320229	00000	AXA ASSURANCES I.A.R.D.	FRANCE	3,071				2		2	3,073	0.07	0.07
AA-1320035	00000	AXA CORPORATE SOLUTIONS ETAB PA	FRANCE	816				1		1	817	0.12	0.12
AA-1122027	00000	AXA REINSURANCE U.K. PLC	UNITED KINGDOM	1,185				11		11	1,196	0.92	0.92
AA-1240170	00000	AXA ROYAL BELGE SA	BELGIUM			42		35		77	77	100.00	45.45

**SCHEDULE F - PART 4**  
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				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			
AA-1460025	00000	BALOISE INS. CO. LTD. (BASLER	SWITZERLAND	(49)						(49)		
AA-0000000	00000	BELLEFONTE INS. CO.	UNITED KINGDOM	120						120		
AA-3190035	00000	BERMUDA FIRE AND MARINE INSURA	BERMUDA	44				103	103	147	70.07	70.07
AA-1460030	00000	BERNER ALLGEMEINE VERS. GES. A	SWITZERLAND	(3)						(3)		
AA-0000000	00000	BLUEWELL BERMUDA	BERMUDA	73						73		
AA-1120361	00000	BRITISH & EUROPEAN REINSURANCE	UNITED KINGDOM					4	4	4	100.00	100.00
AA-1120290	00000	BRITISH AVIATION INSURANCE CO.	UNITED KINGDOM					30	30	30	100.00	100.00
AA-0000000	00000	BRITISH MERCHANT INS. CO. LTD	UNITED KINGDOM					18	18	18	100.00	100.00
AA-1120305	00000	BRYANSTON INSURANCE CO.	UNITED KINGDOM	26				21	21	47	44.68	44.68
AA-1240052	00000	C.E.A.I. CIE EUROPEENE D'ASS INDUST	BELGIUM	8						8		
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM	639		19		75	94	733	12.82	10.23
AA-9994107	00000	CANADIAN ACCIDENT REINSURANCE F.	CANADA	66						66		
AA-1120328	00000	CHARTER REINSURANCE COMPANY	UNITED KINGDOM					142	142	142	100.00	100.00
AA-1120795	00000	CIGNA RE CO (UK) LTD.	UNITED KINGDOM	(1)						(1)		
AA-1120345	00000	CITY INT INS CO LTD	UNITED KINGDOM			2		1	3	3	100.00	33.33
AA-0000000	00000	CONTRACTORS CASUALTY LTD	BERMUDA	(1)						(1)		
AA-0000000	00000	CONTRACTORS' CASUALTY & SURETY	LUXEMBURG	182						182		
AA-1120440	00000	COPENHAGEN REINSURANCE CO. (UK	UNITED KINGDOM	23				8	8	31	25.81	25.81
AA-1280067	00000	COPENHAGEN REINSURANCE CO. LTD	DENMARK	1						1		
AA-1120445	00000	CORNHILL INSURANCE PLC.	UNITED KINGDOM	21						21		
AA-1120495	00000	DOMINION INSURANCE CO. LTD.	UNITED KINGDOM	280				989	989	1,269	77.94	77.94
AA-1120510	00000	DRAKE INSURANCE CO. LTD.	UNITED KINGDOM					129	129	129	100.00	100.00
AA-1340085	00000	E & S RUCKVERSICHERUNGS - AKT	GERMANY	1						1		
AA-1120515	00000	EAGLE STAR INSURANCE CO. LTD.	UNITED KINGDOM					164	164	164	100.00	100.00
AA-1120521	00000	EAGLE STAR REINSURANCE CO. LTD.	UNITED KINGDOM	10		1			1	11	9.09	
AA-1120536	00000	EL PASO INSURANCE CO. LTD.	UNITED KINGDOM	26				75	75	101	74.26	74.26
AA-1460082	00000	ELVIA VERSICHERUNGEN	SWITZERLAND					1	1	1	100.00	100.00
AA-1120545	00000	ENGLISH AND AMERICAN INSURANCE	UNITED KINGDOM	261		3		2,277	2,280	2,541	89.73	89.61
AA-1120827	00000	ERC FRANKONA REINSURANCE (II) LTD	UNITED KINGDOM	14		9		26	35	49	71.43	53.06
AA-1340003	00000	EUROPA RUCKVERSICHERUNGS AG	GERMANY	23						23		
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM			37		1,260	1,297	1,297	100.00	97.15
AA-0000000	00000	EXEL INSURANCE LTD	UNITED KINGDOM			39			39	39	100.00	
AA-1930251	00000	F.A.I. GENERAL INSURANCE LTD.	AUSTRALIA	9						9		
AA-1120255	00000	FARTIS INS LTD	UNITED KINGDOM					13	13	13	100.00	100.00
AA-1440035	00000	FOLKSAM INTERNATIONAL INS (SW)	SWEDEN					2	2	2	100.00	100.00
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM	79				10	10	89	11.24	11.24
AA-1120645	00000	FREMONT INSURANCE CO. (UK) LTD	UNITED KINGDOM					52	52	52	100.00	100.00
AA-1580035	00000	FUJI FIRE AND MARINE INSURANCE	JAPAN			2		1	3	3	100.00	33.33
AA-1120980	00000	GROUPAMA INS CO LTD	UNITED KINGDOM					127	127	127	100.00	100.00
AA-1120020	00000	GE FRANKONA REASSURANCE LTD	UNITED KINGDOM	35						35		
AA-1120643	00000	GE FRANKONA REINSURANCE LTD	UNITED KINGDOM	113						113		
AA-1340090	00000	GE FRANKONA RUCK-VERS AG	GERMANY	42						42		

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				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		
AA-1930008	00000	GENERAL & COLOGNE RE AUSTRALASI	AUSTRALIA	1,249						1,249		
AA-1120668	00000	GENERAL COLOGNE RE UK LTD	UNITED KINGDOM	3				575	575	578	99.48	99.48
AA-1561014	00000	GERLING CANADA INS CO	CANADA	943						943		
AA-1120680	00000	GERLING GLOBAL GENERAL & REINS	UNITED KINGDOM					11	11	11	100.00	100.00
AA-1120655	00000	GIO (UK) LTD.	UNITED KINGDOM	1						1		
AA-1930320	00000	GIO AUSTRALIA HOLDINGS LTD	AUSTRALIA	3		7		167	174	177	98.31	94.35
AA-1930321	00000	GIO INSURANCE LTD	AUSTRALIA	115			1,000		1,000	1,115	89.69	
AA-0000000	00000	GLOBAL BUILDERS INS LTD	BERMUDA	7						7		
AA-1122024	00000	HAWK INS CO LTD	UNITED KINGDOM					17	17	17	100.00	100.00
AA-1340106	00000	HDI HAFTPELITCHTVERBAND	GERMANY	4						4		
AA-1120757	00000	HEDDINGTON INSURANCE (UK) LTD.	UNITED KINGDOM					3	3	3	100.00	100.00
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERSIC	SWITZERLAND					6	6	6	100.00	100.00
AA-0000000	00000	HITACHI CREDIT INS.	JAPAN	83						83		
AA-1120518	00000	HOME AND OVERSEAS INSURANCE CO	UNITED KINGDOM					48	48	48	100.00	100.00
AA-5320095	00000	HSBC INS (INTERNATIONAL) LTD	HONG KONG			2		1	3	3	100.00	33.33
AA-1440084	00000	IF PROPERTY & CASUALTY INSURANCE	SWEDEN		2				2	2	100.00	
AA-5760025	00000	INSURANCE CORPORATION OF SINGA	SINGAPORE					2	2	2	100.00	100.00
AA-1120812	00000	INSURANCE CORPORATION OF SINGAP	UNITED KINGDOM					1	1	1	100.00	100.00
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL	100						100		
AA-1120825	00000	IRON TRADES MUTUAL INSURANCE C	UNITED KINGDOM					1	1	1	100.00	100.00
AA-9990000	00000	JAPAN EARTHQUAKE INS POOL	JAPAN	68						68		
AA-3190327	00000	KETTLEBROOK INSURANCE COMPANY	BERMUDA	5	4				4	9	44.44	
AA-1120475	00000	KINGSCROFT INSURANCE LIMITED	UNITED KINGDOM	60				156	156	216	72.22	72.22
AA-0000000	00000	KLIN	JAPAN	5						5		
AA-3190666	00000	KODA INSURANCE GROUP LTD.	BERMUDA	1	3				3	4	75.00	
AA-0000000	00000	L'URBAINE & LA SEINE S.A.	FRANCE					2	2	2	100.00	100.00
AA-1560610	00000	LA NATIONALE CIE DE REASSURANCE	CANADA					4	4	4	100.00	100.00
AA-1320255	00000	LA REUNION FRANCAISE S.A.	FRANCE	(2)						(2)		
AA-1320280	00000	LE SECOURS CIE D'ASSURANCES	FRANCE					1	1	1	100.00	100.00
AA-0000000	00000	LE UNION CIE D'ASSURANCE	FRANCE					2	2	2	100.00	100.00
AA-1320222	00000	LES MUTUELLES DU MANS IARD	FRANCE					2	2	2	100.00	100.00
AA-1120920	00000	LIME STREET INSURANCE CO. LTD.	UNITED KINGDOM	31				63	63	94	67.02	67.02
AA-1123000	00000	LLOYDS SYNDICATE	UNITED KINGDOM					(61)	(61)	(61)		
AA-1121134	00000	LONDON & OVERSEAS INS. CO. PLC	UNITED KINGDOM	21				299	299	320	93.44	93.44
AA-1120887	00000	LONDON AND EDINBURGH INSURANCE	UNITED KINGDOM					310	310	310	100.00	100.00
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM					4	4	4	100.00	100.00
AA-1120945	00000	MENTOR INSURANCE CO. (UK) LTD	UNITED KINGDOM	39						39		
AA-1360157	00000	MINERVA ASSICURAZIONI SPA	ITALY					8	8	8	100.00	100.00
AA-1121410	00000	mitsui MARINE & FIRE INS CO (EUROP	UNITED KINGDOM	35						35		
AA-1121200	00000	MOORGATE INS CO LTD	UNITED KINGDOM	3		3		1	4	7	57.14	14.29
AA-1340165	00000	MUNICH RE CO AG	GERMANY	36				(118)	(118)	(82)		
AA-1931000	00000	MUNICH RE CO OF AUSTRALASIA LT	AUSTRALIA	1,505						1,505		

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				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
AA-1560600	00000	MUNICH REINSURANCE CO. OF CANAD	CANADA	2,397						2,397			
AA-1120011	00000	MUNICH REINSURANCE COMPANY-U.K	UNITED KINGDOM	78		20			383	403	481	83.78	79.63
AA-1120995	00000	MUNICIPAL GENERAL INSURANCE LT	UNITED KINGDOM						51	51	51	100.00	100.00
AA-3190120	00000	MUTUAL REINSURANCE CO. LTD.	BERMUDA	94					87	87	181	48.07	48.07
AA-1460094	00000	NEUE RUCKVERSICHERUNGS-GESELLS	SWITZERLAND	1							1		
AA-1460100	00000	NEW REINSURANCE COMPANY	SWITZERLAND	4							4		
AA-1580060	00000	NIPPON FIRE AND MARINE INSURAN	JAPAN						1	1	1	100.00	100.00
AA-1121075	00000	NIPPON INS. CO. OF EUROPE LTD.	UNITED KINGDOM	3		3				3	6	50.00	
AA-1580065	00000	NISSAN FIRE AND MARINE INSURAN	JAPAN	115							115		
AA-3160282	00000	NOVALTA INSURANCE LTD	BARBADOS	(50)							(50)		
AA-3190746	00000	ODYSSEY RE (BERMUDA) LTD	BERMUDA	46							46		
AA-1560001	00000	OPTIMUM REASSURANCE INC	CANADA	43							43		
AA-1121135	00000	ORION INSURANCE CO. PLC.	UNITED KINGDOM	12					1,641	1,641	1,653	99.27	99.27
AA-1121380	00000	OSLO REINSURANCE CO (UK) LTD	UNITED KINGDOM	14					9	9	23	39.13	39.13
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE						2	2	2	100.00	100.00
AA-1320265	00000	PARTNER RE SA	FRANCE	(3)							(3)		
AA-3190686	00000	PARTNER REINSURANCE CO LTD.	BERMUDA	1,007							1,007		
AA-3190129	00000	PAUMANOCK INS CO LTD	BERMUDA						3	3	3	100.00	100.00
AA-0060125	00000	PEMBROKE INSURANCE COMPANY LTD	ISLE OF MAN	94							94		
AA-0000000	00000	PHENCORP	BARBADOS	98							98		
AA-1122002	00000	PINE TOP INS. CO. LTD.	UNITED KINGDOM	22		21				221	242	91.67	83.71
AA-1320230	00000	PRESERVATRICE FONCIERE T.I.A.R	FRANCE						2	2	2	100.00	100.00
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM	1,215	108	149	12,400		390	13,047	14,262	91.48	2.73
AA-1340004	00000	R + V VERSICHERUNG AG RUCKUERSIC	GERMANY	3							3		
AA-5760045	00000	R.M.C.A. REINSURANCE LTD.	SINGAPORE						9	9	9	100.00	100.00
AA-1930880	00000	REINSURANCE AUSTRALIA CORP. LT	AUSTRALIA						41	41	41	100.00	100.00
AA-1121244	00000	RELIANCE	UNITED KINGDOM						1	1	1	100.00	100.00
AA-1320260	00000	RHIN ET MOSELLE - ASSURANCES F	FRANCE	29							29		
AA-1121270	00000	RIVER THAMES INSURANCE CO. LTD	UNITED KINGDOM							231	231	100.00	100.00
AA-1121999	00000	ROYAL & SUN ALLIANCE INS PLC	UNITED KINGDOM	89			195		280	475	564	84.22	49.65
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURANCE	UNITED KINGDOM	71	13	1			51	65	136	47.79	37.50
AA-1120379	00000	ROYAL SCOTTISH INS CO LTD	UNITED KINGDOM						16	16	16	100.00	100.00
AA-1121295	00000	SCAN RE INSURANCE CO. LTD.	UNITED KINGDOM	23							23		
AA-1460130	00000	SCHWEIZERISCHE NATL. VERS. GES	SWITZERLAND						11	11	11	100.00	100.00
AA-1121300	00000	SCOR (UK) CO LTD	UNITED KINGDOM						24	24	24	100.00	100.00
AA-1560745	00000	SCOR CANADA REINSURANCE CO	CANADA	206							206		
AA-1121310	00000	SCOTTISH LION INSURANCE CO. LT	UNITED KINGDOM						2	2	2	100.00	100.00
AA-1440080	00000	SKANDIA FORSAKRINGSAKTIEBOLAGET	SWEDEN	4							4		
AA-1122004	00000	SLATER WALKER INS. CO. LTD.	UNITED KINGDOM	18					186	186	204	91.18	91.18
AA-1320295	00000	SOREMA	FRANCE	(16)							(16)		
AA-1121360	00000	SOVEREIGN	UNITED KINGDOM	17					332	332	349	95.13	95.13
AA-1121366	00000	SPHERE DRAKE INSURANCE LTD	UNITED KINGDOM	(7)					1	1	(6)		



**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							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
AA-1121365	00000	SPHERE INSURANCE CO. LTD.	UNITED KINGDOM	16				128	128	144	88.89	88.89	
AA-1121405	00000	SR INTERNATIONAL BUSINESS INS CO L	UNITED KINGDOM					8	8	8	100.00	100.00	
AA-1122005	00000	ST HELEN'S INS. CO. LTD	UNITED KINGDOM	21				662	662	683	96.93	96.93	
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM	38						38			
AA-3190253	00000	STANLEY WORKS (BERMUDA) LTD THE	BERMUDA			208			208	208	100.00		
AA-1321008	00000	STE TECHNIQUE D'ACCEPTATIONS	FRANCE	56						56			
AA-3190125	00000	STOCKHOLM RE (BERMUDA) LIMITED	BERMUDA					207	207	207	100.00	100.00	
AA-1121390	00000	STRONGHOLD INSURANCE CO.	UNITED KINGDOM					767	767	767	100.00	100.00	
AA-0000000	00000	SWAN INSURANCE CO. LTD.	UNITED KINGDOM					26	26	26	100.00	100.00	
AA-1340045	00000	SWISS RE GERMANY	GERMANY	590						590			
AA-1360240	00000	SWISS RE ITALIANA SPA	ITALY	1						1			
AA-1560160	00000	SWISS REINSURANCE CO CANADA	CANADA	973						973			
AA-1460146	00000	SWISS REINSURANCE CO.	SWITZERLAND	1,250						1,250			
AA-3370101	00000	T.A.C. INSURANCE COMPANY	CAYMAN ISLANDS		32	33			65	65	100.00		
AA-3191272	00000	TERRA NOVA (BERMUDA) INS CO	BERMUDA	7						7			
AA-1121430	00000	TOA-RE INSURANCE CO. (UK) LTD.	UNITED KINGDOM	(43)						(43)			
AA-1560820	00000	TRANSATLANTIC RE CO	CANADA	194						194			
AA-3191065	00000	TRENT INS. CO.	BERMUDA					8	8	8	100.00	100.00	
AA-1121468	00000	TRIDENT GENERAL INSURANCE	UNITED KINGDOM					3	3	3	100.00	100.00	
AA-1120431	00000	TUREGUM INSURANCE COMPANY (UK)	UNITED KINGDOM	23		91		933	1,024	1,047	97.80	89.11	
AA-1121480	00000	UNIONAMERICA INSURANCE CO. LTD	UNITED KINGDOM			71		85	156	156	100.00	54.49	
AA-1121491	00000	UNIONE ITALIANA (UK) REINSURAN	UNITED KINGDOM					60	60	60	100.00	100.00	
AA-1120590	00000	UNITED FRIENDLY GENERAL INS LTD	UNITED KINGDOM					124	124	124	100.00	100.00	
AA-1121503	00000	UNITED STANDARD INSURANCE CO.	UNITED KINGDOM					198	198	198	100.00	100.00	
AA-0000000	00000	VEHICLE & GENERAL INS CO LTD	UNITED KINGDOM					45	45	45	100.00	100.00	
AA-1121525	00000	WALBROOK INSURANCE CO. LTD.	UNITED KINGDOM	107				310	310	417	74.34	74.34	
AA-1440100	00000	WASA INTERNATIONAL INS. CO. LT	SWEDEN					5	5	5	100.00	100.00	
AA-1560375	00000	WELLINGTON INS CO	CANADA	4						4			
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE VERS	SWITZERLAND	55				17	17	72	23.61	23.61	
AA-1120386	00000	WORLD AUXILIARY INSURANCE CORP	UNITED KINGDOM					34	34	34	100.00	100.00	
AA-1121560	00000	WORLD MARINE AND GENERAL INSUR	UNITED KINGDOM					24	24	24	100.00	100.00	
AA-1340255	00000	WURTTENBERGISCHE AG	GERMANY	7						7			
AA-1340265	00000	WUSTERNOT & WURTTENBERGISCHE A	GERMANY	(19)						(19)			
AA-3160100	00000	X.L. INS CO LTD	BARBADOS	90						90			
AA-3191278	00000	X.L. RE LTD	BERMUDA	61						61			
AA-1580110	00000	YASUDA FIRE AND MARINE INSURAN	JAPAN	112						112			
AA-1340015	00000	ZURICH RUCKVERSICHERUNG (KOLN) A	GERMANY					38	38	38	100.00	100.00	
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM	41				3	3	44	6.82	6.82	
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND	198	27				27	225	12.00		
1799999		Total Unauthorized-Other Non-U.S. Insurers		24,118	339	992	13,400	15,525	30,256	54,374	55.64	28.55	

**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							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days					
1899999		Total Unauthorized		26,120	909	1,227	13,400	16,521	32,057	58,177	55.10	28.40	
9999999		Totals		174,471	4,993	6,959	14,087	57,282	83,321	257,792	32.32	22.22	

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**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-3190194	00000	LIBERTY MUTUAL (BERMUDA) LTD.	BERMUDA	45,334	2,055	61,635	24			45,334						
AA-0000000	00000	LIBERTY REINSURANCE (BERMUDA)	BERMUDA	7							7					7
AA-3190330	00000	STUART INSURANCE GROUP LIMITE	BERMUDA	35,730	1,108	34,100	3,543			35,730						
0399999		Total Affiliates Other Non-U.S. Insurers		81,071	3,163	95,735	3,567			81,064	7					7
0499999		Total Affiliates		81,071	3,163	95,735	3,567			81,064	7					7
21-0581060	00000	AAACWJ INSURANCE COMPANY	VERMONT	583							583					583
00-0000000	00000	AEGIS INSURANCE SERVICES	NEW JERSEY	185			123			123	62					62
72-1478054	11042	AMICUS MUTUAL INS CO	LOUISIANA	545			383			383	162					162
06-1430254	10348	ARCH REINSURANCE CO	NEBRASKA	243							243					243
61-1181100	10438	ASHMONT INSURANCE COMPANY	VERMONT	4,249		2,418				2,418	1,831					1,831
38-0315280	18988	AUTO-OWNERS INS CO	MICHIGAN	2							2					2
03-0344897	00000	BULFINCH INDEMNITY COMPANY LT	VERMONT	2,347	200	7,713				2,347						
36-3536176	16284	CLASSIC FIRE & MARINE INSURANC	INDIANA	24							24					24
95-2467198	20435	CNA CASUALTY OF CALIFORNIA	ILLINOIS	3,241			17			17	3,224					3,224
36-3976913	10071	CNA RE CO LTD	ILLINOIS	5,512			825			825	4,687					4,687
75-0203470	20605	COMMERCIAL STANDARD INS CO	TEXAS	10							10	10		2		10
00-0000000	00000	CONSOLIDATED MUTUAL INS CO	NEW YORK	8							8	8		2		8
31-0908652	22144	CONSTELLATION REINSURANCE CO	NEW YORK	1,303							1,303	86		17		1,303
13-2901685	35165	CORPA REINSURANCE CO	NEW YORK	4							4	4		1		4
13-2725603	28541	DOMINION INS CO OF AMERICA	NEW YORK	192							192	192		38		192
38-2145898	33499	DORINCO REINSURANCE CO	MICHIGAN	1,325	66	460	181			707	618					618
25-6038677	26271	ERIE INS EXCHANGE	PENNSYLVANIA	5,267	469	5,352	1,538			5,267						
42-0331872	13773	FARM BUREAU MUTUAL INS CO	IOWA	613	39	37	109			185	428					428
36-2667627	22969	GE REINSURANCE	ILLINOIS	645							645					645
00-0000000	10601	GATEWAY RIVERS INSURANCE CO	VERMONT	1,293	29	924				953	340					340
74-1502504	22497	HIGHLANDS UNDERWRITERS INS C	TEXAS	5							5	5		1		5
06-1206659	10069	HOUSING AUTHORITY PROPERTY IN	VERMONT	15,283	541	13,500	2			14,043	1,240					1,240
52-1739109	10048	HYUNDAI MARINE & FIRE INS CO LT	CALIFORNIA	79							79					79
13-3077651	40223	ICM INSURANCE COMPANY	NEW YORK	2	5					2						
95-2769232	27847	INSURANCE COMPANY OF THE WES	CALIFORNIA	44			(4)			(4)	48				(4)	44
00-0000000	10627	INTERSTATE INDEMNITY COMPANY	VERMONT	413	175					175	238					238
13-1916653	23493	MIDLAND INS CO	NEW YORK	11							11	11		2		11
95-1728812	23604	MISSION INS CO	CALIFORNIA	19							19	13		3		19
52-1957776	10950	MOUNTAIN RIDGE INS CO	VERMONT	82,500	56,626	25,100	1,903			82,500						
31-1291374	41920	NORTH AMERICAN BUILDERS INDEM	COLORADO	952	68	315				383	569					569
06-1008792	37818	ORION INS CO	CONNECTICUT	8							8					8
86-0271410	26751	PINE TOP INS CO	ILLINOIS	331							331	203		41		331

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1. Amounts in dispute totaling \$ ..... 2 are included in Column 5.  
 2. Amounts in dispute totaling \$ ..... 2,347 are excluded from Column 13.  
 3. Column 5 excludes \$ ..... 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

Annual Statement for the year 2001 of the **Liberty Mutual Insurance Company**  
**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
13-3333610	35157	PUTNAM REINSURANCE CO	NEW YORK	201							201					201
23-0580680	24457	RELIANCE INS CO	PENNSYLVANIA	3,136			128		3,008	3,136						
04-2739160	40592	RELIANCE NATIONAL INS CO	PENNSYLVANIA	7			(1)			(1)	8				(1)	7
75-1670124	38318	REPUBLIC INS CO	TEXAS	1,464							1,464	458	92			1,464
66-0357766	36749	ROYAL & SUN ALLIANCE INS PR INC	LOUISIANA	61			43			43	18					18
00-0000000	10527	SAINT GEORGE INS CO	VERMONT	2,927			2,092			2,092	835					835
43-1424791	26557	SHELTER REINSURANCE COMPANY	MISSOURI	53	11		35			46	7					7
62-0363335	12602	SOUTHERN AMERICAN INS CO	UTAH	6							6	6	1			6
31-4316080	25135	STATE AUTOMOBILE MUTUAL INS C	OHIO	226			38			38	188					188
00-0000000	00000	THE CHURCH INSURANCE CO OF VE	VERMONT	2,298	130	3,600				2,298						
00-0000000	10487	TIARA INSURANCE COMPANY	VERMONT	125		1,000				125						
48-0928222	40584	TRAVEL AIR INSURANCE COMPANY	KANSAS	422		596	4			422						
06-1286274	36161	TRAVELER'S PROP CAS INS CO	CONNECTICUT	146							146					146
13-2953213	36048	UNIONE ITALIANA REINS CO OF AM	NEW YORK	50							50					50
42-0644327	13021	UNITED FIRE & CAS CO	IOWA	92		3				3	89					89
0599999		Total Other U.S. Unaffiliated Insurers		138,452	58,359	61,018	7,416		3,008	118,526	19,926	996	199		(5)	19,921
AA-9995013	00000	ASSOCIATED AVIATION UNDERWRIT	NEW YORK	938							938					938
AA-9995068	00000	CANADIAN AVIATION INSURANCE G	NEW YORK	1,578		1,420	146			1,566	12					12
AA-9995057	00000	FESTER	NEW YORK	1							1					1
AA-9990000	00000	INTERNATIONAL REINSURANCE AD	TEXAS				(13)			(13)	13				(13)	
AA-9993219	00000	NRG AMERICA SYNDICATE INC	NEW YORK	7							7					7
AA-9995050	00000	PINEHURST ACCIDENT REINSURAN	NEW JERSEY				(10)			(10)	10				(10)	
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NEW YORK	71,725		72,357	3,700			71,725						
0799999		Total Pools and Associations - Voluntary		74,249		73,777	3,823			73,268	981				(23)	958
AA-1320005	00000	ABEILLE ASSURANCES I.A.R.D.	FRANCE	2							2	2				2
AA-1320010	00000	ABEILLE REASSURANCES	FRANCE	172		16	49		7	72	100					100
AA-3191151	00000	ACCORD RE LTD	BERMUDA	5,431	6,283	369				5,431						
AA-3192000	00000	ACE BERMUDA INS LTD	BERMUDA	9			6			6	3					3
AA-0000000	00000	ACE GLOBAL MARKETS LTD	UNITED KINGDOM	82							82					82
AA-1560515	00000	ACE INA INS CO	CANADA	23			(4)			(4)	27				(4)	23
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BERMUDA	474			191			191	283					283
AA-1320013	00000	AGF IART	FRANCE	1							1					1
AA-1780005	00000	AIG EUROPE (IRELAND) LTD	IRELAND	202			136			136	66					66
AA-1120330	00000	AIOI INS CO OF EUROPE	UNITED KINGDOM	3		172	2			3						
AA-4430010	00000	AL AHLEIA INSURANCE CO. S.A.K.	KUWAIT	75							75	60	12			75
AA-1460005	00000	ALBA ALLGEMEINE VERS. GES. AG	SWITZERLAND	206							206	92	18			206

1. Amounts in dispute totaling \$ ..... 2 are included in Column 5.  
2. Amounts in dispute totaling \$ ..... 2,347 are excluded from Column 13.  
3. Column 5 excludes \$ ..... 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1460115	00000	ALEA EUROPE LTD	SWITZERLAND	8,141			1,526		2,455	3,981	4,160					4,160
AA-1120126	00000	ALEA LONDON LIMITED	UNITED KINGDOM	2,313			1,623			1,623	690					690
AA-1120140	00000	ALLIANZ CORNHILL INTERNATIONAL	UNITED KINGDOM	23							23					23
AA-1320310	00000	ALLIANZ VIA IARDT	FRANCE	2		1				1	1	2				1
AA-1120170	00000	ANDREW WEIR INSURANCE CO. LTD	UNITED KINGDOM	591							591	414	83			591
AA-1120150	00000	ANGLO AMERICAN INS. CO. LTD.	UNITED KINGDOM	73	1	8				9	64	39	8	8		72
AA-4190035	00000	ARIG REINSURANCE CO	BAHRAIN	1			1			1						
AA-3190522	00000	ASHMONT INSURANCE COMPANY LT	BERMUDA	699	315	1,353	64			699		57	11	11		11
AA-0000000	00000	ASSET UNDERWRITING	JAPAN	122			6			6	116					116
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITALY	1,362		1,074	27			1,101	261	105	21	21	2	284
AA-1360020	00000	ASSITALIA LE ASSICURAZIONI D'ITAL	ITALY			50										
AA-3190004	00000	ASSOCIATED ELECTRIC & GAS INSU	BERMUDA	10,721		17,200	1,416			10,721						
AA-1240112	00000	ASSURANCES GROUPE JOSI	BELGIUM	40							40					40
AA-1120215	00000	AVIATION AND GENERAL INSURANC	UNITED KINGDOM	1							1	1				1
AA-1320229	00000	AXA ASSURANCES I.A.R.D.	FRANCE	13,135		10,107	3,192			13,135		2				
AA-1569530	00000	AXA BOREAL ASSURANCES INC	CANADA			1										
AA-1120895	00000	AXA GLOBAL RISKS (UK) LTD	UNITED KINGDOM	8		10				8						
AA-1320035	00000	AXA CORPORATE SOLUTIONS ETAB	FRANCE	9,514		1,081	(1,036)		10,187	9,514		1				
AA-1122027	00000	AXA REINSURANCE U.K. PLC	UNITED KINGDOM	9,160			4,617			4,617	4,543				2	4,545
AA-1240170	00000	AXA ROYAL BELGE SA	BELGIUM	574		414				414	160	34	7	7		167
AA-1460025	00000	BALOISE INS. CO. LTD. (BASLER	SWITZERLAND	72			(37)		91	54	18					18
AA-0000000	00000	BELLEFONTE INS. CO.	UNITED KINGDOM	120							120					120
AA-3190035	00000	BERMUDA FIRE AND MARINE INSUR	BERMUDA	158							158	103	21			158
AA-1460030	00000	BERNER ALLGEMEINE VERS. GES. A	SWITZERLAND			13										
AA-1280006	00000	BG GARANTI FORSIKIRINGSSELSKA	DENMARK	18							18					18
AA-0000000	00000	BLUEWELL BERMUDA	BERMUDA	408			44			44	364					364
AA-1120361	00000	BRITISH & EUROPEAN REINSURANC	UNITED KINGDOM	61		26				26	35	4	1	1		36
AA-1120290	00000	BRITISH AVIATION INSURANCE CO.	UNITED KINGDOM	30							30	30	6			30
AA-0000000	00000	BRITISH MERCHANT INS. CO. LTD	UNITED KINGDOM	18							18	18	4			18
AA-1120305	00000	BRYANSTON INSURANCE CO.	UNITED KINGDOM	55							55	21	4			55
AA-2990115	00000	C.A. VENEZOLANA SEGUROS CARAC	VENEZUELA	4							4					4
AA-1240052	00000	C.E.A.I. CIE EUROPEENE D'ASS INDU	BELGIUM	9							9					9
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM	2,278		1,770	208			1,978	300	70	14	14	1	315
AA-1320066	00000	CAMAT IARD	FRANCE	16							16					16
AA-9994107	00000	CANADIAN ACCIDENT REINSURANC	CANADA	589			75			75	514					514
AA-1560110	00000	CANADIAN GENERAL INSURANCE C	CANADA	449			35			35	414					414
AA-5280012	00000	CENTRAL REINSURANCE CORPORA	TAIWAN	2		2										
AA-1560390	00000	CGU INSURANCE OF CANADA AG	CANADA	379			20			20	359					359
AA-1120375	00000	CGU INTERNATIONAL INS CO PLC	UNITED KINGDOM	179			114			114	65					65
AA-1120328	00000	CHARTER REINSURANCE COMPANY	UNITED KINGDOM	142		38				38	104	142	28	28		132

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1. Amounts in dispute totaling \$ 2 are included in Column 5.  
 2. Amounts in dispute totaling \$ 2,347 are excluded from Column 13.  
 3. Column 5 excludes \$ 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-5320030	00000	CHINA INT RE CO LTD	HONG KONG	13	3		6			9	4					4
AA-1580010	00000	CHIYODA FIRE AND MARINE INSURA	JAPAN	285			7			7	278					278
AA-1560196	00000	CHUBB INS CO OF CANADA	CANADA	31					31	31						
AA-1320105	00000	CIE. TRANSCONTINENTALE DE REA	FRANCE	4	4	1				4						
AA-1120795	00000	CIGNA RE CO (UK) LTD.	UNITED KINGDOM	2,720			30			30	2,690					2,690
AA-1560197	00000	CITADEL GENERAL ASSURANCE CO	CANADA	141			26		116	141						
AA-1120345	00000	CITY INT INS CO LTD	UNITED KINGDOM	28							28					28
AA-3190390	00000	COMPUTER INSURANCE COMPANY	BERMUDA	365							365					365
AA-0000000	00000	CONTRACTORS CASUALTY LTD	BERMUDA	49	1					1	48					48
AA-0000000	00000	CONTRACTORS' CASUALTY & SURE	LUXEMBURG	32,184	366	20,406	8,465			29,237	2,947					2,947
AA-1120440	00000	COPENHAGEN REINSURANCE CO. (	UNITED KINGDOM	198		94	(15)			79	119			2		121
AA-1280067	00000	COPENHAGEN REINSURANCE CO. L	DENMARK	233			81			81	152					152
AA-1120445	00000	CORNHILL INSURANCE PLC.	UNITED KINGDOM	108			75			75	33					33
AA-3191152	00000	CORPORATE OFFICERS & DIRECTO	BERMUDA	91							91					91
AA-0000000	00000	COVENANT INTERNATIONAL INS CO	BARBADOS	1,594	69	1,150				1,219	375					375
AA-1580015	00000	DAI-TOKYO FIRE AND MARINE INSU	JAPAN	3	3					3						
AA-1120495	00000	DOMINION INSURANCE CO. LTD.	UNITED KINGDOM	3,708		409				409	3,299	988	198	198		3,497
AA-1120510	00000	DRAKE INSURANCE CO. LTD.	UNITED KINGDOM	132							132	129	26			132
AA-1340085	00000	E & S RUCKVERSICHERUNGS - AKT	GERMANY	147		53	(1)			52	95					95
AA-1120515	00000	EAGLE STAR INSURANCE CO. LTD.	UNITED KINGDOM	342			(7)			(7)	349	164	33		(7)	342
AA-1120521	00000	EAGLE STAR REINSURANCE CO. LT	UNITED KINGDOM	364		78	211			289	75					75
AA-1120536	00000	EL PASO INSURANCE CO. LTD.	UNITED KINGDOM	114							114	75	15			114
AA-1370150	00000	ELECTRO RE	LUXEMBURG	260		275				260						
AA-1460082	00000	ELVIA VERSICHERUNGEN	SWITZERLAND	1							1	1				1
AA-3160013	00000	ENERGY INSURANCE MUTUAL	BARBADOS	27							27					27
AA-1120894	00000	ENGLISH & SCOTTISH MARITIME &	UNITED KINGDOM	1							1					1
AA-1120545	00000	ENGLISH AND AMERICAN INSURANC	UNITED KINGDOM	2,816	2	338				340	2,476	2,277	455	340		2,816
AA-0000000	00000	EQUINOX INDEMNITY CO LTD	BERMUDA	11			(5)			(5)	16				(5)	11
AA-1120827	00000	ERC FRANKONA REINSURANCE (II) L	UNITED KINGDOM	241		72				72	169	26	5	5		174
AA-1340003	00000	EUROPA RUCKVERSICHERUNGS AG	GERMANY	888		33	307			340	548					548
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM	2,679		952				952	1,727	1,260	252	252		1,979
AA-0000000	00000	EXEL INSURANCE LTD	UNITED KINGDOM	890	64	1,172				890						
AA-9994100	00000	EXKO INTER-POOL 1990	GERMANY	1							1					1
AA-9994109	00000	EXKO XL AGREEMENT 70	GERMANY	1							1					1
AA-1930251	00000	F.A.I. GENERAL INS LTD	AUSTRALIA	48			15			15	33					33
AA-1120255	00000	FARTIS INS LTD	UNITED KINGDOM	14		10				10	4	13	3	3		7
AA-0000000	00000	FIANZAS MEXICO BITAL SA	MEXICO				1									
AA-1821000	00000	FIDELIDADE GRUPO SEGURADOR.	PORTGUAL	1							1					1
AA-1120605	00000	FINNISH	UNITED KINGDOM	1		2				1						
AA-1440035	00000	FOLKSAM INTERNATIONAL INS (SW)	SWEDEN	5	3					3	2	2				2

4 2 . 3

1. Amounts in dispute totaling \$ 2 are included in Column 5.  
 2. Amounts in dispute totaling \$ 2,347 are excluded from Column 13.  
 3. Column 5 excludes \$ 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM	405			235			235	170	10	2	2		172
AA-1120645	00000	FREMONT INSURANCE CO. (UK) LTD	UNITED KINGDOM	57							57	52	10			57
AA-1580035	00000	FUJI FIRE AND MARINE INSURANCE	JAPAN	10							10	1				10
AA-1320137	00000	G.M.F.	FRANCE	2		2				2						
AA-3190072	00000	G.T.E. REINSURANCE CO. LTD.	BERMUDA	32							32					32
AA-1120020	00000	GE FRANKONA REASSURANCE LTD	UNITED KINGDOM	298			198			198	100					100
AA-1120643	00000	GE FRANKONA REINSURANCE LTD	UNITED KINGDOM	4,766			2,678		1,207	3,885	881					881
AA-1340090	00000	GE FRANKONA RUCK-VERS AG	GERMANY	4,265			1,422			1,422	2,843					2,843
AA-1930008	00000	GENERAL & COLOGNE RE AUSTRAL	AUSTRALIA	4,605	6		817			823	3,782					3,782
AA-1930285	00000	GENERAL & COLOGNE REINSURANC	AUSTRALIA	1							1					1
AA-1220070	00000	GENERAL COLOGNE RE RUCK-VERS	AUSTRIA	1	3					1						
AA-1120668	00000	GENERAL COLOGNE RE UK LTD	UNITED KINGDOM	962		103	117			220	742	575	115	115		857
AA-1220030	00000	GENERALI LLOYD VERSICHERUNG A	AUSTRIA	2		2				2						
AA-1561014	00000	GERLING CANADA INS CO	CANADA	6,086			1,581		2,934	4,515	1,571					1,571
AA-1120680	00000	GERLING GLOBAL GENERAL & REIN	UNITED KINGDOM	81		5			66	71	10	11	2	2		12
AA-3160072	00000	GERLING GLOBAL INT RE CO LTD	BARBADOS	498,045	316,196	181,758	344			498,045						
AA-1340095	00000	GERLING-KONZERN GLOBALE RUCK	GERMANY	15												
AA-1120512	00000	GE SPECIALTY INS (UK) LTD	UNITED KINGDOM	3			5			3						
AA-1120655	00000	GIO (UK) LTD.	UNITED KINGDOM	230			23			23	207					207
AA-1930320	00000	GIO AUSTRALIA HOLDINGS LTD	AUSTRALIA	525		529				525		167	33	33		33
AA-1930321	00000	GIO INSURANCE LTD	AUSTRALIA	2,764			120			120	2,644	1,000	200	120		2,764
AA-0000000	00000	GLENRAND RE	JAPAN	122			4			4	118					118
AA-0000000	00000	GLOBAL BUILDERS INS LTD	BERMUDA	817	14	350	391			755	62					62
AA-1340105	00000	GOTHAER VERSICHERUNGSBANK V	GERMANY	17			10			10	7					7
AA-1220040	00000	GRAZER WECHSELSEITIGE VERSIC	AUSTRIA	2		2				2						
AA-1120980	00000	GROUPAMA INS CO LTD	UNITED KINGDOM	307		14	201			215	92	127	25	25		117
AA-1320150	00000	GROUPEMENT FRANCAIS D'ASSURA	FRANCE			1										
AA-2730790	00000	GRUPO NACIONAL PROVINCIAL SA	MEXICO				3			3						
AA-1560483	00000	HANNOVER RUCKVERSICHERUNGS-	CANADA	288			54			54	234					234
AA-1122024	00000	HAWK INS CO LTD	UNITED KINGDOM	39							39	17	3			39
AA-1340106	00000	HDI HAFTPELITCHTVERBAND	GERMANY	24			51			24						
AA-1120757	00000	HEDDINGTON INSURANCE (UK) LTD.	UNITED KINGDOM	3							3					
AA-0000000	00000	HELMSMAN (UNDERWRITING) LTD	UNITED KINGDOM	1			4			1		3	1			3
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERSI	SWITZERLAND	35			12			12	23	6	1	1		24
AA-1341001	00000	HERMES KREDITVERS A.G.	GERMANY	52			2			2	50					50
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA	7			(13)			(13)	20				(13)	7
AA-0000000	00000	HITACHI CREDIT INS.	JAPAN	210			71			71	139					139
AA-1120518	00000	HOME AND OVERSEAS INSURANCE	UNITED KINGDOM	73		49				49	24	48	10	10		34
AA-5320095	00000	HSBC INS (INTERNATIONAL) LTD	HONG KONG	8							8	1				8
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA	1,439	116	1,424				1,439						

42.4

1. Amounts in dispute totaling \$ 2 are included in Column 5.  
 2. Amounts in dispute totaling \$ 2,347 are excluded from Column 13.  
 3. Column 5 excludes \$ 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-2130420	00000	I.N.D.E.R.	ARGENTINA	78							78					78
AA-1440084	00000	IF PROPERTY & CASUALTY INSURAN	SWEDEN	2,179		3,586	1,128			2,179						
AA-1720095	00000	INDUSTRIAL INS CO LTD	FINLAND	71			107			71						
AA-1560455	00000	ING COMMERCE GROUP	CANADA	620		606	80			620						
AA-1560480	00000	ING HALIFAX	CANADA	7							7					7
AA-0000000	00000	ING RE (UK) LTD	UNITED KINGDOM	10			6			6	4					4
AA-1560378	00000	ING WESTERN UNION INS. CO.	CANADA	6							6					6
AA-5760025	00000	INSURANCE CORPORATION OF SIN	SINGAPORE	2							2	2				2
AA-1120812	00000	INSURANCE CORPORATION OF SIN	UNITED KINGDOM	3							3	1				3
AA-9994103	00000	INTERNATIONAL OIL INSURERS	UNITED KINGDOM	8			(1)			(1)	9				(1)	8
AA-3160060	00000	IPL INSURANCE (BARBADOS) LTD	BARBADOS	9,621	104	1,500	4,602			6,206	3,415					3,415
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL	100							100					100
AA-1120825	00000	IRON TRADES MUTUAL INSURANCE	UNITED KINGDOM	1							1	1				1
AA-9990000	00000	JAPAN EARTHQUAKE INS POOL	JAPAN	453			121			121	332					332
AA-3190327	00000	KETTLEBROOK INSURANCE COMPA	BERMUDA	1,873	237	1,500	(4)			1,733	140					140
AA-1120475	00000	KINGSCROFT INSURANCE LIMITED	UNITED KINGDOM	240							240	156		31		240
AA-0000000	00000	KLIN	JAPAN	27			7			7	20					20
AA-3190666	00000	KODA INSURANCE GROUP LTD.	BERMUDA	163	10	178	60			163						
AA-1580050	00000	KYOEI MUTUAL FIRE AND MARINE I	JAPAN	3		1	3			3						
AA-0000000	00000	L'URBAINE & LA SEINE S.A.	FRANCE	2							2	2				2
AA-1560610	00000	LA NATIONALE CIE DE REASSURAN	CANADA	4							4	4		1		4
AA-1320255	00000	LA REUNION FRANCAISE S.A.	FRANCE	26		25	(17)			8	18					18
AA-5480055	00000	LABUAN REINSURANCE LIMITED	MALAYSIA	8			5			5	3					3
AA-1121285	00000	LAKEWOOD INS CO LTD	UNITED KINGDOM	1		1				1						
AA-1340150	00000	LANDSCHAFTLICHE BRANDKASSE H	GERMANY		3											
AA-3190654	00000	LASALLE RE HOLDINGS LTD	BERMUDA	483			94			94	389					389
AA-1320020	00000	LE MANS RE	FRANCE				(13)			(13)	13				(13)	
AA-1320280	00000	LE SECOURS CIE D'ASSURANCES	FRANCE	1							1	1				1
AA-0000000	00000	LE UNION CIE D'ASSURANCE	FRANCE	2							2	2				2
AA-1320222	00000	LES MUTUELLES DU MANS IARD	FRANCE	2							2	2				2
AA-1120920	00000	LIME STREET INSURANCE CO. LTD.	UNITED KINGDOM	104							104	63		13		104
AA-1123000	00000	LLOYDS SYNDICATE	UNITED KINGDOM	(114)						(114)		(61)		(12)	(114)	
AA-1121134	00000	LONDON & OVERSEAS INS. CO. PLC	UNITED KINGDOM	424		6				6	418	299		60	6	424
AA-1120887	00000	LONDON AND EDINBURGH INSURAN	UNITED KINGDOM	400			4			4	396	310		62	4	400
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM	7							7	4		1		7
AA-0000000	00000	MANOR INSURANCE (AUSTRALIA) LT	AUSTRALIA	61							61					61
AA-0000000	00000	MAPLE INSURANCE COMPANY LTD	BERMUDA	1,934			(247)			(247)	2,181				(247)	1,934
AA-1121276	00000	MARINE INS CO LTD	UNITED KINGDOM	603			484			484	119					119
AA-1120945	00000	MENTOR INSURANCE CO. (UK) LTD	UNITED KINGDOM	(19)						(19)					(19)	
AA-1560570	00000	MERCANTILE & GENERAL RE (CANA	CANADA	2			2			2						

4 2 . 5

1. Amounts in dispute totaling \$ 2 are included in Column 5.  
 2. Amounts in dispute totaling \$ 2,347 are excluded from Column 13.  
 3. Column 5 excludes \$ 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.



**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-3190277	00000	MI INSURANCE CO LTD	BERMUDA	584							584					584
AA-1360157	00000	MINERVA ASSICURAZIONI SPA	ITALY	8							8	8	2			8
AA-0000000	00000	MINISTRY OF TRANSPORTATION	JAPAN	53							53					53
AA-1121410	00000	NETSUI MARINE & FIRE INS CO (EUR	UNITED KINGDOM	111			44			44	67					67
AA-1440020	00000	MODERNA FORSAKRINGAR	SWEDEN	2		2				2						
AA-1121200	00000	MOORGATE INS CO LTD	UNITED KINGDOM	13							13	1				13
AA-1340165	00000	MUNICH RE CO AG	GERMANY	510			423			423	87	(118)	(24)			87
AA-1931000	00000	MUNICH RE CO OF AUSTRALIA	AUSTRALIA	6,250			1,936			1,936	4,314					4,314
AA-1560600	00000	MUNICH REINSURANCE CO. OF CAN	CANADA	21,133			1,913		16,138	18,051	3,082					3,082
AA-1120011	00000	MUNICH REINSURANCE COMPANY-	UNITED KINGDOM	952		941	23			952		383	77	77		77
AA-1120995	00000	MUNICIPAL GENERAL INSURANCE L	UNITED KINGDOM	120							120	51	10			120
AA-3190120	00000	MUTUAL REINSURANCE CO. LTD.	BERMUDA	194							194	87	17			194
AA-1121115	00000	N.R.G. LONDON REINSURANCE CO.	UNITED KINGDOM	76							76					76
AA-1380115	00000	NATIONALE BORG	NETHERLANDS				27									
AA-1460094	00000	NEUE RUCKVERSICHERUNGS-GESE	SWITZERLAND	27			18			18	9					9
AA-1460100	00000	NEW REINSURANCE COMPANY	SWITZERLAND	156			106			106	50					50
AA-0000000	00000	NIL INSURANCE COMPANY	BARBADOS				(74)			(74)	74				(74)	
AA-1580060	00000	NIPPON FIRE AND MARINE INSURAN	JAPAN	1							1					1
AA-1121075	00000	NIPPON INS. CO. OF EUROPE LTD.	UNITED KINGDOM	15							15					15
AA-1580065	00000	NISSAN FIRE AND MARINE INSURAN	JAPAN	355			34			34	321					321
AA-3160282	00000	NOVALTA INSURANCE LTD	BARBADOS	3,761			51			51	3,710					3,710
AA-0000000	00000	NPK INS LTD	BARBADOS	2,885		1,000	761			1,761	1,124					1,124
AA-1121110	00000	NW RE CORP LTD	UNITED KINGDOM	212		196				196	16					16
AA-3190746	00000	ODYSSEY RE (BERMUDA) LTD	BERMUDA	215			23			23	192					192
AA-1560001	00000	OPTIMUM REASSURANCE INC	CANADA	43			10		33	43						
AA-1121340	00000	ORC RE (UK) LTD	UNITED KINGDOM	2		3				2						
AA-1121135	00000	ORION INSURANCE CO. PLC.	UNITED KINGDOM	1,984		147				147	1,837	1,641	328	147		1,984
AA-1121380	00000	OSLO REINSURANCE CO (UK) LTD	UNITED KINGDOM	31		1				1	30				1	31
AA-3190224	00000	OVERSEAS PARTNERS LTD.	BERMUDA	100,155	9,241	93,118	16,466			100,155						
AA-3190785	00000	OVERSEAS PARTNERS RE LTD	BERMUDA	13,574		13,290				13,290	284					284
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE	2							2	2				2
AA-3190686	00000	PARTNER REINSURANCE CO LTD.	BERMUDA	8,013	139,525	206	3,781			8,013						
AA-1320265	00000	PARTNER RE SA	FRANCE	83		28				28	55					55
AA-3190129	00000	PAUMANOCK INS CO LTD	BERMUDA	3			1			1	2	3	1	1		3
AA-0000000	00000	PEERLESS INS CO	BERMUDA	6,857			364			364	6,493					6,493
AA-0060125	00000	PEMBROKE INSURANCE COMPANY L	ISLE OF MAN	38,653		37,547	7,024			38,653						
AA-0000000	00000	PHENCORP	BARBADOS	1,548	627		709			1,336	212					212
AA-3191083	00000	PICO LTD.	BERMUDA	72	24	65				72						
AA-1122002	00000	PINE TOP INS. CO. LTD.	UNITED KINGDOM	514							514	221	44			514
AA-1720060	00000	POHJOLA GROUP PLO	FINLAND	862		597				597	265					265

42.6

1. Amounts in dispute totaling \$ 2 are included in Column 5.  
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Annual Statement for the year 2001 of the **Liberty Mutual Insurance Company**  
**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-0000000	00000	PRENTIS DONEGAN & PARTNERS	UNITED KINGDOM	(3)						(3)					(3)	2
AA-1320230	00000	PRESERVATRICE FONCIERE T.I.A.R	FRANCE	2							2	2				2
AA-3190776	00000	PROFESSIONAL SERVICES INS CO L	BERMUDA	72							72					72
AA-4230002	00000	PROGRESS INS CO LTD	CYPRUS	1							1					1
AA-1930811	00000	QBE INSURANCE (INTERNATIONAL)	AUSTRALIA			238	88									
AA-1930031	00000	QBE INSURANCE LTD	AUSTRALIA	71			5			5	66					66
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM	13,915		4,721	1,844			6,565	7,350	12,790	2,558	2,558		9,908
AA-1931004	00000	QBE RE SERVICES PTY LTD	AUSTRALIA	25			20			20	5					5
AA-1340004	00000	R + V VERSICHERUNG AG RUCKUER	GERMANY	111			283			111						
AA-5760045	00000	R.M.C.A. REINSURANCE LTD.	SINGAPORE	9							9	9	2			9
AA-1340195	00000	R&V VERSICHERUNG AG	GERMANY				81									
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM	116							116					116
AA-1930880	00000	REINSURANCE AUSTRALIA CORP. L	AUSTRALIA	458	51	57	2			110	348	41	8	8		356
AA-1121244	00000	RELIANCE	UNITED KINGDOM	1							1	1				1
AA-1320260	00000	RHIN ET MOSELLE - ASSURANCES F	FRANCE	787			552			552	235					235
AA-1120465	00000	RIVER STONE INS (UK) LTD	UNITED KINGDOM	17							17					17
AA-1121270	00000	RIVER THAMES INSURANCE CO. LTD	UNITED KINGDOM	423		95	(5)			90	333	220	44	44	2	379
AA-1121999	00000	ROYAL & SUN ALLIANCE INS PLC	UNITED KINGDOM	2,133			1,451			1,451	682	280	56	56		738
AA-1560735	00000	ROYAL & SUN ALLIANCE INS. CO O	CANADA	52			12		40	52						
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURA	UNITED KINGDOM	1,832		1,307	454			1,761	71	51	10	10		81
AA-1120013	00000	ROYAL INSURANCE (UK) LIMITED	UNITED KINGDOM	8		255				8						
AA-1120379	00000	ROYAL SCOTTISH INS CO LTD	UNITED KINGDOM	16							16	16	3			16
AA-0000000	00000	ROYAL-GLOBE ASSURANCE LTD.	LIBERIA	11							11					11
AA-1320275	00000	S.C.O.R.	FRANCE	38							38					38
AA-1121290	00000	SAN FRANCISCO INSURANCE CO. (U	UNITED KINGDOM	10							10					10
AA-1121295	00000	SCAN RE INSURANCE CO. LTD.	UNITED KINGDOM	32							32					32
AA-1460130	00000	SCHWEIZERISCHE NATL. VERS. GES	SWITZERLAND	11							11	11	2			11
AA-1121300	00000	SCOR (UK) CO LTD	UNITED KINGDOM	24							24	24	5			24
AA-1560745	00000	SCOR CANADA REINSURANCE CO	CANADA	2,036			436		1,002	1,438	598					598
AA-5760048	00000	SCOR RE ASIA-PACIFIC PTE LTD	SINGAPORE	13			10			10	3					3
AA-1121310	00000	SCOTTISH LION INSURANCE CO. LT	UNITED KINGDOM	2		6				2						
AA-1240175	00000	SECURA SA/NV	BELGIUM	5			3			3	2					2
AA-0000000	00000	SEESAM INTERNATIONAL	BERMUDA				1									
AA-1120327	00000	SIRIUS (UK) INSURANCE PLC	UNITED KINGDOM	841		825	127			841						
AA-1121335	00000	SIRIUS INSURANCE CO. (UK) LTD.	UNITED KINGDOM			14										
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN	89			73			73	16					16
AA-1440080	00000	SKANDIA FORSAKRINGSAKTIEBOLA	SWEDEN	2,340			1,593			1,593	747					747
AA-1122004	00000	SLATER WALKER INS. CO. LTD.	UNITED KINGDOM	483							483	186	37			483
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIP	FRANCE	321			135			135	186					186
AA-0000000	00000	SOLEN VERSICHERUNGEN AG	SWITZERLAND	156			6			6	150					150

42.7

1. Amounts in dispute totaling \$ 2 are included in Column 5.  
2. Amounts in dispute totaling \$ 2,347 are excluded from Column 13.  
3. Column 5 excludes \$ 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

Annual Statement for the year 2001 of the Liberty Mutual Insurance Company  
**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1320295	00000	SOREMA	FRANCE	(27)	8		56			(27)					(27)	
AA-1121360	00000	SOVEREIGN	UNITED KINGDOM	361		77				77	284	332	66	66		350
AA-1120485	00000	SOVEREIGN INSURANCE (UK) LTD.	UNITED KINGDOM	2							2					2
AA-1121366	00000	SPHERE DRAKE INSURANCE LTD.	UNITED KINGDOM	2,058			180			180	1,878	(1)	(0)			1,878
AA-1121365	00000	SPHERE INSURANCE CO. LTD.	UNITED KINGDOM	147		6				6	141	128	26	6		147
AA-1121405	00000	SR INTERNATIONAL BUSINESS INS.	UNITED KINGDOM	8							8	8	2			8
AA-1122005	00000	ST HELEN'S INS. CO. LTD.	UNITED KINGDOM	719							719	662	132			719
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM	355			254			254	101					101
AA-3190253	00000	STANLEY WORKS (BERMUDA) LTD T	BERMUDA	5,290	521	4,397	(7)			4,911	379					379
AA-1321008	00000	STE TECHNIQUE D'ACCEPTATIONS	FRANCE	56							56					56
AA-1440090	00000	STOCKHOLM ATERFORSKRINGS A/	SWEDEN		7											
AA-3190125	00000	STOCKHOLM RE (BERMUDA) LIMITE	BERMUDA	209	42	7				49	160	207	41	41		201
AA-1121390	00000	STRONGHOLD INSURANCE CO.	UNITED KINGDOM	1,165							1,165	767	153			1,165
AA-1580075	00000	SUMITOMO MARINE & FIRE INS CO L	JAPAN	6			9			6						
AA-0000000	00000	SWAN INSURANCE CO. LTD.	UNITED KINGDOM	41							41	26	5			41
AA-1340045	00000	SWISS RE GERMANY	GERMANY	3,727			2,443			2,443	1,284					1,284
AA-1360240	00000	SWISS RE ITALIANA SPA	ITALY	2		4	(1)			2						
AA-1560160	00000	SWISS REINSURANCE CO CANADA	CANADA	10,144			3,232		5,854	9,086	1,058					1,058
AA-1460146	00000	SWISS REINSURANCE CO.	SWITZERLAND	4,937			2,567			2,567	2,370					2,370
AA-3370101	00000	T.A.C. INSURANCE COMPANY	CAYMAN ISLANDS	1,061	65	1,724	(4)			1,061						
AA-3190485	00000	TCPL INSURANCE SERVICES LTD	BERMUDA	57							57					57
AA-1340218	00000	TELA VERSICHERUNG	GERMANY	58		5	39			44	14					14
AA-3191272	00000	TERRA NOVA (BERMUDA) INS CO	BERMUDA	105		40				40	65					65
AA-1580095	00000	TOA RE CO LTD	JAPAN	102			4			4	98					98
AA-1121430	00000	TOA-RE INSURANCE CO. (UK) LTD.	UNITED KINGDOM	1,540		1	104		953	1,058	482					482
AA-1580100	00000	TOKIO MARINE AND FIRE INS (JP)	JAPAN				1									
AA-1121445	00000	TOKIO MARINE AND FIRE INS (UK)	UNITED KINGDOM	5							5					5
AA-1560810	00000	TORONTO GENERAL INSURANCE C	CANADA	3			5			3						
AA-1460075	00000	TRANS RE ZURICH	SWITZERLAND	16		16				16						
AA-1561040	00000	TRANSAMERICA LIFE INSURANCE C	CANADA				(7)			(7)	7				(7)	
AA-1560820	00000	TRANSATLANTIC RE CO	CANADA	3,561			2,460			2,460	1,101					1,101
AA-3191065	00000	TRENT INS. CO.	BERMUDA	8							8	8	2			8
AA-1121468	00000	TRIDENT GENERAL INSURANCE	UNITED KINGDOM	3							3	3	1			3
AA-3190525	00000	TRIMARK INSURANCE COMPANY LI	BERMUDA	19	27	100				19						
AA-1120431	00000	TUREGUM INSURANCE COMPANY (U	UNITED KINGDOM	3,091		1,160				1,160	1,931	933	187	187		2,118
AA-1422000	00000	UNI STOREBRAND GEN INS CO	NORWAY	10		1				1	9					9
AA-1121480	00000	UNIONAMERICA INSURANCE CO. LT	UNITED KINGDOM	472		346	(1)			345	127	55	11	11	7	145
AA-1121491	00000	UNIONE ITALIANA (UK) REINSURAN	UNITED KINGDOM	60							60	60	12			60
AA-1120590	00000	UNITED FRIENDLY GENERAL INS LT	UNITED KINGDOM	135		32				32	103	124	25	25		128
AA-1121503	00000	UNITED STANDARD INSURANCE CO.	UNITED KINGDOM	223		44				44	179	198	40	40		219

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1. Amounts in dispute totaling \$ 2 are included in Column 5.  
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 3. Column 5 excludes \$ 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-3190580	00000	UNIVERSAL REINSURANCE CO LTD	BERMUDA	1,860	35	250	1,727			1,860						
66-0515824	00000	UPINSCO	VIRGIN ISLAND	425,501	19,518	438,584	486			425,501						
AA-0000000	00000	VEHICLE & GENERAL INS CO LTD	UNITED KINGDOM	45							45	45	9			45
AA-1420148	00000	VESTA FORSIKRING	NORWAY	2,365		1,921	17			1,938	427					427
AA-1340235	00000	VICTORIA VERSICHERUNGS A	GERMANY	5							5					5
AA-1121525	00000	WALBROOK INSURANCE CO. LTD.	UNITED KINGDOM	450							450	310	62			450
AA-1440100	00000	WASA INTERNATIONAL INS. CO. LT	SWEDEN	5							5	5	1			5
AA-1560375	00000	WELLINGTON INS CO	CANADA	53			38			38	15					15
AA-3190786	00000	WESTBRIDGE INS LTD	BERMUDA	70							70					70
AA-0000000	00000	WILLIS RE	UNITED KINGDOM	106			97			97	9					9
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE VE	SWITZERLAND	173							173	14	3			173
AA-1120386	00000	WORLD AUXILIARY INSURANCE COR	UNITED KINGDOM	34		121				34		34	7	7		7
AA-1121560	00000	WORLD MARINE AND GENERAL INS	UNITED KINGDOM	24							24	24	5			24
AA-1340255	00000	WURTTENBERGISCHE AG	GERMANY	183			128			128	55					55
AA-1340265	00000	WUSTERNOT & WURTTENBERGISC	GERMANY	22			25			22						
AA-3190541	00000	X.L. GLOBAL RE CO LTD	BERMUDA	46							46					46
AA-3160100	00000	X.L. INS CO LTD	BARBADOS	314			89			89	225					225
AA-3191278	00000	XL RE LTD	BERMUDA	725		69	418			487	238					238
AA-1580110	00000	YASUDA FIRE AND MARINE INSURA	JAPAN	117							117					117
AA-1930995	00000	ZURICH AUSTRALIAN INS LTD	AUSTRALIA	22			18			18	4					4
AA-1340015	00000	ZURICH RUCKVERSICHERUNG (KOL	GERMANY	3,341			1,160			1,160	2,181	39	8	8		2,189
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM	5,908		64	279		49	392	5,516				1	5,517
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND	2,982			2,204			2,204	778					778
0899999		Total Other Non-U.S. Insurers		1,385,433	493,534	853,980	95,068		41,163	1,273,473	111,960	28,827	5,765	4,499	(516)	116,106
9999999		Totals		1,679,205	555,056	1,084,510	109,874		44,171	1,546,331	132,874	29,823	5,965	4,499	(544)	136,992

42.9

1. Amounts in dispute totaling \$ ..... 2 are included in Column 5.  
 2. Amounts in dispute totaling \$ ..... 2,347 are excluded from Column 13.  
 3. Column 5 excludes \$ ..... 24 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

**SCHEDULE F - PART 6**

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20 % of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
95-2371728	22667	ACE AMERICAN INS CO	530,869	2,400,804	375,000	19.1	530,869			106,174
23-1740414	22705	ACE AMERICAN REINSURANCE CO			115,000			529,502	105,900	105,900
36-0719665	19232	ALLSTATE INS CO		1,954,544	1,378,124			3,751,170	750,234	750,234
13-5124990	19380	AMERICAN HOME ASR CO	924	924		100.0				
13-4924125	10227	AMERICAN RE-INSURANCE CO	1,714,106	9,696,857	4,897,358	11.7	1,714,106	4,118,238	823,648	1,166,469
04-2482364	16187	AXA RE PROP AND CAS INS CO	19,449	19,449		100.0				
41-1353943	36870	CHARTWELL INSURANCE CO		254,385	480,842					
AA-1120355	00000	CNA REINS CO	292,629	648,233		45.1				
13-2798872	32190	CONSTITUTION INS CO		135,491	29,848					
36-2114545	20443	CONTINENTAL CASUALTY CO	686,144	860,792	1,157,089	34.0				
48-0921045	39845	EMPLOYERS REINSURANCE CORP	1,085	2,153,834	5,997,683		1,085			217
22-2005057	26921	EVEREST REINSURANCE CO (PRUDENTIA	795,815	6,141,610	3,802,936	8.0	795,815			159,163
AA-9995022	00000	EXCESS AND CASUALTY REINSURANCE A	1,337,182	4,043,923	79,408	32.4				
05-0316605	21482	FACTORY MUTUAL INS CO	756,457	6,100,271	5,093,649	6.8	756,457			151,291
36-2667627	22969	GE REINS CORP	266,509	2,548,173	1,830,507	6.1	266,509	247	49	53,351
13-6107326	11266	GERLING GLOBAL REI CORP OF US		858,961				1,739,228	347,846	347,846
31-0501234	16691	GREAT AMERICAN INS CO	5,907	5,907		100.0				
06-0383750	19682	HARTFORD FIRE INS CO	130,022	1,466,904	3,179,768	2.8	130,022			26,004
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	109,943	513,239	641,811	9.5	109,943			21,989
74-1296673	22489	HIGHLANDS INS CO		19,248						
02-0308052	22527	HOME INS CO	94	94		100.0				
13-5339725	18341	INSURANCE CORP OF NY (THE)		344,224	352,824			413,844	82,769	82,769
25-1149494	19437	LEXINGTON INS CO	48,269	52,187	1,911	89.2				
AA-1122000	00000	LLOYD'S UNDERWRITERS	614,989	3,609,665	6,881,625	5.9	614,989	15,894,773	3,178,955	3,301,952
AA-1126055	00000	LLOYDS SYNDICATE 0055		48,145	4,622			5,744	1,149	1,149
AA-1126079	00000	LLOYDS SYNDICATE 0079		80,336	1,925			11,185	2,237	2,237
AA-1126204	00000	LLOYDS SYNDICATE 0204		62,022				2,423	485	485
AA-1126205	00000	LLOYDS SYNDICATE 0205		75,144	7,188			5,855	1,171	1,171
AA-1126318	00000	LLOYDS SYNDICATE 0318		119,224				30,668	6,134	6,134
AA-1126362	00000	LLOYDS SYNDICATE 0362	20,201	151,923	38,515	10.6	20,201			4,040
AA-1126376	00000	LLOYDS SYNDICATE 0376		174,957	5,292			13,466	2,693	2,693
AA-1126435	00000	LLOYDS SYNDICATE 0435	121,632	186,126	7,703	62.8				
AA-1126510	00000	LLOYDS SYNDICATE 0510	40,403	120,555	4,622	32.3				
AA-1126570	00000	LLOYDS SYNDICATE 0570	16,133	36,393	6,675	37.5				
AA-1127027	00000	LLOYDS SYNDICATE 1027		183,642				6,057	1,211	1,211
AA-1127141	00000	LLOYDS SYNDICATE 1141	101,150	108,365	2,311	91.4				
38-0855585	22012	MOTORS INSURANCE CORPORATION	44,615	568,612	488,351	4.2	44,615			8,923
38-0865250	11991	NATIONAL CASUALTY CO	210,617	210,617	30,490	87.4				
13-1988169	34835	NATIONAL REINSURANCE CORP		8,755						
31-4177100	23787	NATIONWIDE MUTUAL INS CO	249,477	518,468	756,830	19.6	249,477			49,895
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	3,577,515	23,276,516	232,188	15.2	3,577,515	111,052	22,210	737,713
98-0032627	27073	NIPPONKOA INSURANCE COMPANY LTD -	593	90,648	1,391,749		593			119

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

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

**SCHEDULE F - PART 6**

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20 % of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
13-2781282	25070	ODYSSEY REINSURANCE CORP.		411,714	202,516			909,484	181,897	181,897
04-2475442	20621	ONEBEACON AMERICA INSURANCE COMP	46,502	261,820		17.8	46,502	451,255	90,251	99,551
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF N	23,498	1,257,048	888,322	1.1	23,498			4,700
23-1642962	12262	PENNSYLVANIA MANUFACTURERS ASN		34,378						
23-2153760	39675	PMA CAPITAL INSURANCE COMPANY	203	7,897		2.6	203			41
13-5358230	24678	ROYAL INDEMNITY CO		111,925						
52-0261905	20524	SPECIALTY NATIONAL INS CO	74,293	74,289		100.0				
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	51,862	582,276	1,129,083	3.0	51,862			10,372
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY L		(125,732)	3,250,933					
13-1675535	25364	SWISS REINSURANCE AMERICA CORPOR	407	865,839	2,497,632		407			81
AA-1121425	00000	TERRA NOVA INSURANCE CO. LTD.	9,398	102,963	41,895	6.5	9,398			1,880
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	112,800	1,876,239	2,612,225	2.5	112,800			22,560
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	198	499		39.7				
52-0515280	25887	U.S. FIDELITY & GUARANTY	2	1,228,575	218,940		2			
75-6017952	24554	WINTERTHUR INTERNATL AMER INS CO	4,267	4,267		100.0				
13-1290712	20583	XL REINSURANCE AMERICA INC	145,523	1,237,005	567,628	8.1	145,523			29,105
9999999		Totals	12,161,682	77,781,169	50,683,018	9.5	9,202,391	27,994,191	5,598,838	7,439,316

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

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

**SCHEDULE F - PART 7**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in Excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
13-5124990	19380	AMERICAN HOME ASR CO	2,805			271,028			2,805		924
04-2482364	16187	AXA RE PROP AND CAS INS CO	69,904							69,904	69,904
AA-1120355	00000	CNA REINS CO	10,979,467			5,082,545			5,082,545	5,896,922	5,896,922
36-2114545	20443	CONTINENTAL CASUALTY CO	15,853,569			757,803			757,803	15,095,766	15,095,766
AA-9995022	00000	EXCESS AND CASUALTY REINSURANCE	12,882,588							12,882,588	12,882,588
31-0501234	16691	GREAT AMERICAN INS CO	173,026			7,277			7,277	165,749	165,749
02-0308052	22527	HOME INS CO	95							95	95
25-1149494	19437	LEXINGTON INS CO	52,188							52,188	52,188
AA-1126435	00000	LLOYDS SYNDICATE 0435	3,303,380			453,908			453,908	2,849,472	2,849,472
AA-1126510	00000	LLOYDS SYNDICATE 0510	3,442,181			687,468			687,468	2,754,713	2,754,713
AA-1126570	00000	LLOYDS SYNDICATE 0570	297,065			23,904			23,904	273,161	273,161
AA-1127141	00000	LLOYDS SYNDICATE 1141	316,076			22,126			22,126	293,950	293,950
38-0865250	11991	NATIONAL CASUALTY CO	264,514							264,514	264,514
52-0261905	20524	SPECIALTY NATIONAL INS CO	74,290							74,290	74,290
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	631,849			8,562			8,562	623,287	623,287
75-6017952	24554	WINTERTHUR INTERNATL AMER INS CO	5,707			(552)			(552)	6,259	6,259
9999999		Total	48,348,704			7,314,069			7,045,846	41,302,858	41,303,786

4 4

1. Total	41,303,786
2. Line 1 x .20	8,260,757
3. Schedule F - Part 6 Col. 11	9,202,391
4. Provision for Overdue Authorized Reinsurance (Lines 3 + 4)	17,463,148
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Col.17 x 1000)	136,991,800
6. Provision for Reinsurance (sum Lines 4 + 5)(Enter this amount on Page 3, Line 15)	154,454,948

### 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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 9)			
2. Agents' balances or uncollected premiums (Line 10)			
3. Funds held by or deposited with reinsured companies (Line 11)			
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)			
5. Other assets (Lines 12 and 13 and 15 through 23)			
6. Net amount recoverable from reinsurers			
7. Totals (Line 24)			
<b>LIABILITIES (Page 3)</b>			
8. Losses and loss adjustment expenses (Lines 1 through 3)			
9. Taxes, expenses, and other obligations (Lines 4 through 8)			
10. Unearned premiums (Line 9)			
11. Dividends declared and unpaid (Line 10.1 and 10.2)			
12. Funds held by company under reinsurance treaties (Line 12)			
13. Amounts withheld or retained by company for account of others (Line 13)			
14. Provision for reinsurance (Line 15)			
15. Other liabilities (Lines 14 and 16 through 22)			
16. Total liabilities (Line 23)			
17. Surplus as regards policyholders (Line 32)		X X X	
18. Totals (Line 32)			

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 - ACCIDENT AND HEALTH EXHIBIT**

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

**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

1. Premiums written	300,444,747	X X X	259,985,499	X X X		X X X		X X X	135,168	X X X	3,833	X X X		X X X		X X X	40,320,247	X X X
2. Premiums earned	298,353,529	X X X	258,137,598	X X X		X X X		X X X	135,237	X X X	4,009	X X X		X X X		X X X	40,076,685	X X X
3. Incurred claims	268,353,162	89.9	250,327,666	97.0			(30,139)		226,452	167.4	(875,066)	(21,827.5)					18,704,249	46.7
4. Increase in contract reserves																		
5. Commissions (a)	4,533,439	1.5	1,361,598	0.5			1,594,325										1,577,516	3.9
6. General insurance expenses	25,528,307	8.6	16,523,679	6.4			4,031,856		4,287	3.2	1,279	31.9					4,967,206	12.4
7. Taxes, licenses and fees	3,024,572	1.0	2,216,116	0.9					68	0.1	262	6.5					808,126	2.0
8. Total expenses incurred	33,086,318	11.1	20,101,393	7.8			5,626,181		4,355	3.2	1,541	38.4					7,352,848	18.3
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	(3,085,951)	(1.0)	(12,291,461)	(4.8)			(5,596,042)		(95,570)	(70.7)	877,534	21,889.1					14,019,588	35.0
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	(3,085,951)	(1.0)	(12,291,461)	(4.8)			(5,596,042)		(95,570)	(70.7)	877,534	21,889.1					14,019,588	35.0

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DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 through 0903 + 0998) (Line 09 above)																		

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums	13,474,055	5,801,805			119	1,432			7,670,699
2. Advance premiums									
3. Reserve for rate credits	252,152	252,152							
4. Total premium reserves, current year	13,726,207	6,053,957			119	1,432			7,670,699
5. Total premium reserves, prior year	12,420,553	4,402,648			188	1,609			8,016,108
6. Increase in total premium reserves	1,305,654	1,651,309			(69)	(177)			(345,409)
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	429,415,724	427,203,578		113,400	23,940	56,070			2,018,736
2. Total prior year	373,660,530	365,933,016		147,420	25,200	962,015			6,592,879
3. Increase	55,755,194	61,270,562		(34,020)	(1,260)	(905,945)			(4,574,143)
<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	51,505,329	49,308,230		3,881	11,385	9,264			2,172,569
1.2. On claims incurred during current year	159,780,088	138,608,150			216,326	21,615			20,933,997
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	274,866,570	272,346,218		113,400					2,406,952
2.2. On claims incurred during current year	154,549,155	154,857,360			23,940	56,070			(388,215)
3. Test:									
3.1. Line 1.1 and 2.1	326,371,899	321,654,448		117,281	11,385	9,264			4,579,521
3.2. Claim reserves and liabilities, December 31 prior year	373,660,530	365,933,016		147,420	25,200	962,015			6,592,879
3.3. Line 3.1 minus Line 3.2	(47,288,631)	(44,278,568)		(30,139)	(13,815)	(952,751)			(2,013,358)
<b>PART 4 - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written	271,281,720	271,082,429							199,291
2. Premiums earned	268,777,796	268,498,784							279,012
3. Incurred claims	272,111,715	273,486,852				(1,435,000)			59,863
4. Commissions	(4,439,899)	(4,480,646)							40,747
B. Reinsurance Ceded:									
1. Premiums written	188,212,759	163,566,586			79,385	2,251			24,564,537
2. Premiums earned	188,119,189	162,481,311			79,425	2,355			25,556,098
3. Incurred claims	166,298,425	147,481,080		(17,701)	132,996	(513,928)			19,215,978
4. Commissions	2,779,927	799,670		936,350					1,043,907

### SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
<b>A. Direct:</b>				
1. Incurred Claims				
2. Beginning Claim Reserves and Liabilities				
3. Ending Claim Reserves and Liabilities				
4. Claims Paid				
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
<b>D. Net:</b>				
13. Incurred Claims				
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid				

**SCHEDULE P-ANALYSIS OF LOSSES AND LOSS EXPENSES**

**SCHEDULE P-PART 1-SUMMARY**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	415,447	342,102	97,174	26,686	19,432	3,799	42	159,466	X X X
2. 1992	5,985,446	1,296,204	4,689,242	3,872,995	1,092,646	241,385	20,682	303,766	3,600	91,986	3,301,218	X X X
3. 1993	5,862,195	1,423,622	4,438,573	3,418,165	893,809	236,736	26,364	318,677	2,409	98,940	3,050,996	X X X
4. 1994	5,180,290	1,313,851	3,866,439	3,296,132	743,224	251,419	36,737	332,513	1,897	104,343	3,098,206	X X X
5. 1995	4,982,873	1,041,914	3,940,959	3,172,220	613,337	230,414	23,308	349,451	1,194	106,655	3,114,246	X X X
6. 1996	4,750,417	875,011	3,875,406	3,225,722	561,331	256,358	24,063	339,902	1,670	117,823	3,234,918	X X X
7. 1997	4,780,825	737,867	4,042,958	3,291,569	540,870	283,637	30,117	355,964	2,423	117,809	3,357,760	X X X
8. 1998	5,231,550	721,783	4,509,767	3,590,870	471,233	252,065	19,483	392,101	3,726	124,244	3,740,594	X X X
9. 1999	5,191,078	841,303	4,349,775	3,215,436	454,832	191,875	19,427	381,859	6,551	111,238	3,308,360	X X X
10. 2000	5,475,055	976,077	4,498,978	2,543,966	360,795	110,412	13,512	330,335	3,857	58,000	2,606,549	X X X
11. 2001	5,625,073	1,004,341	4,620,732	1,672,126	102,672	49,519	2,938	263,658	233	1,355	1,879,460	X X X
12. Totals	X X X	X X X	X X X	31,714,648	6,176,851	2,200,994	243,317	3,387,658	31,359	932,435	30,851,773	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	2,554,321	741,394	785,361	367,144	219,183	50,459	280,089	171,831	81,553	523	2,788	2,589,156	X X X
2. 1992	189,734	70,106	60,072	22,511	6,895	85	12,062	769	5,309	5	918	180,596	X X X
3. 1993	194,161	68,830	67,671	33,708	9,927	96	14,308	985	6,010	7	1,543	188,451	X X X
4. 1994	195,798	61,895	84,621	28,085	11,970	1,395	17,040	1,578	7,204	18	2,452	223,662	X X X
5. 1995	221,936	50,062	103,866	30,275	13,417	826	16,756	1,933	8,794	15	4,477	281,658	X X X
6. 1996	249,723	42,745	138,275	77,837	16,682	1,493	28,167	2,832	12,231	34	7,805	320,137	X X X
7. 1997	418,036	63,030	143,741	61,454	29,000	3,993	70,304	4,693	16,105	71	13,496	543,945	X X X
8. 1998	709,378	154,610	172,718	89,574	52,602	5,552	72,251	4,820	23,972	67	26,344	776,298	X X X
9. 1999	881,573	150,208	296,326	157,980	64,477	9,355	108,236	9,771	35,579	156	33,386	1,058,721	X X X
10. 2000	958,604	196,548	563,520	300,808	63,223	10,155	162,511	19,613	54,720	293	49,098	1,275,161	X X X
11. 2001	1,564,344	425,950	1,400,947	627,409	49,212	12,078	235,012	20,466	110,577	694	86,909	2,273,495	X X X
12. Totals	8,137,608	2,025,378	3,817,118	1,796,785	536,588	95,487	1,016,736	239,291	362,054	1,883	229,216	9,711,280	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,231,144	358,012
2. 1992	4,692,218	1,210,404	3,481,814	78.394	93.381	74.251			63.000	157,189	23,407
3. 1993	4,265,655	1,026,208	3,239,447	72.765	72.084	72.984			63.000	159,294	29,157
4. 1994	4,196,697	874,829	3,321,868	81.013	66.585	85.915			63.000	190,439	33,223
5. 1995	4,116,854	720,950	3,395,904	82.620	69.195	86.169			63.000	245,465	36,193
6. 1996	4,267,060	712,005	3,555,055	89.825	81.371	91.734			63.000	267,416	52,721
7. 1997	4,608,356	706,651	3,901,705	96.392	95.769	96.506			63.000	437,293	106,652
8. 1998	5,265,957	749,065	4,516,892	100.658	103.780	100.158			63.000	637,912	138,386
9. 1999	5,175,361	808,280	4,367,081	99.697	96.075	100.398			63.000	869,711	189,010
10. 2000	4,787,291	905,581	3,881,710	87.438	92.778	86.280			63.000	1,024,768	250,393
11. 2001	5,345,395	1,192,440	4,152,955	95.028	118.729	89.877			63.000	1,911,932	361,563
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8,132,563	1,578,717

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

**SCHEDULE P-PART 2-SUMMARY**

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior	7,796,913	8,031,957	8,158,772	8,380,501	8,573,197	8,801,830	8,816,836	8,658,146	8,601,430	8,977,633	376,203	319,487
2. 1992	3,941,804	3,913,607	3,567,006	3,475,974	3,323,166	3,320,905	3,282,676	3,232,514	3,215,494	3,207,702	(7,792)	(24,812)
3. 1993	X X X	3,630,991	3,513,461	3,313,819	3,126,422	3,088,706	3,038,218	2,973,290	2,931,833	2,947,799	15,966	(25,491)
4. 1994	X X X	X X X	3,406,295	3,308,071	3,202,676	3,169,522	3,090,969	3,037,040	2,996,186	3,017,819	21,633	(19,221)
5. 1995	X X X	X X X	X X X	3,256,985	3,186,645	3,105,043	3,084,336	3,053,010	3,049,267	3,069,764	20,497	16,754
6. 1996	X X X	X X X	X X X	X X X	3,259,170	3,148,161	3,182,466	3,205,448	3,252,689	3,244,428	(8,261)	38,980
7. 1997	X X X	X X X	X X X	X X X	X X X	3,231,590	3,309,260	3,443,728	3,504,269	3,579,770	75,501	136,042
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	3,776,909	3,920,581	4,026,044	4,159,792	133,748	239,211
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,712,075	3,868,765	4,031,255	162,490	319,180
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,601,425	3,572,969	(28,456)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,843,419	X X X	X X X
	12. Totals										761,529	1,000,130

**SCHEDULE P-PART 3-SUMMARY**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior	000	1,893,659	3,047,343	3,779,506	4,361,373	4,852,266	5,328,025	5,575,922	5,858,076	6,001,909	X X X	X X X
2. 1992	1,002,843	1,822,251	2,209,241	2,502,411	2,682,793	2,802,134	2,884,589	2,936,201	2,975,314	3,001,052	X X X	X X X
3. 1993	X X X	984,244	1,654,761	2,050,744	2,310,457	2,482,127	2,586,628	2,659,275	2,706,425	2,734,728	X X X	X X X
4. 1994	X X X	X X X	1,079,712	1,733,914	2,105,492	2,385,137	2,542,923	2,657,171	2,718,158	2,767,590	X X X	X X X
5. 1995	X X X	X X X	X X X	1,148,685	1,804,205	2,166,819	2,404,804	2,579,378	2,694,412	2,765,989	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	1,264,718	1,906,811	2,277,940	2,565,907	2,764,652	2,896,686	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	1,233,362	1,937,174	2,417,490	2,768,631	3,004,219	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,415,190	2,360,136	2,929,436	3,352,219	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,429,570	2,342,730	2,933,052	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,471,728	2,280,071	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,616,035	X X X	X X X

**SCHEDULE P-PART 4-SUMMARY**

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	2,635,763	1,859,095	1,823,716	1,663,106	1,520,981	1,416,406	1,176,701	879,496	858,601	603,009
2. 1992	1,723,064	1,193,963	750,426	553,876	333,141	281,161	207,252	112,403	88,495	52,406
3. 1993	X X X	1,652,126	1,060,912	698,700	414,379	313,543	228,790	121,155	72,575	55,232
4. 1994	X X X	X X X	1,412,314	862,564	553,821	396,362	256,004	142,967	90,316	83,640
5. 1995	X X X	X X X	X X X	1,272,448	730,299	461,140	297,318	181,633	131,557	98,318
6. 1996	X X X	X X X	X X X	X X X	1,151,867	631,172	374,711	228,265	171,481	104,206
7. 1997	X X X	X X X	X X X	X X X	X X X	1,106,455	590,854	349,651	234,499	168,225
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,287,535	580,946	341,550	176,290
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,252,667	616,341	274,332
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,094,702	437,779
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,027,101

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	318		92		19			429	X X X
2. 1992	186,430	7,718	178,712	255,783	72,352	7,764	83	17,295		1,896	208,407	97,249
3. 1993	201,706	8,826	192,880	133,653	3,281	5,833	54	15,063		1,604	151,214	82,420
4. 1994	220,120	17,851	202,269	167,219	4,990	7,263	115	18,182		1,984	187,559	99,982
5. 1995	239,250	16,926	222,324	151,102	2,528	8,187	66	13,046	1	2,715	169,740	85,868
6. 1996	253,594	16,965	236,629	222,056	13,007	11,682	248	17,464		3,186	237,947	116,049
7. 1997	285,352	17,747	267,605	160,144	556	6,908	36	18,521		3,436	184,981	80,815
8. 1998	328,113	20,038	308,075	222,067	2,907	9,620	84	23,141	11	3,165	251,826	95,822
9. 1999	346,607	22,967	323,640	206,282	3,589	7,759	137	27,200	27	2,533	237,488	83,448
10. 2000	366,053	28,061	337,992	234,173	4,806	7,094	146	29,020	25	796	265,310	84,952
11. 2001	394,093	35,318	358,775	218,551	4,088	7,205	146	25,259	11	61	246,770	82,629
12. Totals	X X X	X X X	X X X	1,971,348	112,104	79,407	1,115	204,210	75	21,376	2,141,671	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1,142		1		257				88		20	1,488	63
2. 1992	520	7	1		35	1			40			588	18
3. 1993	502		1		78				39		1	620	25
4. 1994	815	107	1		60	9			63		21	823	46
5. 1995	1,238		2		144				96		96	1,480	101
6. 1996	1,785	18	39		286		178	6	136		192	2,400	187
7. 1997	2,488	1	178	29	217		602	16	194		282	3,633	273
8. 1998	4,218	106	165	45	365	15	1,061	22	338		674	5,959	566
9. 1999	9,256	317	369	81	542	19	1,533	31	718		1,414	11,970	1,368
10. 2000	12,987	402	596	250	542	13	2,666	57	1,064		2,653	17,133	3,010
11. 2001	66,056	3,852	6,714	273	957	18	4,379	85	5,784		4,294	79,662	13,629
12. Totals	101,007	4,810	8,067	678	3,483	75	10,419	217	8,560		9,647	125,756	19,286

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,143	345
2. 1992	281,438	72,443	208,995	150,962	938,624	116,945			63.000	514	74
3. 1993	155,169	3,335	151,834	76,928	37,786	78,719			63.000	503	117
4. 1994	193,603	5,221	188,382	87,953	29,248	93,134			63.000	709	114
5. 1995	173,815	2,595	171,220	72,650	15,331	77,014			63.000	1,240	240
6. 1996	253,626	13,279	240,347	100,013	78,273	101,571			63.000	1,806	594
7. 1997	189,252	638	188,614	66,322	3,595	70,482			63.000	2,636	997
8. 1998	260,975	3,190	257,785	79,538	15,920	83,676			63.000	4,232	1,727
9. 1999	253,659	4,201	249,458	73,183	18,291	77,079			63.000	9,227	2,743
10. 2000	288,142	5,699	282,443	78,716	20,309	83,565			63.000	12,931	4,202
11. 2001	334,905	8,473	326,432	84,981	23,991	90,985			63.000	68,645	11,017
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	103,586	22,170

**SCHEDULE P-PART 1B  
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	2,343	1,925	570	8	128			1,108	X X X
2. 1992	792,904	46,108	746,796	542,783	41,690	31,562	1,547	36,433	23	8,982	567,518	219,135
3. 1993	835,154	44,709	790,445	539,061	35,622	32,992	789	36,897	14	10,736	572,525	227,407
4. 1994	747,181	77,665	669,516	565,347	57,594	39,946	2,513	44,040	140	10,680	589,086	220,780
5. 1995	851,458	81,341	770,117	566,436	59,157	44,246	3,271	51,885	285	10,144	599,854	194,191
6. 1996	852,851	95,080	757,771	586,761	67,753	50,128	4,068	52,252	618	9,786	616,702	209,052
7. 1997	882,704	84,133	798,571	593,703	63,861	53,602	4,089	65,487	936	9,454	643,906	215,798
8. 1998	883,020	84,710	798,310	566,713	62,189	46,769	4,957	68,912	1,904	8,749	613,344	228,754
9. 1999	872,248	83,782	788,466	541,938	72,742	32,672	4,873	73,599	3,154	5,574	567,440	245,520
10. 2000	901,744	94,268	807,476	472,018	69,807	21,474	5,315	70,267	1,891	990	486,746	255,792
11. 2001	958,234	42,667	915,567	305,958	17,462	9,337	902	54,458		17	351,389	251,474
12. Totals	X X X	X X X	X X X	5,283,061	549,802	363,298	32,332	554,358	8,965	75,112	5,609,618	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	82,407	54,872	8,398		1,041	4			4,154	491	50	40,633	483
2. 1992	3,554	449			242				151	4	43	3,494	185
3. 1993	4,452	584	16		412				188	5	104	4,479	267
4. 1994	8,261	1,422	22		661		3		349	13	171	7,861	515
5. 1995	18,641	1,129	6		1,289		3		545	10	309	19,345	810
6. 1996	18,566	2,440	46	5	2,079		17		1,010	22	528	19,251	1,590
7. 1997	40,990	3,024	19	1,316	3,958		1,402		1,746	51	938	43,724	3,406
8. 1998	76,371	4,997	155	49	6,641		4,048		3,323	46	1,813	85,438	6,560
9. 1999	127,520	11,850	12,787	818	9,794	1,380	9,612	138	6,695	121	3,482	152,101	11,526
10. 2000	168,748	15,384	57,561	3,917	11,217	2,762	18,730	447	12,412	208	6,299	245,950	23,837
11. 2001	325,096	20,606	181,548	8,718	10,088	3,509	29,421	757	30,133	340	9,232	542,356	70,348
12. Totals	874,606	116,757	260,558	14,823	47,422	7,655	63,236	1,350	60,706	1,311	22,969	1,164,632	119,527

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	35,933	4,700
2. 1992	614,725	43,713	571,012	77.528	94.806	76.462			63.000	3,105	389
3. 1993	614,018	37,014	577,004	73.522	82.789	72.997			63.000	3,884	595
4. 1994	658,629	61,682	596,947	88.149	79.421	89.161			63.000	6,861	1,000
5. 1995	683,051	63,852	619,199	80.221	78.499	80.403			63.000	17,518	1,827
6. 1996	710,859	74,906	635,953	83.351	78.782	83.924			63.000	16,167	3,084
7. 1997	760,907	73,277	687,630	86.202	87.097	86.108			63.000	36,669	7,055
8. 1998	772,932	74,150	698,782	87.533	87.534	87.533			63.000	71,480	13,958
9. 1999	814,617	95,076	719,541	93.393	113.480	91.258			63.000	127,639	24,462
10. 2000	832,427	99,731	732,696	92.313	105.795	90.739			63.000	207,008	38,942
11. 2001	946,039	52,294	893,745	98.727	122.563	97.617			63.000	477,320	65,036
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,003,584	161,048

**SCHEDULE P-PART 1C**  
**COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
**(\$'000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	3,512	1,145	260	4	168	1		2,790	X X X
2. 1992	366,172	44,845	321,327	254,887	36,876	24,482	3,281	22,587	108	673	261,691	64,186
3. 1993	353,891	40,958	312,933	246,181	33,200	24,814	3,554	22,621	120	919	256,742	59,576
4. 1994	293,298	59,748	233,550	269,542	44,868	27,614	5,250	25,419	69	532	272,388	65,595
5. 1995	270,794	66,456	204,338	270,920	50,542	24,860	5,104	24,406	57	588	264,483	67,746
6. 1996	332,959	71,914	261,045	296,885	54,923	28,623	4,870	27,900	117	934	293,498	72,688
7. 1997	384,154	80,447	303,707	351,815	64,412	31,199	4,210	30,683	152	820	344,923	81,753
8. 1998	454,408	85,596	368,812	346,402	53,981	27,436	3,937	34,886	223	1,041	350,583	87,642
9. 1999	408,433	111,707	296,726	323,611	95,272	24,649	5,635	33,866	477	2,130	280,742	90,331
10. 2000	396,949	114,606	282,343	166,619	43,919	11,394	1,610	26,635	171	387	158,948	78,521
11. 2001	316,309	66,326	249,983	50,225	4,630	3,178	60	17,805	6	60	66,512	56,115
12. Totals	X X X	X X X	X X X	2,580,599	483,768	228,509	37,515	266,976	1,501	8,084	2,553,300	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	14,280	765	4,306	5,756	746	4	5,097	2,140	627	2	17	16,389	228
2. 1992	1,660	50	507	1,587	100	1	595	417	72	1	29	878	26
3. 1993	1,923	300	612	948	191	1	693	334	83		53	1,919	55
4. 1994	4,166	487	1,291	693	339	61	1,485	489	185		98	5,736	71
5. 1995	8,328	925	1,972	3,031	643	147	2,397	679	330	1	100	8,887	204
6. 1996	14,502	3,138	4,386	5,044	1,154	265	5,402	737	690	2	78	16,948	304
7. 1997	31,498	6,037	5,664	5,938	3,223	411	5,629	878	1,239	3	179	33,986	680
8. 1998	76,631	18,281	8,581	11,607	5,557	963	4,398	1,227	2,668	7	355	65,750	1,436
9. 1999	114,636	27,700	23,392	28,529	11,769	2,329	8,266	2,184	4,537	15	3,136	101,843	4,932
10. 2000	123,959	39,315	56,119	45,396	8,695	2,049	18,018	5,639	6,776	23	2,344	121,145	5,160
11. 2001	92,564	15,242	124,579	26,148	2,544	751	16,705	2,119	9,739	12	151	201,859	11,322
12. Totals	484,147	112,240	231,409	134,677	34,961	6,982	68,685	16,843	26,946	66	6,540	575,340	24,418

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	12,065	4,324
2. 1992	304,890	42,321	262,569	83.264	94.372	81.714			63.000	530	348
3. 1993	297,118	38,457	258,661	83.957	93.894	82.657			63.000	1,287	632
4. 1994	330,041	51,917	278,124	112.528	86.893	119.085			63.000	4,277	1,459
5. 1995	333,856	60,486	273,370	123.288	91.017	133.783			63.000	6,344	2,543
6. 1996	379,542	69,096	310,446	113.991	96.081	118.924			63.000	10,706	6,242
7. 1997	460,950	82,041	378,909	119.991	101.981	124.761			63.000	25,187	8,799
8. 1998	506,559	90,226	416,333	111.477	105.409	112.885			63.000	55,324	10,426
9. 1999	544,726	162,141	382,585	133.370	145.148	128.935			63.000	81,799	20,044
10. 2000	418,215	138,122	280,093	105.357	120.519	99.203			63.000	95,367	25,778
11. 2001	317,339	48,968	268,371	100.326	73.829	107.356			63.000	175,753	26,106
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	468,639	106,701



**SCHEDULE P-PART 1D-WORKERS' COMPENSATION**  
(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	220,698	264,382	11,964	288	9,155	68	1	(22,921)	X X X
2. 1992	3,516,724	1,059,788	2,456,936	1,979,735	698,975	72,723	6,443	137,853	433	12,863	1,484,460	577,153
3. 1993	3,278,259	1,156,552	2,121,707	1,700,202	614,317	73,757	7,076	150,121	373	12,884	1,302,314	530,245
4. 1994	2,743,475	977,747	1,765,728	1,464,741	475,876	72,490	7,865	147,951	149	10,626	1,201,292	447,371
5. 1995	2,151,574	672,000	1,479,574	1,228,684	320,771	69,766	7,393	133,913	57	10,748	1,104,142	423,887
6. 1996	1,841,050	452,289	1,388,761	1,114,789	229,307	76,415	6,997	122,502	86	11,965	1,077,316	420,216
7. 1997	1,638,532	291,689	1,346,843	1,126,960	196,469	93,657	11,681	130,415	112	10,747	1,142,770	469,564
8. 1998	1,753,912	261,998	1,491,914	1,209,764	141,954	94,312	5,608	134,599	178	10,319	1,290,935	499,917
9. 1999	1,638,665	354,505	1,284,160	980,272	124,403	75,635	5,461	120,716	49	3,193	1,046,710	453,492
10. 2000	1,753,490	433,202	1,320,288	664,246	98,879	46,382	4,090	82,090	36	651	689,713	413,243
11. 2001	1,710,427	442,424	1,268,003	260,346	37,358	18,362	1,251	51,581	9	17	291,671	347,872
12. Totals	X X X	X X X	X X X	11,950,437	3,202,691	705,463	64,153	1,220,896	1,550	84,014	10,608,402	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1,738,120	412,988	283,674	47,735	29,985	747	1,421	26	39,635		2,123	1,631,339	21,228
2. 1992	169,830	69,327	53,230	18,616	3,216	71	7,135	5	4,355		787	149,747	1,990
3. 1993	165,895	65,877	57,660	28,428	3,403	85	7,008	36	4,582		1,041	144,122	2,184
4. 1994	151,715	52,483	67,139	22,096	3,588	201	6,102	103	4,986		1,724	158,647	2,366
5. 1995	160,437	45,800	85,653	21,850	4,318	480	5,997	372	6,052		3,122	193,955	2,709
6. 1996	162,914	33,060	104,840	59,931	5,215	650	5,891	478	7,354		5,449	192,095	3,428
7. 1997	214,780	40,399	109,158	39,462	7,464	1,041	21,049	1,382	8,710		8,886	278,877	5,459
8. 1998	320,747	58,192	125,361	48,762	13,668	1,478	31,047	1,615	11,583		16,568	392,359	9,568
9. 1999	366,888	74,282	213,938	96,387	19,483	3,969	40,603	4,483	16,313		18,550	478,104	14,811
10. 2000	340,969	89,357	297,064	193,265	24,183	3,295	56,358	8,361	18,603		20,261	442,899	23,989
11. 2001	345,730	63,100	685,516	445,952	20,354	1,285	58,855	1,493	33,949		12,932	632,574	46,485
12. Totals	4,138,025	1,004,865	2,083,233	1,022,484	134,877	13,302	241,466	18,354	156,122		91,443	4,694,718	134,217

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,561,071	70,268
2. 1992	2,428,077	793,870	1,634,207	69.044	74.908	66.514			63.000	135,117	14,630
3. 1993	2,162,628	716,192	1,446,436	65.969	61.925	68.173			63.000	129,250	14,872
4. 1994	1,918,712	558,773	1,359,939	69.937	57.149	77.019			63.000	144,275	14,372
5. 1995	1,694,820	396,723	1,298,097	78.771	59.036	87.735			63.000	178,440	15,515
6. 1996	1,599,920	330,509	1,269,411	86.903	73.075	91.406			63.000	174,763	17,332
7. 1997	1,712,193	290,546	1,421,647	104.496	99.608	105.554			63.000	244,077	34,800
8. 1998	1,941,081	257,787	1,683,294	110.672	98.393	112.828			63.000	339,154	53,205
9. 1999	1,833,848	309,034	1,524,814	111.911	87.173	118.740			63.000	410,157	67,947
10. 2000	1,529,895	397,283	1,132,612	87.249	91.708	85.785			63.000	355,411	87,488
11. 2001	1,474,693	550,448	924,245	86.218	124.416	72.890			63.000	522,194	110,380
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,193,909	500,809

**SCHEDULE P-PART 1E-COMMERCIAL MULTIPLE PERIL**  
(\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	4,963	686	4,079	840	247	51	42	7,712	X X X
2. 1992	138,024	23,094	114,930	180,828	62,224	24,184	4,409	10,881	900	4,127	148,360	12,493
3. 1993	189,118	37,272	151,846	181,116	54,598	29,852	7,959	15,188	959	3,951	162,640	12,642
4. 1994	185,738	38,574	147,164	119,686	8,698	22,344	3,306	12,522	570	3,761	141,978	13,562
5. 1995	181,179	32,953	148,226	124,603	11,853	18,303	752	11,261	208	2,899	141,354	17,091
6. 1996	172,412	35,654	136,758	142,026	15,949	18,143	561	12,314	33	4,207	155,940	22,038
7. 1997	205,833	39,619	166,214	160,404	29,727	22,119	1,919	11,621	221	4,608	162,277	22,638
8. 1998	222,845	39,558	183,287	151,161	29,987	20,356	1,028	12,243	479	2,471	152,266	26,676
9. 1999	218,470	43,471	174,999	134,601	34,347	13,397	623	14,411	1,019	1,355	126,420	26,950
10. 2000	259,036	47,627	211,409	121,368	17,150	7,960	682	13,061	1,065	638	123,492	26,794
11. 2001	294,151	43,553	250,598	70,660	1,657	3,750	117	9,824	123	222	82,337	22,064
12. Totals	X X X	X X X	X X X	1,391,416	266,876	184,487	22,196	123,573	5,628	28,281	1,404,776	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	22,709	84	1,119	324	8,272	1	(46)	1,005	665	2	34	31,303	16,122
2. 1992	1,175	(28)	120	63	203		202	195	34		18	1,504	31
3. 1993	1,491	92	111	51	279		262	416	41		41	1,625	133
4. 1994	3,484	93	232	344	1,312		(38)	699	101	2	79	3,953	134
5. 1995	6,866	312	469	267	2,777	2	(452)	563	200	2	129	8,714	181
6. 1996	7,994	290	453	633	2,348	183	472	718	229	4	443	9,668	261
7. 1997	18,927	3,275	2,176	760	3,130	368	4,708	463	599	12	1,367	24,662	386
8. 1998	20,123	1,936	2,403	741	4,805	155	6,610	183	616	9	2,263	31,533	642
9. 1999	24,648	2,013	7,575	1,005	4,701	92	9,555	635	872	10	1,454	43,596	1,567
10. 2000	38,763	8,305	12,066	5,759	2,626	200	13,282	238	1,489	50	1,422	53,674	1,506
11. 2001	171,604	82,799	117,009	22,487	2,832	489	46,526	384	10,179	323	7,400	241,668	5,032
12. Totals	317,784	99,171	143,733	32,434	33,285	1,490	81,081	5,499	15,025	414	14,650	451,900	25,995

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	23,420	7,883
2. 1992	217,627	67,763	149,864	157.673	293.423	130.396			63.000	1,260	244
3. 1993	228,340	64,075	164,265	120.739	171.912	108.179			63.000	1,459	166
4. 1994	159,643	13,712	145,931	85.951	35.547	99.162			63.000	3,279	674
5. 1995	164,027	13,959	150,068	90.533	42.360	101.243			63.000	6,756	1,958
6. 1996	183,979	18,371	165,608	106.709	51.526	121.096			63.000	7,524	2,144
7. 1997	223,684	36,745	186,939	108.673	92.746	112.469			63.000	17,068	7,594
8. 1998	218,317	34,518	183,799	97.968	87.259	100.279			63.000	19,849	11,684
9. 1999	209,760	39,744	170,016	96.013	91.426	97.153			63.000	29,205	14,391
10. 2000	210,615	33,449	177,166	81.307	70.231	83.802			63.000	36,765	16,909
11. 2001	432,384	108,379	324,005	146.994	248.844	129.293			63.000	183,327	58,341
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	329,912	121,988

**SCHEDULE P-PART 1F-SECTION 1  
MEDICAL MALPRACTICE-OCCURRENCE**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	138	140	2	9				(9)	X X X
2. 1992	13		13	1							1	3
3. 1993	8		8	4							4	7
4. 1994	10		10	4							4	20
5. 1995	19	(1)	20	18							18	9
6. 1996	49		49					8			8	13
7. 1997	32		32					82			82	310
8. 1998	83		83			4		78			82	327
9. 1999						3					3	3
10. 2000	30		30	4	(2)	1		108			115	4
11. 2001	18		18	5	(3)	1		186			195	
12. Totals	X X X	X X X	X X X	174	135	11	9	462			503	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	4,840	4,757	5,117	5,117	1		4,314	4,314	5			89	25
2. 1992													
3. 1993	2											2	
4. 1994													
5. 1995	64				17							81	
6. 1996													
7. 1997													
8. 1998													
9. 1999													
10. 2000													
11. 2001			29				4					33	
12. Totals	4,906	4,757	5,146	5,117	18		4,318	4,314	5			205	25

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	83	6
2. 1992	1		1	7.692		7.692			63.000		
3. 1993	6		6	75.000		75.000			63.000	2	
4. 1994	4		4	40.000		40.000			63.000		
5. 1995	99		99	521.053		495.000			63.000	64	17
6. 1996	8		8	16.327		16.327			63.000		
7. 1997	82		82	256.250		256.250			63.000		
8. 1998	82		82	98.795		98.795			63.000		
9. 1999	3		3						63.000		
10. 2000	113	(2)	115	376.667		383.333			63.000		
11. 2001	225	(3)	228	1,250.000		1,266.667			63.000	29	4
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	178	27

**SCHEDULE P-PART 1F-SECTION 2  
MEDICAL MALPRACTICE-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	X X X	X X X	X X X									X X X
2. 1992												1
3. 1993												
4. 1994												
5. 1995												2
6. 1996												
7. 1997												
8. 1998												3
9. 1999												
10. 2000												
11. 2001												
12. Totals	X X X	X X X	X X X									X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 1992													
3. 1993													
4. 1994													
5. 1995													
6. 1996													
7. 1997													
8. 1998													
9. 1999													
10. 2000													
11. 2001													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1992									63.000		
3. 1993									63.000		
4. 1994									63.000		
5. 1995									63.000		
6. 1996									63.000		
7. 1997									63.000		
8. 1998									63.000		
9. 1999									63.000		
10. 2000									63.000		
11. 2001									63.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**SCHEDULE P-PART 1G-SPECIAL LIABILITY (OCEAN, MARINE,  
AIRCRAFT(ALL PERILS), BOILER AND MACHINERY)**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	156	(43)	17	8				208	X X X
2. 1992	9,130	3,142	5,988	5,095	1,503	414	127	257		83	4,136	X X X
3. 1993	8,576	4,706	3,870	5,034	1,964	427	175	171		16	3,492	X X X
4. 1994	10,564	5,199	5,365	9,532	3,497	743	291	287	23	18	6,751	X X X
5. 1995	13,389	7,583	5,806	14,769	5,201	1,428	508	163	1	16	10,650	X X X
6. 1996	36,747	15,523	21,224	16,904	7,093	1,962	919	62	23	8	10,893	X X X
7. 1997	33,811	21,666	12,145	22,490	9,069	1,790	830	152	39	14	14,494	X X X
8. 1998	36,943	22,136	14,807	27,506	11,448	1,664	766	1,080	126	20	17,910	X X X
9. 1999	37,238	21,796	15,442	24,120	7,491	1,181	573	639	60	69	17,816	X X X
10. 2000	65,475	23,160	42,315	20,714	8,044	512	470	376	2	11	13,086	X X X
11. 2001	67,913	33,341	34,572	20,689	4,411	1,211	176	185	1	24	17,497	X X X
12. Totals	X X X	X X X	X X X	167,009	59,678	11,349	4,843	3,372	276	279	116,933	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	731	71	324		30	19	1		1			997	1
2. 1992	21	4	24		4	1						44	
3. 1993	50	15	34		7	4	1		1			74	
4. 1994	174	64	53	22	32	15	1	1	1			159	
5. 1995	598	70	251	6	47	19	1		4			806	1
6. 1996	1,146	128	135	192	53	26	4	17	4			979	
7. 1997	1,652	243	899	27	119	50	18	5	6			2,369	1
8. 1998	4,128	670	1,010	47	566	143	27	11	14			4,874	1
9. 1999	6,596	727	1,578	285	472	150	383	37	18		9	7,848	4
10. 2000	4,218	2,144	2,779	821	1,096	354	629	83	22		1	5,342	12
11. 2001	55,638	46,895	4,680	418	7,280	5,403	1,892	3,913	550		30	13,411	40
12. Totals	74,952	51,031	11,767	1,818	9,706	6,184	2,957	4,067	621		40	36,903	60

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	984	13
2. 1992	5,815	1,635	4,180	63.691	52.037	69.806			63.000	41	3
3. 1993	5,725	2,159	3,566	66.756	45.878	92.145			63.000	69	5
4. 1994	10,823	3,913	6,910	102.452	75.264	128.798			63.000	141	18
5. 1995	17,261	5,805	11,456	128.919	76.553	197.313			63.000	773	33
6. 1996	20,270	8,398	11,872	55.161	54.100	55.937			63.000	961	18
7. 1997	27,126	10,263	16,863	80.228	47.369	138.847			63.000	2,281	88
8. 1998	35,995	13,211	22,784	97.434	59.681	153.873			63.000	4,421	453
9. 1999	34,987	9,323	25,664	93.955	42.774	166.196			63.000	7,162	686
10. 2000	30,346	11,918	18,428	46.347	51.459	43.550			63.000	4,032	1,310
11. 2001	92,125	61,217	30,908	135.651	183.609	89.402			63.000	13,005	406
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	33,870	3,033

## SCHEDULE P-PART 1H-SECTION 1 OTHER LIABILITY-OCCURRENCE (\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	144,356	34,876	49,868	7,170	8,809	1,324		159,663	X X X
2. 1992	279,280	24,140	255,140	160,972	16,457	42,442	1,625	28,923	1,519	616	212,736	49,299
3. 1993	236,300	28,694	207,606	143,679	13,072	37,371	3,544	31,658	561	2,639	195,531	50,802
4. 1994	205,838	35,659	170,179	157,773	17,612	50,263	13,764	31,249	500	260	207,409	50,614
5. 1995	246,123	39,968	206,155	129,914	19,525	35,051	3,649	27,194	620	1,085	168,365	54,680
6. 1996	237,805	41,364	196,441	162,486	20,376	37,436	3,006	28,957	706	520	204,791	56,001
7. 1997	274,825	43,922	230,903	185,602	19,709	36,551	1,790	29,313	641	163	229,326	61,947
8. 1998	318,183	60,067	258,116	190,020	12,402	30,283	1,028	30,621	478	101	237,016	69,308
9. 1999	333,681	51,966	281,715	137,877	16,292	20,188	1,205	24,795	685	49	164,678	69,008
10. 2000	300,865	62,321	238,544	36,715	3,902	5,724	353	20,298	156	9	58,326	58,807
11. 2001	312,292	84,203	228,089	35,191	1,019	2,337	52	23,735	38	1	60,154	36,398
12. Totals	X X X	X X X	X X X	1,484,585	175,242	347,514	37,186	285,552	7,228	5,443	1,897,995	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	288,102	70,638	237,583	118,038	73,355	2,889	171,959	82,997	26,546	6	348	522,977	140,751
2. 1992	5,252	193	5,359	2,238	1,016	9	3,211	149	538		25	12,787	95
3. 1993	7,996	1,812	7,916	3,814	2,067	1	4,811	171	803		201	17,795	153
4. 1994	10,916	4,282	11,086	4,580	2,274	651	6,749	269	1,136		54	22,379	221
5. 1995	12,651	1,101	12,437	4,537	2,564	158	7,554	260	1,338		234	30,488	331
6. 1996	21,647	2,102	22,149	8,449	3,208	304	13,415	524	2,374		313	51,414	381
7. 1997	48,569	4,525	15,052	9,019	6,802	1,768	23,782	631	2,663		344	80,925	884
8. 1998	82,746	16,939	19,949	19,370	12,325	2,571	13,427	882	3,581	1	448	92,265	2,579
9. 1999	119,188	7,365	21,037	20,522	11,490	874	24,239	1,104	4,068	1	611	150,156	3,010
10. 2000	110,939	5,320	102,986	36,950	8,770	989	33,033	1,612	9,298	1	878	220,154	4,467
11. 2001	138,007	12,273	139,376	30,148	3,164	452	42,939	2,616	10,728	1	93	288,724	8,050
12. Totals	846,013	126,550	594,930	257,665	127,035	10,666	345,119	91,215	63,073	10	3,549	1,490,064	160,922

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	337,009	185,968
2. 1992	247,713	22,190	225,523	88.697	91.922	88.392			63.000	8,180	4,607
3. 1993	236,301	22,975	213,326	100.000	80.069	102.755			63.000	10,286	7,509
4. 1994	271,446	41,658	229,788	131.874	116.823	135.027			63.000	13,140	9,239
5. 1995	228,703	29,850	198,853	92.922	74.685	96.458			63.000	19,450	11,038
6. 1996	291,672	35,467	256,205	122.652	85.744	130.423			63.000	33,245	18,169
7. 1997	348,334	38,083	310,251	126.748	86.706	134.364			63.000	50,077	30,848
8. 1998	382,952	53,671	329,281	120.356	89.352	127.571			63.000	66,386	25,879
9. 1999	362,882	48,048	314,834	108.751	92.460	111.756			63.000	112,338	37,818
10. 2000	327,763	49,283	278,480	108.940	79.079	116.742			63.000	171,655	48,499
11. 2001	395,477	46,599	348,878	126.637	55.341	152.957			63.000	234,962	53,762
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,056,728	433,336

**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	X X X	X X X	X X X	69	135	311	20	4	5		224	X X X
2. 1992	4,304		4,304	2,582		1,532		623	188		4,549	74
3. 1993	8,656	702	7,954	506		1,412		54	42		1,930	45
4. 1994	6,421	323	6,098	213		91		332	4		632	41
5. 1995	5,739	178	5,561	920		483		296			1,699	39
6. 1996	18,862	3,886	14,976	1,371	83	173	51	389	4		1,795	437
7. 1997	21,275	5,342	15,933	4,648	910	1,813	170	283	35		5,629	77
8. 1998	19,297	6,984	12,313	6,270	6	408	49	784			7,407	207
9. 1999	20,748	10,047	10,701	6,841	186	2,514	37	1,146	8		10,270	704
10. 2000	32,855	19,643	13,212	2,552	6	1,074	4	548			4,164	1,098
11. 2001	70,809	52,100	18,709	6,025	13	202	1	930	1		7,142	94
12. Totals	X X X	X X X	X X X	31,997	1,339	10,013	332	5,389	287		45,441	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	13,423				6,300				431			20,154	56
2. 1992	615								20			635	8
3. 1993	2,940								94			3,034	4
4. 1994	87		9	4			2	1	3			96	3
5. 1995	674		425	244			106	42	49			968	4
6. 1996	(49)	(6)	1,950	1,260			484	217	124			1,038	2
7. 1997	3,058	2,567	1,917	1,814			2,088	1,079	221			1,824	3
8. 1998	111	15	6,259	4,136			1,592	713	406			3,504	5
9. 1999	8,580	7,002	2,924	1,757			714	307	455			3,607	6
10. 2000	3,241	1,293	8,865	7,622			2,194	1,597	507			4,295	36
11. 2001	3,904	109	21,093	20,026			4,898	3,958	1,126			6,928	28
12. Totals	36,584	10,980	43,442	36,863	6,300		12,078	7,914	3,436			46,083	155

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	13,423	6,731
2. 1992	5,372	188	5,184	124.814		120.446			63.000	615	20
3. 1993	5,006	42	4,964	57.833	5.983	62.409			63.000	2,940	94
4. 1994	737	9	728	11.478	2.786	11.938			63.000	92	4
5. 1995	2,953	286	2,667	51.455	160.674	47.959			63.000	855	113
6. 1996	4,442	1,609	2,833	23.550	41.405	18.917			63.000	647	391
7. 1997	14,028	6,575	7,453	65.937	123.081	46.777			63.000	594	1,230
8. 1998	15,830	4,919	10,911	82.033	70.432	88.614			63.000	2,219	1,285
9. 1999	23,174	9,297	13,877	111.693	92.535	129.679			63.000	2,745	862
10. 2000	18,981	10,522	8,459	57.772	53.566	64.025			63.000	3,191	1,104
11. 2001	38,178	24,108	14,070	53.917	46.273	75.204			63.000	4,862	2,066
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	32,183	13,900

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	29,785	17,571	1,941	456	393	53	9	14,039	X X X
2. 2000	196,857	64,391	132,466	101,240	40,620	1,927	396	3,466	64	176	65,553	X X X
3. 2001	191,891	68,841	123,050	50,344	11,718	1,087	95	2,317	35	50	41,900	X X X
4. Totals	X X X	X X X	X X X	181,369	69,909	4,955	947	6,176	152	235	121,492	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	21,201	5,495	9,918	3,029	2,420	532	1,020	347	260	1,844	25,416	558	
2. 2000	19,448	8,392	8,656	3,199	691	70	842	209	202	1,221	17,969	295	
3. 2001	154,558	140,418	25,180	11,539	586	76	6,018	3,047	1,994	988	33,256	1,063	
4. Totals	195,207	154,305	43,754	17,767	3,697	678	7,880	3,603	2,456	4,053	76,641	1,916	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	22,595	2,821
2. 2000	136,472	52,950	83,522	69.325	82.232	63.052			63.000	16,513	1,456
3. 2001	242,084	166,928	75,156	126.157	242.483	61.078			63.000	27,781	5,475
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	66,889	9,752



## SCHEDULE P-PART 1J AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(6,261)	189	714	685	467		106	(5,954)	X X X
2. 2000	692,238	52,565	639,673	478,440	40,815	2,564	344	73,570	343	54,153	513,072	472,458
3. 2001	753,521	20,853	732,668	488,195	15,679	2,059	98	71,762	4	903	546,235	459,821
4. Totals	X X X	X X X	X X X	960,374	56,683	5,337	1,127	145,799	347	55,162	1,053,353	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	356	2,287	(3,221)	914	20	53	3,733	685	1,807	47	7,163	(1,291)	11,860
2. 2000	169	(247)	(5,820)	559	2	1	3,821	1,113	3,287	10	12,546	23	18,131
3. 2001	1,400	392	(7,057)	528		28	8,678	1,590	3,808	16	51,770	4,275	66,787
4. Totals	1,925	2,432	(16,098)	2,001	22	82	16,232	3,388	8,902	73	71,479	3,007	96,778

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(6,066)	4,775
2. 2000	556,033	42,938	513,095	80.324	81.686	80.212			63.000	(5,963)	5,986
3. 2001	568,845	18,335	550,510	75.492	87.925	75.138			63.000	(6,577)	10,852
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(18,606)	21,613

**SCHEDULE P-PART 1K  
FIDELITY / SURETY**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	17,219	13,904	1,587	4	706	3	5,604	X X X	
2. 2000	84,085	22,531	61,554	45,585	31,462	2,926	4	3,662	33	20,674	X X X	
3. 2001	94,365	50,351	44,014	17,274	3,762	343	4	2,596		16,447	X X X	
4. Totals	X X X	X X X	X X X	80,078	49,128	4,856	12	6,964	33	192	42,725	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	67,443	52,880	13,093	7,288	4,875	526	273	812	3,296	26,308	130		
2. 2000	28,618	22,855	2,613	566	2,715	584	156	362	1,451	11,315	70		
3. 2001	26,636	21,271	8,373	1,163	910	3,274	370	457		16,846	62		
4. Totals	122,697	97,006	24,079	9,017	8,500	4,384	799	1,631	4,747	54,469	262		

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	20,368	5,940
2. 2000	87,065	55,076	31,989	103.544	244.445	51.969			63.000	7,810	3,505
3. 2001	59,863	26,570	33,293	63.438	52.770	75.642			63.000	12,575	4,271
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	40,753	13,716

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	44,611	1,185	23	1	650		44,098	X X X	
2. 2000	319,159	3,066	316,093	185,325	659	42		4,825		189,533	X X X	
3. 2001	306,833	8,480	298,353	130,908	828			2,014		132,094	X X X	
4. Totals	X X X	X X X	X X X	360,844	2,672	65	1	7,489		365,725	X X X	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	189,490	6,044	3,525	2,259			28	(94)	81		184,915	3,195	
2. 2000	86,096	228	4,938						34		90,840	1,652	
3. 2001	123,082		35,939	5,123			1		427		154,326	2,589	
4. Totals	398,668	6,272	44,402	7,382			29	(94)	542		430,081	7,436	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	184,712	203
2. 2000	281,260	887	280,373	88,125	28,930	88,700			63,000	90,806	34
3. 2001	292,371	5,951	286,420	95,287	70,177	96,000			63,000	153,898	428
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	429,416	665

**SCHEDULE P-PART 1M-INTERNATIONAL**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1992												X X X
3. 1993												X X X
4. 1994												X X X
5. 1995												X X X
6. 1996												X X X
7. 1997												X X X
8. 1998												X X X
9. 1999												X X X
10. 2000												X X X
11. 2001												X X X
12. Totals	X X X	X X X	X X X									X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 1992													
3. 1993													
4. 1994													
5. 1995													
6. 1996													
7. 1997													
8. 1998													
9. 1999													
10. 2000													
11. 2001													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1992									63.000		
3. 1993									63.000		
4. 1994									63.000		
5. 1995									63.000		
6. 1996									63.000		
7. 1997									63.000		
8. 1998									63.000		
9. 1999									63.000		
10. 2000									63.000		
11. 2001									63.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

**SCHEDULE P-PART 1N-REINSURANCE**

**Nonproportional Assumed Property**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	96		1,717	1,377				436	X X X
2. 1992	7,259	471	6,788	19,337	12,971	51					6,417	X X X
3. 1993	8,575	3,038	5,537	920	220	46	13				733	X X X
4. 1994	7,685	1,115	6,570	3,787	396	77					3,468	X X X
5. 1995	8,724	1,769	6,955	3,360		20					3,380	X X X
6. 1996	20,907	2,855	18,052	6,486		19					6,505	X X X
7. 1997	32,161	4,483	27,678	23,242	6,301	40					16,981	X X X
8. 1998	45,736	7,791	37,945	51,767	17,099	272					34,940	X X X
9. 1999	53,694	6,885	46,809	58,192	12,460	1,373					47,105	X X X
10. 2000	28,934	3,786	25,148	7,537		199					7,736	X X X
11. 2001	38,682	25,412	13,270	15,729		16					15,745	X X X
12. Totals	X X X	X X X	X X X	190,453	49,447	3,830	1,390				143,446	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	14,885	4			3							14,884	X X X
2. 1992	113	32										81	X X X
3. 1993	5											5	X X X
4. 1994	100	159										(59)	X X X
5. 1995	19											19	X X X
6. 1996	92											92	X X X
7. 1997	830											830	X X X
8. 1998	3,860	2,482		2	1							1,377	X X X
9. 1999	8,303	5,139	274		3							3,441	X X X
10. 2000	6,368	37	1,298		21							7,650	X X X
11. 2001	48,086	16,591	11,447	38,115	3							4,830	X X X
12. Totals	82,661	24,444	13,019	38,117	31							33,150	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	14,881	3
2. 1992	19,501	13,003	6,498	268.646	2,760.722	95.728			63.000	81	
3. 1993	971	233	738	11.324	7.670	13.329			63.000	5	
4. 1994	3,964	555	3,409	51.581	49.776	51.887			63.000	(59)	
5. 1995	3,399		3,399	38.961		48.871			63.000	19	
6. 1996	6,597		6,597	31.554		36.544			63.000	92	
7. 1997	24,112	6,301	17,811	74.973	140.553	64.351			63.000	830	
8. 1998	55,900	19,583	36,317	122.223	251.354	95.710			63.000	1,376	1
9. 1999	68,145	17,599	50,546	126.914	255.614	107.984			63.000	3,438	3
10. 2000	15,423	37	15,386	53.304	0.977	61.182			63.000	7,629	21
11. 2001	75,281	54,706	20,575	194.615	215.276	155.049			63.000	4,827	3
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	33,119	31

**SCHEDULE P-PART 10-REINSURANCE**

**Nonproportional Assumed Liability**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	22,370	15,637						6,733	X X X
2. 1992	2,897		2,897	696	(4)	1					701	X X X
3. 1993	1,972	5,688	(3,716)	294		9					303	X X X
4. 1994	1,894	(30)	1,924	380		1					381	X X X
5. 1995	2,323		2,323	760							760	X X X
6. 1996	1,513	1	1,512	925							925	X X X
7. 1997	2,727		2,727	7,261							7,261	X X X
8. 1998	5,527		5,527	3,017							3,017	X X X
9. 1999	11,989	(3)	11,992	7,106							7,106	X X X
10. 2000	23,541	49	23,492	4,228							4,228	X X X
11. 2001	40,710	17,288	23,422	536							536	X X X
12. Totals	X X X	X X X	X X X	47,573	15,633	11					31,951	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	103,750	88,323	165,727	156,461	123		4,796	4,796				24,816	X X X
2. 1992	975				2							977	X X X
3. 1993	1				1							2	X X X
4. 1994	69				1							70	X X X
5. 1995	103				12							115	X X X
6. 1996	414											414	X X X
7. 1997	7,109				4							7,113	X X X
8. 1998	1,699		215		13							1,927	X X X
9. 1999	6,480		737		8							7,225	X X X
10. 2000	9,526		1,511		209							11,246	X X X
11. 2001	3,702		13,275	13,880	3							3,100	X X X
12. Totals	133,828	88,323	181,465	170,341	376		4,796	4,796				57,005	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	24,693	123
2. 1992	1,674	(4)	1,678	57.784		57.922			63.000	975	2
3. 1993	305		305	15.467		(8.208)			63.000	1	1
4. 1994	451		451	23.812		23.441			63.000	69	1
5. 1995	875		875	37.667		37.667			63.000	103	12
6. 1996	1,339		1,339	88.500		88.558			63.000	414	
7. 1997	14,374		14,374	527.099		527.099			63.000	7,109	4
8. 1998	4,944		4,944	89.452		89.452			63.000	1,914	13
9. 1999	14,331		14,331	119.535		119.505			63.000	7,217	8
10. 2000	15,474		15,474	65.732		65.869			63.000	11,037	209
11. 2001	17,516	13,880	3,636	43.026	80.287	15.524			63.000	3,097	3
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	56,629	376

**SCHEDULE P-PART 1P-REINSURANCE**

**Nonproportional Assumed Financial Lines**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1992												X X X
3. 1993												X X X
4. 1994												X X X
5. 1995												X X X
6. 1996												X X X
7. 1997	6		6									X X X
8. 1998												X X X
9. 1999												X X X
10. 2000												X X X
11. 2001												X X X
12. Totals	X X X	X X X	X X X									X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													X X X
2. 1992													X X X
3. 1993													X X X
4. 1994													X X X
5. 1995													X X X
6. 1996													X X X
7. 1997	16											16	X X X
8. 1998													X X X
9. 1999													X X X
10. 2000													X X X
11. 2001													X X X
12. Totals	16											16	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1992									63.000		
3. 1993									63.000		
4. 1994									63.000		
5. 1995									63.000		
6. 1996									63.000		
7. 1997	16		16	266.667		266.667			63.000	16	
8. 1998									63.000		
9. 1999									63.000		
10. 2000									63.000		
11. 2001									63.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	16	

**SCHEDULE P-PART 1R-SECTION 1**  
**PRODUCTS LIABILITY-OCCURRENCE**  
 (\$'000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	14,148	23,239	28,330	16,960	839	2,350		768	X X X
2. 1992	82,093	2,347	79,746	41,468	6,019	25,950	1,942	8,378	429	132	67,406	6,655
3. 1993	82,850	3,724	79,126	31,109	1,455	19,261	1,607	8,084	336	38	55,056	6,437
4. 1994	42,640	1,963	40,677	24,014	1,687	17,697	894	8,148	428	23	46,850	22,994
5. 1995	72,997	2,510	70,487	21,553	266	12,250	366	7,986	(57)	42	41,214	6,689
6. 1996	78,654	3,083	75,571	28,572	2,407	15,111	677	13,296	71	18	53,824	7,557
7. 1997	71,050	3,138	67,912	29,059	3,156	16,232	2,267	4,543	234	66	44,177	7,853
8. 1998	55,463	4,692	50,771	14,645	1,580	7,871	314	2,953	87	7	23,488	6,127
9. 1999	58,421	4,543	53,878	8,090	610	4,054	199	2,708	49	1	13,994	5,495
10. 2000	53,389	6,754	46,635	3,178	730	1,112	95	2,403	69	1	5,799	6,796
11. 2001	74,644	13,183	61,461	1,492	50	427	38	1,007	5		2,833	3,144
12. Totals	X X X	X X X	X X X	217,328	41,199	148,295	25,359	60,345	4,001	328	355,409	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	252,364	105,889	78,603	33,700	98,916	46,741	92,550	76,542	9,384	4		268,941	229,513
2. 1992	2,454	12	763	5	2,076	1	899		91		3	6,265	263
3. 1993	4,195	59	1,293	435	3,486	6	1,523	26	154			10,125	398
4. 1994	6,753	71	2,082	78	3,053	8	2,452	2	249		1	14,430	493
5. 1995	3,241	262	998	90	1,530	20	1,173	2	119		21	6,687	444
6. 1996	5,887	1,021	1,892	657	2,092	60	2,214	16	216		1	10,547	1,093
7. 1997	11,947	1,775	3,457	1,017	3,784	351	9,248	56	427		7	25,664	425
8. 1998	11,835	2,173	3,849	1,752	4,719	173	8,748	58	433		13	25,428	1,073
9. 1999	10,658	4,005	5,744	2,469	4,273	522	10,289	85	480		8	24,363	618
10. 2000	3,849	3,764	12,289	2,503	2,458	422	12,008	101	631		23	24,445	1,546
11. 2001	7,995	2,400	33,244	2,891	493	67	11,283	135	1,691		18	49,213	704
12. Totals	321,178	121,431	144,214	45,597	126,880	48,371	152,387	77,023	13,875	4	95	466,108	236,570

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	191,378	77,563
2. 1992	82,079	8,408	73,671	99.983	358.245	92.382			63.000	3,200	3,065
3. 1993	69,105	3,924	65,181	83.410	105.371	82.376			63.000	4,994	5,131
4. 1994	64,448	3,168	61,280	151.144	161.386	150.650			63.000	8,686	5,744
5. 1995	48,850	949	47,901	66.921	37.809	67.957			63.000	3,887	2,800
6. 1996	69,280	4,909	64,371	88.082	159.228	85.180			63.000	6,101	4,446
7. 1997	78,697	8,856	69,841	110.763	282.218	102.840			63.000	12,612	13,052
8. 1998	55,053	6,137	48,916	99.261	130.797	96.346			63.000	11,759	13,669
9. 1999	46,296	7,939	38,357	79.245	174.752	71.192			63.000	9,928	14,435
10. 2000	37,928	7,684	30,244	71.041	113.770	64.853			63.000	9,871	14,574
11. 2001	57,632	5,586	52,046	77.209	42.373	84.681			63.000	35,948	13,265
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	298,364	167,744



**SCHEDULE P-PART 1R-SECTION 2  
PRODUCTS 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	X X X	X X X	X X X									X X X
2. 1992	460		460	504		130		484			1,118	355
3. 1993	795	10	785	609		56		(230)			435	346
4. 1994	1,487		1,487	42		14		32			88	284
5. 1995	1,189	50	1,139	2,313		318		385			3,016	77
6. 1996	830	67	763	6		9		169			184	232
7. 1997	626	11	615	369		3,994		39			4,402	35
8. 1998	188	8	180	209		139		85			433	121
9. 1999	420	(461)	881	8		34		69			111	32
10. 2000	353	49	304	18		32		10			60	100
11. 2001	184		184			2					2	22
12. Totals	X X X	X X X	X X X	4,078		4,728		1,043			9,849	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1											1	1
2. 1992													
3. 1993													4
4. 1994													8
5. 1995													3
6. 1996													1
7. 1997	1,924						945		84			2,953	7
8. 1998													8
9. 1999	489						240		21			750	54
10. 2000	705						346		31			1,082	16
11. 2001	285						140		12			437	102
12. Totals	3,404						1,671		148			5,223	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1	
2. 1992	1,118		1,118	243.043		243.043			63.000		
3. 1993	435		435	54.717		54.717			63.000		
4. 1994	88		88	5.918		5.918			63.000		
5. 1995	3,016		3,016	253.659		253.659			63.000		
6. 1996	184		184	22.169		22.169			63.000		
7. 1997	7,355		7,355	1,174.920		1,174.920			63.000	1,924	1,029
8. 1998	433		433	230.319		230.319			63.000		
9. 1999	861		861	205.000		205.000			63.000	489	261
10. 2000	1,142		1,142	323.513		323.513			63.000	705	377
11. 2001	439		439	238.587		238.587			63.000	285	152
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,404	1,819

**SCHEDULE P-PART 1S  
FINANCIAL GUARANTY / MORTGAGE GUARANTY**

(\$000 omitted)

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 2000													
3. 2001													
4. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2000									63.000		
3. 2001									63.000		
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	37,764	39,948	39,187	38,636	38,157	37,089	35,931	35,526	35,405	35,599	194	73
2. 1992	194,285	191,039	192,503	193,545	193,334	192,848	192,729	191,962	191,705	191,660	(45)	(302)
3. 1993	X X X	143,425	138,704	139,250	138,870	138,674	137,959	136,965	136,938	136,732	(206)	(233)
4. 1994	X X X	X X X	180,811	171,540	173,372	172,874	171,882	171,148	170,317	170,137	(180)	(1,011)
5. 1995	X X X	X X X	X X X	167,165	160,434	160,644	159,519	159,494	158,975	158,079	(896)	(1,415)
6. 1996	X X X	X X X	X X X	X X X	214,232	222,497	222,617	223,252	222,899	222,747	(152)	(505)
7. 1997	X X X	X X X	X X X	X X X	X X X	162,663	167,644	170,455	170,349	169,899	(450)	(556)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	222,725	231,388	234,191	234,317	126	2,929
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	209,369	217,625	221,567	3,942	12,198
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	245,871	252,384	6,513	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	295,400	X X X	X X X
										12. Totals	8,846	11,178

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	524,950	540,613	537,550	525,372	508,658	501,288	499,497	500,931	500,472	494,279	(6,193)	(6,652)
2. 1992	694,015	659,991	584,409	557,885	537,051	535,362	533,519	533,151	533,771	534,455	684	1,304
3. 1993	X X X	706,399	650,230	612,165	566,412	545,857	542,813	541,299	540,958	539,938	(1,020)	(1,361)
4. 1994	X X X	X X X	648,858	642,871	594,098	564,236	555,217	555,575	555,110	552,711	(2,399)	(2,864)
5. 1995	X X X	X X X	X X X	674,910	627,457	597,890	569,627	564,700	562,892	567,064	4,172	2,364
6. 1996	X X X	X X X	X X X	X X X	647,487	637,871	617,466	598,760	592,919	583,331	(9,588)	(15,429)
7. 1997	X X X	X X X	X X X	X X X	X X X	673,113	639,035	627,825	626,548	621,384	(5,164)	(6,441)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	653,249	622,337	626,073	628,497	2,424	6,160
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	654,897	645,548	642,522	(3,026)	(12,375)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	678,254	652,116	(26,138)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	809,494	X X X	X X X
										12. Totals	(46,248)	(35,294)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	559,937	529,865	496,219	490,492	466,325	469,495	459,352	440,849	437,422	446,386	8,964	5,537
2. 1992	297,303	285,994	252,641	253,364	247,204	245,754	242,889	242,899	236,264	240,019	3,755	(2,880)
3. 1993	X X X	279,101	258,686	249,026	243,268	242,653	237,721	238,900	237,317	236,077	(1,240)	(2,823)
4. 1994	X X X	X X X	239,597	250,109	243,349	245,589	245,016	252,061	248,657	252,589	3,932	528
5. 1995	X X X	X X X	X X X	219,380	217,049	222,163	238,185	240,907	254,726	248,692	(6,034)	7,785
6. 1996	X X X	X X X	X X X	X X X	221,048	221,311	255,881	271,383	275,771	281,975	6,204	10,592
7. 1997	X X X	X X X	X X X	X X X	X X X	239,631	294,581	317,538	335,891	347,142	11,251	29,604
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	303,119	322,141	346,897	379,009	32,112	56,868
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	288,125	320,551	344,674	24,123	56,549
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	255,854	246,876	(8,978)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	240,845	X X X	X X X
										12. Totals	74,089	161,760

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	4,673,133	4,728,498	4,764,617	4,792,978	4,848,050	4,916,249	4,878,141	4,740,775	4,567,339	4,884,491	317,152	143,716
2. 1992	1,980,838	1,990,320	1,768,821	1,710,690	1,589,120	1,605,420	1,573,835	1,526,702	1,558,881	1,522,256	(36,625)	(4,446)
3. 1993	X X X	1,717,279	1,702,629	1,559,038	1,430,233	1,430,049	1,396,518	1,335,482	1,313,572	1,321,281	7,709	(14,201)
4. 1994	X X X	X X X	1,468,181	1,385,328	1,333,755	1,331,867	1,283,352	1,234,620	1,224,535	1,238,712	14,177	4,092
5. 1995	X X X	X X X	X X X	1,223,641	1,213,858	1,173,792	1,168,813	1,152,744	1,162,216	1,185,607	23,391	32,863
6. 1996	X X X	X X X	X X X	X X X	1,209,279	1,123,313	1,125,988	1,150,954	1,174,024	1,173,663	(361)	22,709
7. 1997	X X X	X X X	X X X	X X X	X X X	1,183,539	1,187,656	1,240,220	1,277,280	1,317,622	40,342	77,402
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,378,898	1,448,017	1,509,806	1,576,838	67,032	128,821
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,308,561	1,355,118	1,440,475	85,357	131,914
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,098,244	1,066,856	(31,388)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	879,094	X X X	X X X
										12. Totals	486,786	522,870

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	223,276	219,594	220,886	215,079	216,578	219,053	209,797	209,785	211,253	231,080	19,827	21,295
2. 1992	136,970	146,591	147,431	146,118	146,570	146,090	145,782	143,893	138,594	139,849	1,255	(4,044)
3. 1993	X X X	150,893	145,303	152,207	153,274	153,149	151,192	149,441	151,523	149,995	(1,528)	554
4. 1994	X X X	X X X	144,420	144,202	144,628	145,920	136,129	134,050	134,639	133,880	(759)	(170)
5. 1995	X X X	X X X	X X X	139,053	140,187	139,965	139,878	139,546	139,060	138,817	(243)	(729)
6. 1996	X X X	X X X	X X X	X X X	146,514	152,989	154,363	151,036	154,150	153,102	(1,048)	2,066
7. 1997	X X X	X X X	X X X	X X X	X X X	155,732	162,642	176,048	173,236	174,952	1,716	(1,096)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	157,076	165,216	168,456	171,428	2,972	6,212
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	136,049	145,915	155,762	9,847	19,713
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	163,336	163,731	395	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	304,448	X X X	X X X
										12. Totals	32,434	43,801

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	118	95	113	174	347	393	290	300	381	308	(73)	8
2. 1992							1	1	1	1		
3. 1993	X X X								6	6		6
4. 1994	X X X	X X X							3	4	1	4
5. 1995	X X X	X X X	X X X	4	4	1	18	18	18	99	81	81
6. 1996	X X X	X X X	X X X	X X X			30					
7. 1997	X X X	X X X	X X X	X X X	X X X		23					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	49	83			4	(79)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		14	3	(11)	3
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	7	1	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42	X X X	X X X
12. Totals											3	23

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior						1						
2. 1992												
3. 1993	X X X											
4. 1994	X X X	X X X										
5. 1995	X X X	X X X	X X X									
6. 1996	X X X	X X X	X X X	X X X								
7. 1997	X X X	X X X	X X X	X X X	X X X							
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	2,050	2,460	2,380	2,440	3,533	3,979	3,743	3,365	4,150	4,641	491	1,276
2. 1992	2,562	3,432	3,503	3,493	3,943	3,960	3,945	3,922	3,949	3,923	(26)	1
3. 1993	X X X	2,618	3,599	3,006	3,611	3,541	3,381	3,411	3,396	3,395	(1)	(16)
4. 1994	X X X	X X X	2,950	3,979	9,087	8,365	8,232	6,979	7,610	6,645	(965)	(334)
5. 1995	X X X	X X X	X X X	3,004	12,817	13,004	11,987	10,995	10,900	11,290	390	295
6. 1996	X X X	X X X	X X X	X X X	6,185	11,486	12,419	12,550	12,686	11,829	(857)	(721)
7. 1997	X X X	X X X	X X X	X X X	X X X	7,089	23,604	17,195	16,761	16,744	(17)	(451)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	6,688	20,121	20,282	21,816	1,534	1,695
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,660	21,319	25,067	3,748	13,407
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,607	18,032	(4,575)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,174	X X X	X X X
12. Totals											(278)	15,152

**SCHEDULE P-PART 2H-SECTION 1  
OTHER 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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	1,235,874	1,364,992	1,480,282	1,664,646	1,773,233	1,903,572	1,975,748	1,992,843	2,081,159	2,092,174	11,015	99,331
2. 1992	220,558	220,046	208,436	202,500	207,799	201,973	202,336	204,373	175,573	197,581	22,008	(6,792)
3. 1993	X X X	207,986	203,974	196,471	191,292	182,018	175,859	181,499	172,417	181,426	9,009	(73)
4. 1994	X X X	X X X	218,526	208,779	208,810	213,981	209,246	207,152	196,833	197,903	1,070	(9,249)
5. 1995	X X X	X X X	X X X	182,214	174,070	181,076	183,386	191,092	174,915	170,941	(3,974)	(20,151)
6. 1996	X X X	X X X	X X X	X X X	193,835	184,421	204,170	206,390	212,064	225,580	13,516	19,190
7. 1997	X X X	X X X	X X X	X X X	X X X	195,958	196,510	248,616	260,313	278,916	18,603	30,300
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	229,317	242,398	263,683	295,558	31,875	53,160
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	222,947	217,641	286,657	69,016	63,710
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	240,722	249,041	8,319	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	314,454	X X X	X X X
12. Totals											180,457	229,426

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	11,106	29,523	41,995	45,083	57,921	60,108	62,409	54,881	59,767	72,702	12,935	17,821
2. 1992	1,778	2,260	2,376	3,979	5,383	4,928	4,785	4,752	4,597	4,729	132	(23)
3. 1993	X X X	192	241	653	4,511	5,499	6,784	6,541	5,475	4,858	(617)	(1,683)
4. 1994	X X X	X X X	1,004	1,587	3,605	3,351	2,073	1,832	1,730	397	(1,333)	(1,435)
5. 1995	X X X	X X X	X X X	610	2,225	2,121	1,761	1,298	1,302	2,322	1,020	1,024
6. 1996	X X X	X X X	X X X	X X X	3,427	4,686	4,498	7,854	8,683	2,324	(6,359)	(5,530)
7. 1997	X X X	X X X	X X X	X X X	X X X	8,718	7,045	28,478	17,724	6,984	(10,740)	(21,494)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	17,473	15,217	14,765	9,721	(5,044)	(5,496)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,288	12,884	12,284	(600)	996
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,155	7,404	(1,751)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,015	X X X	X X X
12. Totals											(12,357)	(15,820)

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,083	82,272	87,092	4,820	19,009
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	76,815	79,918	3,103	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,880	X X X	X X X
4. Totals											7,923	19,009

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,208	8,504	418	(8,086)	(17,790)
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	434,602	436,591	1,989	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	474,960	X X X	X X X
4. Totals											(6,097)	(17,790)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,761	33,325	34,414	1,089	(347)
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,368	27,998	13,630	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,240	X X X	X X X
4. Totals											14,719	(347)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	374,881	413,832	381,132	(32,700)	6,251
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	306,149	312,777	6,628	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	307,381	X X X	X X X
4. Totals											(26,072)	6,251

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	X X X											
4. 1994	X X X	X X X										
5. 1995	X X X	X X X	X X X									
6. 1996	X X X	X X X	X X X	X X X								
7. 1997	X X X	X X X	X X X	X X X	X X X							
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	1,568	1,642	1,762	1,658	2,015	2,489	3,802	16,393	16,144	16,560	416	167
2. 1992	10,169	4,295	9,177	10,272	10,887	10,825	6,334	6,466	6,511	6,498	(13)	32
3. 1993	X X X	1,804	1,174	2,007	908	872	839	864	830	738	(92)	(126)
4. 1994	X X X	X X X	2,336	4,587	3,244	5,060	3,547	3,392	3,423	3,409	(14)	17
5. 1995	X X X	X X X	X X X	2,626	6,175	4,234	3,574	3,462	3,392	3,399	7	(63)
6. 1996	X X X	X X X	X X X	X X X	13,299	8,887	6,703	6,453	6,590	6,597	7	144
7. 1997	X X X	X X X	X X X	X X X	X X X	20,202	17,190	17,463	17,258	17,811	553	348
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	23,787	36,330	34,816	36,317	1,501	(13)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,191	49,341	50,546	1,205	10,355
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,973	15,386	7,413	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,575	X X X	X X X
12. Totals											10,983	10,861

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	60,555	70,572	77,944	84,688	95,524	102,770	95,828	83,354	70,401	80,945	10,544	(2,409)
2. 1992	1,613	603	861	1,261	1,317	1,383	1,367	1,368	1,326	1,678	352	310
3. 1993	X X X	125	211	613	310	558	442	404	363	305	(58)	(99)
4. 1994	X X X	X X X	112	581	180	498	653	556	556	451	(105)	(105)
5. 1995	X X X	X X X	X X X	686	411	713	861	858	839	875	36	17
6. 1996	X X X	X X X	X X X	X X X	604	1,107	1,087	1,705	1,332	1,339	7	(366)
7. 1997	X X X	X X X	X X X	X X X	X X X	1,161	1,294	1,856	13,355	14,374	1,019	12,518
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,003	4,101	4,261	4,944	683	843
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,013	12,009	14,331	2,322	9,318
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,158	15,474	6,316	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,636	X X X	X X X
12. Totals											21,116	20,027

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	X X X											
4. 1994	X X X	X X X										
5. 1995	X X X	X X X	X X X									
6. 1996	X X X	X X X	X X X	X X X								
7. 1997	X X X	X X X	X X X	X X X	X X X						16	16
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											16	16

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	455,096	460,974	455,617	485,754	516,667	546,813	536,612	526,879	562,503	566,792	4,289	39,913
2. 1992	103,425	101,713	92,769	84,632	78,152	75,245	76,326	74,525	64,537	65,631	1,094	(8,894)
3. 1993	X X X	106,411	89,209	80,109	73,709	70,899	67,264	60,269	51,429	57,279	5,850	(2,990)
4. 1994	X X X	X X X	72,092	70,838	71,737	69,784	64,480	59,953	45,975	53,311	7,336	(6,642)
5. 1995	X X X	X X X	X X X	74,660	71,228	69,426	61,216	46,822	35,845	39,739	3,894	(7,083)
6. 1996	X X X	X X X	X X X	X X X	63,941	48,496	40,701	46,605	52,396	50,930	(1,466)	4,325
7. 1997	X X X	X X X	X X X	X X X	X X X	50,122	37,026	44,111	50,822	65,105	14,283	20,994
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	42,817	40,379	40,224	45,617	5,393	5,238
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,829	51,852	35,218	(16,634)	(15,611)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,694	27,279	(10,415)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,353	X X X	X X X
12. Totals											13,624	29,250

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	4,560	4,070	5,356	4,526	6,496	5,034	4,917	4,902	4,790	4,836	46	(66)
2. 1992	984	983	1,268	1,273	1,083	634	634	634	634	634		
3. 1993	X X X	335	484	773	896	410	664	664	664	665	1	1
4. 1994	X X X	X X X	82	827	728	58	56	55	55	56	1	1
5. 1995	X X X	X X X	X X X	1,201	3,917	2,186	2,091	2,613	2,629	2,631	2	18
6. 1996	X X X	X X X	X X X	X X X	1,467	1,334	1,393	14	14	15	1	1
7. 1997	X X X	X X X	X X X	X X X	X X X	6,197	6,975	7,937	6,500	7,232	732	(705)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	28	201	310	348	38	147
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	414	486	771	285	357
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	623	1,101	478	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	427	X X X	X X X
12. Totals											1,584	(246)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
4. Totals												

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	13,178	20,837	25,453	21,812	31,424	32,453	33,265	33,789	34,199		16
2. 1992	128,786	176,344	181,759	184,539	186,515	188,860	190,279	190,741	191,027	191,112	68,238	28,993
3. 1993	X X X	96,180	122,701	127,737	126,043	133,576	135,291	135,625	136,130	136,151	56,590	25,805
4. 1994	X X X	X X X	131,484	156,047	161,543	165,489	167,194	168,380	169,033	169,377	67,601	32,335
5. 1995	X X X	X X X	X X X	110,743	143,282	149,111	152,354	154,606	156,100	156,695	59,209	26,558
6. 1996	X X X	X X X	X X X	X X X	168,039	205,078	211,182	216,362	218,293	220,483	81,208	34,653
7. 1997	X X X	X X X	X X X	X X X	X X X	114,916	151,933	159,859	163,939	166,460	53,989	26,553
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	164,317	213,024	223,213	228,696	59,362	35,894
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	153,917	199,714	210,315	53,955	28,124
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	181,240	236,315	55,293	26,649
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	221,522	45,812	23,188

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	232,275	332,276	389,142	417,269	438,009	449,302	455,368	456,329	457,309		263
2. 1992	174,925	366,989	416,504	465,014	493,178	512,104	521,020	526,574	529,269	531,108	119,223	99,728
3. 1993	X X X	174,538	336,067	421,651	466,256	501,670	518,365	528,510	534,177	535,642	116,519	110,621
4. 1994	X X X	X X X	179,399	342,910	423,128	479,423	512,809	531,584	541,346	545,186	119,275	100,991
5. 1995	X X X	X X X	X X X	181,426	336,974	425,636	481,469	518,613	538,978	548,254	119,562	73,820
6. 1996	X X X	X X X	X X X	X X X	187,467	352,989	443,875	506,218	545,082	565,068	128,153	79,309
7. 1997	X X X	X X X	X X X	X X X	X X X	204,497	368,960	464,511	534,988	579,355	129,228	83,164
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	213,057	371,665	469,463	546,336	129,729	92,464
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,759	396,070	496,995	130,978	103,016
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	237,329	418,370	129,904	102,051
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	296,931	87,322	93,804

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	201,047	323,286	381,601	393,394	415,016	425,660	430,087	427,999	430,622		
2. 1992	40,849	106,020	159,789	198,092	218,151	228,680	234,787	237,706	238,919	239,212	35,332	28,829
3. 1993	X X X	43,631	103,123	157,601	196,534	215,989	225,031	230,197	233,544	234,241	34,413	25,107
4. 1994	X X X	X X X	44,446	102,200	153,782	197,664	221,812	237,008	241,771	247,038	39,136	26,389
5. 1995	X X X	X X X	X X X	44,319	98,626	158,320	191,972	214,503	233,703	240,134	40,592	26,951
6. 1996	X X X	X X X	X X X	X X X	59,999	117,461	177,145	222,435	251,980	265,715	43,942	28,441
7. 1997	X X X	X X X	X X X	X X X	X X X	64,264	142,658	218,222	283,697	314,392	47,900	33,173
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	72,039	165,756	254,364	315,920	49,795	36,411
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,133	163,094	247,353	47,145	38,253
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,703	132,484	39,068	34,293
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,713	22,683	22,110

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	903,015	1,455,460	1,847,513	2,146,242	2,395,904	2,612,231	2,726,241	2,862,503	2,830,495		1,908
2. 1992	369,530	749,398	962,946	1,097,680	1,180,153	1,236,592	1,276,566	1,305,340	1,328,866	1,347,040	381,084	194,079
3. 1993	X X X	317,830	650,784	844,779	960,871	1,027,437	1,074,427	1,107,607	1,134,396	1,152,566	370,263	157,798
4. 1994	X X X	X X X	290,601	609,080	783,365	887,218	954,905	1,001,563	1,028,306	1,053,490	346,213	98,791
5. 1995	X X X	X X X	X X X	278,347	581,188	731,127	831,240	893,724	937,218	970,286	326,443	94,735
6. 1996	X X X	X X X	X X X	X X X	324,391	582,046	744,630	844,964	908,483	954,900	318,334	98,453
7. 1997	X X X	X X X	X X X	X X X	X X X	299,443	634,522	819,728	937,527	1,012,467	334,904	129,201
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	345,840	752,283	983,845	1,156,514	342,883	147,467
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	319,213	677,162	926,043	306,427	132,253
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	284,634	607,659	264,800	124,454
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	240,099	176,973	124,414

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	58,695	97,316	126,211	150,571	165,943	183,234	188,679	192,924	200,440		12,541
2. 1992	33,106	85,142	102,772	115,637	124,625	131,387	134,609	136,683	137,771	138,379	6,696	5,766
3. 1993	X X X	60,707	99,740	109,394	120,232	129,753	138,150	142,787	144,512	148,411	6,994	5,515
4. 1994	X X X	X X X	51,312	78,925	91,753	104,373	113,355	120,636	125,478	130,026	7,394	6,034
5. 1995	X X X	X X X	X X X	46,585	78,997	92,694	105,789	116,265	124,772	130,301	8,330	8,580
6. 1996	X X X	X X X	X X X	X X X	50,948	88,388	104,096	120,181	130,617	143,659	9,258	12,519
7. 1997	X X X	X X X	X X X	X X X	X X X	56,991	96,055	119,865	138,513	150,877	8,846	13,406
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	50,648	95,316	121,723	140,502	10,421	15,613
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,840	85,477	113,028	9,537	15,845
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,833	111,496	8,949	16,340
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,636	5,058	11,974



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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	20	38	44	64	164	168	197	233	224		1
2. 1992							1	1	1	1		3
3. 1993	X X X								1	4		7
4. 1994	X X X	X X X							1	4		20
5. 1995	X X X	X X X	X X X			1	18	18	18	18		9
6. 1996	X X X	X X X	X X X	X X X								13
7. 1997	X X X	X X X	X X X	X X X	X X X							310
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				4		327
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			3	1	2
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		7		4
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9		

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000											
2. 1992												1
3. 1993	X X X											
4. 1994	X X X	X X X										
5. 1995	X X X	X X X	X X X									2
6. 1996	X X X	X X X	X X X	X X X								
7. 1997	X X X	X X X	X X X	X X X	X X X							
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X						3
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	847	1,238	1,513	2,259	2,897	3,117	3,318	3,437	3,645	X X X	X X X
2. 1992		2,154	3,004	3,287	3,730	3,760	3,818	3,854	3,868	3,879	X X X	X X X
3. 1993	X X X		1,690	2,462	2,615	2,919	3,120	3,201	3,268	3,312	X X X	X X X
4. 1994	X X X	X X X		2,190	2,797	3,595	4,739	5,096	6,047	6,191	6,487	X X X
5. 1995	X X X	X X X	X X X		2,438	6,366	7,755	8,518	9,749	10,260	10,488	X X X
6. 1996	X X X	X X X	X X X	X X X		2,768	5,933	6,527	9,148	10,558	10,854	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X		3,662	7,358	10,809	14,140	14,381	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		4,813	12,646	14,619	16,956	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		5,882	14,139	17,237	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		11,805	12,712	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		17,313	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000	351,151	587,968	729,320	883,646	1,016,324	1,199,596	1,312,567	1,443,559	1,595,737			
2. 1992		8,517	29,991	67,183	102,905	127,005	146,546	166,824	173,951	182,734	185,332	20,044	29,160
3. 1993	X X X		8,541	26,317	62,974	93,843	124,484	141,977	156,206	161,352	164,434	21,361	29,288
4. 1994	X X X	X X X		14,407	42,136	78,906	122,338	139,212	158,023	169,868	176,660	20,487	29,906
5. 1995	X X X	X X X	X X X		9,890	32,330	64,032	92,798	118,102	132,761	141,791	21,210	33,138
6. 1996	X X X	X X X	X X X	X X X		9,651	35,266	74,255	116,567	150,818	176,540	20,715	34,906
7. 1997	X X X	X X X	X X X	X X X	X X X		18,998	51,404	107,942	161,014	200,654	21,675	39,388
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		20,380	75,855	144,562	206,873	23,193	43,535
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		17,185	68,593	140,568	22,134	43,864
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		12,433	38,184	18,313	36,028
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		36,457	9,267	19,081

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000	6,357	15,055	20,853	29,514	37,192	52,509	52,590	52,754	52,979		1,339	
2. 1992		1,326	1,467	1,561	3,087	3,757	3,866	3,934	3,946	3,980	4,114	21	45
3. 1993	X X X		33	152	449	617	669	1,914	1,906	1,924	1,918	14	26
4. 1994	X X X	X X X		1	246	379	1,610	1,630	1,399	1,399	304	7	32
5. 1995	X X X	X X X	X X X		255	494	588	650	1,048	1,104	1,403	15	20
6. 1996	X X X	X X X	X X X	X X X			504	685	1,136	1,383	1,410	4	430
7. 1997	X X X	X X X	X X X	X X X	X X X		386	1,328	5,034	5,247	5,381	17	58
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		3,333	5,615	6,471	6,623	30	173
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		94	4,698	9,132	23	676
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		115	3,616	4	1,058
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		6,213	4	62

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	48,237	61,936	X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	36,528	62,151	X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,618	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	9,890	3,469	2,088,656	779,767
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	429,389	439,845	328,444	125,883
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	474,477	288,117	104,916

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	4,020	8,918	X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,879	17,045	X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,851	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	82,564	126,012	X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	146,961	184,708	X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	130,080	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000										X X X	X X X
2. 1992											X X X	X X X
3. 1993	X X X										X X X	X X X
4. 1994	X X X	X X X									X X X	X X X
5. 1995	X X X	X X X	X X X								X X X	X X X
6. 1996	X X X	X X X	X X X	X X X							X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	427	900	1,206	1,406	1,549	2,303	2,429	1,240	1,676	X X X	X X X
2. 1992	6,656	6,206	4,549	4,922	5,814	5,877	6,060	6,075	6,119	6,417	X X X	X X X
3. 1993	X X X	38	242	422	469	512	660	726	752	733	X X X	X X X
4. 1994	X X X	X X X	428	2,117	3,014	3,131	3,430	3,422	3,504	3,468	X X X	X X X
5. 1995	X X X	X X X	X X X	701	2,172	3,204	3,361	3,400	3,338	3,380	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	3,640	5,378	6,009	6,277	6,440	6,505	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	6,924	14,004	15,373	15,915	16,981	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12,628	29,178	36,727	34,940	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,945	42,738	47,105	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,055	7,736	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,745	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	8,726	17,702	29,199	37,057	44,191	50,065	46,493	49,396	56,129	X X X	X X X
2. 1992	126	411	418	556	691	700	699	698	698	701	X X X	X X X
3. 1993	X X X	91	13	153	166	190	231	242	303	303	X X X	X X X
4. 1994	X X X	X X X	(18)	33	49	156	231	306	353	381	X X X	X X X
5. 1995	X X X	X X X	X X X	65	80	193	364	496	623	760	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	26	82	150	753	811	925	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	23	74	665	2,876	7,261	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	67	853	2,121	3,017	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	354	3,458	7,106	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	673	4,228	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	536	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000										X X X	X X X
2. 1992											X X X	X X X
3. 1993	X X X										X X X	X X X
4. 1994	X X X	X X X									X X X	X X X
5. 1995	X X X	X X X	X X X								X X X	X X X
6. 1996	X X X	X X X	X X X	X X X							X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	95,582	168,677	200,142	233,719	268,380	296,802	299,696	304,952	307,231		91,715
2. 1992	1,641	5,952	15,680	31,971	41,451	47,730	53,448	57,859	58,521	59,457	2,388	4,004
3. 1993	X X X	2,950	6,824	13,376	22,746	32,591	38,945	42,714	45,325	47,308	2,286	3,753
4. 1994	X X X	X X X	573	5,403	11,935	20,198	29,008	33,808	36,200	39,130	7,868	14,632
5. 1995	X X X	X X X	X X X	931	4,743	9,342	18,050	25,599	29,286	33,171	2,358	3,887
6. 1996	X X X	X X X	X X X	X X X	994	2,919	9,722	19,147	32,694	40,599	2,132	4,333
7. 1997	X X X	X X X	X X X	X X X	X X X	1,302	6,865	16,761	22,865	39,868	1,909	5,519
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,319	6,195	12,616	20,622	1,566	3,488
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,334	3,776	11,335	1,466	3,411
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,154	3,465	1,603	3,647
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,831	813	1,627

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	2,406	4,535	4,268	4,754	4,823	4,840	4,835	4,835	4,835		9,298
2. 1992	8	14	23	627	623	634	634	634	634	634	123	232
3. 1993	X X X	6	34	35	207	206	664	664	664	665	139	207
4. 1994	X X X	X X X	10	14	14	56	56	55	55	56	115	164
5. 1995	X X X	X X X	X X X	858	811	1,196	1,197	2,613	2,629	2,631	15	54
6. 1996	X X X	X X X	X X X	X X X	10	16	16	16	16	15	12	218
7. 1997	X X X	X X X	X X X	X X X	X X X	1,013	2,764	3,790	4,345	4,363	10	23
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		129	306	348	10	104
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34	42	42	9	15
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	50	4	42
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2		6

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,130	944	1,343	2,168	1,558	895	664	205	50	1
2. 1992	14,976	547	1,197	1,503	1,061	536	433	252	63	1
3. 1993	X X X	13,258	3,256	2,356	1,819	1,011	612	311	190	1
4. 1994	X X X	X X X	10,930	3,231	2,641	1,547	965	510	256	1
5. 1995	X X X	X X X	X X X	10,154	3,651	2,447	1,606	966	513	2
6. 1996	X X X	X X X	X X X	X X X	6,944	3,762	2,496	1,727	1,021	211
7. 1997	X X X	X X X	X X X	X X X	X X X	9,363	4,135	3,049	1,671	735
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	10,262	3,665	3,230	1,159
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,914	3,477	1,790
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,101	2,955
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,735

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

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	128,441	40,905	23,815	19,472	10,479	7,749	7,570	8,886	8,559	8,398
2. 1992	271,507	107,634	58,165	25,000	4,900	2,594	1,665	914	306	
3. 1993	X X X	281,880	150,484	85,547	34,191	11,226	3,579	1,870	936	16
4. 1994	X X X	X X X	235,508	141,793	69,022	22,270	6,154	3,149	1,757	25
5. 1995	X X X	X X X	X X X	241,297	133,683	71,589	23,870	12,290	4,078	9
6. 1996	X X X	X X X	X X X	X X X	217,448	130,807	70,870	27,104	10,323	58
7. 1997	X X X	X X X	X X X	X X X	X X X	223,387	119,743	55,945	19,230	105
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	211,997	105,159	40,719	4,146
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	218,863	93,566	21,443
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	194,769	71,927
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	201,494

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

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	163,658	95,735	52,821	39,359	19,434	15,977	1,904	(297)	(4,999)	1,507
2. 1992	156,659	99,665	36,364	24,077	12,106	6,486	2,775	2,053	(4,387)	(902)
3. 1993	X X X	151,961	66,754	34,431	16,438	8,462	4,327	3,810	1,383	23
4. 1994	X X X	X X X	111,907	64,323	31,316	12,873	6,781	3,323	687	1,594
5. 1995	X X X	X X X	X X X	104,277	46,025	17,357	6,490	3,930	9,501	659
6. 1996	X X X	X X X	X X X	X X X	86,910	33,123	17,720	6,847	2,802	4,007
7. 1997	X X X	X X X	X X X	X X X	X X X	75,983	52,694	17,957	7,827	4,477
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	114,325	39,902	14,159	145
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	106,805	42,002	945
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,424	23,102
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	113,017

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

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,459,408	1,055,046	920,736	800,231	706,969	617,918	452,096	270,503	260,661	313,868
2. 1992	935,767	742,467	475,210	374,462	217,824	203,967	159,666	75,004	104,256	45,296
3. 1993	X X X	882,410	616,446	423,053	250,915	223,166	174,305	81,958	59,194	44,150
4. 1994	X X X	X X X	736,181	434,266	296,660	244,368	166,908	87,812	70,328	62,684
5. 1995	X X X	X X X	X X X	593,799	333,969	216,322	157,806	98,819	89,600	79,332
6. 1996	X X X	X X X	X X X	X X X	547,143	276,621	166,622	120,573	107,859	68,755
7. 1997	X X X	X X X	X X X	X X X	X X X	517,176	251,818	159,819	134,453	109,690
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	625,131	280,569	194,945	131,746
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	581,792	321,294	191,192
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	488,155	183,965
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	335,943

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

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	65,943	47,895	38,245	30,953	24,862	22,463	5,128	1,830	304	(256)
2. 1992	33,551	20,823	13,541	12,124	9,788	8,288	6,412	4,409	(360)	64
3. 1993	X X X	41,681	19,314	14,710	11,591	8,581	4,922	2,421	4,636	(94)
4. 1994	X X X	X X X	61,182	41,698	31,472	21,695	10,324	3,042	1,995	(849)
5. 1995	X X X	X X X	X X X	48,238	33,827	21,242	12,642	5,953	3,183	(813)
6. 1996	X X X	X X X	X X X	X X X	53,049	37,874	25,606	10,704	6,469	(426)
7. 1997	X X X	X X X	X X X	X X X	X X X	48,722	33,530	19,311	9,858	5,661
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	55,029	27,788	18,394	8,089
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,588	37,120	15,490
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,661	19,351
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	140,664

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	4									
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		14
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										1
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX						
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	3,341	1,185	1,148	1,079	755	717	34	(381)	331	325
2. 1992	111	152	166	100	84	61	6	14	42	24
3. 1993	XXX	140	219	176	193	94	30	20	35	35
4. 1994	XXX	XXX	146	267	362	242	114	28	(46)	31
5. 1995	XXX	XXX	XXX	287	1,897	231	150	4	24	246
6. 1996	XXX	XXX	XXX	XXX	117	936	142	151	88	(70)
7. 1997	XXX	XXX	XXX	XXX	XXX	(805)	694	284	190	885
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	668	1,029	(196)	979
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(751)	244	1,639
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,884	2,504
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,241

**SCHEDULE P-PART 4H-SECTION 1  
OTHER 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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	604,222	447,621	565,931	566,070	566,747	548,007	530,672	446,585	432,535	208,507
2. 1992	171,936	133,300	94,458	61,049	48,456	31,165	18,870	14,737	(14,479)	6,183
3. 1993	XXX	165,512	128,720	79,761	53,900	28,090	17,522	14,155	3,568	8,742
4. 1994	XXX	XXX	157,913	106,656	68,671	54,181	40,493	26,083	11,653	12,986
5. 1995	XXX	XXX	XXX	140,872	92,097	74,509	54,320	41,009	19,481	15,194
6. 1996	XXX	XXX	XXX	XXX	123,699	92,676	62,728	40,220	26,567	26,591
7. 1997	XXX	XXX	XXX	XXX	XXX	129,822	78,169	54,841	31,999	29,184
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	157,612	69,093	31,898	13,124
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168,311	64,329	23,650
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,638	97,457
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,551

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	370	383	1,382	963	3,664	5,237	6,469	4,016	1,772	
2. 1992		8	25		872	452	357	323	133	
3. 1993	XXX	16	18		1,084	2,039	2,039	1,854	805	
4. 1994	XXX	XXX	8		1,010	759	187	176	73	6
5. 1995	XXX	XXX	XXX		1,455	579	466	97	43	245
6. 1996	XXX	XXX	XXX	XXX	2,926	3,709	1,587	4,853	2,838	957
7. 1997	XXX	XXX	XXX	XXX	XXX	5,669	4,126	8,606	7,241	1,112
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	5,822	3,592	2,579	3,002
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,187	2,102	1,574
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,086	1,840
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,007

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,654	11,099	7,562
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,865	6,090
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,612

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,604	(775)	(1,087)
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(450)	(3,671)
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(497)

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,365	24,067	6,058
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,020	2,475
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,114

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,056	6,879	1,388
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,290	4,938
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,817

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	117	156	101	102	94	83	799	(131)	(117)	
2. 1992				86	271	38	86	123	38	
3. 1993	X X X			581	23	72	74	101	50	
4. 1994	X X X	X X X	207	829		1,784	(140)	(83)	(80)	
5. 1995	X X X	X X X	X X X	875	3,231	788	19	8		
6. 1996	X X X	X X X	X X X	X X X	8,630	2,602	96	16	20	
7. 1997	X X X	X X X	X X X	X X X	X X X	11,647	1,302	549	402	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	5,494	3,248	951	(2)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,715	1,075	274
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,709	1,298
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(26,668)

**SCHEDULE P-PART 4O-REINSURANCE**  
**Nonproportional Assumed Liability**

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	15,793	18,632	15,722	18,983	18,920	21,885	14,690	19,971	3,463	9,266
2. 1992	23	71	176	154	35	158	144	146	156	
3. 1993	X X X	31	161	369	103	180	83	101	57	
4. 1994	X X X	X X X	118	452		242	221	101	73	
5. 1995	X X X	X X X	X X X	484	272	358	195	212	38	
6. 1996	X X X	X X X	X X X	X X X	518	761	639	595	137	
7. 1997	X X X	X X X	X X X	X X X	X X X	1,127	1,072	905	3,108	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,864	1,960	1,562	215
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,951	4,169	737
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,839	1,511
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(605)

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	



**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	237,347	146,651	197,959	184,548	157,221	173,461	150,831	124,802	155,790	60,911
2. 1992	91,315	82,408	64,416	44,540	32,386	26,001	16,568	13,827	2,651	1,657
3. 1993	X X X	94,850	69,938	52,282	36,919	28,558	21,050	13,430	1,717	2,355
4. 1994	X X X	X X X	66,001	52,442	42,802	32,698	22,630	16,021	2,610	4,454
5. 1995	X X X	X X X	X X X	69,996	54,955	45,784	32,544	14,166	1,527	2,079
6. 1996	X X X	X X X	X X X	X X X	61,352	38,555	22,044	13,229	8,244	3,433
7. 1997	X X X	X X X	X X X	X X X	X X X	43,168	21,323	16,025	12,450	11,632
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	36,571	22,926	15,654	10,787
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,122	39,407	13,479
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,761	21,693
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,501

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	6	25	50	9	1,406	105	81	66	(45)	
2. 1992					460					
3. 1993	X X X	137			592	103				
4. 1994	X X X	X X X			623					
5. 1995	X X X	X X X	X X X		761	524	487			
6. 1996	X X X	X X X	X X X	X X X	357	691	748	(1)	(1)	
7. 1997	X X X	X X X	X X X	X X X	X X X	2,709	2,289	2,062	66	945
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	16	33	(3)	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176	(11)	240
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(45)	346
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	140

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	11,600	1,446	498	63	149	72	37	2,371	(2)	
2. 1992	49,638	66,267	67,316	67,663	67,825	67,909	68,238	68,238	68,238	68,238
3. 1993	X X X	45,368	54,768	55,743	56,051	56,193	56,593	56,593	56,591	56,590
4. 1994	X X X	X X X	54,027	65,249	66,232	66,694	67,600	67,600	67,600	67,601
5. 1995	X X X	X X X	X X X	45,790	57,275	58,484	59,210	59,210	59,209	59,209
6. 1996	X X X	X X X	X X X	X X X	66,798	79,418	81,211	81,211	81,209	81,208
7. 1997	X X X	X X X	X X X	X X X	X X X	42,882	53,990	53,990	53,990	53,989
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	54,804	56,797	58,429	59,362
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,415	51,873	53,955
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,500	55,293
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,812

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	3,663	1,683	1,058	692	481	396	394	98	77	63
2. 1992	19,144	1,964	895	524	336	246	181	45	30	18
3. 1993	X X X	10,975	1,618	820	505	330	229	61	34	25
4. 1994	X X X	X X X	13,769	2,089	1,101	610	385	119	76	46
5. 1995	X X X	X X X	X X X	12,940	2,313	1,114	641	224	146	101
6. 1996	X X X	X X X	X X X	X X X	14,867	3,042	1,429	481	304	187
7. 1997	X X X	X X X	X X X	X X X	X X X	12,797	2,854	896	508	273
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	17,105	2,426	1,184	566
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,250	3,081	1,368
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,339	3,010
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,629

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	4,421	353	124	304	20	(209)	1		64	
2. 1992	90,469	96,386	96,646	96,798	96,823	96,789	97,247	97,247	97,248	97,249
3. 1993	X X X	77,695	81,530	81,918	82,014	81,923	82,422	82,421	82,421	82,420
4. 1994	X X X	X X X	94,661	98,570	98,851	98,941	99,983	99,982	99,982	99,982
5. 1995	X X X	X X X	X X X	80,159	85,039	85,332	85,868	85,868	85,868	85,868
6. 1996	X X X	X X X	X X X	X X X	110,053	115,333	116,046	116,048	116,048	116,049
7. 1997	X X X	X X X	X X X	X X X	X X X	76,074	80,816	80,815	80,815	80,815
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	95,820	95,820	95,821	95,822
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,868	76,370	83,448
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,228	84,952
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,629

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	56,422	16,112	5,047	18,915	1,452	851	739	4,024	35,543	
2. 1992	65,079	102,634	109,890	116,000	117,881	118,782	119,220	119,220	119,222	119,223
3. 1993	X X X	64,618	97,856	109,801	113,729	115,649	116,520	116,520	116,520	116,519
4. 1994	X X X	X X X	64,029	102,856	113,033	117,247	119,271	119,271	119,275	119,275
5. 1995	X X X	X X X	X X X	66,951	105,180	114,640	118,688	118,688	118,688	119,562
6. 1996	X X X	X X X	X X X	X X X	72,007	112,517	122,113	124,319	126,745	128,153
7. 1997	X X X	X X X	X X X	X X X	X X X	74,069	113,330	122,103	126,527	129,228
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	75,999	116,192	124,582	129,729
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,769	116,702	130,978
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,648	129,904
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,322

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	29,030	14,182	6,941	4,145	2,345	1,489	1,305	955	747	483
2. 1992	46,074	16,350	7,709	4,492	2,426	1,429	983	461	280	185
3. 1993	X X X	47,285	16,606	8,806	4,666	2,478	1,477	791	433	267
4. 1994	X X X	X X X	52,485	19,710	9,670	5,260	2,989	1,453	800	515
5. 1995	X X X	X X X	X X X	54,390	19,195	9,978	5,548	2,615	1,402	810
6. 1996	X X X	X X X	X X X	X X X	58,451	20,820	11,334	5,762	2,958	1,590
7. 1997	X X X	X X X	X X X	X X X	X X X	61,622	22,517	11,254	6,342	3,406
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	60,224	21,117	12,318	6,560
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64,818	23,880	11,526
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,108	23,837
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,348

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	29,325	29,014	24,273	23,171	202	(5,729)	(11,976)	(1)	36,098	
2. 1992	162,841	195,559	216,845	223,669	224,049	223,473	219,137	219,135	219,135	219,135
3. 1993	X X X	166,801	221,103	231,734	233,142	231,671	227,407	227,407	227,407	227,407
4. 1994	X X X	X X X	198,039	222,680	225,665	226,268	220,779	220,780	220,780	220,780
5. 1995	X X X	X X X	X X X	177,147	195,708	197,164	194,189	194,190	194,190	194,191
6. 1996	X X X	X X X	X X X	X X X	192,021	208,897	209,054	209,054	209,053	209,052
7. 1997	X X X	X X X	X X X	X X X	X X X	202,810	215,212	215,211	215,212	215,798
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	210,431	224,744	225,509	228,754
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	222,982	238,730	245,520
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	228,436	255,792
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	251,474

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	16,199	8,477	(1,816)	3,769	619	335	221	8,829	14,045	
2. 1992	20,859	30,493	32,457	34,174	34,758	35,049	35,238	35,315	35,331	35,332
3. 1993	X X X	20,207	26,837	30,440	31,621	32,245	32,594	32,759	32,761	34,413
4. 1994	X X X	X X X	21,857	32,291	35,079	36,414	37,196	37,557	37,558	39,136
5. 1995	X X X	X X X	X X X	24,118	34,091	36,960	38,356	39,007	39,200	40,592
6. 1996	X X X	X X X	X X X	X X X	26,618	37,816	41,024	42,577	43,231	43,942
7. 1997	X X X	X X X	X X X	X X X	X X X	29,225	42,473	45,862	47,297	47,900
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	31,028	45,271	49,058	49,795
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,540	43,770	47,145
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,931	39,068
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,683

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	12,091	6,298	3,352	1,892	1,030	578	409	252	178	228
2. 1992	10,505	4,616	2,458	1,487	784	381	190	105	57	26
3. 1993	X X X	9,734	4,199	2,698	1,440	711	348	175	100	55
4. 1994	X X X	X X X	12,460	5,509	3,043	1,535	725	328	162	71
5. 1995	X X X	X X X	X X X	12,669	5,369	2,772	1,436	791	465	204
6. 1996	X X X	X X X	X X X	X X X	15,371	5,776	3,101	1,637	776	304
7. 1997	X X X	X X X	X X X	X X X	X X X	17,038	5,778	3,154	1,635	680
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	18,591	5,971	3,163	1,436
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,192	9,772	4,932
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,736	5,160
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,322

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	9,985	17,312	9,042	4,373	654	392	3		14,149	49
2. 1992	45,669	56,865	61,570	63,282	64,014	64,207	64,189	64,189	64,187	64,186
3. 1993	X X X	44,006	53,306	57,540	59,360	59,611	59,577	59,576	59,576	59,576
4. 1994	X X X	X X X	51,510	61,643	65,354	65,783	65,593	65,592	65,594	65,595
5. 1995	X X X	X X X	X X X	53,530	66,788	67,954	67,748	67,746	67,746	67,746
6. 1996	X X X	X X X	X X X	X X X	65,196	72,864	72,690	72,689	72,689	72,688
7. 1997	X X X	X X X	X X X	X X X	X X X	69,560	78,180	79,757	79,757	81,753
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	74,621	83,149	84,641	87,642
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,838	86,794	90,331
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,265	78,521
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,115

### 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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	83,867	28,436	11,596	8,834	8,353	18,345	2,340	9,952	2,096	
2. 1992	251,540	307,932	316,659	325,350	331,284	340,792	341,287	378,658	379,346	381,084
3. 1993	X X X	234,489	294,003	306,284	315,227	324,544	326,153	369,526	370,263	370,263
4. 1994	X X X	X X X	198,310	252,461	261,197	273,331	275,910	324,026	325,055	346,213
5. 1995	X X X	X X X	X X X	169,163	224,223	238,583	242,719	302,529	304,046	326,443
6. 1996	X X X	X X X	X X X	X X X	160,623	203,564	211,931	289,226	296,094	318,334
7. 1997	X X X	X X X	X X X	X X X	X X X	151,499	195,934	291,865	297,602	334,904
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	160,513	294,749	308,183	342,883
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	203,000	265,417	306,427
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	187,278	264,800
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176,973

#### 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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	86,021	62,735	49,921	40,289	31,837	12,998	21,513	25,604	23,137	21,228
2. 1992	52,943	35,131	26,510	17,285	11,515	4,251	3,677	3,533	2,981	1,990
3. 1993	X X X	48,199	31,899	22,718	13,449	5,372	3,742	3,151	2,626	2,184
4. 1994	X X X	X X X	49,296	30,403	21,397	7,563	4,946	3,708	2,960	2,366
5. 1995	X X X	X X X	X X X	44,799	26,038	11,174	6,746	4,673	3,643	2,709
6. 1996	X X X	X X X	X X X	X X X	45,457	19,859	11,035	6,864	5,010	3,428
7. 1997	X X X	X X X	X X X	X X X	X X X	47,982	22,650	12,702	8,620	5,459
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	53,877	25,471	16,161	9,568
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,994	27,290	14,811
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,439	23,989
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,485

#### 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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	65,626	67,041	23,644	5,119	4,026	2,213	289	1	22,006	
2. 1992	466,126	549,022	572,215	574,792	576,730	577,123	577,151	577,151	577,152	577,153
3. 1993	X X X	448,944	517,329	525,630	527,946	530,079	530,246	530,246	530,245	530,245
4. 1994	X X X	X X X	403,329	436,715	440,064	441,387	441,649	441,649	441,648	447,371
5. 1995	X X X	X X X	X X X	363,865	396,304	399,728	400,171	400,169	400,169	423,887
6. 1996	X X X	X X X	X X X	X X X	366,159	388,122	389,118	389,120	394,945	420,216
7. 1997	X X X	X X X	X X X	X X X	X X X	392,611	416,793	421,277	423,436	469,564
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	423,245	446,890	452,434	499,917
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	350,346	413,293	453,492
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	376,428	413,243
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	347,872

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,852	784	460	151	164	99	72	(564)	80	
2. 1992	4,149	6,020	6,319	6,519	6,677	6,715	7,135	6,699	6,698	6,696
3. 1993	X X X	4,209	5,777	6,249	6,524	6,669	7,271	6,992	6,993	6,994
4. 1994	X X X	X X X	4,542	6,044	6,567	6,836	7,435	7,394	7,394	7,394
5. 1995	X X X	X X X	X X X	4,837	6,493	7,225	8,290	8,330	8,330	8,330
6. 1996	X X X	X X X	X X X	X X X	5,797	7,792	9,017	9,258	9,258	9,258
7. 1997	X X X	X X X	X X X	X X X	X X X	5,684	8,341	8,844	8,845	8,846
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	5,875	8,783	10,118	10,421
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,286	9,187	9,537
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,039	8,949
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,058

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	3,092	2,076	1,474	924	585	403	19,303	24,490	28,662	16,122
2. 1992	2,602	1,116	791	518	306	275	111	56	43	31
3. 1993	X X X	2,506	1,449	914	607	399	212	99	61	133
4. 1994	X X X	X X X	2,774	1,600	1,114	757	485	684	215	134
5. 1995	X X X	X X X	X X X	3,239	2,153	1,302	872	481	335	181
6. 1996	X X X	X X X	X X X	X X X	3,988	2,287	1,283	684	585	261
7. 1997	X X X	X X X	X X X	X X X	X X X	3,588	2,433	989	911	386
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,586	1,544	1,377	642
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,484	2,275	1,567
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,868	1,506
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,032

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,859	516	326	(33)	108	144	52		28,712	
2. 1992	10,020	11,538	11,801	11,820	11,848	11,984	12,494	12,494	12,494	12,493
3. 1993	X X X	9,930	11,490	11,765	11,864	11,898	12,642	12,642	12,642	12,642
4. 1994	X X X	X X X	10,656	12,321	12,697	12,911	13,563	13,564	13,563	13,562
5. 1995	X X X	X X X	X X X	13,415	15,581	15,837	17,093	17,093	17,092	17,091
6. 1996	X X X	X X X	X X X	X X X	18,399	21,014	22,040	22,039	22,039	22,038
7. 1997	X X X	X X X	X X X	X X X	X X X	18,392	22,638	22,638	22,638	22,638
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	19,619	22,306	24,182	26,676
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,673	23,881	26,950
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,545	26,794
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,064

**SCHEDULE P-PART 5F  
MEDICAL MALPRACTICE-OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior			1					21	18	
2. 1992			1	1	1	1	1			
3. 1993	X X X	1	1	1	1	1	1			
4. 1994	X X X	X X X	1	1	1	4	4			
5. 1995	X X X	X X X	X X X	1	1	1	1			
6. 1996	X X X	X X X	X X X	X X X		1	1			
7. 1997	X X X	X X X	X X X	X X X	X X X	10	25			
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	35			
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			1
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1	1	1				4	47	24	25
2. 1992	1	1	1							
3. 1993	X X X		1	1		1	1			
4. 1994	X X X	X X X	1	4	4	3	1			
5. 1995	X X X	X X X	X X X	1	1	1	1			
6. 1996	X X X	X X X	X X X	X X X	1	6	6			
7. 1997	X X X	X X X	X X X	X X X	X X X	92	49			
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	66			
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1		1
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	4			(4)			1	1	42	
2. 1992	1	1	4	4	4	1	3	3	3	3
3. 1993	X X X	1	1	4	4	6	6	6	7	7
4. 1994	X X X	X X X	6	10	19	19	19	19	20	20
5. 1995	X X X	X X X	X X X	1	8	8	8	8	8	9
6. 1996	X X X	X X X	X X X	X X X	1	10	13	13	13	13
7. 1997	X X X	X X X	X X X	X X X	X X X	277	306	307	309	310
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	329	328	328	327
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	3	3
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	4
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SCHEDULE P-PART 5F  
MEDICAL MALPRACTICE-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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior								1		
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior								1		
2. 1992								1	1	1
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X					1	1	2
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		3	3	3
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	



**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	9,570	6,838	1,738	997	554	353	227	4,843	1,819	
2. 1992	10,186	15,807	16,999	17,607	17,924	18,163	18,341	20,020	20,045	20,044
3. 1993	X X X	11,455	16,503	17,723	18,240	18,684	18,951	20,903	20,962	21,361
4. 1994	X X X	X X X	10,016	15,084	16,214	17,007	17,503	19,991	20,110	20,487
5. 1995	X X X	X X X	X X X	11,326	16,032	17,276	18,048	20,654	20,936	21,210
6. 1996	X X X	X X X	X X X	X X X	10,659	15,776	17,226	20,115	20,653	20,715
7. 1997	X X X	X X X	X X X	X X X	X X X	10,592	16,577	20,612	21,676	21,675
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	11,793	20,892	23,193	23,193
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,830	22,134	22,134
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,481	18,313
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,267

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	9,704	6,607	4,398	3,112	2,265	1,817	135,886	168,064	125,391	140,751
2. 1992	7,327	3,163	2,310	1,731	1,134	716	403	219	118	95
3. 1993	X X X	8,409	4,737	2,590	1,709	1,016	573	310	184	153
4. 1994	X X X	X X X	8,990	4,587	2,648	1,599	830	672	376	221
5. 1995	X X X	X X X	X X X	8,610	4,340	2,376	1,429	1,028	664	331
6. 1996	X X X	X X X	X X X	X X X	9,280	4,284	2,327	1,594	886	381
7. 1997	X X X	X X X	X X X	X X X	X X X	10,434	4,202	3,044	1,952	884
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12,948	5,631	4,210	2,579
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,969	5,809	3,010
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,348	4,467
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,050

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	18,899	27,167	7,076	852	703	204	(256)	(1)	127,093	15,361
2. 1992	32,393	44,113	48,051	48,738	49,330	49,371	49,299	49,299	49,299	49,299
3. 1993	X X X	38,800	49,235	49,614	50,685	50,905	50,803	50,803	50,803	50,802
4. 1994	X X X	X X X	40,626	48,661	50,340	50,758	50,611	50,611	50,612	50,614
5. 1995	X X X	X X X	X X X	44,836	54,377	54,712	54,683	54,681	54,681	54,680
6. 1996	X X X	X X X	X X X	X X X	48,849	56,394	56,002	56,003	56,002	56,001
7. 1997	X X X	X X X	X X X	X X X	X X X	50,601	59,214	61,307	61,947	61,947
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	57,047	67,052	69,308	69,308
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,750	69,008	69,008
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,807	58,807
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	36,398

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	20	16	9	1		1	(29)	59	46	
2. 1992	1	10	10	13	18	18	14	18	18	21
3. 1993	X X X	1	4	6	6	6	6	8	8	14
4. 1994	X X X	X X X	1	4	6	4	6	6	6	7
5. 1995	X X X	X X X	X X X	6	6	8	10	13	13	15
6. 1996	X X X	X X X	X X X	X X X	1	1	1	3	4	4
7. 1997	X X X	X X X	X X X	X X X	X X X	1	1	8	14	17
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	19	9	10	30
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		6	23
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3	4
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	86	53	37	28	12	14	11	903	1,395	56
2. 1992	28	18	13	10	6	4	3	3	3	8
3. 1993	X X X	13	10	8	8	6	4	3	1	4
4. 1994	X X X	X X X	19	10	8	6	4	3	3	3
5. 1995	X X X	X X X	X X X	19	10	6	4	4	1	4
6. 1996	X X X	X X X	X X X	X X X	418	6	4	10	7	2
7. 1997	X X X	X X X	X X X	X X X	X X X	13	8	20	8	3
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	52	32	16	5
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68	23	6
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58	36
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	21	4	38	(1)	4	(1)	1	1	1,439	
2. 1992	42	62	69	68	71	71	71	72	73	74
3. 1993	X X X	38	42	42	42	42	42	42	43	45
4. 1994	X X X	X X X	32	38	38	38	42	39	40	41
5. 1995	X X X	X X X	X X X	31	30	31	31	32	34	39
6. 1996	X X X	X X X	X X X	X X X	430	431	430	437	437	437
7. 1997	X X X	X X X	X X X	X X X	X X X	38	38	73	76	77
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	205	206	207	207
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	687	700	704
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,098	1,098
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	94

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	667	175	408	272	198	272	379	1,743	1,698	
2. 1992	1,073	1,618	1,792	1,787	1,887	1,989	2,101	2,280	2,388	2,388
3. 1993	X X X	932	1,431	1,368	1,525	1,673	1,807	1,986	2,090	2,286
4. 1994	X X X	X X X	622	6,617	6,806	6,972	7,137	7,341	7,443	7,868
5. 1995	X X X	X X X	X X X	772	1,323	1,526	1,727	1,989	2,111	2,358
6. 1996	X X X	X X X	X X X	X X X	736	1,264	1,505	1,807	1,956	2,132
7. 1997	X X X	X X X	X X X	X X X	X X X	680	1,271	1,631	1,816	1,909
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	622	1,318	1,535	1,566
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	748	1,365	1,466
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,114	1,603
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	813

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	17,175	21,075	12,189	13,090	16,363	21,268	206,883	263,314	321,229	229,513
2. 1992	869	755	840	830	842	747	619	466	358	263
3. 1993	X X X	953	831	925	759	730	509	358	433	398
4. 1994	X X X	X X X	16,114	1,154	776	756	524	430	513	493
5. 1995	X X X	X X X	X X X	965	999	1,177	893	802	474	444
6. 1996	X X X	X X X	X X X	X X X	1,378	1,872	1,782	1,186	1,109	1,093
7. 1997	X X X	X X X	X X X	X X X	X X X	1,034	1,317	1,659	661	425
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,107	703	920	1,073
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,637	684	618
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,838	1,546
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	704

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	5,749	5,812	7,747	1,430	5,076	4,998	5,950	(6)	321,928	
2. 1992	2,844	4,639	5,517	5,795	6,424	6,703	6,653	6,654	6,655	6,655
3. 1993	X X X	3,101	4,556	4,832	5,604	5,988	5,954	5,954	5,954	6,437
4. 1994	X X X	X X X	18,142	20,198	20,988	21,349	21,337	21,337	21,360	22,994
5. 1995	X X X	X X X	X X X	2,994	4,955	5,678	5,674	5,674	5,761	6,689
6. 1996	X X X	X X X	X X X	X X X	3,630	6,040	6,589	6,746	6,934	7,557
7. 1997	X X X	X X X	X X X	X X X	X X X	3,628	5,607	6,446	7,239	7,853
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	3,655	4,716	5,374	6,127
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,183	5,051	5,495
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,925	6,796
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,144

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	128	92	14	10	6	1	(673)	417	329	
2. 1992	94	94	100	117	118	119	1	122	123	123
3. 1993	X X X	54	71	72	82	82	6	84	84	139
4. 1994	X X X	X X X	35	54	56	61	6	64	66	115
5. 1995	X X X	X X X	X X X	6	10	13	16	13	14	15
6. 1996	X X X	X X X	X X X	X X X	1	3	114	8	9	12
7. 1997	X X X	X X X	X X X	X X X	X X X	1	6	10	10	10
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	8	1	10	10
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	8	9
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	4
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,019	258	144	56	33	29	573	5	9,300	1
2. 1992	121	106	42	18	10	1	55	1	1	
3. 1993	X X X	71	38	28	10	6	72	6	3	
4. 1994	X X X	X X X	56	28	19	10	48	6	3	4
5. 1995	X X X	X X X	X X X	42	38	23	25	10	8	8
6. 1996	X X X	X X X	X X X	X X X	219	184	42	8	4	3
7. 1997	X X X	X X X	X X X	X X X	X X X	18	18	3	1	1
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	97	6	3	7
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11	8	8
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82	54
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	55	43	197	29	29	(1)	1		9,626	
2. 1992	221	273	358	353	357	356	357	355	355	355
3. 1993	X X X	181	214	212	228	226	227	227	228	346
4. 1994	X X X	X X X	136	136	149	146	149	149	149	284
5. 1995	X X X	X X X	X X X	68	71	74	73	74	76	77
6. 1996	X X X	X X X	X X X	X X X	231	231	231	231	231	232
7. 1997	X X X	X X X	X X X	X X X	X X X	31	31	32	34	35
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	106	106	119	121
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19	31	32
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100	100
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22

**SCHEDULE P-PART 6C  
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					654	6,538	6,489	4,574	531	842	842
2. 1992					(1,681)	(2,067)	(2,849)	811	8,684	8,394	(290)
3. 1993	X X X				269,305	269,648	268,960	277,608	281,969	285,477	3,508
4. 1994	X X X	X X X	322,719	323,409	323,209	323,990	324,992	323,196	321,998	322,724	726
5. 1995	X X X	X X X	X X X	351,126	351,520	352,006	358,382	354,902	353,879	351,059	(2,820)
6. 1996	X X X	X X X	X X X	X X X	341,038	338,909	356,772	354,212	352,700	349,570	(3,130)
7. 1997	X X X	X X X	X X X	X X X	X X X	377,933	388,833	382,806	381,184	384,589	3,405
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	413,385	411,316	408,853	411,469	2,616
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	407,492	414,740	415,212	472
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	384,749	388,261	3,512
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	307,467	307,467
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	316,308
13. Earned Premiums (Sc P-Pt 1)	366,173	353,891	293,297	270,794	332,958	384,154	454,408	408,437	396,949	316,308	X X X

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					317	987	734	307	(52)	4	4
2. 1992					38	284	231	249	246	246	
3. 1993	X X X				41,925	42,158	42,229	42,238	42,238	42,238	
4. 1994	X X X	X X X	58,614	58,948	59,088	59,610	59,547	59,484	59,480	59,480	
5. 1995	X X X	X X X	X X X	55,103	55,449	55,914	55,853	55,772	55,821	55,664	(157)
6. 1996	X X X	X X X	X X X	X X X	71,253	74,012	74,057	73,873	73,890	73,764	(126)
7. 1997	X X X	X X X	X X X	X X X	X X X	75,226	76,821	77,138	77,033	77,012	(21)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	84,108	85,851	86,190	86,406	216
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,640	111,763	113,645	1,882
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	112,245	116,824	4,579
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	59,949	59,949
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,326
13. Earned Premiums (Sc P-Pt 1)	44,845	40,958	59,749	66,456	71,915	80,443	85,596	111,707	114,607	66,326	X X X

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(106,943)	(17,855)	(17,828)	23,564	16,619	8,347	8,347
2. 1992					(49,558)	(52,962)	(65,249)	(64,880)	(57,653)	(56,502)	1,151
3. 1993	X X X				2,203,331	2,175,257	2,169,121	2,167,066	2,177,511	2,178,275	764
4. 1994	X X X	X X X	2,816,224	2,792,646	2,814,293	2,764,893	2,769,196	2,763,566	2,772,163	2,771,837	(326)
5. 1995	X X X	X X X	X X X	2,192,787	2,223,788	2,197,239	2,203,915	2,187,757	2,193,272	2,184,864	(8,408)
6. 1996	X X X	X X X	X X X	X X X	1,908,658	1,908,448	1,915,286	1,905,792	1,918,267	1,907,427	(10,840)
7. 1997	X X X	X X X	X X X	X X X	X X X	1,736,049	1,769,642	1,785,470	1,811,688	1,809,901	(1,787)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,728,828	1,759,330	1,787,272	1,807,916	20,644
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,601,736	1,654,822	1,701,022	46,200
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,585,370	1,666,521	81,151
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,573,531	1,573,531
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,710,427
13. Earned Premiums (Sc P-Pt 1)	3,516,724	3,278,259	2,743,475	2,151,574	1,841,050	1,638,532	1,753,912	1,638,665	1,753,490	1,710,427	X X X

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(321)	(15,222)	(5,841)	88,082	88,225	1,326	1,326
2. 1992					(117)	(10,146)	(9,616)	(9,786)	(6,292)	(5,910)	382
3. 1993	X X X				731,218	726,259	723,939	724,093	723,867	724,331	464
4. 1994	X X X	X X X	965,141	957,750	951,916	951,098	948,088	947,403	947,274	947,762	488
5. 1995	X X X	X X X	X X X	638,301	635,853	631,806	630,505	630,140	630,378	631,022	644
6. 1996	X X X	X X X	X X X	X X X	463,786	482,189	483,528	483,908	485,549	486,853	1,304
7. 1997	X X X	X X X	X X X	X X X	X X X	308,478	314,744	311,136	314,378	316,915	2,537
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	258,000	259,081	261,984	259,935	(2,049)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	269,632	292,995	292,963	(32)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	310,452	322,155	11,703
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	425,657	425,657
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	442,424
13. Earned Premiums (Sc P-Pt 1)	1,059,788	1,156,552	977,747	672,000	452,289	291,689	261,998	354,505	433,201	442,424	X X X

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

#### SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					26	13	33	3	9	2	2
2. 1992					26	126	169	169	169	176	7
3. 1993	X X X				133,147	133,816	133,915	133,912	133,908	133,913	5
4. 1994	X X X	X X X	169,799	175,160	175,446	175,461	175,600	175,601	175,606	175,607	1
5. 1995	X X X	X X X	X X X	176,089	182,239	182,756	182,967	182,972	182,983	182,983	
6. 1996	X X X	X X X	X X X	X X X	166,481	171,189	171,779	171,702	171,948	171,850	(98)
7. 1997	X X X	X X X	X X X	X X X	X X X	199,822	203,266	203,170	203,344	203,286	(58)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	218,309	225,860	226,083	226,099	16
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	211,083	218,166	224,738	6,572
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	251,293	266,519	15,226
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	272,478	272,478
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	294,151
13. Earned Premiums (Sc P-Pt 1)	138,024	189,118	185,737	181,179	172,413	205,833	222,845	218,470	259,036	294,151	X X X

#### SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					1						
2. 1992						(1)	(1)	(1)	(1)	(1)	
3. 1993	X X X				37,415	37,446	37,446	37,446	37,446	37,446	
4. 1994	X X X	X X X	27,471	31,007	32,196	32,293	32,291	32,290	32,290	32,290	
5. 1995	X X X	X X X	X X X	23,038	24,644	27,542	27,443	27,439	27,439	27,445	6
6. 1996	X X X	X X X	X X X	X X X	33,138	34,922	35,489	35,552	35,552	35,556	4
7. 1997	X X X	X X X	X X X	X X X	X X X	34,809	36,844	39,279	39,639	39,243	(396)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	37,052	40,508	43,679	41,654	(2,025)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,523	40,847	38,164	(2,683)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,772	41,611	839
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,807	47,807
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,552
13. Earned Premiums (Sc P-Pt 1)	23,095	37,271	38,574	32,953	35,654	39,616	39,557	43,469	47,627	43,552	X X X

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

#### SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					1,119	3,701	6,313	4,999	2,713	550	550
2. 1992					1,094	3,298	5,312	7,260	7,231	7,532	301
3. 1993	X X X				162,673	165,360	167,934	171,329	171,076	171,000	(76)
4. 1994	X X X	X X X	295,576	251,464	244,494	245,086	244,964	253,583	253,492	253,109	(383)
5. 1995	X X X	X X X	X X X	263,423	254,349	238,173	230,627	244,498	246,918	246,623	(295)
6. 1996	X X X	X X X	X X X	X X X	246,360	252,776	249,116	247,514	248,178	249,374	1,196
7. 1997	X X X	X X X	X X X	X X X	X X X	276,305	277,685	267,193	264,059	269,107	5,048
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	318,981	323,119	324,354	326,708	2,354
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	308,805	313,840	322,745	8,905
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	292,300	297,172	4,872
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	289,820	289,820
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	312,292
13. Earned Premiums (Sc P-Pt 1)	279,282	236,299	205,835	246,123	237,805	274,824	318,188	333,676	300,865	312,292	X X X

#### SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(767)	(2,059)	423	74	(163)	404	404
2. 1992					(113)	(114)	356	356	254	345	91
3. 1993	X X X				21,474	21,489	21,443	21,443	21,307	21,356	49
4. 1994	X X X	X X X	34,125	35,102	34,699	34,724	34,835	34,866	34,337	34,337	
5. 1995	X X X	X X X	X X X	37,288	38,148	40,574	41,319	41,380	40,525	40,532	7
6. 1996	X X X	X X X	X X X	X X X	42,430	44,710	47,850	48,078	47,822	47,260	(562)
7. 1997	X X X	X X X	X X X	X X X	X X X	41,190	44,300	45,068	45,434	44,740	(694)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	51,618	53,621	55,552	55,978	426
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,792	51,453	52,952	1,499
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	59,405	64,897	5,492
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,490	77,490
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84,202
13. Earned Premiums (Sc P-Pt 1)	24,139	28,691	35,661	39,970	41,364	43,920	60,067	51,962	62,321	84,202	X X X

**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
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X				4,052	4,052	4,052	4,052	4,052	4,052	
4. 1994	X X X	X X X	5,816	5,521	5,521	5,521	5,521	5,521	5,521	5,521	
5. 1995	X X X	X X X	X X X	4,957	4,957	4,957	4,957	4,957	4,957	4,957	
6. 1996	X X X	X X X	X X X	X X X	18,858	18,858	18,858	18,858	18,858	18,858	
7. 1997	X X X	X X X	X X X	X X X	X X X	21,276	21,276	21,276	21,276	21,276	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	19,291	19,291	19,291	19,291	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,748	20,748	20,748	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,855	32,855	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,809	70,809
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,809
13. Earned Premiums (Sc P-Pt 1)	4,303	8,656	6,421	5,740	18,858	21,276	19,291	20,748	32,855	70,809	X X X

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X										
4. 1994	X X X	X X X	323	323	323	323	323	323	323	323	
5. 1995	X X X	X X X	X X X	178	178	178	178	178	178	178	
6. 1996	X X X	X X X	X X X	X X X	3,887	3,887	3,887	3,887	3,887	3,887	
7. 1997	X X X	X X X	X X X	X X X	X X X	5,344	5,344	5,344	5,344	5,344	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	6,984	6,984	6,984	6,984	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,047	10,047	10,047	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,643	19,643	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,100	52,100
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,100
13. Earned Premiums (Sc P-Pt 1)		702	323	178	3,887	5,344	6,984	10,047	19,643	52,100	X X X

**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
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X										
4. 1994	X X X	X X X									
5. 1995	X X X	X X X	X X X								
6. 1996	X X X	X X X	X X X	X X X							
7. 1997	X X X	X X X	X X X	X X X	X X X						
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X										
4. 1994	X X X	X X X									
5. 1995	X X X	X X X	X X X								
6. 1996	X X X	X X X	X X X	X X X							
7. 1997	X X X	X X X	X X X	X X X	X X X						
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

**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
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					11	11	14	3	4	28	28
2. 1992					(1)	1	8	28	30	46	16
3. 1993	X X X				8,162	8,199	8,213	8,222	8,232	8,243	11
4. 1994	X X X	X X X	7,157	7,206	7,301	7,360	7,400	7,410	7,414	7,417	3
5. 1995	X X X	X X X	X X X	9,284	9,344	9,473	9,510	9,520	9,511	9,529	18
6. 1996	X X X	X X X	X X X	X X X	20,739	25,131	25,359	25,453	25,427	25,222	(205)
7. 1997	X X X	X X X	X X X	X X X	X X X	27,532	28,457	30,232	30,236	30,084	(152)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	44,465	47,016	48,218	48,356	138
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,238	51,099	53,162	2,063
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,880	28,103	2,223
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,540	34,540
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,683
13. Earned Premiums (Sc P-Pt 1)	7,258	8,574	7,685	8,723	20,908	32,161	45,736	53,692	28,934	38,683	X X X

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior						18					
2. 1992											
3. 1993	X X X				2,979	2,979	2,979	2,979	2,979	2,979	
4. 1994	X X X	X X X	1,079	1,079	1,089	1,114	1,148	1,120	1,177	1,227	50
5. 1995	X X X	X X X	X X X	1,760	1,765	1,803	1,825	1,810	1,851	1,884	33
6. 1996	X X X	X X X	X X X	X X X	2,828	4,051	4,051	4,055	4,055	4,055	
7. 1997	X X X	X X X	X X X	X X X	X X X	3,183	3,326	3,706	3,706	3,706	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	7,598	7,745	7,853	8,024	171
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,398	6,546	6,889	343
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,433	3,622	189
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,626	24,626
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,412
13. Earned Premiums (Sc P-Pt 1)	471	3,038	1,115	1,769	2,855	4,484	7,791	6,885	3,786	25,412	X X X

**SCHEDULE P-PART 6O  
REINSURANCE - Nonproportional Assumed Liability  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(23)	11	52	(11)	21	43	43
2. 1992					1	6	6	7	8	10	2
3. 1993	X X X				2,821	2,821	2,827	2,827	2,827	2,828	1
4. 1994	X X X	X X X	1,721	1,721	1,700	1,767	1,775	1,775	1,777	1,777	
5. 1995	X X X	X X X	X X X	1,429	1,413	1,433	1,446	1,446	1,446	1,446	
6. 1996	X X X	X X X	X X X	X X X	1,581	2,615	2,674	2,679	2,673	2,673	
7. 1997	X X X	X X X	X X X	X X X	X X X	1,581	1,759	1,792	1,790	1,804	14
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	5,209	5,544	6,506	6,694	188
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,621	13,182	15,869	2,687
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,998	24,721	3,723
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,053	34,053
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,711
13. Earned Premiums (Sc P-Pt 1)	2,897	1,973	1,894	2,323	1,513	2,731	5,526	11,986	23,539	40,711	X X X

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X				5,688	5,688	5,688	5,688	5,688	5,688	
4. 1994	X X X	X X X	(30)	(30)	(30)	(30)	(30)	(30)	(30)	(30)	
5. 1995	X X X	X X X	X X X								
6. 1996	X X X	X X X	X X X	X X X	1	1	1	1	1	1	
7. 1997	X X X	X X X	X X X	X X X	X X X						
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(3)	1	21	20
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45	58	13
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,255	17,255
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,288
13. Earned Premiums (Sc P-Pt 1)		5,688	(30)		1			(3)	49	17,288	X X X



**SCHEDULE P-PART 6R  
PRODUCTS LIABILITY-OCCURRENCE  
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior						6	(18)	197	244	201	201
2. 1992					166	(86)	(84)	(11)	95	310	215
3. 1993	X X X				60,352	58,963	58,829	58,900	58,932	58,909	(23)
4. 1994	X X X	X X X	92,540	68,972	80,740	76,978	75,395	76,641	76,636	76,459	(177)
5. 1995	X X X	X X X	X X X	67,355	73,370	75,119	71,148	74,663	74,556	74,259	(297)
6. 1996	X X X	X X X	X X X	X X X	60,985	66,525	68,898	65,837	65,807	66,166	359
7. 1997	X X X	X X X	X X X	X X X	X X X	69,156	68,660	69,008	68,708	71,512	2,804
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	59,294	58,118	58,438	59,470	1,032
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,208	57,547	61,284	3,737
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,787	49,675	(3,112)
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	139,449	139,449
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	144,188
13. Earned Premiums (Sc P-Pt 1)	82,095	82,850	42,640	72,997	78,654	71,050	55,463	58,419	53,389	144,188	X X X

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior								(105)		2	2
2. 1992											
3. 1993	X X X				1,055	1,055	1,055	1,055	1,055	1,055	
4. 1994	X X X	X X X	2,058	2,162	2,162	2,162	2,162	2,162	2,162	2,162	
5. 1995	X X X	X X X	X X X	2,626	2,704	2,704	2,704	2,704	2,704	2,708	4
6. 1996	X X X	X X X	X X X	X X X	3,120	3,120	3,122	3,146	3,146	3,149	3
7. 1997	X X X	X X X	X X X	X X X	X X X	3,137	3,158	3,180	3,180	3,180	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,667	4,711	4,711	4,711	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,558	4,558	4,602	44
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,645	6,760	115
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,015	13,015
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,183
13. Earned Premiums (Sc P-Pt 1)	2,347	3,724	1,963	2,510	3,083	3,137	4,691	4,543	6,749	13,183	X X X

**SCHEDULE P-PART 6R  
PRODUCTS LIABILITY-CLAIMS-MADE  
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X				1,420	1,420	1,420	1,420	1,420	1,420	
4. 1994	X X X	X X X	1,479	1,397	1,397	1,397	1,397	1,397	1,397	1,397	
5. 1995	X X X	X X X	X X X	984	984	984	984	984	984	984	
6. 1996	X X X	X X X	X X X	X X X	830	830	830	830	830	830	
7. 1997	X X X	X X X	X X X	X X X	X X X	626	626	626	626	626	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	188	188	195	195	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	420	523	523	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	353	353	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	184	184
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	184
13. Earned Premiums (Sc P-Pt 1)	459	795	1,488	1,189	830	626	188	420	473	184	X X X

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X										
4. 1994	X X X	X X X									
5. 1995	X X X	X X X	X X X	51	51	51	51	51	51	51	
6. 1996	X X X	X X X	X X X	X X X	68	68	68	68	68	68	
7. 1997	X X X	X X X	X X X	X X X	X X X	11	11	11	11	11	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	8	8	8	8	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(461)	(461)	(461)	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49	49	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)		10		51	68	11	8	(461)	49		X X X

**SCHEDULE P-PART 7A-PRIMARY LOSS SENSITIVE CONTRACTS**  
**(\$000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	125,751			365,417		
2. Private Passenger Auto Liab./Medical	1,164,637			941,376		
3. Commercial Auto/Truck Liab./Medical	575,338	133,537	23.210	235,954	21,153	8.965
4. Workers' Compensation	4,694,711	1,851,339	39.435	1,252,316	384,303	30.687
5. Commercial Multiple Peril	451,898			228,534		
6. Medical Malpractice - Occurrence	206					
7. Medical Malpractice - Claims-made						
8. Special Liability	36,901			50,377		
9. Other Liability - Occurrence	1,490,066	359,628	24.135	232,747	44,968	19.321
10. Other Liabilities - Claims-made	46,081			28,808		
11. Special Property	76,642			127,374		
12. Auto Physical Damage	3,006	410	13.639	761,117	1,772	0.233
13. Fidelity/Surety	54,470			43,968		
14. Other	430,080			300,444		
15. International						
16. Reinsurance - Nonproportional Assumed Property	X X X	X X X	X X X	X X X	X X X	X X X
17. Reinsurance - Nonproportional Assumed Liability	X X X	X X X	X X X	X X X	X X X	X X X
18. Reinsurance - Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X	X X X	X X X
19. Products Liability - Occurrence	466,102	128,859	27.646	63,755	14,989	23.510
20. Products Liability - Claims-made	5,224			215		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	9,621,113	2,473,773	25.712	4,632,402	467,185	10.085

**SECTION 2**

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		1,098,363	1,009,944	996,343	962,522	945,536	941,958	944,429	947,408	951,710
2. 1992		919,781	786,025	740,552	682,660	668,334	653,987	645,641	649,753	652,255
3. 1993	X X X	490,042	754,938	723,768	675,479	662,513	648,712	635,778	638,313	647,912
4. 1994	X X X	X X X	403,431	682,739	664,847	648,120	645,143	645,592	644,847	664,712
5. 1995	X X X	X X X	X X X	335,584	561,639	523,281	532,509	533,764	534,383	575,186
6. 1996	X X X	X X X	X X X	X X X	372,337	547,450	535,330	531,584	555,680	604,469
7. 1997	X X X	X X X	X X X	X X X	X X X	368,387	603,658	596,200	615,360	695,034
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	391,955	577,115	597,574	682,698
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	398,211	662,390	705,929
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	394,032	607,998
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	231,093

**SECTION 3**

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		284,893	170,503	144,954	91,119	58,751	44,853	44,957	40,100	17,956
2. 1992		446,251	256,476	187,555	107,533	79,404	59,432	46,735	41,230	12,356
3. 1993	X X X	286,126	316,956	216,728	131,070	94,193	66,038	54,431	47,108	17,027
4. 1994	X X X	X X X	200,599	252,363	156,764	100,641	66,884	68,113	53,859	23,874
5. 1995	X X X	X X X	X X X	169,662	211,053	104,373	65,939	54,231	36,287	33,350
6. 1996	X X X	X X X	X X X	X X X	164,586	173,219	84,618	48,320	43,141	44,826
7. 1997	X X X	X X X	X X X	X X X	X X X	148,385	188,772	79,398	42,431	54,756
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	184,872	206,316	70,020	74,060
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	193,132	225,138	112,279
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,365	193,103
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	168,919

**SCHEDULE P-PART 7A  
PRIMARY LOSS SENSITIVE CONTRACTS (continued)  
SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		1,210,055	1,198,836	1,196,094	1,197,201	1,192,788	1,186,168	1,187,953	1,191,299	1,187,978
2. 1992		1,023,824	848,170	858,114	832,461	834,050	824,152	832,714	849,348	844,998
3. 1993	X X X	526,975	945,060	777,544	820,531	792,628	786,938	788,468	795,178	794,365
4. 1994	X X X	X X X	458,317	874,245	889,658	828,920	828,280	826,133	829,741	817,491
5. 1995	X X X	X X X	X X X	409,727	684,051	685,641	700,259	693,403	697,481	674,647
6. 1996	X X X	X X X	X X X	X X X	384,577	661,315	685,322	679,171	689,428	679,709
7. 1997	X X X	X X X	X X X	X X X	X X X	417,336	579,557	580,700	595,256	594,375
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	404,626	652,567	674,006	668,335
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	452,509	597,776	649,542
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	459,522	720,603
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	242,338

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		103,400	56,231	40,595	28,015	15,395	6,797	5,221	3,847	621
2. 1992		100,749	95,034	77,491	27,726	15,950	7,488	3,105	6,322	1,735
3. 1993	X X X	98,491	66,662	72,394	67,575	21,683	12,170	5,954	9,146	2,491
4. 1994	X X X	X X X	26,364	6,540	148,371	47,379	23,208	17,803	16,543	4,167
5. 1995	X X X	X X X	X X X	39,219	(8,005)	88,000	61,811	45,605	34,447	6,483
6. 1996	X X X	X X X	X X X	X X X	(48,916)	1,391	87,171	59,781	38,227	18,355
7. 1997	X X X	X X X	X X X	X X X	X X X	(6,486)	52,162	92,708	69,755	51,828
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	(319)	59,791	107,561	85,912
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,540	45,337	96,185
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,871	83,071
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,577

**SCHEDULE P-PART 7B-REINSURANCE LOSS SENSITIVE CONTRACTS**  
**(\$'000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	125,751			365,417		
2. Private Passenger Auto Liability/Medical	1,164,637			941,376		
3. Commercial Auto/Truck Liability/Medical	575,338	133,537	23.210	235,954	21,153	8.965
4. Workers' Compensation	4,694,711	1,851,339	39.435	1,252,316	384,303	30.687
5. Commercial Multiple Peril	451,898			228,534		
6. Medical Malpractice - Occurrence	206					
7. Medical Malpractice - Claims-made						
8. Special Liability	36,901			50,377		
9. Other Liability - Occurrence	1,490,066	359,628	24.135	232,747	44,968	19.321
10. Other Liability - Claims-made	46,081			28,808		
11. Special Property	76,642			127,374		
12. Auto Physical Damage	3,006	410	13.639	761,117	1,772	0.233
13. Fidelity/Surety	54,470			43,968		
14. Other	430,080			300,444		
15. International						
16. Reinsurance - Nonproportional Assumed Property	33,149			6,960		
17. Reinsurance - Nonproportional Assumed Liability	57,004			21,639		
18. Reinsurance - Nonproportional Assumed Financial Lines	16					
19. Products Liability - Occurrence	466,102	128,859	27.646	63,755	14,989	23.510
20. Products Liability - Claims-made	5,224			215		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	9,711,282	2,473,773	25.473	4,661,001	467,185	10.023

**SECTION 2**

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SECTION 3**

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SCHEDULE P-PART 7B  
REINSURANCE LOSS SENSITIVE CONTRACTS (continued)  
SECTION 4**

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SECTION 5**

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SECTION 6**

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SECTION 7**

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

### SCHEDULE P INTERROGATORIES

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

Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior			
1.02 1992			
1.03 1993			
1.04 1994			
1.05 1995			
1.06 1996			
1.07 1997			
1.08 1998			
1.09 1999			
1.10 2000			
1.11 2001			
1.12 Totals			

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

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 8, below. Are they so reported in this Statement? Yes [ ] No [X]

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

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

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

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

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

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

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

7.2 An extended statement may be attached

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**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART**

**SCHEDULE Y (continued)**

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

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)	
1 0 9													
		9999999	Control Totals							XXX			



**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**  
**Allocated by States and Territories**

States, Etc.	1 Is Insurer Licens- ed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	YES	12,991,304	10,750,612	(12,263)	10,822,499	9,565,761	47,069,271	4,377
2. Alaska	AK	YES	1,645,487	1,312,056	4	563,349	777,067	1,113,945	
3. Arizona	AZ	YES	51,088	(275,540)	10,606	2,963,433	2,811,227	14,994,353	4,167
4. Arkansas	AR	YES	5,353,304	5,529,766	5	4,436,411	2,518,726	23,586,113	4,059
5. California	CA	YES	75,458,437	65,157,369	4,163	69,152,003	97,602,458	152,160,343	19,306
6. Colorado	CO	YES	9,993,030	7,824,926	57,289	7,311,900	9,133,763	23,556,328	6,429
7. Connecticut	CT	YES	18,674,559	18,839,761	(23,213)	46,842,518	49,406,376	111,843,903	35,689
8. Delaware	DE	YES	8,101,148	7,923,032	10,412	5,570,118	5,755,975	22,527,250	4,608
9. Dist. of Columbia	DC	YES	5,442,205	6,833,855	3,395	3,727,012	2,611,689	22,381,373	806
10. Florida	FL	YES	50,865,011	55,236,380	54,024	106,984,264	53,995,854	275,318,666	27,108
11. Georgia	GA	YES	22,123,746	18,345,439	6,994	14,188,918	19,342,287	75,552,100	7,996
12. Hawaii	HI	YES	2,432,532	2,382,814	1,651	4,562,442	814,809	5,876,580	5,061
13. Idaho	ID	YES	2,706,918	2,421,315	8	5,044,470	5,345,646	1,442,653	310
14. Illinois	IL	YES	75,524,958	75,595,501	(1,921)	49,302,343	123,131,235	238,940,268	11,237
15. Indiana	IN	YES	14,505,803	16,294,422	3,378	11,552,293	16,404,741	43,943,254	4,324
16. Iowa	IA	YES	2,601,666	1,597,302	11	1,571,473	(56,921)	15,449,746	2,579
17. Kansas	KS	YES	4,627,077	4,060,287	19	892,628	952,246	4,294,414	682
18. Kentucky	KY	YES	5,901,255	5,084,652	823	11,719,557	20,892,663	95,561,600	4,400
19. Louisiana	LA	YES	8,217,502	7,321,888	3,455	11,918,706	12,799,697	47,974,861	11,846
20. Maine	ME	YES	3,441,605	3,876,703	11,581	2,649,864	2,757,793	20,994,535	4,173
21. Maryland	MD	YES	14,226,531	12,456,593	18,194	3,925,923	8,045,509	49,335,966	15,978
22. Massachusetts	MA	YES	323,614,611	310,073,377	9,035	253,886,372	242,937,759	511,379,969	3,910,799
23. Michigan	MI	YES	34,718,380	32,599,111	2,673	16,392,278	22,119,049	88,344,431	5,889
24. Minnesota	MN	YES	14,064,972	12,230,899	3,400	10,135,930	28,478,597	52,860,118	5,254
25. Mississippi	MS	YES	11,558,073	9,000,326	357	15,946,470	43,276,587	78,186,839	2,616
26. Missouri	MO	YES	12,063,247	9,656,979	4,885	26,429,165	12,472,895	32,790,982	7,881
27. Montana	MT	YES	1,682,366	1,593,470	5	966,543	1,113,614	1,209,410	166
28. Nebraska	NE	YES	4,326,574	3,259,156	4	2,668,319	(42,177)	14,327,036	5,575
29. Nevada	NV	YES	3,618,075	2,981,443		295,772	1,432,350	3,477,215	2,458
30. New Hampshire	NH	YES	8,962,151	12,220,972		13,112,030	6,957,882	63,536,913	32,674
31. New Jersey	NJ	YES	68,467,365	65,497,351	(6,113)	78,752,996	72,746,146	259,398,893	272,800
32. New Mexico	NM	YES	2,086,656	1,619,468	41,601	2,327,500	3,885,902	7,399,985	1,190
33. New York	NY	YES	140,928,432	125,973,223	246,172	139,620,363	183,055,333	463,979,704	333,584
34. No. Carolina	NC	YES	73,970,194	69,933,960	37,352	38,187,873	35,183,818	90,308,442	416,401
35. No. Dakota	ND	YES	806,554	742,513		61,824	236,307	800,526	4
36. Ohio	OH	YES	11,088,534	11,070,794	5	13,502,440	27,717,083	108,512,544	9,000
37. Oklahoma	OK	YES	4,254,185	4,724,877		7,184,530	11,953,657	12,354,961	5,657
38. Oregon	OR	YES	1,706,124	2,062,308	806	4,209,666	5,276,977	12,807,337	2,960
39. Pennsylvania	PA	YES	40,019,702	32,499,132	(6,969)	51,335,030	57,469,924	292,359,590	49,074
40. Rhode Island	RI	YES	4,130,149	2,918,307		6,894,346	3,087,077	34,721,867	3,623
41. So. Carolina	SC	YES	8,441,128	6,510,635	622	5,872,149	967,766	43,265,598	2,602
42. So. Dakota	SD	YES	778,691	715,461		229,742	480,136	747,694	45
43. Tennessee	TN	YES	12,475,761	13,382,619	367	28,237,871	8,964,535	77,461,360	10,186
44. Texas	TX	YES	93,481,960	81,953,156	778,060	74,088,173	193,816,766	325,317,937	793,529
45. Utah	UT	YES	10,395,306	10,989,166	(711)	2,358,663	4,065,475	10,552,356	754
46. Vermont	VT	YES	5,678,676	5,984,398	3	3,538,077	2,654,348	21,713,714	1,905
47. Virginia	VA	YES	26,225,961	29,204,762	118,140	63,616,218	70,146,620	138,823,807	13,828
48. Washington	WA	YES	6,524,836	5,753,281		2,058,419	10,993,349	13,457,180	2,506
49. West Virginia	WV	YES	1,427,618	1,349,135	(70)	1,288,360	8,610,615	26,517,262	528
50. Wisconsin	WI	YES	18,748,488	18,233,350	86,112	13,757,722	24,111,633	46,789,879	7,145
51. Wyoming	WY	YES	954,856	715,536		179,407	750,791	831,558	20
52. American Samoa	AS	NO							
53. Guam	GU	NO	34,093	24,251			943	1,221	
54. Puerto Rico	PR	YES	1,608,325	1,923,192		87,608	(5,767,929)	(2,989,575)	
55. U.S. Virgin Islands	VI	YES	(287,355)	(197,865)			97,987	476,936	
56. Canada	CN	YES	436,247,314	413,115,820	(249)	275,027,389	389,214,842	368,539,561	1,439,183
57. Aggregate other alien	OT	X X X	104,548,782	86,417,566	91	14,421,188	33,735,419	33,833,621	
58. Totals	(a) 53		1,834,235,950	1,715,301,262	1,464,193	1,542,372,557	1,946,810,677	4,528,014,393	7,514,971

DETAILS OF WRITE-INS									
5701. Other alien	X X X		104,548,782	86,417,566	91	14,421,188	33,735,419	33,833,621	
5702.	X X X								
5703.	X X X								
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X								
5799. Totals (Lines 5701 - 5703 + 5798) (Line 57 above)	X X X		104,548,782	86,417,566	91	14,421,188	33,735,419	33,833,621	

**Explanation of basis of allocation of premiums by states, etc.**

(a) Insert the number of yes responses except for Canada and Other Alien.

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response to the specific interrogatory will be accepted in lieu of filing a "NONE" report.

- 1.1 Does your company write Medical Malpractice Insurance? YES [ ] NO [X]  
1.2 Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1? YES [ ] NO [X]  
1.3 If first response is yes and second response is no, please explain: .....

If second response is no and the form is "None," affix bar code (Document Identifier 450) here:



2304320014500000

- 2.1 Does your company have 100 or more stockholders? YES [ ] NO [X]  
2.2 Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile and the NAIC by March 1? YES [ ] NO [X]  
2.3 If first response is yes and second response is no, please explain: .....

If second response is no and the form is "None," affix bar code (Document Identifier 420) here:



2304320014200000

- 3.1 Does your company write financial guaranty insurance? YES [ ] NO [X]  
3.2 Will the Financial Guaranty Insurance Exhibit be filed by March 1? YES [ ] NO [X]  
3.3 If first response is yes and second response is no, please explain: .....

If second response is no and the form is "None," affix bar code (Document Identifier 240) here:



2304320012400000

- 4.1 Does your company write Medicare Supplement insurance? YES [ ] NO [X]  
4.2 Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? YES [ ] NO [X]  
4.3 If first response is yes and second response is no, please explain: .....

If second response is no and the form is "None," affix bar code (Document Identifier 360) here:



2304320013600000

- 5.1 An actuarial opinion is a required filing for all companies. Will an actuarial opinion be filed with this statement by March 1? YES [ ] NO [X]  
5.2 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 440) here:



2304320014400000

- 6.1 The officers and directors information is a required filing for all companies. Will the officers and directors information be filed with the NAIC by March 1? YES [ ] NO [X]  
6.2 If response is no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 380) here:



2304320013800000

**SUPPLEMENTAL EXHIBITS AND SCHEDULES  
INTERROGATORIES (continued)**

7.1 The SVO Compliance Certification is a required filing for all companies. Will the SVO Compliance Certification be filed by March 1? YES [ ] NO [X]  
7.2 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 470) here:



2304320014700000

8.1 Is your company a U.S. Branch of an alien insurer? YES [ ] NO [X]  
8.2 Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? YES [ ] NO [X]  
8.3 If first response is yes and second response is no, please explain: .....

If second response is no and the form is "None," affix bar code (Document Identifier 490) here:



2304320014900000

9.1 The Supplemental Compensation Exhibit is a required filing, with the state of domicile, for all companies. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? YES [ ] NO [X]  
9.2 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 460) here:



2304320014600000

10.1 Will the Risk-based Capital Report be filed with the NAIC by March 1? YES [ ] NO [X]  
10.2 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 390) here:



2304320013900000

10.3 Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1? YES [ ] NO [X]  
10.4 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 390) here:



2304320013900000

11.1 The Insurance Expense Exhibit is a required filing for all companies. Will the Insurance Expense Exhibit be filed with the state of domiciles and the NAIC by April 1? YES [ ] NO [X]  
11.2 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 270) here:



2304320012700000

12.1 Management's Discussion and Analysis is a required filing for all companies. Will Management's Discussion and Analysis be filed by April 1? YES [ ] NO [X]  
12.2 If no, please explain: .....

If response is no and the form is "None," affix bar code (Document Identifier 350) here:



2304320013500000

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES (continued)

- 13.1 Does your company write credit insurance? YES [ ] NO [X]
13.2 Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? YES [ ] NO [X]
13.3 If first response is yes and second response is no, please explain:

If second response is no and the form is "None," affix bar code (Document Identifier 230) here:



23043200123000000

- 14.1 Does your company write long-term care insurance? YES [ ] NO [X]
14.2 Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? YES [ ] NO [X]
14.3 If first response is yes and second response is no, please explain:

If second response is no and the form is "None," affix bar code (Document Identifier 330) here:



23043200133000000

- 15.1 Does your company write accident and health insurance (other than credit)? YES [ ] NO [X]
15.2 Will the Accident and Health Policy Experience Exhibit be filed by April 1? YES [ ] NO [X]
15.3 If first response is yes and second response is no, please explain:

If second response is no and the form is "None," affix bar code (Document Identifier 210) here:



23043200121000000

- 16.1 The Investment Risks Interrogatories is a required filing. Will this be filed by April 1? YES [ ] NO [X]
16.2 If no, please explain:

If second response is no and the form is "None," affix bar code (Document Identifier 285) here:



23043200128500000

- 17.1 Will this company be included in a combined annual statement which is filed with the NAIC by May 1? YES [ ] NO [X]
(A company should be included in only one group filing a combined annual statement. If a company will be included in a combined annual statement on other than a consolidated bases, e.g. quity basis, answer item C "no.")

- 17.2 If yes, indicate NAIC group code.
17.3 If the company is included in a combined annual statement, will the basis of inclusion be consolidation? YES [ ] NO [X]
If reponse to 17.1 is no and the form is "None," affix bar code (Document Identifier 201) here:



23043200120100000

- 18.1 An audited financial report is a required filing for all companies. Will an audited financial report be filed by June 1? YES [ ] NO [X]
18.2 If no, please explain:

If second is no and the form is "None," affix bar code (Document Identifier 220) here:



23043200122000000

**OVERFLOW PAGE FOR WRITE-INS**

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**OVERFLOW PAGE FOR WRITE-INS**

**Page 3 - Continuation  
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
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**REMAINING WRITE-INS AGGREGATED AT LINE 22 FOR LIABILITIES**

2204. Deposit liability	260,333,333	210,000,000
2205. Collateral held for securities loaned		115,269,629
2206.		
2207.		
2208.		
2209.		
2210.		
2211.		
2212.		
2213.		
2214.		
2215.		
2216.		
2217.		
2218.		
2219.		
2220.		
2221.		
2222.		
2223.		
2224.		
2225.		
2297. Totals (Lines 2204 through 2225) (Page 3, Line 2298)	260,333,333	325,269,629

**REMAINING WRITE-INS AGGREGATED AT LINE 24 FOR SPECIAL SURPLUS FUNDS**

2404.		
2405.		
2406.		
2407.		
2408.		
2409.		
2410.		
2411.		
2412.		
2413.		
2414.		
2415.		
2416.		
2417.		
2418.		
2419.		
2420.		
2421.		
2422.		
2423.		
2424.		
2425.		
2497. Totals (Lines 2404 through 2425) (Page 3, Line 2498)		

**REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR OTHER THAN SPECIAL SURPLUS FUNDS**

2704.		
2705.		
2706.		
2707.		
2708.		
2709.		
2710.		
2711.		
2712.		
2713.		
2714.		
2715.		
2716.		
2717.		
2718.		
2719.		
2720.		
2721.		
2722.		
2723.		
2724.		
2725.		
2797. Totals (Lines 2704 through 2725) (Page 3, Line 2798)		











**NONE**      **Schedule B - Part 1**

**NONE**      **Schedule B - Part 2**







**NONE**            **Schedule DB - Part A - Section 1 and 2**

**NONE**            **Schedule DB - Part A - Section 3 and Part B - Section 1**

**NONE**            **Schedule DB - Part B - Section 2 and 3**





**NONE**            **Schedule DB - Part C - Section 3 and Part D - Section 1**

**NONE**            **Schedule DB - Part D - Section 2 and 3**











23043200128500100

# SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES

Due April 1  
For the year ended December 31, 2001

Of The Liberty Mutual Insurance Company Insurance Company  
 Address (City, State, Zip Code): 175 Berkeley Street, Boston, MA 02117  
 NAIC Group Code 0111 NAIC Company Code 23043 Employer's ID Number 04-1543470

The Investment Risks Interrogatories are to be filed by April 1. They are also to be included with the Audited Statutory Financial Statements.

Answer the following interrogatories by stating the applicable U. S. dollar amounts and percentages of the reporting entity's total admitted assets held in that category of investments as shown on the Summary Investment Schedule. All reporting entities must answer interrogatories 1, 2, 3, and, if applicable 20 through 24. Answer each of interrogatories 4 through 19 only if the reporting entity's aggregate holding in the gross investment category addressed in that interrogatory equals or exceeds 2.5% of the reporting entity's total admitted assets. For Life, Health and Fraternal blanks, responses are to exclude Separate Accounts.

- State the reporting entity's total admitted assets as reported in Page 2 of this annual statement. \$ 19,151,797,502
- State by investment category the 10 largest exposures to a single issuer/borrower/investment, excluding U.S. government, U. S. government agency securities and those U. S. Government money market funds listed in the Appendix to the SVO Purposes and Procedures Manual as exempt, property occupied by the company and policy loans.

	<u>1</u>	<u>2</u>	<u>3</u>
	<u>Investment Category</u>	<u>Amount</u>	<u>Percentage of Total Admitted Assets</u>
2.01	General Electric Company/Equity	\$ 97,478,568	0.509 %
2.02	Johnson & Johnson/Equity	\$ 95,096,333	0.497 %
2.03	Qwest Communications International/Fixed	\$ 79,759,839	0.416 %
2.04	Union Pacific Company/Fixed	\$ 48,969,728	0.256 %
2.05	McDonalds Corporation/Equity	\$ 48,440,868	0.253 %
2.06	Wachovia Capital Trust/Fixed	\$ 43,947,668	0.229 %
2.07	Federated Department Stores/Fixed	\$ 41,053,889	0.214 %
2.08	Praxair Incorporated/Fixed	\$ 36,986,844	0.193 %
2.09	Merck & Company Incorporated/Equity	\$ 35,530,841	0.186 %
2.10	General Mills Incorporated/Equity	\$ 33,475,508	0.175 %

- State the amounts and percentages of the reporting entity's total admitted assets held in bonds and preferred stocks by NAIC rating.

<u>Bonds</u>	<u>1</u>	<u>2</u>	<u>Preferred Stock</u>	<u>3</u>	<u>4</u>
3.01 NAIC-1	\$ 6,876,277,066	35.904 %	3.07 P/RP-1	\$ 149710273	0.782 %
3.02 NAIC-2	\$ 851,891,815	4.448 %	3.08 P/RP-2	\$ 9203395	0.048 %
3.03 NAIC-3	\$ 366,123,983	1.912 %	3.09 P/RP-3	\$ 19204341	0.100 %
3.04 NAIC-4	\$ 282,080,682	1.473 %	3.10 P/RP-4	\$ 4419688	0.023 %
3.05 NAIC-5	\$ 11,241,792	0.059 %	3.11 P/RP-5	\$ 0	%
3.06 NAIC-6	\$ 521,933	0.003 %	3.12 P/RP-6	\$ 3	%

- State the amounts and percentages of the reporting entity's total admitted assets held in foreign investments (regardless of whether there is any foreign currency exposure) and unhedged foreign currency exposure (defined as the statement value of investments denominated in foreign currencies which are not hedged by financial instruments qualifying for hedge accounting as specified in SSAP No. 31 - Derivative Instruments), including (4.01) foreign-currency-denominated investments of \$ 19,093,615 (4.02) supporting insurance liabilities denominated in that same foreign currency of \$ 39,845,963 and excluding (4.03) Canadian investments and currency exposure of \$ 614,375,790

Assets held in foreign investments less than 2.5% of the reporting entity's total admitted assets, detail not required.

SUPPLEMENT FOR THE YEAR 2001 OF THE **Liberty Mutual Insurance Company**

5.	Aggregate foreign investment exposure categorized by NAIC sovereign rating:		<u>1</u>		<u>2</u>
5.01	Countries rated NAIC-1	\$	1,061,985,691		5.545 %
5.02	Countries rated NAIC-2	\$	38,857,145		0.203 %
5.03	Countries rated NAIC-3 or below	\$	19,128,200		0.100 %
6.	Two largest foreign investment exposures to a single country, categorized by the country's NAIC sovereign rating:		<u>1</u>		<u>2</u>
	Countries rated NAIC-1:				
6.01	Country: Canada	\$	614,375,790		3.208 %
6.02	Country: United Kingdom	\$	116,743,393		0.610 %
	Countries rated NAIC-2:				
6.03	Country: Mexico	\$	30,894,327		0.161 %
6.04	Country: South Korea	\$	6,022,248		0.031 %
	Countries rated NAIC-3 or below:				
6.05	Country: Argentina	\$	14,363,460		0.075 %
6.06	Country: India	\$	4,764,740		0.025 %
7.	Aggregate unhedged foreign currency exposure	\$	218,662,619		1.142 %
8.	Aggregate unhedged foreign currency exposure categorized by NAIC sovereign rating:		<u>1</u>		<u>2</u>
8.01	Countries rated NAIC-1	\$	208,060,634		1.086 %
8.02	Countries rated NAIC-2	\$	5,837,245		0.030 %
8.03	Countries rated NAIC-3 or below	\$	4,764,740		0.025 %
9.	Two largest unhedged foreign currency exposures to a single country, categorized by the country's NAIC sovereign rating:		<u>1</u>		<u>2</u>
	Countries rated NAIC-1:				
9.01	Country: Greece	\$	54,696,541		0.286 %
9.02	Country: France	\$	29,129,449		0.152 %
	Countries rated NAIC-2:				
9.03	Country: South Korea	\$	3,896,675		0.020 %
9.04	Country: China	\$	1,160,659		0.006 %
	Countries rated NAIC-3 or below:				
9.05	Country: India	\$	4,764,740		0.025 %
9.06	Country:	\$			%
10.	List the 10 largest non-sovereign (i.e. non-governmental) foreign issues:		<u>1</u>		<u>2</u>
10.01	NAIC rating 1-Can	\$	43,609,907		0.228 %
10.02	NAIC rating 1-B Sc	\$	34,425,195		0.180 %
10.03	NAIC rating 2-Petr	\$	30,894,327		0.161 %
10.04	NAIC rating 1-Ford	\$	27,494,269		0.144 %
10.05	NAIC rating 1-Pr BC	\$	26,867,245		0.140 %
10.06	NAIC rating 1-Den N	\$	26,731,201		0.140 %
10.07	NAIC rating 1-Pr On	\$	24,387,141		0.127 %
10.08	NAIC rating 1-Pr NB	\$	23,872,273		0.125 %
10.09	NAIC rating 1-Exxel	\$	23,067,925		0.120 %
10.10	NAIC rating 1-Qant	\$	22,339,543		0.117 %
11.	State the amounts and percentages of the reporting entity's total admitted assets held in Canadian investments and unhedged Canadian currency exposure, including Canadian-currency-denominated investments of (11.01) \$ 614,375,790 supporting Canadian-denominated insurance liabilities of (11.02) \$ 569,107,420				

Assets held in Canadian investments less than 2.5% of the reporting entity's total admitted assets, detail not required.

SUPPLEMENT FOR THE YEAR 2001 OF THE **Liberty Mutual Insurance Company**

12. Aggregate Canadian investment exposure.

		<u>1</u>	<u>2</u>
12.01 Canadian investments	\$	614,375,790	3.208 %
12.02 Unhedged Canadian currency exposure	\$		%

13. State the aggregate amounts and percentages of the reporting entity's total admitted assets held in investments with contractual sales restrictions (defined as investments having restrictions that prevent investments from being sold within 90 days).

Assets held in investments with contractual sales restrictions less than 2.5% of the reporting entity's total admitted assets, detail not required.

		<u>1</u>	<u>2</u>
13.01 Aggregate statement value of investments with contractual sales restrictions	\$		%
13.02 Largest 3 investments with contractual sales restrictions:			
13.03	\$		%
13.04	\$		%
13.05	\$		%

14. State the amounts and percentages of admitted assets held in the largest 10 equity interests (including investments in the shares of mutual funds, preferred stocks, publicly traded equity securities, and other equity securities, and excluding money market and bond mutual funds listed in the Appendix to the SVO Practices and Procedures Manual as exempt or Class 1).

Assets held in equity interests less than 2.5% of the reporting entity's total; admitted assets, detail not required.

Investment Category

		<u>1</u>	<u>2</u>
14.01 General Electric Company	\$	97,478,568	0.509 %
14.02 Johnson & Johnson	\$	95,096,333	0.497 %
14.03 Liberty All-Star Equity Fund	\$	72,017,018	0.376 %
14.04 McDonalds Corporation	\$	48,440,868	0.253 %
14.05 Merck & Company	\$	35,530,841	0.186 %
14.06 General Mills	\$	33,475,508	0.175 %
14.07 Massachusetts Property & Casualty LP	\$	29,412,600	0.154 %
14.08 American Inter'l Group Incorporated	\$	29,398,006	0.153 %
14.09 Axiom Venture Partners LP	\$	26,802,776	0.140 %
14.10 Microsoft Corporation	\$	25,733,355	0.134 %

15. State the amounts and percentages of the reporting entity's total admitted assets held in nonaffiliated, privately placed equities (included in other equity securities) and excluding securities eligible for sale under Securities Exchange Commission (SEC) Rule 144a or SEC Rule 144 without volume restrictions.

Assets held in nonaffiliated, privately placed equities less than 2.5% of the reporting entity's total admitted assets, detail not required.

		<u>1</u>	<u>2</u>
15.01 Aggregate statement value of investments held in nonaffiliated, privately placed equities	\$		%
15.02 Largest 3 investments held in nonaffiliated, privately placed equities:			
15.03	\$		%
15.04	\$		%
15.05	\$		%



SUPPLEMENT FOR THE YEAR 2001 OF THE **Liberty Mutual Insurance Company**

16. State the amounts and percentages of the reporting entity's total admitted assets held in general partnership interests (included in other equity securities).

Assets held in general partnership interests less than 2.5% of the reporting entity's total admitted assets, detail not required.

	<u>1</u>	<u>2</u>	
16.01 Aggregate statement value of investments held in general partnership interests	\$ .....	.....	%
16.02 Largest 3 investments with contractual sales restrictions:			
16.03 .....	\$ .....	.....	%
16.04 .....	\$ .....	.....	%
16.05 .....	\$ .....	.....	%

17. With respect to mortgage loans reported in Schedule B, state the amounts and percentages of the reporting entity's total admitted assets held.

Mortgage loans reported in Schedule B less than 2.5% of the reporting entity's total admitted assets, detail not required.

Each of the 10 largest aggregate mortgage interests. The aggregate mortgage interest represents the combined value of all mortgages secured by the same property or same group of properties:

	<u>Type (Residential, Commercial, Agricultural)</u>	<u>1</u>	<u>2</u>	
17.01 .....		\$ .....	.....	%
17.02 .....		\$ .....	.....	%
17.03 .....		\$ .....	.....	%
17.04 .....		\$ .....	.....	%
17.05 .....		\$ .....	.....	%
17.06 .....		\$ .....	.....	%
17.07 .....		\$ .....	.....	%
17.08 .....		\$ .....	.....	%
17.09 .....		\$ .....	.....	%
17.10 .....		\$ .....	.....	%

18. Aggregate mortgage loans having the following loan-to-value ratios as determined from the most current appraisal as of the annual statement date:

	<u>Loan-to-Value</u>	<u>Residential</u>		<u>Commercial</u>		<u>Agricultural</u>			
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>		
18.01 above 95%	\$ .....	.....	%	\$ .....	.....	%	\$ .....	.....	%
18.02 91% to 95%	\$ .....	.....	%	\$ .....	.....	%	\$ .....	.....	%
18.03 81% to 90%	\$ .....	.....	%	\$ .....	.....	%	\$ .....	.....	%
18.04 71% to 80%	\$ .....	.....	%	\$ .....	.....	%	\$ .....	.....	%
18.05 below 70%	\$ .....	.....	%	\$ .....	.....	%	\$ .....	.....	%

	<u>1</u>	<u>2</u>	
18.06 Construction Loans	\$ .....	.....	%
18.07 Mortgage loans over 90 days past due	\$ .....	.....	%
18.08 Mortgage loans in the process of foreclosure	\$ .....	.....	%
18.09 Mortgage loans foreclosed	\$ .....	.....	%
18.10 Restructured mortgage loans	\$ .....	.....	%

19. State the amounts and percentages of the reporting entity's total admitted assets held in each of the five largest investments in one parcel or group of contiguous parcels of real estate reported in Schedule A, excluding property occupied by the company.

SUPPLEMENT FOR THE YEAR 2001 OF THE **Liberty Mutual Insurance Company**

Assets held in each of the five largest investment in one parcel or group of contiguous parcels of real estate reported in Schedule A less than 2.5% of the reporting entity's total admitted assets, detail not required.

	<u>1</u>	<u>2</u>	<u>3</u>	
19.01		\$		%
19.02		\$		%
19.03		\$		%
19.04		\$		%
19.05		\$		%

20. State the amounts and percentages of the reporting entity's total admitted assets subject to the following types of agreements:

	<u>At Year-end</u>		<u>At End of Each Quarter</u>		
	<u>1</u>	<u>2</u>	<u>1st Qtr</u> <u>3</u>	<u>2nd Qtr</u> <u>4</u>	<u>3rd Qtr</u> <u>5</u>
20.01 Securities lending (do not include assets held as collateral for such transactions)	\$	%	\$ 120,870,495	\$ 115,830,544	\$ 103,320,912
20.02 Repurchase agreements	\$	%	\$	\$	\$
20.03 Reverse repurchase agreements	\$	%	\$	\$	\$
20.04 Dollar repurchase agreements	\$	%	\$	\$	\$
20.05 Dollar reverse repurchase agreements	\$	%	\$	\$	\$

21. State the amounts and percentages indicated below for warrants not attached to other financial instruments, options, caps, and floors:

	<u>Owned</u>		<u>Written</u>	
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
21.01 Hedging	\$	%	\$	%
21.02 Income generation	\$	%	\$	%
21.03 Other	\$ 60	%	\$ 30	%

22. State the amounts and percentages indicated below of potential exposure (defined as the amount determined in accordance with the NAIC Annual Statement Instructions) for collars, swaps, and forwards:

	<u>At Year-end</u>		<u>At End of Each Quarter</u>		
	<u>1</u>	<u>2</u>	<u>1st Qtr</u> <u>3</u>	<u>2nd Qtr</u> <u>4</u>	<u>3rd Qtr</u> <u>5</u>
22.01 Hedging	\$	%	\$	\$	\$
22.02 Income generation	\$	%	\$	\$	\$
22.03 Replications	\$ 6,306,430	0.033 %	\$ 5,965,319	\$ 6,363,131	\$ 5,998,751
22.04 Other	\$	%	\$	\$	\$

23. State the amounts and percentages indicated below of potential exposure (defined as the amount determined in accordance with the NAIC Annual Statement Instructions) for future contracts:

	<u>At Year-end</u>		<u>At End of Each Quarter</u>		
	<u>1</u>	<u>2</u>	<u>1st Qtr</u> <u>3</u>	<u>2nd Qtr</u> <u>4</u>	<u>3rd Qtr</u> <u>5</u>
23.01 Hedging	\$	%	\$	\$	\$
23.02 Income generation	\$	%	\$	\$	\$
23.03 Replications	\$	%	\$	\$	\$
23.04 Other	\$	%	\$	\$	\$

24. State the amounts and percentages of 10 largest investments included in the Write-ins for Invested Assets category included on the Summary Investment Schedule.

	<u>1</u>		<u>2</u>		<u>3</u>	
24.01	.....		\$	.....		%
24.02	.....		\$	.....		%
24.03	.....		\$	.....		%
24.04	.....		\$	.....		%
24.05	.....		\$	.....		%
24.06	.....		\$	.....		%
24.07	.....		\$	.....		%
24.08	.....		\$	.....		%
24.09	.....		\$	.....		%
24.10	.....		\$	.....		%









