

ANNUAL STATEMENT

OF THE

of _____

in the state of _____

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
December 31, 2000

PROPERTY AND CASUALTY COMBINED

2000

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COMBINED ANNUAL STATEMENT

For the Year Ended December 31, 2000

OF THE CONDITION AND AFFAIRS OF THE

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

NAIC Group Code 0111 NAIC Company Code 01112

Mail Address 175 BERKELEY STREET BOSTON, MA 02117

Annual Statement Contact RANDALL KNEELAND 617-357-9500 X44606

Name of Companies:

NAIC Company Code: State of Domicile:

Table with 2 columns: Name of Companies, NAIC Company Code: State of Domicile. Lists various insurance companies and their corresponding codes and states.

This annual statement contains combined data for the Property/Casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

- 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

ASSETS

	Current Year				Prior Year
	1 Ledger Assets	2 Non-Ledger Assets	3 Assets Not Admitted	4 Net Admitted Assets (Cols 1 + 2 - 3)	5 Net Admitted Assets
1. Bonds (less \$ 0 liability for asset transfers with put options, Schedule D, Part 1)	18,434,501,738		55,123,883	18,379,377,855	18,591,993,901
2. Stocks:					
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	144,953,349	(5,227,364)		139,725,985	228,963,755
2.2 Common Stocks (Schedule D, Part 2, Section 2)	4,012,219,295	917,510,876		4,929,730,171	5,126,208,024
3. Mortgage loans on real estate (Schedule B):					
3.1 First liens					117,991
3.2 Other than first liens					
4. Real estate (Schedule A):					
4.1 Properties occupied by the company (less \$ 0 encumbrances)	229,470,655			229,470,655	228,423,204
4.2 Other properties (less \$ 0 encumbrances)					
5. Cash (\$ 90,882,688 Schedule E, Part 1) and short-term investments (\$ 1,173,824,875 Schedule DA, Part 1)	1,264,707,563			1,264,707,563	1,041,498,006
6. Other invested assets (Schedule BA)	665,833,446	92,420,595		758,254,041	618,538,445
7. Receivable for securities	67,298,249			67,298,249	110,222,729
8. Aggregate write-ins for invested assets	2,052,933			2,052,933	9,831,120
9. Subtotals, cash and invested assets (Lines 1 to 8)	24,821,037,228	1,004,704,107	55,123,883	25,770,617,452	25,955,797,175
10. Agents' balances or uncollected premiums (net as to commissions and dividends):					
10.1 Premiums and agents' balances in course of collection (after deducting ceded reinsurance balances payable of \$ 244,141,100)	910,103,533	(1,174,048)	120,716,590	788,212,895	771,029,665
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (after deducting ceded reinsurance balances payable of \$ 16,816,782) (Including \$ 27,394,275 earned but unbilled premiums)	1,404,891,101	(3,598,176)	7,447,700	1,393,845,225	1,249,062,849
10.3 Accrued retrospective premiums (after deducting ceded reinsurance balances payable of \$ 365,533)	3,649,767	699,790,527	76,581,432	626,858,862	554,173,919
11. Funds held by or deposited with reinsured companies	476,082,819			476,082,819	377,205,844
12. Bills receivable, taken for premiums	132,666		132,666		
13. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 2 and 3)	358,637,649		690,000	357,947,649	295,820,082
14. Federal income tax recoverable and interest thereon	98,080	24,676,853		24,774,933	5,623,464
14A. Guaranty funds receivable or on deposit	4,073,166			4,073,166	2,819,392
15. Electronic data processing equipment	98,956,176		40,727,148	58,229,028	60,582,186
16. Interest, dividends and real estate income due and accrued		281,830,216		281,830,216	290,018,889
17. Receivable from parent, subsidiaries and affiliates	33,537,311			33,537,311	96,120,329
18. Equities and deposits in pools and associations	37,329,165		1,583,338	35,745,827	48,197,899
19. Amounts receivable relating to uninsured accident and health plans	3,895,950	678,137	324,996	4,249,091	10,728,428
20. Other assets nonadmitted (Exhibit 1)	130,136,829		130,136,829		
21. Aggregate write-ins for other than invested assets	616,521,237		168,792,657	447,728,580	450,286,802
22. TOTALS (Lines 9 through 21)	28,899,082,677	2,006,907,616	602,257,239	30,303,733,054	30,167,466,923

DETAILS OF WRITE-INS					
0801. 1994 Private Passenger Auto Escrow Amounts - 2/1/94 Filing					7,225,577
0802. December 1996 Private Passenger Auto Filing Escrow Amounts					1,505,098
0803. Other invested assets	2,052,933			2,052,933	1,100,445
0898. Summary of remaining write-ins for Line 8 from overflow page					
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)	2,052,933			2,052,933	9,831,120
2101. Amounts receivable under uninsured plans	308,065,918		18,962,622	289,103,296	215,038,712
2102. Other Assets	308,455,319		149,830,035	158,625,284	235,248,090
2103.					
2198. Summary of remaining write-ins for Line 21 from overflow page					
2199. Totals (Lines 2101 through 2103 + 2198) (Line 21 above)	616,521,237		168,792,657	447,728,580	450,286,802

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 3A, Line 32, Column 5)	13,513,462,274	14,020,596,292
1A. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 2)	69,257,672	91,334,845
2. Loss adjustment expenses (Part 3A, Line 32, Column 6)	2,864,576,013	2,908,199,094
3. Contingent commissions and other similar charges	28,846,246	25,803,158
4. Other expenses (excluding taxes, licenses and fees)	299,513,132	266,455,473
5. Taxes, licenses and fees (excluding federal and foreign income taxes)	101,921,534	79,452,150
6. Federal and foreign income taxes (excluding deferred taxes)	256,068,968	191,670,468
7. Borrowed money	477,581,456	374,686,570
8. Interest, including \$ 7,395,872 on borrowed money	7,395,872	
9. Unearned premiums (Part 2A, Line 34, Column 5)(after deducting ceded reinsurance unearned premiums of \$ 298,525,758)	3,129,756,082	2,821,597,287
10. Dividends declared and unpaid:		
a. Stockholders	281,200	
b. Policyholders	34,115,533	40,047,319
11. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 14)	469,864,809	201,606,952
12. Amounts withheld or retained by company for account of others	390,104,626	516,591,641
13. Remittances and items not allocated	1,227,102	288,385
14. Provision for reinsurance (Schedule F, Part 7)	168,692,367	186,956,177
15. Excess of statutory reserves over statement reserves (Schedule P Interrogatories)	16,764,000	20,073,000
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	388,834,419	292,533,160
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities	35,888,379	49,595,961
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	902,577,044	1,034,127,259
23. Total liabilities (Lines 1 through 22)	23,156,728,728	23,121,615,191
24. Aggregate write-ins for special surplus funds	318,724,651	
25A. Common capital stock		
25B. Preferred capital stock		
25C. Aggregate write-ins for other than special surplus funds	2,500,000	2,500,000
26A. Surplus notes	1,140,854,969	1,140,691,139
26B. Gross paid in and contributed surplus	149,662,500	149,662,500
26C. Unassigned funds (surplus)	5,535,262,206	5,752,998,093
26D. Less treasury stock, at cost:		
(1) 0 shares common (value included in Line 25A \$ 0)		
(2) 0 shares preferred (value included in Line 25B \$ 0)		
27. Surplus as regards policyholders (Lines 24 to 26C, less 26D) (Page 4, Line 32)	7,147,004,326	7,045,851,732
28. TOTALS (Page 2, Line 22, Col. 4)	30,303,733,054	30,167,466,923

DETAILS OF WRITE-INS		
2201. Amounts held under uninsured plans	260,566,355	264,664,560
2202. 1994 Private Passenger Auto Escrow Amounts - 2/1/94 Filing		7,225,577
2203. December 1996 Private Passenger Auto Filing Escrow Amounts		1,505,098
2298. Summary of remaining write-ins for Line 22 from overflow page	642,010,689	760,732,024
2299. Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)	902,577,044	1,034,127,259
2401. Special Surplus from Retroactive Reinsurance	318,724,651	
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)	318,724,651	
25C01. Guaranty funds	2,500,000	2,500,000
25C02.		
25C03.		
25C98. Summary of remaining write-ins for Line 25C from overflow page		
25C99. Totals (Lines 25C01 through 25C03 plus 25C98)(Line 25C above)	2,500,000	2,500,000

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 2, Line 32, Column 4)	8,450,304,997	8,287,142,761
DEDUCTIONS		
2. Losses incurred (Part 3, Line 32, Column 7)	6,323,148,797	6,085,341,292
3. Loss expenses incurred (Part 4, Line 22, Column 1)	1,301,033,631	1,363,944,918
4. Other underwriting expenses incurred (Part 4, Line 22, Column 2)	2,160,433,332	2,120,426,174
5. Aggregate write-ins for underwriting deductions		(31,374,641)
6. Total underwriting deductions (Lines 2 through 5)	9,784,615,760	9,538,337,743
7. Net underwriting gain or (loss) (Line 1 minus Line 6)	(1,334,310,763)	(1,251,194,982)
INVESTMENT INCOME		
8. Net investment income earned (Part 1, Line 14)	1,274,803,658	1,257,210,965
9. Net realized capital gains or (losses) (Part 1A, Line 10)	336,548,991	559,579,315
9A. Net investment gain or (loss) (Lines 8 + 9)	1,611,352,649	1,816,790,280
OTHER INCOME		
10. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 3,059,493 amount charged off \$ 38,461,207)	(35,401,714)	(43,981,352)
11. Finance and service charges not included in premiums	51,332,629	51,671,809
12. Aggregate write-ins for miscellaneous income	252,807,359	(114,260,234)
13. Total other income (Lines 10 through 12)	268,738,274	(106,569,777)
14. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 7 + 9A + 13)	545,780,160	459,025,521
14A. Dividends to policyholders (Exhibit 2, Line 16, Column 1 plus Page 3, Line 10b, Column 1 minus Column 2)	101,004,349	123,299,663
14B. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 14 minus Line 14A)	444,775,811	335,725,858
15. Federal and foreign income taxes incurred	41,681,346	(24,914,772)
16. Net income (Line 14B minus Line 15) (to Line 18)	403,094,465	360,640,630
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards policyholders, December 31 prior year (Page 4, Line 32, Column 2)	7,045,851,732	7,023,294,846
GAINS AND (LOSSES) IN SURPLUS		
18. Net income (from Line 16)	403,094,465	360,640,630
19. Net unrealized capital gains or (losses) (Part 1A, Line 11)	(280,568,577)	(262,804,823)
20. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	3,450,281	(20,214,379)
21. Change in provision for reinsurance (Page 3, Line 14, Column 2 minus Column 1)	16,277,407	(56,924,507)
22. Change in foreign exchange adjustment		(32,134)
23. Change in excess of statutory reserves over statement reserves (Page 3, Line 15, Column 2 minus Column 1)	3,309,000	3,075,000
23A. Change in surplus notes	163,830	163,830
24. Capital changes:		
a. Paid in (Exhibit 2, Line 6, Column 1)		
b. Transferred from surplus (Stock Dividend)		
c. Transferred to surplus		
25. Surplus adjustments:		
a. Paid in (Exhibit 2, Line 7, Column 1)		
b. Transferred to capital (Stock Dividend)		
c. Transferred from capital		
26. Net remittances from or (to) Home Office (Exhibit 2, Line 4b minus Line 12b, Column 1)		
27. Dividends to stockholders (cash)	(41,124,800)	(66,124,800)
28. Change in treasury stock (Page 3, Line 26D (1) and (2), Column 2 minus Column 1)		
29. Extraordinary amounts of taxes for prior years		
30. Aggregate write-ins for gains and losses in surplus	(3,449,012)	64,778,069
31. Change in surplus as regards policyholders for the year (Lines 18 through 30)	101,152,594	22,556,886
32. Surplus as regards policyholders, December 31 current year (Lines 17 plus Line 31) (Page 3, Line 27)	7,147,004,326	7,045,851,732
DETAILS OF WRITE-INS		
0501. Other underwriting deductions		(31,374,641)
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)		(31,374,641)
1201. Other income(expense)	(66,192,641)	(114,260,234)
1202. Retroactive Reinsurance Gain	319,000,000	
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus Line 1298) (Line 12 above)	252,807,359	(114,260,234)
3001. Subsidiary guarantee		(200,000,000)
3002. Affiliation restructuring charge		(77,000,000)
3003. Other Surplus items	(3,449,012)	(22,463,899)
3098. Summary of remaining write-ins for Line 30 from overflow page		364,241,968
3099. Totals (Lines 3001 through 3003 plus Line 3098) (Line 30 above)	(3,449,012)	64,778,069

CASH FLOW

Cash from Operations	1 Current Year	2 Prior Year
1. Premiums collected net of reinsurance	8,501,676,106	8,294,062,302
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	8,153,474,429	7,747,052,962
3. Underwriting expenses paid	2,102,455,724	2,168,136,066
4. Other underwriting income (expenses)	(69,202,867)	30,202,133
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,823,456,914)	(1,590,924,593)
6. Net Investment income	1,380,429,737	1,384,818,175
7. Other income (expenses):		
7.1 Agents' balances charged off	(35,401,715)	(43,981,351)
7.2 Net funds held under reinsurance treaties	169,380,906	109,077,710
7.3 Net amount withheld or retained for account of others	(119,316,524)	(319,756,086)
7.4 Aggregate write-ins for miscellaneous items	183,939,972	18,780,553
7.5 Total other income (Lines 7.1 to 7.4)	198,602,639	(235,879,174)
8. Dividends to policyholders on direct business, less \$ 303,298 dividends on reinsurance assumed or ceded (net)	106,936,135	126,633,159
9. Federal and foreign income taxes (paid) recovered	3,634,533	86,651,529
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(347,726,140)	(481,967,222)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	3,623,494,559	5,940,421,795
11.2 Stocks	891,658,049	1,120,923,028
11.3 Mortgage loans	117,990	108,597
11.4 Real estate	6,576,960	5,799,081
11.5 Other invested assets	239,319,187	66,418,051
11.6 Net gains or (losses) on cash and short-term investments	944,076	26,228
11.7 Miscellaneous proceeds	12,594,108	24,471,630
11.8 Total investment proceeds (Lines 11.1 to 11.7)	4,774,704,929	7,158,168,410
12. Cost of investments acquired (long-term only):		
12.1 Bonds	3,459,597,206	4,703,469,978
12.2 Stocks	498,712,289	1,143,361,820
12.3 Mortgage loans		
12.4 Real estate	1,245,436	209,427
12.5 Other invested assets	360,902,980	144,215,355
12.6 Miscellaneous applications	1,384,346	92,924,660
12.7 Total investment acquired (Lines 12.1 to 12.6)	4,321,842,257	6,084,181,240
13. Net cash from investments (Line 11.8 minus Line 12.7)	452,862,672	1,073,987,170
Cash from Financing and Miscellaneous Sources		
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	63,514,623	
14.4 Borrowed funds received	102,894,884	299,748,618
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)	166,573,337	299,912,448
15. Cash applied:		
15.1 Dividends to stockholders paid	40,843,600	66,124,800
15.2 Net transfers to affiliates		19,264,684
15.3 Borrowed funds repaid		
15.4 Other applications	7,656,712	739,688,525
15.5 Total (Lines 15.1 to 15.4)	48,500,312	825,078,009
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	118,073,025	(525,165,561)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	223,209,557	66,854,387
18. Cash and short-term investments:		
18.1 Beginning of year	1,041,498,006	974,643,619
18.2 End of year (Line 17 plus Line 18.1)	1,264,707,563	1,041,498,006

DETAILS OF WRITE-INS		
7.401 Other income	183,939,972	18,780,553
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)	183,939,972	18,780,553

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

1	2 Schedule	3 Collected During Year	Paid in Advance		Due and Accrued (h)		8 Earned During Year Cols. 3+5+6 -4-7	
			4 Current Year	5 Prior Year	6 Current Year	7 Prior Year		
1. U.S. government bonds	D(a)	330,406,988			49,762,024	57,627,320	322,541,692	
1.1 Bonds exempt from U.S. tax	D(a)	151,026,544			34,287,023	50,126,186	135,187,381	
1.2 Other bonds (unaffiliated)	D(a)	848,722,296			184,815,705	168,992,574	865,389,254	
1.3 Bonds of affiliates	D(a)	320,757			4,218,697		4,539,454	
2.1 Preferred stocks (unaffiliated)	D(b)	7,639,427			9,790	52,489	7,596,728	
2.11 Preferred stocks of affiliates	D(b)							
2.2 Common stock (unaffiliated)	D	32,626,402			3,114,289	8,543,702	27,196,989	
2.21 Common stock of affiliates	D	17,000,000					17,000,000	
3. Mortgage loans	B(c)	500					500	
4. Real estate	A(d)	46,775,837			59,575		46,835,412	
5.1 Cash on hand and on deposit	E	2,114,003			262,960	29,779	2,347,184	
5.2 Short-term investments	DA(e)	38,282,184			3,178,049	2,426,315	39,033,918	
6. Other invested assets	BA	5,535,408			2,122,106	2,090,559	5,566,955	
7. Derivative instruments	DB/DC(f)	(2,590,169)					(2,590,169)	
8. Aggregate write-ins for investment income		4,111,890				129,966	3,981,924	
9. TOTALS	(g)	1,481,972,067			281,830,218	290,018,890	(g) 1,474,627,222	
							DEDUCTIONS	
10. Total investment expenses incurred (Part 4, Line 22, Col. 3)						61,243,258		
10A. Interest expense						(i) 127,301,939		
11. Depreciation on real estate (for companies which depreciate annually on a formula basis)						11,278,367		
12. Aggregate write-ins for deductions from investment income								
13. Total deductions (Lines 10 to 12)							199,823,564	
14. Net investment income earned (Line 9 minus Line 13 - to Page 4, Line 8)							1,274,803,658	

DETAILS OF WRITE-INS							
0801. Miscellaneous Interest Income		4,111,890				129,966	3,981,924
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)		4,111,890				129,966	3,981,924

DEDUCTIONS							
1201.							
1202.							
1203.							
1298. Summary of remaining write-ins for Line 12 from overflow page							
1299. Totals (Lines 1201 thru 1203 plus 1298) (Part 1, Line 12)							
(a) Includes \$ 26,080,631 accrual of discount				(f) Includes \$ 0 accrual of discount			
less \$ 23,043,648 amortization of premium.				less \$ 0 amortization of premium.			
(b) Includes \$ 197,170 accrual of discount				(g) Includes asset transfers with put options accounted for as financing arrangements:			
less \$ 0 amortization of premium.				\$ 0 Column 3, \$ 0 Column 8.			
(c) Includes \$ 0 accrual of discount				(h) Admitted items only.			
less \$ 0 amortization of premium.				State basis of exclusions			
(d) Includes \$ 44,558,234 for company's occupancy of its own buildings.				(i) Includes \$ 91,586,329 interest on surplus notes			
(e) Includes \$ 8,639,433 accrual of discount				and \$ 0 interest on capital notes.			
less \$ 18,534 amortization of premium.							

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

1	2 Profit on Sales or Maturity	3 Loss on Sales or Maturity	4 Increases by Adjustment in Book Value	5 Decreases by Adjustment in Book Value	6 Net Gain or (Loss) from Change in Difference Between Book and Admitted Values	7 Total (Net of Cols. 2 to 6 incl.) (Cols 2-3+4-5+6)
1. U.S. Government bonds	2,942,053	3,370,816			(1)	(428,764)
1.1 Bonds exempt from U.S. tax	19,865,584	2,077,020				17,788,564
1.2 Other bonds (unaffiliated)	8,377,332	43,391,640			(13,539,260)	(48,553,568)
1.3 Bonds of affiliates						
2.1 Preferred stocks (unaffiliated)	917,574	569,875			(14,017,069)	(13,669,370)
2.11 Preferred stocks of affiliates						
2.2 Common stock (unaffiliated)	357,303,895	66,255,029			(152,570,327)	138,478,539
2.21 Common stock of affiliates	531,627				(16,185,892)	(15,654,265)
3. Mortgage loans						
4. Real estate	1,201,579			(a)		1,201,579
5.1 Cash on hand and on deposit						
5.2 Short-term investments	972,281	28,205				944,076
6. Other invested assets	62,889,515	7,823,636			(37,656,414)	17,409,465
7. Derivative instruments					(46,599,614)	(46,599,614)
8. Aggregate write-ins for capital gains and (losses)	5,063,769					5,063,769
9. TOTALS	460,065,209	123,516,221			(280,568,577)	55,980,411
(Distribution of Line 9, Col. 7)						
10. Net realized capital gains or (losses) (Page 4, Line 9) (Col. 2 - 3, Line 9)						336,548,988
11. Net unrealized capital gains or (losses) (Page 4, Line 19) (Cols. 4 - 5 + 6, Line 9)						(280,568,577)

DETAILS OF WRITE-INS							
0801. Deferred gain/(loss) on intercompany transfer	4,923,333						4,923,333
0802. Amortization of deferred gain/(loss) on inter	140,436						140,436
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)	5,063,769						5,063,769

(a) Excluding \$ 10,809,700 depreciation on real estate included in Part 1, Line 11.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 4, 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	75,943,035	32,712,218	34,443,798	73,493,101
2. Allied lines	48,626,188	26,140,208	23,715,423	51,050,840
3. Farmowners multiple peril	24,202,372	11,269,196	10,273,713	25,197,856
4. Homeowners multiple peril	668,346,672	345,021,251	366,364,163	646,602,961
5. Commercial multiple peril	616,437,222	231,661,043	279,172,925	569,119,605
6. Mortgage guaranty				
8. Ocean marine	43,228,006	15,931,901	15,509,316	43,449,597
9. Inland marine	106,745,391	56,157,687	50,227,211	112,382,547
10. Financial guaranty				
11.1 Medical malpractice - occurrence	77,123	76	28,095	49,104
11.2 Medical malpractice - claims-made				
12. Earthquake	18,811,451	6,654,915	8,272,437	17,193,936
13. Group accident and health	460,648,508	6,754,609	6,988,330	460,224,721
14. Credit accident and health (group and individual)				
15. Other accident and health	63,333,352	12,604,739	12,726,832	62,529,875
16. Workers' compensation	2,313,114,722	(176,105,551)	(214,004,797)	2,350,810,228
17.1 Other liability - occurrence	444,475,840	60,130,605	87,905,117	416,133,589
17.2 Other liability - claims-made	21,655,919	12,620,005	13,468,398	20,970,072
18.1 Products liability - occurrence	84,183,334	(2,687,015)	6,901,472	74,432,522
18.2 Products liability - claims-made	180,716	340,747	9,398	482,970
19.1, 19.2 Private passenger auto liability	1,606,706,351	762,665,911	821,966,362	1,545,844,626
19.3, 19.4 Commercial auto liability	571,959,958	134,410,640	160,689,804	545,586,453
21. Auto physical damage	1,272,746,512	574,635,901	633,041,221	1,213,596,975
22. Aircraft (all perils)	24,760,353	6,573,367	7,878,172	23,443,223
23. Fidelity	8,990,244	5,727,261	5,078,814	9,623,535
24. Surety	117,206,901	81,459,178	89,010,029	109,647,045
26. Burglary and theft	1,916,076	774,053	748,089	1,932,100
27. Boiler and machinery	(430,902)	(364,520)	(32,585)	(769,384)
28. Credit		89,413		89,412
29. International				
30A. Reinsurance-Nonproportional Assumed Property	39,664,733	2,326,161	2,073,909	39,916,981
30B. Reinsurance-Nonproportional Assumed Liability	42,068,248	2,712,149	7,509,902	37,270,496
30C. Reinsurance-Nonproportional Assumed Financial Lines				
31. Aggregate write-ins for other lines of business				
32. TOTALS	8,675,598,325	2,210,216,148	2,429,965,548	8,450,304,986

DETAILS OF WRITE-INS				
3101. 0				
3102. 0				
3103. 0				
3198. Summary of remaining write-ins for Line 31 from overflow page				
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 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 Advance Premiums 100%	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	31,330,332	2,672,351	441,115		34,443,798
2. Allied lines	20,743,253	2,705,374	266,796		23,715,423
3. Farmowners multiple peril	10,274,678	(965)			10,273,713
4. Homeowners multiple peril	365,198,645	27,158	1,138,360		366,364,163
5. Commercial multiple peril	276,059,468	3,113,457			279,172,925
6. Mortgage guaranty					
8. Ocean marine	15,271,124	140,267	97,925		15,509,316
9. Inland marine	49,197,074	520,058	510,079		50,227,211
10. Financial guaranty					
11.1 Medical malpractice - occurrence	28,095				28,095
11.2 Medical malpractice - claims-made					
12. Earthquake	8,428,248	(165,609)	9,798		8,272,437
13. Group accident and health	6,438,382			(c) 549,948	6,988,330
14. Credit accident and health (group and individual)					
15. Other accident and health	12,726,188		644	(c)	12,726,832
16. Workers' compensation	354,530,577	1,767,960	1,256	(570,304,590)	(214,004,797)
17.1 Other liability - occurrence	127,710,298	18,095,557	88,743	(57,989,481)	87,905,117
17.2 Other liability - claims-made	4,719,567	8,748,831			13,468,398
18.1 Products liability - occurrence	25,825,713	2,088,479		(21,012,720)	6,901,472
18.2 Products liability - claims-made	9,398				9,398
19.1, 19.2 Private passenger auto liability	820,662,994	2,607	1,300,761		821,966,362
19.3, 19.4 Commercial auto liability	209,750,736	1,945,427	942	(51,007,301)	160,689,804
21. Auto physical damage	631,762,393	224,989	1,080,225	(26,386)	633,041,221
22. Aircraft (all perils)	7,878,172				7,878,172
23. Fidelity	3,834,892	1,243,922			5,078,814
24. Surety	38,135,295	50,874,734			89,010,029
26. Burglary and theft	735,663	12,047	379		748,089
27. Boiler and machinery	(120,113)	87,528			(32,585)
28. Credit					
29. International					
30A. Reinsurance-Nonproportional Assumed Property	2,073,909				2,073,909
30B. Reinsurance-Nonproportional Assumed Liability	7,509,902				7,509,902
30C. Reinsurance-Nonproportional Assumed Financial Lines					
31. Aggregate write-ins for other lines of business					
32. TOTALS	3,030,714,883	94,104,172	4,937,023	(699,790,530)	2,429,965,548
33. Accrued retrospective premiums based on experience					699,790,530
34. Balance (Line 32 plus Line 33)					3,129,756,078

DETAILS OF WRITE-INS					
3101.					
3102.					
3103.					
3198. Summary of remaining write-ins for Line 31 from overflow page					
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 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 assumed.

(c) Including \$ 0 reserved for deferred maternity and other similar benefits.

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	Reinsurance Assumed		Reinsurance Ceded		4
	Direct Business (a)	2a From Affiliates	2b From Non-Affiliates	3a To Affiliates	3b To Non-Affiliates	Net Premiums Written Cols. 1 + 2a + 2b - 3a - 3b
1. Fire	85,561,049	507,123	16,586,863	248,718	26,463,282	75,943,035
2. Allied lines	70,701,299	(288,347)	8,265,378	133,122	29,919,020	48,626,188
3. Farmowners multiple peril	24,892,726		29,747	54,836	665,265	24,202,372
4. Homeowners multiple peril	712,978,496	24,104	373,356		45,029,284	668,346,672
5. Commercial multiple peril	664,414,084	98,824	29,269,551	5,330,957	72,014,280	616,437,222
6. Mortgage guaranty						
8. Ocean marine	53,567,079	692,262	7,658,387	43,627	18,646,095	43,228,006
9. Inland marine	142,058,050	827,250	10,945,317	816,082	46,269,144	106,745,391
10. Financial guaranty						
11.1 Medical malpractice - occurrence	1,065		76,089		31	77,123
11.2 Medical malpractice - claims-made						
12. Earthquake	23,177,284	(13,366)	230,648	(1,109)	4,584,224	18,811,451
13. Group accident and health	200,654,926	261,717,538	(115)	297,937	1,425,904	460,648,508
14. Credit accident and health (group and individual)						
15. Other accident and health	66,200,209	(13,539)	500,008		3,353,326	63,333,352
16. Workers' compensation	2,977,860,882	547,663	51,317,125	163,141,741	553,469,207	2,313,114,722
17.1 Other liability - occurrence	548,645,113	10,167,764	6,389,206	2,087,246	118,638,997	444,475,840
17.2 Other liability - claims-made	58,070,367	11,501,153	1,039,224	261	48,954,564	21,655,919
18.1 Products liability - occurrence	91,741,297	(99,326)	3,788,862	91,266	11,156,233	84,183,334
18.2 Products liability - claims-made	258,076		1		77,361	180,716
19.1, 19.2 Private passenger auto liability	1,719,814,484	642,556	36,830,507	15,400	150,565,796	1,606,706,351
19.3, 19.4 Commercial auto liability	721,033,548	125,325	34,857,415	3,701,904	180,354,426	571,959,958
21. Auto physical damage	1,341,368,057	59,076	18,229,819	83,194	86,827,246	1,272,746,512
22. Aircraft (all perils)	42,544,905		5,553,876		23,338,428	24,760,353
23. Fidelity	11,517,971	132,667	449,177		3,109,571	8,990,244
24. Surety	141,603,042	6,643,940	4,708,714	21,534	35,727,261	117,206,901
26. Burglary and theft	1,923,704	(1,270)	10,499	(944)	17,801	1,916,076
27. Boiler and machinery	10,761,499	(1,242)	(7,864)	270	11,183,025	(430,902)
28. Credit						
29. International						
30A. Reinsurance-Nonproportional Assumed Property	X X X	374,437	44,975,173		5,684,877	39,664,733
30B. Reinsurance-Nonproportional Assumed Liability	X X X	272,160	41,889,833		93,745	42,068,248
30C. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
31. Aggregate write-ins for other lines of business						
32. TOTALS	9,711,349,212	293,916,752	323,966,796	176,066,042	1,477,568,393	8,675,598,325

DETAILS OF WRITE-INS						
3101.						
3102.						
3103.						
3198. Summary of remaining write-ins for Line 31 from overflow page						
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 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 \$ 1,833,523,523
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 1,600,074,369

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

Line of Business	Adjusted or in Process of Adjustment		2 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	3 Net Losses Excl. Incurred But Not Reported (Cols. 1a + 1b - 2)	Incurred But Not Reported			5 Net Losses Unpaid (Cols. 3 + 4a + 4b - 4c)	6 Unpaid Loss Adjustment Expenses
	1a Direct	1b Reinsurance Assumed			4a Direct	4b Reinsurance Assumed	4c Reinsurance Ceded		
1. Fire	29,260,263	19,699,865	17,523,915	31,436,213	6,064,238	3,510,221	6,531,588	34,479,084	4,087,769
2. Allied lines	22,981,133	15,507,715	12,019,780	26,469,068	9,909,456	13,111	1,481,120	34,910,515	2,825,693
3. Farmowners multiple peril	6,190,310		28,555	6,161,755	(149,929)	226,288	45,521	6,192,593	2,162,034
4. Homeowners multiple peril	177,615,154	341,378	2,224,655	175,731,877	8,533,416	414,757	1,387,775	183,292,275	49,240,754
5. Commercial multiple peril	494,335,721	11,159,917	53,169,895	452,325,743	143,103,757	17,382,103	42,751,153	570,060,450	229,956,140
6. Mortgage guaranty									
8. Ocean marine	27,578,174	25,014,666	21,930,140	30,662,700	9,128,212	435,844	1,411,804	38,814,952	3,048,421
9. Inland marine	40,903,665	1,673,553	1,457,437	41,119,781	31,287,947	356,511	24,095,283	48,668,956	7,931,212
10. Financial guaranty						(3,000)	(3,000)		
11.1 Medical malpractice - occurrence	8,029,133	191,539	7,970,453	250,219	7,917,455	18,599	7,917,470	268,803	9,449
11.2 Medical malpractice - claims - made									
12. Earthquake	2,922,305	1,080,587	624,901	3,377,991	799,647	426	515,723	3,662,341	425,004
13. Group accident and health	24,578,152	528,837,546	10,901,556	542,514,142	32,878,072	12,700,094	5,310,526	(a) 582,781,782	2,187,724
14. Credit accident and health (group and individual)									
15. Other accident and health	778,121	726,526	9,663	1,494,984	7,925,276	3,223,157	377,519	(a) 12,265,898	363,547
16. Workers' compensation	6,151,432,897	617,462,412	1,936,888,584	4,832,006,725	3,148,986,652	383,908,780	1,290,965,446	7,073,936,711	923,720,373
17.1 Other liability - occurrence	1,151,236,719	33,164,892	244,103,568	940,298,043	1,057,608,550	36,522,791	460,888,941	1,573,540,443	771,210,967
17.2 Other liability - claims - made	89,245,364	4,587,836	68,028,478	25,804,722	46,781,800	26,279,915	49,209,707	49,656,730	46,947,422
18.1 Products liability - occurrence	349,482,403	1,108,612	64,988,194	285,602,821	184,095,766	1,521,615	24,504,726	446,715,476	287,444,291
18.2 Products liability - claims - made	5,109,071	3,660,828	3,660,829	5,109,070	25,479	(232,569)	(37,330)	4,939,310	294,231
19.1, 19.2 Private passenger auto liability	1,471,557,082	36,115,585	212,895,670	1,294,776,997	505,525,092	4,912,125	32,971,678	1,772,242,536	295,986,865
19.3, 19.4 Commercial auto liability	879,445,618	22,874,150	197,117,967	705,201,801	363,496,182	17,762,461	202,580,096	883,880,348	182,949,318
21. Auto physical damage	23,956,055	944,263	4,447,634	20,452,684	(31,961,629)	487,169	4,559,236	(15,581,012)	44,435,324
22. Aircraft (all perils)	20,821,867	3,541,660	10,939,476	13,424,051	1,725,755	(767,790)	707,397	13,674,619	(1,275,933)
23. Fidelity	3,334,871	134,581	(97,521)	3,566,973	7,681,110	261,932	3,159,264	8,350,751	1,437,098
24. Surety	48,769,501	5,361,185	43,324,491	10,806,195	32,325,327	13,073,405	9,989,448	46,215,479	8,272,117
26. Burglary and theft	308,781	1,038,386	850	1,346,317	2,290,975	379	97,986	3,539,685	251,913
27. Boiler and machinery	1,176,109	311,757	855,128	632,738	1,056,363	(26,550)	210,046	1,452,505	416,110
28. Credit		155	42	113				113	
29. International		(42)	(42)						
30A. Reinsurance-Nonproportional Assumed Property	X X X	68,697,225	31,560,721	37,136,504	X X X	6,429,554	3,961	43,562,097	12,718
30B. Reinsurance-Nonproportional Assumed Liability	X X X	199,008,103	140,347,221	58,660,882	X X X	231,795,192	198,517,245	91,938,829	235,434
30C. Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
31. Aggregate write-ins for other lines of business									
32. TOTALS	11,031,048,469	1,602,244,880	3,086,922,240	9,546,371,109	5,577,034,969	760,206,520	2,370,150,329	13,513,462,269	2,864,575,995

DETAILS OF WRITE-INS									
3101.									
3102.									
3103.									
3198. Summary of remaining write-ins for Line 31 from overflow page									
3199. Totals (Lines 3101 through 3103 + 3198) (Line 31 above)									

(a) Including \$ 0 for present value of life indemnity claims and \$ 0 reserved for deferred maternity and other similar benefits.

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

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
a. Direct	686,021,932			686,021,932
b. Reinsurance assumed	76,945,134			76,945,134
c. Reinsurance ceded	165,011,386			165,011,386
d. Net claim adjustment service (a + b - c)	597,955,680			597,955,680
2. Commission and brokerage:				
a. Direct excluding contingent		522,111,815		522,111,815
b. Reinsurance assumed excluding contingent		113,288,009		113,288,009
c. Reinsurance ceded excluding contingent		283,331,701		283,331,701
d. Contingent-direct		27,383,225		27,383,225
e. Contingent-reinsurance assumed		1,705,936		1,705,936
f. Contingent-reinsurance ceded		1,769,570		1,769,570
g. Policy and membership fees				
h. Net commission and brokerage (a + b - c + d + e - f + g)		379,387,714		379,387,714
3. Allowances to manager and agents	8,244	3,192,620	2,590	3,203,454
4. Advertising	7,304,126	51,595,780	277,512	59,177,418
5. Boards, bureaus and associations	2,709,888	28,667,399	154	31,377,441
6. Surveys and underwriting reports	172,172	19,158,699	1,599	19,332,470
7. Audit of assureds' records	(13,764)	849,883		836,119
8. Salary and related items:				
a. Salaries	450,002,933	821,153,431	13,458,281	1,284,614,645
b. Payroll taxes	29,867,783	57,573,391	963,829	88,405,003
9. Employee relations and welfare	72,934,647	144,509,026	905,911	218,349,584
10. Insurance	25,087,519	4,211,917	127,080	29,426,516
11. Directors' fees	289,819	1,105,024	51,779	1,446,622
12. Travel and travel items	30,100,268	68,925,849	823,400	99,849,517
13. Rent and rent items	46,421,901	95,921,562	434,500	142,777,963
14. Equipment	49,189,369	98,027,103	1,105,718	148,322,190
15. Printing and stationery	11,796,873	28,123,382	108,206	40,028,461
16. Postage, telephone and telegraph, exchange and express	29,171,271	71,075,766	323,260	100,570,297
17. Legal and auditing	4,700,586	13,020,708	6,071,415	23,792,709
17A. Totals (Lines 3 to 17)	759,743,635	1,507,111,540	24,655,234	2,291,510,409
18. Taxes, licenses and fees:				
a. State and local insurance taxes deducting guaranty association credits of \$ 5,033,807		268,550,752	4,949,542	273,500,294
b. Insurance department licenses and fees		14,779,556		14,779,556
c. Gross guaranty association assessments		16,920,829		16,920,829
d. All other (excluding federal and foreign income and real estate)		2,695,077		2,695,077
e. Total taxes, licenses and fees (a + b + c + d)		302,946,214	4,949,542	307,895,756
19. Real estate expenses			22,124,804	22,124,804
20. Real estate taxes			5,914,419	5,914,419
20A. Reimbursements by uninsured accident and health plans				
21. Aggregate write-ins for miscellaneous expenses	(56,665,691)	(29,012,134)	3,599,259	(82,078,566)
22. Total expenses incurred	1,301,033,624	2,160,433,334	61,243,258	(a) 3,522,710,216
23. Less unpaid expenses-current year	2,864,576,012	429,637,209	643,704	3,294,856,925
24. Add unpaid expenses-prior year	2,908,199,094	371,246,744	464,040	3,279,909,878
25. Amounts receivable relating to uninsured accident and health plans, prior year		72,168		72,168
26. Amounts receivable relating to uninsured accident and health plans, current year		678,137		678,137
27. TOTAL EXPENSES PAID (Lines 22 - 23 + 24 - 25 + 26)	1,344,656,706	2,102,648,838	61,063,594	3,508,369,138

DETAILS OF WRITE-INS				
2101. Other Expenses	(56,665,691)	(29,012,134)	3,599,259	(82,078,566)
2102.				
2103.				
2198. Summary of remaining write-ins for Line 21 from overflow page				
2199. Totals (Lines 2101 through 2103 plus 2198) (Line 21 above)	(56,665,691)	(29,012,134)	3,599,259	(82,078,566)

(a) Includes management fees of \$ 22,191,275 to affiliates and \$ 3,779,776 to non-affiliates.

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book Value	2 Market Value (a)	3 Actual Cost	4 Par Value of Bonds	5 Statement Value
BONDS						
Governments (Including all obligations guaranteed by governments)	1. United States	4,346,984,435	4,402,386,356	4,369,538,260	4,341,155,758	4,346,984,436
	2. Canada	365,541,750	246,285,475	366,794,080	556,629,282	365,541,750
	3. Other Countries	7,165,674	5,066,531	7,195,883	6,991,515	7,165,674
	4. Totals	4,719,691,859	4,653,738,362	4,743,528,223	4,904,776,555	4,719,691,860
States, Territories and Possessions (Direct and guaranteed)	5. United States	253,085,038	261,863,117	251,919,942	256,480,000	253,085,038
	6. Canada	39,556,618	29,762,975	40,181,019	51,500,000	39,556,618
	7. Other Countries					
8. Totals	292,641,656	291,626,092	292,100,961	307,980,000	292,641,656	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	365,637,709	380,846,351	363,769,157	369,900,000	365,637,709
	10. Canada					
	11. Other Countries					
12. Totals	365,637,709	380,846,351	363,769,157	369,900,000	365,637,709	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	3,151,394,712	3,225,035,347	3,141,920,605	3,182,036,986	3,151,394,711
	14. Canada					
	15. Other Countries					
16. Totals	3,151,394,712	3,225,035,347	3,141,920,605	3,182,036,986	3,151,394,711	
Public Utilities (unaffiliated)	17. United States	408,757,653	404,786,923	407,840,458	410,792,000	408,728,236
	18. Canada	5,190,778	5,350,000	5,353,500	5,000,000	5,190,778
	19. Other Countries					
	20. Totals	413,948,431	410,136,923	413,193,958	415,792,000	413,919,014
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	8,475,130,593	8,383,240,468	8,470,747,625	8,595,561,469	8,423,054,863
	22. Canada	285,948,739	265,479,126	287,126,287	358,542,000	284,437,032
	23. Other Countries	543,285,657	537,808,474	541,828,350	548,769,828	541,778,625
	24. Totals	9,304,364,989	9,186,528,068	9,299,702,262	9,502,873,297	9,249,270,520
Parent, Subsidiaries, and Affiliates	25. Totals	186,822,388	186,822,388	186,769,770	187,000,000	186,822,388
26. Total Bonds	18,434,501,744	18,334,733,531	18,440,984,936	18,870,358,838	18,379,377,858	
PREFERRED STOCKS						
Public Utilities (unaffiliated)	27. United States	6,109,943	4,441,051	6,109,943	X X X	4,441,050
	28. Canada				X X X	
	29. Other Countries				X X X	
	30. Totals	6,109,943	4,441,051	6,109,943	X X X	4,441,050
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	26,423,674	26,235,397	26,423,674	X X X	25,684,797
	32. Canada				X X X	
	33. Other Countries				X X X	
	34. Totals	26,423,674	26,235,397	26,423,674	X X X	25,684,797
Industrial and Miscellaneous (unaffiliated)	35. United States	103,717,181	101,099,282	103,717,181	X X X	100,993,836
	36. Canada				X X X	
	37. Other Countries	299,684	203,434	299,684	X X X	203,434
	38. Totals	104,016,865	101,302,716	104,016,865	X X X	101,197,270
Parent, Subsidiaries, and Affiliates	39. Totals	8,402,869	8,402,869	8,402,869	X X X	8,402,869
40. Total Preferred Stocks	144,953,351	140,382,033	144,953,351	X X X	139,725,986	
COMMON STOCKS						
Public Utilities (unaffiliated)	41. United States	19,826,558	57,080,931	19,826,558		
	42. Canada					
	43. Other Countries					
	44. Totals	19,826,558	57,080,931	19,826,558		
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	34,588,582	145,308,316	34,588,582		
	46. Canada					
	47. Other Countries					
48. Totals	34,588,582	145,308,316	34,588,582			
Industrial and Miscellaneous (unaffiliated)	49. United States	421,296,700	1,636,364,579	421,296,698		
	50. Canada	42,655,335	40,087,352	42,655,335		
	51. Other Countries	281,372,144	373,938,456	281,372,144		
	52. Totals	745,324,179	2,050,390,387	745,324,177		
Parent, Subsidiaries, and Affiliates	53. Totals	3,212,479,977	2,676,950,540	3,212,479,977		
54. Total Common Stocks	4,012,219,296	4,929,730,174	4,012,219,294			
55. Total Stocks	4,157,172,647	5,070,112,207	4,157,172,645			
56. Total Bonds and Stocks	22,591,674,391	23,404,845,738	22,598,157,581			

(a) The aggregate value of bonds which are valued at other than actual market is \$ 8,518,487,423

SCHEDULE D - PART 1A - SECTION 1
Quality and Maturity Distribution of All Bonds Owned December 31, At Statement Values By Major Types of Issues and NAIC Designations

1	2	3	4	5	6	7	8	9	10	11	12
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	220,170,944	567,535,200	816,161,549	897,079,251	1,848,532,445	4,349,479,389	22.244	4,603,846,046	23.554	4,349,479,389	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	220,170,944	567,535,200	816,161,549	897,079,251	1,848,532,445	4,349,479,389	22.244	4,603,846,046	23.554	4,349,479,389	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	88,123,388	272,728,423	26,586,727	300,324		387,738,862	1.983	422,030,449	2.159	387,738,862	
2.2 Class 2								10,615,689	0.054		
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	88,123,388	272,728,423	26,586,727	300,324		387,738,862	1.983	432,646,138	2.213	387,738,862	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	25,654,517	48,693,480	77,074,207	94,305,870	47,038,575	292,766,649	1.497	392,821,371	2.010	292,766,649	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	25,654,517	48,693,480	77,074,207	94,305,870	47,038,575	292,766,649	1.497	392,821,371	2.010	292,766,649	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	10,696,441	42,428,125	144,593,433	161,137,076	6,782,634	365,637,709	1.870	459,879,161	2.353	365,637,709	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	10,696,441	42,428,125	144,593,433	161,137,076	6,782,634	365,637,709	1.870	459,879,161	2.353	365,637,709	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	36,559,120	416,153,775	1,083,583,575	947,317,559	556,538,657	3,040,152,686	15.548	3,761,309,821	19.243	3,031,237,686	8,915,000
5.2 Class 2	4,524,286	72,718,226	24,204,514		4,000,000	105,447,026	0.539	121,668,442	0.622	97,159,786	8,287,240
5.3 Class 3		180,000				180,000	0.001	2,255,850	0.012	180,000	
5.4 Class 4		3,200,000				3,200,000	0.016	3,500,000	0.018	3,200,000	
5.5 Class 5			2,415,000			2,415,000	0.012	2,910,000	0.015	2,415,000	
5.6 Class 6											
5.7 Totals	41,083,406	492,252,001	1,110,203,089	947,317,559	560,538,657	3,151,394,712	16.117	3,891,644,113	19.910	3,134,192,472	17,202,240

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SCHEDULE D - PART 1A - SECTION 1 (continued)
 Quality and Maturity Distribution of All Bonds Owned December 31, At Statement Values By Major Types of Issues and NAIC Designations

1	2	3	4	5	6	7	8	9	10	11	12
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	16,731,602	159,087,618	108,887,050	3,911,537	6,772,499	295,390,306	1.511	277,426,511	1.419	293,890,306	1,500,000
6.2 Class 2	2,376,140	49,193,588	51,288,360			102,858,088	0.526	73,556,196	0.376	102,858,088	
6.3 Class 3		891,000	8,942,468			9,833,468	0.050	4,694,709	0.024	9,833,468	
6.4 Class 4			6,812,732			6,812,732	0.035			6,812,732	
6.5 Class 5											
6.6 Class 6											
6.7 Totals	19,107,742	209,172,206	175,930,610	3,911,537	6,772,499	414,894,594	2.122	355,677,416	1.820	413,394,594	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,268,873,610	1,872,395,599	2,258,380,815	379,108,286	1,891,241,971	7,670,000,281	39.226	7,067,908,736	36.160	6,525,104,077	1,144,896,206
7.2 Class 2	158,644,833	563,155,761	942,327,035	58,169,548	87,100,248	1,809,397,425	9.254	1,522,792,930	7.791	1,598,517,067	210,880,356
7.3 Class 3	1,048,792	170,020,866	381,279,797		12,220,856	564,570,311	2.887	468,368,687	2.396	515,356,345	49,213,966
7.4 Class 4	2,183,520	96,119,161	251,997,551	6,591,259		356,891,491	1.825	345,160,755	1.766	319,997,925	36,893,566
7.5 Class 5		647,200	887,151			1,534,351	0.008	121,554	0.001	1,528,306	6,045
7.6 Class 6			2,074,572			2,074,572	0.011	3,124,606	0.016	2,074,572	
7.7 Totals	1,430,750,755	2,702,338,587	3,836,946,921	443,869,093	1,990,563,075	10,404,468,431	53.211	9,407,477,268	48.130	8,962,578,292	1,441,890,139
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1								2,000,740	0.010		
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals								2,000,740	0.010		
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1		6,822,388		180,000,000		186,822,388	0.955				186,822,388
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals		6,822,388		180,000,000		186,822,388	0.955				186,822,388

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SCHEDULE D - PART 1A - SECTION 1 (continued)
Quality and Maturity Distribution of All Bonds Owned December 31, At Statement Values By Major Types of Issues and NAIC Designations

1	2	3	4	5	6	7	8	9	10	11	12
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	1,666,809,622	3,385,844,608	4,515,267,356	2,663,159,903	4,356,906,781	16,587,988,270	84.835	X X X	X X X	15,245,854,678	1,342,133,594
10.2 Class 2	165,545,259	685,067,575	1,017,819,909	58,169,548	91,100,248	2,017,702,539	10.319	X X X	X X X	1,798,534,941	219,167,596
10.3 Class 3	1,048,792	171,091,866	390,222,265		12,220,856	574,583,779	2.939	X X X	X X X	525,369,813	49,213,966
10.4 Class 4	2,183,520	99,319,161	258,810,283	6,591,259		366,904,223	1.876	X X X	X X X	330,010,657	36,893,566
10.5 Class 5		647,200	3,302,151			(c) 3,949,351	0.020	X X X	X X X	3,943,306	6,045
10.6 Class 6			2,074,572			(c) 2,074,572	0.011	X X X	X X X	2,074,572	
10.7 Totals	1,835,587,193	4,341,970,410	6,187,496,536	2,727,920,710	4,460,227,885	(b) 19,553,202,734	100.000	X X X	X X X	17,905,787,967	1,647,414,767
10.8 Line 10.7 as a % of Col. 7	9.388	22.206	31.644	13.951	22.811	100.000	X X X	X X X	X X X	91.575	8.425
11. Total Bonds Prior Year											
11.1 Class 1	1,298,559,368	3,395,785,195	5,156,391,369	3,210,970,618	3,925,516,286	X X X	X X X	16,987,222,836	86.909	16,368,849,524	618,373,310
11.2 Class 2	29,097,101	682,765,062	878,523,178	52,080,206	86,167,710	X X X	X X X	1,728,633,257	8.844	1,451,447,949	277,185,309
11.3 Class 3	47,179,575	141,564,866	278,228,187	8,346,618		X X X	X X X	475,319,246	2.432	381,501,498	93,817,748
11.4 Class 4	7,995,587	108,760,275	231,904,893			X X X	X X X	348,660,755	1.784	288,895,572	59,765,183
11.5 Class 5	88,639	26,860	2,916,055			X X X	X X X	(c) 3,031,554	0.016	2,936,860	94,694
11.6 Class 6	1,050,031		2,074,575			X X X	X X X	(c) 3,124,606	0.016		3,124,606
11.7 Totals	1,383,970,301	4,328,902,258	6,550,038,257	3,271,397,442	4,011,683,996	X X X	X X X	(b) 19,545,992,254	100.000	18,493,631,403	1,052,360,850
11.8 Line 11.7 as a % of Col. 9	7.081	22.147	33.511	16.737	20.524	X X X	X X X	100.000	X X X	94.616	5.384
12. Total Publicly Traded Bonds											
12.1 Class 1	1,202,916,662	3,123,605,655	4,335,515,016	2,435,134,501	4,148,682,841	15,245,854,675	77.971	16,368,849,524	83.745	15,245,854,675	X X X
12.2 Class 2	117,258,890	647,495,633	891,478,213	58,169,547	84,132,661	1,798,534,944	9.198	1,451,447,949	7.426	1,798,534,944	X X X
12.3 Class 3	999,717	165,621,577	346,527,662		12,220,856	525,369,812	2.687	381,501,498	1.952	525,369,812	X X X
12.4 Class 4	2,183,520	97,354,845	223,881,033	6,591,259		330,010,657	1.688	288,895,572	1.478	330,010,657	X X X
12.5 Class 5		647,200	3,296,106			3,943,306	0.020	2,936,860	0.015	3,943,306	X X X
12.6 Class 6			2,074,572			2,074,572	0.011			2,074,572	X X X
12.7 Totals	1,323,358,789	4,034,724,910	5,802,772,602	2,499,895,307	4,245,036,358	17,905,787,966	91.575	18,493,631,403	94.616	17,905,787,966	X X X
12.8 Line 12.7 as a % of Col. 7	7.391	22.533	32.407	13.961	23.708	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. 7, Section 10	6.768	20.635	29.677	12.785	21.710	91.575	X X X	X X X	X X X	91.575	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	463,892,960	262,238,953	179,752,340	228,025,403	208,223,940	1,342,133,596	6.864	618,373,310	3.164	X X X	1,342,133,596
13.2 Class 2	48,286,369	37,571,942	126,341,697		6,967,587	219,167,595	1.121	277,185,309	1.418	X X X	219,167,595
13.3 Class 3	49,075	5,470,289	43,694,602			49,213,966	0.252	93,817,748	0.480	X X X	49,213,966
13.4 Class 4		1,964,316	34,929,250			36,893,566	0.189	59,765,183	0.306	X X X	36,893,566
13.5 Class 5			6,045			6,045		94,694		X X X	6,045
13.6 Class 6								3,124,606	0.016	X X X	
13.7 Totals	512,228,404	307,245,500	384,723,934	228,025,403	215,191,527	1,647,414,768	8.425	1,052,360,850	5.384	X X X	1,647,414,768
13.8 Line 13.7 as a % of Col. 7	31.093	18.650	23.353	13.841	13.062	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. 7, Section 10	2.620	1.571	1.968	1.166	1.101	8.425	X X X	X X X	X X X	X X X	8.425

(a) Includes \$ 1,401,654,347 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 3,461,604,098 current year, \$ 572,615,707 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 \$ 6,045 current year, \$ 94,694 prior year of bonds with 5* designations and \$ 138,305 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 Statement Values By Major Type and Subtype of Issues

1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	216,732,500	549,391,342	464,888,257	694,453,323	19,643,158	1,945,108,580	9.948	2,242,628,162	11.474	1,945,108,579	
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds	3,438,444	18,143,858	351,273,292	202,625,928	1,828,889,287	2,404,370,809	12.297	2,361,217,884	12.080	2,404,370,810	
1.7 Totals	220,170,944	567,535,200	816,161,549	897,079,251	1,848,532,445	4,349,479,389	22.244	4,603,846,046	23.554	4,349,479,389	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	88,123,388	270,308,514	20,909,523			379,341,425	1.940	422,683,447	2.163	379,341,425	
2.2 Single Class Mortgage-Backed/Asset-Backed Bonds		2,419,909	5,677,204	300,324		8,397,437	0.043	9,962,691	0.051	8,397,437	
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	88,123,388	272,728,423	26,586,727	300,324		387,738,862	1.983	432,646,138	2.213	387,738,862	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	25,654,517	48,693,480	77,074,207	94,305,870	47,038,575	292,766,649	1.497	392,821,371	2.010	292,766,649	
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	25,654,517	48,693,480	77,074,207	94,305,870	47,038,575	292,766,649	1.497	392,821,371	2.010	292,766,649	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	10,696,441	42,428,125	144,593,433	161,137,076	6,782,634	365,637,709	1.870	459,879,161	2.353	365,637,709	
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	10,696,441	42,428,125	144,593,433	161,137,076	6,782,634	365,637,709	1.870	459,879,161	2.353	365,637,709	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	39,125,622	355,384,894	518,687,024	557,228,404	74,227,106	1,544,653,050	7.900	2,230,988,390	11.414	1,531,985,810	12,667,241
5.2 Single Class Mortgage-Backed/Asset-Backed Bonds	1,957,784	30,366,041	166,507,224	111,206,344	141,377,130	451,414,523	2.309	341,959,773	1.750	446,879,523	4,535,000
Multi-Class Residential Mortgage-backed Securities:											
5.3 Defined		106,501,066	425,008,841	278,882,811	344,934,421	1,155,327,139	5.909	1,318,695,950	6.747	1,155,327,139	
5.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
5.5 Defined											
5.6 Other											
5.7 Totals	41,083,406	492,252,001	1,110,203,089	947,317,559	560,538,657	3,151,394,712	16.117	3,891,644,113	19.910	3,134,192,472	17,202,241

SCHEDULE D - PART 1A - SECTION 2 (continued)
Maturity Distribution of All Bonds Owned December 31, At Statement Values By Major Type and Subtype of Issues

1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	19,107,742	209,172,206	175,930,610	3,911,537	6,772,499	414,894,594	2.122	355,677,416	1.820	413,394,594	1,500,000
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	19,107,742	209,172,206	175,930,610	3,911,537	6,772,499	414,894,594	2.122	355,677,416	1.820	413,394,594	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,430,750,755	2,528,960,723	3,432,804,166	310,685,686	586,324,380	8,289,525,710	42.395	7,472,172,892	38.229	6,932,918,423	1,356,607,287
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds		4,162,642	17,142,605		264,189,751	285,494,998	1.460	39,932,462	0.204	281,390,885	4,104,113
Multi-Class Residential Mortgage-backed Securities:											
7.3 Defined		40,052,879	133,879,302	112,986,013	934,593,730	1,221,511,924	6.247	1,107,734,614	5.667	1,221,505,879	6,045,000
7.4 Other		500,253	1,722,211	12,494,740	57,253,549	71,970,753	0.368	230,072,391	1.177	71,970,753	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
7.5 Defined			40,955,334		21,386,990	62,342,324	0.319	72,801,069	0.372	62,342,324	
7.6 Other		128,662,090	210,443,303	7,702,654	126,814,675	473,622,722	2.422	484,763,840	2.480	392,450,028	81,172,690
7.7 Totals	1,430,750,755	2,702,338,587	3,836,946,921	443,869,093	1,990,563,075	10,404,468,431	53.211	9,407,477,268	48.130	8,962,578,292	1,441,890,130
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations								2,000,740	0.010		
8.7 Totals								2,000,740	0.010		
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations		6,822,388		180,000,000		186,822,388	0.955				186,822,388
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		6,822,388		180,000,000		186,822,388	0.955				186,822,388

SCHEDULE D - PART 1A - SECTION 2 (continued)
Maturity Distribution of All Bonds Owned December 31, At Statement Values By Major Type and Subtype of Issues

1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 7 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,830,190,965	4,011,161,672	4,834,887,220	2,001,721,896	740,788,352	13,418,750,105	68.627	X X X	X X X	11,861,153,189	1,557,596,915
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	5,396,228	55,092,450	540,600,325	314,132,596	2,234,456,168	3,149,677,767	16.108	X X X	X X X	3,141,038,655	8,639,113
Multi-Class Residential Mortgage-backed Securities:											
10.3 Defined		146,553,945	558,888,143	391,868,824	1,279,528,151	2,376,839,063	12.156	X X X	X X X	2,376,833,018	6,045
10.4 Other		500,253	1,722,211	12,494,740	57,253,549	71,970,753	0.368	X X X	X X X	71,970,753	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
10.5 Defined			40,955,334		21,386,990	62,342,324	0.319	X X X	X X X	62,342,324	
10.6 Other		128,662,090	210,443,303	7,702,654	126,814,675	473,622,722	2.422	X X X	X X X	392,450,028	81,172,695
10.7 Totals	1,835,587,193	4,341,970,410	6,187,496,536	2,727,920,710	4,460,227,885	19,553,202,734	100.000	X X X	X X X	17,905,787,967	1,647,414,761
10.8 Line 10.7 as a % of Col. 7	9.388	22.206	31.644	13.951	22.811	100.000	X X X	X X X	X X X	91.575	8.425
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,360,985,830	4,075,819,266	5,041,983,013	2,462,118,873	637,944,597	X X X	X X X	13,578,851,579	69.471	12,637,125,801	941,725,771
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	17,086,474	54,193,824	613,932,327	366,687,894	1,701,172,291	X X X	X X X	2,753,072,810	14.085	2,741,779,614	11,293,191
Multi-Class Residential Mortgage-backed Securities:											
11.3 Defined	4,813,182	108,217,370	608,748,686	429,581,238	1,275,070,088	X X X	X X X	2,426,430,564	12.414	2,421,475,608	4,954,956
11.4 Other	87,375	1,297,469	7,857,279	13,009,437	207,820,831	X X X	X X X	230,072,391	1.177	215,769,989	14,302,402
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
11.5 Defined			24,465,702		48,335,367	X X X	X X X	72,801,069	0.372	72,801,068	
11.6 Other	997,440	89,374,328	253,051,250		141,340,822	X X X	X X X	484,763,840	2.480	404,679,325	80,084,511
11.7 Totals	1,383,970,301	4,328,902,257	6,550,038,257	3,271,397,442	4,011,683,996	X X X	X X X	19,545,992,253	100.000	18,493,631,405	1,052,360,849
11.8 Line 11.7 as a % of Col. 9	7.081	22.147	33.511	16.737	20.524	X X X	X X X	100.000	X X X	94.616	5.384
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,317,962,561	3,728,781,472	4,503,465,301	1,781,296,474	529,647,383	11,861,153,191	60.661	12,637,125,801	64.653	11,861,153,191	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	5,396,227	50,988,337	536,065,325	314,132,598	2,234,456,168	3,141,038,655	16.064	2,741,779,614	14.027	3,141,038,655	X X X
Multi-Class Residential Mortgage-backed Securities:											
12.3 Defined		146,553,945	558,882,098	391,868,824	1,279,528,149	2,376,833,016	12.156	2,421,475,608	12.389	2,376,833,016	X X X
12.4 Other		500,253	1,722,211	12,494,740	57,253,549	71,970,753	0.368	215,769,989	1.104	71,970,753	X X X
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
12.5 Defined			40,955,334		21,386,990	62,342,324	0.319	72,801,068	0.372	62,342,324	X X X
12.6 Other		107,900,903	161,682,333	102,672	122,764,119	392,450,027	2.007	404,679,325	2.070	392,450,027	X X X
12.7 Totals	1,323,358,788	4,034,724,910	5,802,772,602	2,499,895,308	4,245,036,358	17,905,787,966	91.575	18,493,631,405	94.616	17,905,787,966	X X X
12.8 Line 12.7 as a % of Col. 7	7.391	22.533	32.407	13.961	23.708	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. 7, Section 10	6.768	20.635	29.677	12.785	21.710	91.575	X X X	X X X	X X X	91.575	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	512,228,405	282,380,200	331,421,918	220,425,421	211,140,971	1,557,596,915	7.966	941,725,779	4.818	X X X	1,557,596,915
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds		4,104,113	4,535,000			8,639,113	0.044	11,293,196	0.058	X X X	8,639,113
Multi-Class Residential Mortgage-backed Securities:											
13.3 Defined			6,045			6,045		4,954,956	0.025	X X X	6,045
13.4 Other								14,302,402	0.073	X X X	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
13.5 Defined										X X X	
13.6 Other		20,761,187	48,760,970	7,599,982	4,050,556	81,172,695	0.415	80,084,516	0.410	X X X	81,172,695
13.7 Totals	512,228,405	307,245,500	384,723,933	228,025,403	215,191,527	1,647,414,768	8.425	1,052,360,849	5.384	X X X	1,647,414,768
13.8 Line 13.7 as a % of Col. 7	31.093	18.650	23.353	13.841	13.062	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. 7, Section 10	2.620	1.571	1.968	1.166	1.101	8.425	X X X	X X X	X X X	X X X	8.425

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

CUSIP Identification	Description	2 Interest		3 Date of			4 Book Value	5 Par Value	6 Rate Used to Obtain Market Value	7 Market Value	8 Actual Cost	Interest		10 Increase by Adjustment in Book Value During Year	11 Decrease by Adjustment in Book Value During Year	12 Amount of Interest Due and Accrued Dec. 31, Current Year, on Bonds in Default as to Principal or Interest	13 NAIC Designation	14 Year Acquired	15 Effective Rate of Interest	16 Statement Value Dec. 31 of Current Year	
		a Rate of	b How Paid	Maturity		Option						9.1 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	9.2 Gross Amount Received During Year								
				a Year	Month	b Year															c Call Price
0199999	Subtotal-U.S. Governments-Issuer Obligations						1,942,613,611	1,925,968,897	X X X	1,998,026,069	1,966,184,762	36,530,475	133,348,971	1,331,030	6,830,353		X X X	X X X	X X X	1,942,613,612	
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities						2,404,370,824	2,415,186,861	X X X	2,404,360,287	2,403,353,498	14,951,042	170,723,828	2,840,949	996,900		X X X	X X X	X X X	2,404,370,824	
0399999	Subtotal-U.S. Governments						4,346,984,435	4,341,155,758	X X X	4,402,386,356	4,369,538,260	51,481,517	304,072,799	4,171,979	7,827,253		X X X	X X X	X X X	4,346,984,436	
0499999	Subtotal-All Other Governments-Issuer Obligations						364,309,843	552,016,515	X X X	242,954,425	365,683,925	5,204,762	26,955,748	879,747	1,188,988		X X X	X X X	X X X	364,309,987	
0599999	Subtotal-All Other Governments-Single Class Mortgage-Backed/Asset-Backed Securities						8,397,581	11,604,282	X X X	8,397,581	8,306,038	146,863	531,429	54,184	20		X X X	X X X	X X X	8,397,437	
1099999	Subtotal-All Other Governments						372,707,424	563,620,797	X X X	251,352,006	373,989,963	5,351,625	27,487,177	933,931	1,189,008		X X X	X X X	X X X	372,707,424	
1199999	Subtotal-States, Territories and Possessions-Issuer Obligations						292,641,656	307,980,000	X X X	291,626,092	292,100,961	5,103,442	16,091,954	275,795	310,832		X X X	X X X	X X X	292,641,656	
1799999	Subtotal-States, Territories and Possessions						292,641,656	307,980,000	X X X	291,626,092	292,100,961	5,103,442	16,091,954	275,795	310,832		X X X	X X X	X X X	292,641,656	
1899999	Subtotal-Political Subdivisions-Issuer Obligations						365,637,709	369,900,000	X X X	380,846,351	363,769,157	5,240,907	22,066,619	310,593	24,260		X X X	X X X	X X X	365,637,709	
2499999	Subtotal-Political Subdivisions						365,637,709	369,900,000	X X X	380,846,351	363,769,157	5,240,907	22,066,619	310,593	24,260		X X X	X X X	X X X	365,637,709	
2599999	Subtotal-Special Revenue-Issuer Obligations						1,544,653,049	1,562,623,061	X X X	1,617,031,325	1,539,917,315	29,588,279	95,179,159	1,391,991	699,955		X X X	X X X	X X X	1,544,653,048	
2699999	Subtotal-Special Revenue-Single Class Mortgage-Backed/Asset-Backed Securities						451,414,524	452,556,674	X X X	451,730,234	451,387,207	2,883,896	24,310,378	298,549	362,632		X X X	X X X	X X X	451,414,524	
2799999	Subtotal-Special Revenue-Defined Multi-Class Residential Mortgage-Backed Securities						1,155,327,139	1,166,857,251	X X X	1,156,273,788	1,150,616,083	8,784,147	76,782,696	2,115,495	977,952		X X X	X X X	X X X	1,155,327,139	
3199999	Subtotal-Special Revenue						3,151,394,712	3,182,036,986	X X X	3,225,035,347	3,141,920,605	41,256,322	196,272,233	3,806,035	2,040,539		X X X	X X X	X X X	3,151,394,711	
3299999	Subtotal-Public Utilities-Issuer Obligations						413,948,431	415,792,000	X X X	410,136,923	413,193,958	9,812,694	26,430,622	538,950	459,383		X X X	X X X	X X X	413,919,014	
3899999	Subtotal-Public Utilities						413,948,431	415,792,000	X X X	410,136,923	413,193,958	9,812,694	26,430,622	538,950	459,383		X X X	X X X	X X X	413,919,014	
3999999	Subtotal-Industrial and Miscellaneous-Issuer Obligations						7,177,666,360	7,357,591,195	X X X	7,071,586,278	7,172,982,549	138,055,495	459,278,294	12,526,170	8,088,217		X X X	X X X	X X X	7,134,327,803	
4099999	Subtotal-Industrial and Miscellaneous-Single Class Mortgage-Backed/Asset-Backed Securities						285,118,606	291,009,104	X X X	285,118,606	285,042,200	1,975,153	13,684,147	82,822	18,425		X X X	X X X	X X X	285,118,606	
4199999	Subtotal-Industrial and Misc. Defined Multi-Class Residential Mortgage-Backed Securities						1,221,888,315	1,236,905,153	X X X	1,221,887,382	1,220,712,274	6,826,332	86,845,527	582,861	201,223		X X X	X X X	X X X	1,221,888,315	
4299999	Subtotal-Industrial and Misc.-Other Multi-Class Residential Mortgage-Backed Securities						71,970,753	72,608,591	X X X	71,970,753	71,928,285	340,568	5,165,316	(50,126)	6,486		X X X	X X X	X X X	71,970,753	

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1		2		3			4	5	6	7	8	Interest		10	11	12	13	14	15	16	
		a	b	Maturity		Option						9.1	9.2								
CUSIP Identification	Description	Rate of	How Paid	a		b	c	Book Value	Par Value	Rate Used to Obtain Market Value	Market Value			Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase by Adjustment in Book Value During Year	Decrease by Adjustment in Book Value During Year	Amount of Interest Due and Accrued Dec. 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Year Acquired
				Year	Month							Year	Call Price								
4399999	Subtotal-Industrial and Misc. -Defined Multi-Class Commercial Mortgage-Backed Securities							62,342,324	62,043,655	X X X	62,342,324	62,432,730	400,708	4,167,196	18,604	58,833		X X X	X X X	X X X	62,342,324
4499999	Subtotal-Ind. and Misc.-Other Multi-Class Comm. Mortgage-Backed/Asset-Backed Securities							485,378,634	482,715,599	X X X	473,622,724	486,604,226	3,019,980	32,037,887	129,634	625,655		X X X	X X X	X X X	473,622,722
4599999	Subtotal-Industrial and Miscellaneous							9,304,364,992	9,502,873,297	X X X	9,186,528,067	9,299,702,264	150,618,236	601,178,367	13,289,965	8,998,839		X X X	X X X	X X X	9,249,270,523
4799999	Subtotal-Parent, Subsidiaries and Affiliates-Issuer Obligations							186,822,388	187,000,000	X X X	186,822,388	186,769,770	4,218,697	490,000	52,618			X X X	X X X	X X X	186,822,388
5399999	Subtotal-Parent, Subsidiaries and Affiliates							186,822,388	187,000,000	X X X	186,822,388	186,769,770	4,218,697	490,000	52,618			X X X	X X X	X X X	186,822,388
5499999	Total Bonds-Issuer Obligations							12,288,293,047	12,678,871,668	X X X	12,199,029,851	12,300,602,397	233,754,751	779,841,367	17,306,894	17,601,988		X X X	X X X	X X X	12,244,925,217
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							3,149,301,535	3,170,356,921	X X X	3,149,606,708	3,148,088,943	19,956,954	209,249,782	3,276,504	1,377,977		X X X	X X X	X X X	3,149,301,391
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities							2,377,215,454	2,403,762,404	X X X	2,378,161,170	2,371,328,357	15,610,479	163,628,223	2,698,356	1,179,175		X X X	X X X	X X X	2,377,215,454
5799999	Total Bonds-Other Multi-Class Residential Mortgage-Backed Securities							71,970,753	72,608,591	X X X	71,970,753	71,928,285	340,568	5,165,316	(50,126)	6,486		X X X	X X X	X X X	71,970,753
5899999	Total Bonds -Defined Multi-Class Commercial Mortgage-Backed Securities							62,342,324	62,043,655	X X X	62,342,324	62,432,730	400,708	4,167,196	18,604	58,833		X X X	X X X	X X X	62,342,324
5999999	Total Bonds-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							485,378,634	482,715,599	X X X	473,622,724	486,604,226	3,019,980	32,037,887	129,634	625,655		X X X	X X X	X X X	473,622,722
6099999	Grand Total Bonds							18,434,501,747	18,870,358,838	X X X	18,334,733,530	18,440,984,938	273,083,440	1,194,089,771	23,379,866	20,850,114		X X X	X X X	X X X	18,379,377,861

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SCHEDULE D-PART 2-SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1		2	3	4	5	6	6A	6B	7	Dividends		9	10	11	12
CUSIP Identification	Description	Number of Shares	Par Value Per Share	Book Value	Rate Per Share	Statement Value	Rate Per Share Used to Obtain Market Value	Market Value	Actual Cost	8.1 Declared but Unpaid	8.2 Amount Received During Year	Increase by Adjustment in Book Value During Year	Decrease by Adjustment in Book Value During Year	NAIC Designation	Year Acquire
6199999	Subtotal - Preferred Stock - Public Utilities			6,109,943	X X X	4,441,050	X X X	4,441,051	6,109,943	9,790	279,708			X X X	X X X
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies			26,423,674	X X X	25,684,797	X X X	26,235,397	26,423,674		667,786			X X X	X X X
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous			104,016,865	X X X	101,197,270	X X X	101,302,716	104,016,865		5,030,931			X X X	X X X
6499999	Subtotal - Preferred Stock - Parent, Subsidiaries and Affiliates			8,402,869	X X X	8,402,869	X X X	8,402,869	8,402,869					X X X	X X X
6599999	TOTAL - Preferred Stock			144,953,351	X X X	139,725,986	X X X	140,382,033	144,953,351	9,790	5,978,425			X X X	X X X

SCHEDULE D-PART 2-SECTION 2
Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification		2 Description	3 Number of Shares	4 Book Value	5 Rate Per Share Used to Obtain Market Value	6 Market Value	7 Actual Cost	8 Dividends		9 Increase by Adjustment in Book Value During Year	10 Decrease by Adjustment in Book Value During Year	11 NAIC Designation (a)	12 Year Acquired
								7.1 Declared but Unpaid	7.2 Amount Received During Year				
6699999		Subtotal - Common Stock - Public Utilities	X X X	19,826,558	X X X	57,080,931	19,826,558	39,201	1,032,700			X X X	X X X
6799999		Subtotal - Common Stock - Banks, Trust and Insurance Companies	X X X	34,588,582	X X X	145,308,316	34,588,582	30,600	1,255,172			X X X	X X X
6899999		Subtotal - Common Stock - Industrial and Miscellaneous	X X X	745,324,179	X X X	2,050,390,387	745,324,179	3,044,488	18,934,576			X X X	X X X
6999999		Subtotal - Common Stock - Parent, Subsidiaries and Affiliates	X X X	3,212,479,977	X X X	2,676,950,539	3,212,479,977					X X X	X X X
7099999		Subtotal - Common Stock	X X X	4,012,219,296	X X X	4,929,730,173	4,012,219,296	3,114,289	21,222,448			X X X	X X X
7199999		TOTAL - Preferred and Common Stock	X X X	4,157,172,647	X X X	5,070,112,206	4,157,172,647	3,124,079	27,200,873			X X X	X X X

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 434, the total \$ value (included in Column 5) of all such issues \$ 332,649,208.

SCHEDULE F - PART 1

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

Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	1 Assumed Premium	Reinsurance On			5 Contingent Commissions Payable	6 Assumed Premiums Receivable	7 Unearned Premium	8 Funds Held By or Deposited With Reinsured Companies	9 Letters of Credit Posted	10 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit (a)
					2 Paid Losses and Loss Adjustment Expenses	3 Known Case Losses and LAE	4 Cols. 2 + 3						
0199999		SUBTOTAL - AFFILIATES - U.S. INTERCOMPANY POOLING											
0299999		SUBTOTAL - AFFILIATES - U.S. NON-POOL		261,704		534,809	534,809	3,981	1,131	447,981			
0399999		SUBTOTAL - AFFILIATES - OTHER (NON-U.S.)		32,212	3,096	40,657	43,753	4,157	17,011	10,558			
0499999		TOTAL - AFFILIATES		293,916	3,096	575,466	578,562	8,138	18,142	458,539			
0599999		TOTAL - OTHER U.S. UNAFFILIATED INSURERS		137,551	27,562	329,093	356,655	19,138	28,460	5,712			
0699999		TOTAL - POOLS, ASSOCIATIONS - MANDATORY POOLS		79,670	28,822	568,222	597,044	24,825	31,753	2,083			
0799999		TOTAL - POOLS, ASSOCIATIONS - VOLUNTARY POOLS		45,194	5,336	92,683	98,019	35,470	28,781	5,902			
0899999		TOTAL - POOLS AND ASSOCIATIONS		124,864	34,158	660,905	695,063	60,295	60,534	7,985			
0999999		TOTAL - OTHER NON-U.S. INSURERS		61,553	4,182	93,629	97,811	20,237	16,225	3,847			
9999999		GRAND TOTAL - SCHEDULE F, PART 1		617,884	68,998	1,659,093	1,728,091	107,808	123,361	476,083			

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(a) For a bulk deposit and/or compensating balance which is held as security to multiple letters of credit, indicate next to the amount, the following symbol #. Total Assets indicated with # 0 pledged for total letters of credit 0. (Use a different symbol for each bulk deposit posted for multiple letters of credit.)

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

Federal ID Number	NAIC Company Code	Name of Company	1 Date of Contract	2 Original Premium	3 Reinsurance Premium
0199999	TOTAL REINSURANCE CEDED BY PORTFOLIO				
0299999	TOTAL REINSURANCE ASSUMED BY PORTFOLIO				
<p>NONE</p>					

SCHEDULE F - PART 3
Ceded Reinsurance as of December 31, Current Year (000 Omitted)

Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	1 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		13 Net Amount Recoverable From Reinsurers Cols. 10 - [11 + 12]	14 Funds Held By Company Under Reinsurance Treaties
						2 Paid Losses	3 Paid LAE	4 Known Case Loss Reserves	5 Known Case LAE Reserves	6 IBNR Loss Reserves	7 IBNR LAE Reserves	8 Unearned Premiums	9 Contingent Commissions	10 Cols. 2 thru 9 Totals	11 Ceded Balances Payable	12 Other Amounts Due to Reinsurers			
0199999		TOTAL AUTHORIZED AFFILIATES U.S. INTERCOMPANY POOLING																	
0299999		TOTAL AUTHORIZED AFFILIATES U.S. NON-POOL			2,912	1,069				3,945		1,347		6,361	26		6,335		
0399999		TOTAL AUTHORIZED AFFILIATES OTHER (NON-U.S.)			2,958	(381)	3	2,737	279	4,320	1,516	108		8,582	170		8,412	5,150	
0499999		TOTAL AUTHORIZED AFFILIATES			5,870	688	3	2,737	279	8,265	1,516	1,455		14,943	196		14,747	5,150	
0599999		TOTAL AUTHORIZED OTHER U.S. UNAFFILIATED INSURERS			447,230	100,649	17,799	885,193	185,920	1,038,779	241,051	121,713	32,441	2,623,545	101,295		2,522,250	(8,541)	
0699999		TOTAL AUTHORIZED POOLS - MANDATORY			262,221	95,672	645	1,259,750	11,607	605,117	4,334	84,482		2,061,607	64,215		1,997,392	1,586	
0799999		TOTAL AUTHORIZED POOLS - VOLUNTARY			60,752	2,457	2,216	100,140	3,264	39,951	477	11,914		160,419	2,180		158,239	1	
0899999		TOTAL AUTHORIZED OTHER NON-U.S. INSURERS			47,753	29,004	19,096	55,477	15,648	58,796	9,014	8,340		195,375	2,914		192,461	42	
0999999		TOTAL AUTHORIZED			823,826	228,470	39,759	2,303,297	216,718	1,750,908	256,392	227,904	32,441	5,055,889	170,800		4,885,089	(1,762)	
1099999		TOTAL UNAUTHORIZED AFFILIATES U.S. INTERCOMPANY POOLING																	
1199999		TOTAL UNAUTHORIZED AFFILIATES U.S. NON-POOL																	
1299999		TOTAL UNAUTHORIZED AFFILIATES OTHER (NON-U.S.)			170,193	21		353,162	1,761	96,743	4	6,750		458,441	8,424		450,017	374,848	
1399999		TOTAL UNAUTHORIZED AFFILIATES			170,193	21		353,162	1,761	96,743	4	6,750		458,441	8,424		450,017	374,848	
1499999		TOTAL UNAUTHORIZED OTHER U.S. UNAFFILIATED INSURERS			19,350	2,116	1,202	15,376	1,106	17,187	392	3,598		40,977	61		40,916	2,181	
1599999		TOTAL UNAUTHORIZED POOLS - MANDATORY			366										(10)		10		
1699999		TOTAL UNAUTHORIZED POOLS - VOLUNTARY			16,612			11,823	1,472	1,107	212	6,444		21,058	2,288		18,770		
1799999		TOTAL UNAUTHORIZED OTHER NON-U.S. INSURERS			623,283	72,846	13,281	403,275	23,633	504,207	81,621	53,830		1,152,693	52,123		1,100,570	94,662	
1899999		TOTAL UNAUTHORIZED			829,804	74,983	14,483	783,636	27,972	619,244	82,229	70,622		1,673,169	62,886		1,610,283	471,691	
9999999		TOTALS			1,653,630	303,453	54,242	3,086,933	244,690	2,370,152	338,621	298,526	32,441	6,729,058	233,686		6,495,372	469,929	

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	2	3		1	2	3
	Name of Company			Commission Rate Ceded Premium			
1)	AMERICAN REINSURANCE COMPANY			0.27	2,987		
2)	AMERICAN REINSURANCE COMPANY			0.27	1,189		
3)	AMERICAN REINSURANCE COMPANY			0.27	289		
4)	CNA REINSURANCE LTD.			0.31	4,273		
5)	GERLING GLOBAL REINSURANCE			0.34	10,317		

SCHEDULE F - PART 4

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

Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							8 Percentage Overdue Col. 6 / Col. 7	9 Percentage more Than 120 Days Overdue Col. 5 / Col. 7	
				1 Current	Overdue					7 Total Due Cols. 1 + 6			
					2 1 to 29 Days	3 30 - 90 Days	4 91 - 120 Days	5 Over 120 Days	6 Total Overdue Cols. 2 + 3 + 4 + 5				
0199999		TOTAL AUTHORIZED-AFFILIATES U.S.-INTERCOMPANY POOLING											
0299999		TOTAL AUTHORIZED-AFFILIATES U.S.-NON-POOL		1,069						1,069			
0399999		TOTAL AUTHORIZED-AFFILIATES-OTHER (NON-U.S.)		(408)		2		28		30	(378)	(0.08)	(0.07)
0499999		TOTAL AUTHORIZED AFFILIATES		661		2		28		30	691	0.04	0.04
0599999		TOTAL AUTHORIZED-OTHER U.S. UNAFFILIATED INSURERS		79,365	3,374	10,854	2,039	22,816		39,083	118,448	0.33	0.19
0699999		TOTAL AUTHORIZED-POOLS - MANDATORY		96,317							96,317		
0799999		TOTAL AUTHORIZED-POOLS - VOLUNTARY		3,205	70	31	80	1,287		1,468	4,673	0.31	0.28
0899999		TOTAL AUTHORIZED-OTHER NON-U.S. INSURERS		16,743	2,000	1,177	93	28,087		31,357	48,100	0.65	0.58
0999999		TOTAL AUTHORIZED		196,291	5,444	12,064	2,212	52,218		71,938	268,229	0.27	0.19
1099999		TOTAL UNAUTHORIZED-AFFILIATES-U.S. INTERCOMPANY POOLING											
1199999		TOTAL UNAUTHORIZED-AFFILIATES-U.S. NON-POOL											
1299999		TOTAL UNAUTHORIZED-AFFILIATES-OTHER (NON-U.S.)		21							21		
1399999		TOTAL UNAUTHORIZED AFFILIATES		21							21		
1499999		TOTAL UNAUTHORIZED-OTHER U.S. UNAFFILIATED INSURERS		509	119	53	84	2,553		2,809	3,318	0.85	0.77
1599999		TOTAL UNAUTHORIZED-POOLS - MANDATORY											
1699999		TOTAL UNAUTHORIZED-POOLS - VOLUNTARY											
1799999		TOTAL UNAUTHORIZED-OTHER NON-U.S. INSURERS		53,548	1,323	1,791	1,039	28,426		32,579	86,127	0.38	0.33
1899999		TOTAL UNAUTHORIZED		54,078	1,442	1,844	1,123	30,979		35,388	89,466	0.40	0.35
9999999		TOTALS		250,369	6,886	13,908	3,335	83,197		107,326	357,695	0.30	0.23

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SCHEDULE F - PART 5

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

Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	1 Reinsurance Recoverable all Items Schedule F Part 3, Col. 10	2 Funds Held By Company Under Reinsurance Treaties	3 Letters of Credit	4 Ceded Balances Payable	5 Miscellaneous Balances	6 Other Allowed Offset Items	7 Sum of Cols. 2 thru 6 but not in excess of Col. 1	8 Subtotal Col. 1 minus Col. 7	9 Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	10 20 % of Amount in Col. 9	11 Smaller of Col. 7 or Col. 10	12 Smaller of Col. 7 or 20 % of Amount in Dispute Included in Col. 1	13 Total Provision for Unauthorized Reinsurance Smaller of Col. 1 or Cols. 8 + 11 + 12
0199999		TOTAL AFFILIATES U.S. INTERCOMPANY POOLING														
0299999		TOTAL AFFILIATES U.S. NON-POOL														
0399999		TOTAL AFFILIATES OTHER (NON-U.S.)		452,679	374,848	120,082	8,424			452,679						
0499999		TOTAL AFFILIATES		452,679	374,848	120,082	8,424			452,679						
0599999		TOTAL OTHER U.S. UNAFFILIATED INSURERS		40,265	2,181	27,114	61		24,241	27,778	12,487	1,760	352	122	(16)	12,508
0699999		TOTAL POOLS - MANDATORY					(10)									
0799999		TOTAL POOLS - VOLUNTARY		21,058		13,547	2,288			15,835	5,223					5,223
0899999		TOTAL OTHER NON-U.S. INSURERS		1,152,627	94,662	981,762	52,123		20,810	1,018,809	133,818	22,635	4,527	3,146	301	135,901
9999999		TOTALS		1,666,629	471,691	1,142,505	62,886		45,051	1,515,101	151,528	24,395	4,879	3,268	285	153,632

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1. Amounts in dispute totaling \$ 7,638 are included in Column 1.
 2. Amounts in dispute totaling \$ 7,707 are excluded from Column 9.
 3. Column 1 excludes \$ 6,540 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

Federal ID Number	NAIC Company Code	Name of Reinsurer	1 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	2 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	3 Amounts Received Prior 90 Days	4 Col. 1 divided by (Cols. 2 + 3)	5 Amounts in Col. 1 for Companies Reporting less than 20% in Col. 4	6 Amounts in Dispute Excluded from Col. 1 for Companies Reporting less than 20% in Col. 4	7 20 % of Amount in Col. 6	8 Amount Reported in Col. 5 x 20% + Col. 7
9999999 TOTALS			10,721,356	98,229,101	83,586,356	5.9	3,551,617	42,957,095	8,591,419	9,301,742

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(a) From Schedule F - Part 4 Columns 4 + 5, total authorized, less \$ 43,709,168 in dispute.
 (b) From Schedule F - Part 3 Columns 2 + 3, total authorized, less \$ 44,446,615 in dispute.

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	1		2		3		4		Other Individual Policies									
	Total		Group Accident and Health		Credit (Group and Individual)		Collectively Renewable		5		6		7		8		9	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	523,981,861		460,648,508						834,176		7,031							62,492,146	
2. Premiums earned	522,754,596		460,224,722						834,309		7,449							61,688,116	
3. Incurred claims	480,582,133	91.9	442,803,583	96.2			(228,000)		2,203,020	264.1	1,479,168	19,857.3						34,324,362	55.6
4. Increase in policy reserves																			
5. Commissions (a)	11,851,899	2.3	7,611,448	1.7			2,180,931											2,059,520	3.3
6. General insurance expenses	62,744,015	12.0	44,247,905	9.6			10,824,681		383,846	46.0	37,983	509.9						7,249,600	11.8
7. Taxes, licenses and fees	3,846,756	0.7	2,640,726	0.6					101		354	4.8						1,205,575	2.0
8. Total expenses incurred	78,442,670	15.0	54,500,079	11.8			13,005,612		383,947	46.0	38,337	514.7						10,514,695	17.0
8A. Aggregate write-ins for deductions																			
9. Gain from underwriting before dividends to policyholders	(36,270,207)	(6.9)	(37,078,940)	(8.1)			(12,777,612)		(1,752,658)	(210.1)	(1,510,056)	(20,271.9)						16,849,059	27.3
10. Dividends to policyholders																			
11. Gain from underwriting after dividends to policyholders	(36,270,207)	(6.9)	(37,078,940)	(8.1)			(12,777,612)		(1,752,658)	(210.1)	(1,510,056)	(20,271.9)						16,849,059	27.3

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DETAILS OF WRITE-INS																			
08A01.																			
08A02.																			
08A03.																			
08A98. Summary of remaining write-ins for Line 8A from overflow page																			
08A99. Totals (Lines 08A01 through 08A03 + 08A98) (Line 08A above)																			

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit (Group and Individual)	4 Collectively Renewable	Other Individual Policies				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	19,164,571	6,438,384			141	2,064			12,723,982
2. Advance premiums	644				156	487			1
3. Reserve for rate credits	549,950	549,950							
4. Total premium reserves, current year	19,715,165	6,988,334			297	2,551			12,723,983
5. Total premium reserves, prior year	19,359,340	6,754,609			429	2,968			12,601,334
6. Increase in total premium reserves	355,825	233,725			(132)	(417)			122,649
B. Policy Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits (deferred maternity and other similar benefits)									
3. Total policy reserves, current year									
4. Total policy reserves, prior year									
5. Increase in policy reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	595,047,677	582,781,781		234,000	40,000	1,527,007			10,464,889
2. Total prior year	502,762,060	490,780,460		468,000	42,000	96,000			11,375,600
3. Increase	92,285,617	92,001,321		(234,000)	(2,000)	1,431,007			(910,711)
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
a. On claims incurred prior to current year	138,838,702	130,524,104		6,000	2,200,578	25,484			6,082,536
b. On claims incurred during current year	248,616,077	219,782,130			4,443	22,677			28,806,827
2. Claim reserves and liabilities, December 31, current year:									
a. On claims incurred prior to current year	348,864,684	348,612,335		234,000	4,000	14,349			
b. On claims incurred during current year	246,182,988	234,169,448			36,000	1,512,652			10,464,888
3. Test:									
a. Line 1a and 2a	487,703,386	479,136,439		240,000	2,204,578	39,833			6,082,536
b. Claim reserves and liabilities, December 31 prior year	502,762,060	490,780,460		468,000	42,000	96,000			11,375,600
c. Line a minus Line b	(15,058,674)	(11,644,021)		(228,000)	2,162,578	(56,167)			(5,293,064)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	262,203,898	261,717,423							486,475
2. Premiums earned	261,931,129	261,541,599							389,530
3. Incurred claims	278,093,030	277,845,806							247,224
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	5,077,172	1,723,846							3,353,326
2. Premiums earned	4,865,691	1,723,841							3,141,850
3. Incurred claims	(1,727,091)	(1,855,408)							128,317
4. Commissions									

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	621,618	239,635	115,911	36,596	26,796	3,503	5,055	484,591	X X X
2. 1991	11,280,520	2,550,156	8,730,364	7,791,601	1,997,183	482,349	72,090	554,906	2,921	176,454	6,756,662	X X X
3. 1992	10,885,547	2,176,956	8,708,591	6,893,919	1,771,969	435,901	35,640	554,140	5,750	172,348	6,070,601	X X X
4. 1993	10,741,128	2,384,010	8,357,118	6,179,818	1,435,322	428,114	43,125	578,482	3,837	188,824	5,704,130	X X X
5. 1994	9,735,203	2,204,825	7,530,378	6,097,391	1,235,838	448,828	60,189	602,746	2,911	196,896	5,850,027	X X X
6. 1995	9,464,629	1,782,196	7,682,433	5,774,781	981,735	406,241	35,695	626,997	1,623	201,864	5,788,966	X X X
7. 1996	9,120,343	1,510,672	7,609,671	5,889,871	907,893	440,097	36,617	615,280	2,765	220,654	5,997,973	X X X
8. 1997	9,157,940	1,279,707	7,878,233	5,735,869	834,294	434,870	41,013	632,670	5,112	221,343	5,922,990	X X X
9. 1998	9,823,135	1,231,368	8,591,767	5,894,568	741,138	340,146	25,620	681,635	6,639	226,372	6,142,952	X X X
10. 1999	9,664,922	1,377,779	8,287,143	4,868,789	592,010	203,397	21,151	645,325	9,626	200,721	5,094,724	X X X
11. 2000	10,061,347	1,611,043	8,450,304	3,001,561	271,145	80,277	5,504	500,935	4,006	103,885	3,302,118	X X X
12. Totals	X X X	X X X	X X X	58,749,786	11,008,162	3,816,131	413,240	6,019,912	48,693	1,914,416	57,115,734	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	3,657,017	1,347,258	1,351,190	720,179	174,658	188,457	824,554	209,955	159,494	11,497	5,541	3,689,567	X X X
2. 1991	371,783	124,664	140,583	101,771	2,757	291	25,306	1,054	13,962	311	2,646	326,300	X X X
3. 1992	354,310	142,103	168,461	46,882	3,181	439	21,356	4,059	17,525	4,598	2,851	366,752	X X X
4. 1993	335,289	112,436	183,062	102,301	5,017	803	39,715	2,839	15,652	390	4,286	359,966	X X X
5. 1994	375,686	102,901	191,635	90,844	17,717	8,519	54,257	10,537	18,608	616	6,783	444,486	X X X
6. 1995	443,265	98,748	267,199	109,958	7,991	2,216	64,243	7,264	26,381	832	11,350	590,061	X X X
7. 1996	646,179	133,494	257,055	95,353	10,783	2,988	119,807	9,484	33,347	1,007	19,943	824,845	X X X
8. 1997	960,864	160,561	331,533	108,412	34,046	4,931	168,127	14,735	47,885	1,573	33,737	1,252,243	X X X
9. 1998	1,451,177	231,870	500,493	163,762	29,993	8,645	254,673	22,261	77,218	8,055	67,748	1,878,961	X X X
10. 1999	1,838,338	307,993	916,172	232,827	28,788	11,252	370,358	23,083	117,934	6,350	85,363	2,690,085	X X X
11. 2000	2,199,374	324,889	2,029,869	597,871	22,459	11,056	462,178	36,429	215,626	4,511	170,250	3,954,750	X X X
12. Totals	12,633,282	3,086,917	6,337,252	2,370,160	337,390	239,597	2,404,574	341,700	743,632	39,740	410,498	16,378,016	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	2,940,770	748,797
2. 1991	9,383,247	2,300,285	7,082,962	83.181	90.202	81.130				285,931	40,369
3. 1992	8,448,793	2,011,440	6,437,353	77.615	92.397	73.920				333,786	32,966
4. 1993	7,765,149	1,701,053	6,064,096	72.294	71.353	72.562				303,614	56,352
5. 1994	7,806,868	1,512,355	6,294,513	80.192	68.593	83.588				373,576	70,910
6. 1995	7,617,098	1,238,071	6,379,027	80.480	69.469	83.034				501,758	88,303
7. 1996	8,012,419	1,189,601	6,822,818	87.852	78.746	89.660				674,387	150,458
8. 1997	8,345,864	1,170,631	7,175,233	91.133	91.476	91.077				1,023,424	228,819
9. 1998	9,229,903	1,207,990	8,021,913	93.961	98.101	93.367				1,556,038	322,923
10. 1999	8,989,101	1,204,292	7,784,809	93.007	87.408	93.938				2,213,690	476,395
11. 2000	8,512,279	1,255,411	7,256,868	84.604	77.925	85.877				3,306,483	648,267
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	13,513,457	2,864,559

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	One Year	Two Year
1. Prior	12,506,555	13,005,152	13,577,555	13,847,460	14,216,209	14,540,390	14,958,947	15,028,518	14,846,880	14,759,527	(87,353)	(268,991)
2. 1991	7,055,615	7,162,333	6,945,866	6,847,507	6,802,609	6,779,579	6,732,370	6,681,937	6,601,682	6,589,984	(11,698)	(91,953)
3. 1992	X X X	7,123,713	7,092,644	6,521,344	6,359,774	6,103,133	6,096,694	6,036,031	5,955,754	5,929,182	(26,572)	(106,849)
4. 1993	X X X	X X X	6,701,916	6,487,414	6,148,434	5,835,473	5,772,878	5,695,955	5,589,566	5,521,352	(68,214)	(174,603)
5. 1994	X X X	X X X	X X X	6,448,551	6,270,172	6,081,182	6,011,144	5,890,520	5,794,894	5,726,679	(68,215)	(163,841)
6. 1995	X X X	X X X	X X X	X X X	6,190,621	6,023,800	5,877,286	5,837,878	5,790,333	5,779,711	(10,622)	(58,167)
7. 1996	X X X	X X X	X X X	X X X	X X X	6,291,120	6,084,209	6,139,422	6,166,930	6,240,779	73,849	101,357
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	6,173,227	6,267,253	6,475,245	6,572,040	96,795	304,787
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,979,777	7,210,068	7,369,848	159,780	390,071
10. 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	6,900,002	7,150,135	250,133	X X X
11. 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	6,639,338	X X X	X X X
12. Totals											307,883	(68,189)

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		
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000		
1. Prior	000	3,197,806	5,441,708	6,848,951	7,769,113	8,519,651	9,181,397	9,842,246	10,193,443	10,654,741	X X X	X X X
2. 1991	2,127,462	3,795,356	4,788,905	5,341,203	5,663,958	5,875,546	6,028,513	6,145,268	6,203,809	6,204,675	X X X	X X X
3. 1992	X X X	1,969,510	3,479,244	4,183,961	4,702,963	5,018,878	5,224,351	5,369,467	5,456,003	5,522,210	X X X	X X X
4. 1993	X X X	X X X	1,942,298	3,229,867	3,957,370	4,427,699	4,736,992	4,921,446	5,048,923	5,129,492	X X X	X X X
5. 1994	X X X	X X X	X X X	2,156,718	3,433,078	4,139,671	4,646,230	4,939,999	5,141,770	5,250,189	X X X	X X X
6. 1995	X X X	X X X	X X X	X X X	2,246,530	3,524,430	4,201,539	4,644,656	4,961,435	5,163,591	X X X	X X X
7. 1996	X X X	X X X	X X X	X X X	X X X	2,553,308	3,811,162	4,504,603	5,033,310	5,385,459	X X X	X X X
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	2,443,877	3,800,123	4,672,567	5,295,430	X X X	X X X
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,726,964	4,460,751	5,467,961	X X X	X X X
10. 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	2,758,221	4,459,018	X X X	X X X
11. 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	2,805,186	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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	4,274,902	2,914,689	2,296,559	2,408,344	2,235,666	2,098,577	2,048,705	1,765,928	1,371,624	1,344,945
2. 1991	2,508,272	1,553,438	863,046	653,164	543,329	422,761	308,915	197,631	97,203	76,169
3. 1992	X X X	2,937,921	2,015,849	1,267,168	921,850	552,471	466,320	342,722	190,116	150,264
4. 1993	X X X	X X X	2,862,462	1,804,750	1,175,044	692,978	526,044	388,803	210,475	129,459
5. 1994	X X X	X X X	X X X	2,522,892	1,510,536	958,130	675,105	441,882	248,524	159,558
6. 1995	X X X	X X X	X X X	X X X	2,337,400	1,286,610	803,975	513,421	317,823	229,503
7. 1996	X X X	X X X	X X X	X X X	X X X	2,114,563	1,122,875	666,119	395,020	296,569
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	2,023,687	1,051,895	610,218	404,172
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,279,935	1,021,419	601,273
10. 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	2,209,311	1,070,420
11. 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	1,906,612

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	327	(2)	99		39			31	467	X X X
2. 1991	413,212	18,388	394,824	307,360	17,781	17,152	1,620	28,762			4,346	333,873	199,428
3. 1992	429,961	22,391	407,570	507,806	117,565	17,471	649	35,820			4,153	442,883	208,807
4. 1993	447,757	24,062	423,695	295,914	8,392	13,975	625	32,024			3,616	332,896	180,184
5. 1994	472,832	37,261	435,571	352,332	8,999	16,087	215	38,878	12		4,381	398,071	209,224
6. 1995	500,913	36,017	464,896	315,655	5,339	16,156	164	28,919	12		5,512	355,215	182,899
7. 1996	526,539	32,921	493,618	474,144	29,029	22,569	522	38,211	132		6,050	505,241	249,823
8. 1997	583,309	38,740	544,569	330,466	2,597	12,485	127	38,797	163		6,683	378,861	174,476
9. 1998	659,702	42,688	617,014	443,951	21,513	14,726	83	48,874	203		6,232	485,752	210,335
10. 1999	689,483	44,439	645,044	403,044	5,540	10,665	148	52,130	49		4,231	460,102	169,204
11. 2000	717,373	45,577	671,796	354,059	4,492	8,213	126	45,852	47		1,490	403,459	162,629
12. Totals	X X X	X X X	X X X	3,785,058	221,245	149,598	4,279	388,306	618		46,725	4,096,820	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	2,246	1	34	(3)	1		48		249		29	2,580	135
2. 1991	470		(3)				55		68			590	22
3. 1992	987	12	15	6		1	122		142		1	1,247	48
4. 1993	1,010		232	90			343		137		26	1,632	54
5. 1994	2,085	94	(378)	(149)		13	500		240		86	2,489	130
6. 1995	4,546		(196)	(77)			909		465		188	5,801	258
7. 1996	7,010	(5)	(467)	(187)	1		1,830		702		370	9,268	530
8. 1997	10,229	379	(710)	(271)	13		2,853	30	989		772	13,236	945
9. 1998	16,574	201	(77)	(351)	28	27	5,259	43	1,699		2,157	23,563	2,172
10. 1999	28,073	(104)	(1,716)	(426)	47	32	7,232	56	3,092		3,518	37,170	5,343
11. 2000	110,918	1,671	12,291	2,794	66	13	11,146	144	13,532		6,011	143,331	29,311
12. Totals	184,148	2,249	9,025	1,426	156	86	30,297	273	21,315		13,158	240,907	38,948

	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	2,282	298
2. 1991	353,864	19,401	334,463	85.637	105.509	84.712				467	123
3. 1992	562,363	118,233	444,130	130.794	528.038	108.970				984	263
4. 1993	343,635	9,107	334,528	76.746	37.848	78.955				1,152	480
5. 1994	409,744	9,184	400,560	86.657	24.648	91.962				1,762	727
6. 1995	366,454	5,438	361,016	73.157	15.098	77.655				4,427	1,374
7. 1996	544,000	29,491	514,509	103.316	89.581	104.232				6,735	2,533
8. 1997	395,122	3,025	392,097	67.738	7.808	72.001				9,411	3,825
9. 1998	531,034	21,719	509,315	80.496	50.878	82.545				16,647	6,916
10. 1999	502,567	5,295	497,272	72.890	11.915	77.091				26,887	10,283
11. 2000	556,077	9,287	546,790	77.516	20.377	81.392				118,744	24,587
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	189,498	51,409

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	2,462	2,640	523	5	121	188	161	273	X X X
2. 1991	1,359,366	111,453	1,247,913	1,042,061	100,208	65,109	3,195	79,736	34	15,628	1,083,469	434,340
3. 1992	1,524,952	80,273	1,444,679	1,026,837	69,764	61,750	2,475	76,228	36	18,438	1,092,540	465,038
4. 1993	1,608,275	75,767	1,532,508	1,035,264	57,707	64,364	1,193	77,971	23	22,788	1,118,676	497,265
5. 1994	1,477,412	127,712	1,349,700	1,079,632	91,754	75,703	3,684	88,454	222	20,148	1,148,129	511,609
6. 1995	1,648,923	132,968	1,515,955	1,072,406	93,489	80,866	4,740	102,268	453	19,215	1,156,858	491,078
7. 1996	1,680,206	154,439	1,525,767	1,108,148	105,846	91,031	5,924	101,782	981	19,177	1,188,210	476,422
8. 1997	1,730,935	136,573	1,594,362	1,076,563	93,521	85,200	5,748	122,690	1,486	18,658	1,183,698	488,401
9. 1998	1,721,117	136,810	1,584,307	954,010	82,530	59,174	4,867	127,253	3,023	17,187	1,050,017	487,240
10. 1999	1,681,861	135,252	1,546,609	822,078	78,872	32,484	3,220	127,994	5,007	10,912	895,457	497,183
11. 2000	1,698,058	152,217	1,545,841	479,160	42,319	17,275	983	103,457	3,002	2,312	553,588	458,502
12. Totals	X X X	X X X	X X X	9,698,621	818,650	633,479	36,034	1,007,954	14,455	164,624	10,470,915	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	124,522	72,581	13,456	13	13	17	161		5,755	567	241	70,729	988
2. 1991	11,161	6,128	(20)	(1)			437		477	47	145	5,881	326
3. 1992	7,633	715	(87)	(6)			688		334	6	238	7,853	473
4. 1993	11,239	1,257	(383)	(58)			1,627		499	10	432	11,773	747
5. 1994	23,218	2,960	(170)	(67)			3,256	206	954	22	736	24,137	1,390
6. 1995	37,120	3,649	(54)	(339)			6,662	254	1,637	23	1,135	41,778	2,449
7. 1996	73,792	8,599	6,378	(764)			12,085	198	3,610	52	1,778	87,780	5,317
8. 1997	142,882	14,580	16,360	924			19,972	451	7,318	121	3,168	170,456	11,535
9. 1998	230,028	20,756	41,890	(314)		2,131	35,894	2,667	13,029	147	6,838	295,454	22,076
10. 1999	327,548	31,585	124,042	6,079		3,319	54,062	3,453	24,970	316	13,759	485,870	43,169
11. 2000	518,529	50,093	309,025	27,508		4,330	71,578	5,205	55,295	771	20,152	866,520	129,289
12. Totals	1,507,672	212,903	510,437	32,975	13	9,797	206,422	12,434	113,878	2,082	48,622	2,068,231	217,759

	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	65,384	5,345
2. 1991	1,198,961	109,611	1,089,350	88.200	98.347	87.294				5,014	867
3. 1992	1,173,383	72,990	1,100,393	76.946	90.927	76.169				6,837	1,016
4. 1993	1,190,581	60,132	1,130,449	74.028	79.364	73.765				9,657	2,116
5. 1994	1,271,047	98,781	1,172,266	86.032	77.347	86.854				20,155	3,982
6. 1995	1,300,905	102,269	1,198,636	78.894	76.912	79.068				33,756	8,022
7. 1996	1,396,826	120,836	1,275,990	83.134	78.242	83.629				72,335	15,445
8. 1997	1,470,985	116,831	1,354,154	84.982	85.545	84.934				143,738	26,718
9. 1998	1,461,278	115,807	1,345,471	84.903	84.648	84.925				251,476	43,978
10. 1999	1,513,178	131,851	1,381,327	89.970	97.485	89.313				413,926	71,944
11. 2000	1,554,319	134,211	1,420,108	91.535	88.171	91.866				749,953	116,567
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,772,231	296,000

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	1,922	2,865	408	66	29	22	16	(594)	X X X
2. 1991	700,142	121,322	578,820	484,172	92,949	51,787	11,793	37,477	102	2,185	468,592	136,565
3. 1992	653,590	74,604	578,986	446,771	58,188	41,589	5,331	39,751	171	1,710	464,421	115,861
4. 1993	641,315	70,593	570,722	440,802	53,970	41,875	5,705	40,277	191	2,256	463,088	110,391
5. 1994	550,887	102,028	448,859	486,151	74,548	44,629	8,822	44,322	151	1,352	491,581	122,570
6. 1995	519,377	113,017	406,360	479,083	82,099	41,603	7,959	41,136	129	1,551	471,635	127,479
7. 1996	619,040	121,345	497,695	508,281	87,095	46,714	6,872	47,463	398	1,375	508,093	136,636
8. 1997	701,955	134,941	567,014	562,812	92,844	43,309	5,439	50,292	732	1,855	557,398	147,647
9. 1998	811,473	142,168	669,305	487,963	69,880	31,035	3,917	53,543	570	2,023	498,174	152,943
10. 1999	733,658	178,340	555,318	384,592	103,108	18,834	5,089	47,009	702	3,744	341,536	155,510
11. 2000	729,440	183,855	545,585	140,759	27,741	6,960	586	32,483	220	866	151,655	126,300
12. Totals	X X X	X X X	X X X	4,423,308	745,287	368,743	61,579	433,782	3,388	18,933	4,415,579	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	22,397	1,870	2,442	6,627	155	69	5,207	3,320	687	6	24	18,996	218
2. 1991	3,177	1,049	151	6,281	94	6	1,467	679	96	6	47	(3,036)	81
3. 1992	3,230	388	(10,397)	(3,796)	26	17	3,129	3,264	(542)	(2)	91	(4,425)	96
4. 1993	4,298	469	1,545	1,833	60	1	3,436	612	217	1	155	6,640	166
5. 1994	11,601	1,599	3,241	4,749	137	92	5,530	1,802	496	5	148	12,758	274
6. 1995	24,341	3,863	13,137	6,250	413	468	10,778	1,354	1,553	7	120	38,280	790
7. 1996	46,085	9,218	10,566	9,919	558	773	8,523	2,060	2,043	12	221	45,793	1,347
8. 1997	101,280	21,845	18,612	11,440	1,388	1,276	12,776	4,331	4,287	20	416	99,431	2,870
9. 1998	174,964	38,544	39,927	30,012	2,814	1,944	23,452	5,027	7,949	44	725	173,535	5,493
10. 1999	265,542	64,520	85,810	42,810	5,363	2,561	43,051	7,586	13,668	68	4,614	295,889	16,398
11. 2000	245,405	53,753	216,223	86,445	2,111	2,294	48,701	12,221	25,386	105	2,221	383,008	31,406
12. Totals	902,320	197,118	381,257	202,570	13,119	9,501	166,050	42,256	55,840	272	8,782	1,066,869	59,139

	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	16,342	2,654
2. 1991	578,421	112,865	465,556	82.615	93.029	80.432				(4,002)	966
3. 1992	523,557	63,561	459,996	80.105	85.198	79.449				(3,759)	(666)
4. 1993	532,510	62,782	469,728	83.034	88.935	82.304				3,541	3,099
5. 1994	596,107	91,768	504,339	108.209	89.944	112.360				8,494	4,264
6. 1995	612,044	102,129	509,915	117.842	90.366	125.484				27,365	10,915
7. 1996	670,233	116,347	553,886	108.270	95.881	111.290				37,514	8,279
8. 1997	794,756	137,927	656,829	113.220	102.213	115.840				86,607	12,824
9. 1998	821,647	149,938	671,709	101.254	105.465	100.359				146,335	27,200
10. 1999	863,869	226,444	637,425	117.748	126.973	114.786				244,022	51,867
11. 2000	718,028	183,365	534,663	98.436	99.733	97.998				321,430	61,578
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	883,889	182,980

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	326,945	121,755	16,149	4,051	11,898	45	2,556	229,141	X X X
2. 1991	6,342,609	1,924,045	4,418,564	4,402,061	1,423,896	158,220	27,214	244,804	687	33,453	3,353,288	1,073,430
3. 1992	5,883,390	1,705,709	4,177,681	3,273,891	1,097,921	119,436	10,073	233,296	680	23,473	2,517,949	985,402
4. 1993	5,510,701	1,856,541	3,654,160	2,841,980	961,081	121,294	10,740	254,135	584	23,166	2,245,004	911,713
5. 1994	4,695,235	1,563,320	3,131,915	2,463,594	743,105	118,072	11,864	248,649	229	19,924	2,075,117	777,071
6. 1995	3,771,396	1,081,901	2,689,495	2,066,247	496,502	112,245	11,053	223,424	81	19,454	1,894,280	713,716
7. 1996	3,249,661	725,762	2,523,899	1,844,940	345,996	121,117	10,089	203,709	119	21,794	1,813,562	696,030
8. 1997	2,886,785	468,078	2,418,707	1,813,964	293,691	146,196	17,968	209,284	144	18,529	1,857,641	747,362
9. 1998	3,049,504	420,203	2,629,301	1,824,292	239,857	137,263	11,756	210,745	311	15,970	1,920,376	791,202
10. 1999	2,846,681	565,604	2,281,077	1,321,808	208,947	94,481	11,351	184,961	236	4,439	1,380,716	728,263
11. 2000	3,075,483	724,673	2,350,810	551,010	67,940	32,349	2,875	112,277	(89)	553	624,910	664,279
12. Totals	X X X	X X X	X X X	22,730,732	6,000,691	1,176,822	129,034	2,137,182	3,027	183,311	19,911,984	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	2,485,685	876,224	413,302	184,527	13,615	1,373	46,833	1,633	64,730	567	3,303	1,959,841	33,443
2. 1991	325,356	115,461	130,753	91,806	1,859	94	17,010	259	11,561	133	1,701	278,786	4,249
3. 1992	302,221	129,913	204,360	58,268	1,618	247	12,512	(3,793)	14,342	105	1,960	350,313	4,881
4. 1993	280,008	108,405	167,337	90,526	2,067	360	20,569	1,565	12,445	130	2,631	281,440	4,392
5. 1994	262,509	81,383	163,296	73,802	2,434	489	21,700	1,248	12,220	103	4,384	305,134	4,989
6. 1995	285,000	83,520	197,718	77,214	2,973	814	22,885	425	15,152	99	6,841	361,656	6,174
7. 1996	326,730	75,383	192,020	63,775	3,906	1,242	36,493	3,569	16,569	80	11,999	431,669	8,550
8. 1997	421,543	89,322	201,535	52,498	6,240	2,194	53,608	3,687	19,355	77	19,145	554,503	14,763
9. 1998	647,900	119,710	301,407	79,559	10,349	2,843	86,678	6,452	29,518	111	37,300	867,177	27,572
10. 1999	731,609	139,714	529,696	139,025	14,117	4,338	125,975	9,356	43,136	183	31,447	1,151,917	47,589
11. 2000	700,335	117,861	1,031,472	379,951	13,682	3,001	151,859	10,480	69,579	405	28,363	1,455,229	100,581
12. Totals	6,768,896	1,936,896	3,532,896	1,290,951	72,860	16,995	596,122	34,881	308,607	1,993	149,074	7,997,665	257,183

	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	1,838,236	121,605
2. 1991	5,291,624	1,659,550	3,632,074	83.430	86.253	82.200				248,842	29,944
3. 1992	4,161,676	1,293,414	2,868,262	70.736	75.829	68.657				318,400	31,913
4. 1993	3,699,835	1,173,391	2,526,444	67.139	63.203	69.139				248,414	33,026
5. 1994	3,292,474	912,223	2,380,251	70.124	58.352	76.000				270,620	34,514
6. 1995	2,925,644	669,708	2,255,936	77.575	61.901	83.880				321,984	39,672
7. 1996	2,745,484	500,253	2,245,231	84.485	68.928	88.959				379,592	52,077
8. 1997	2,871,725	459,581	2,412,144	99.478	98.185	99.729				481,258	73,245
9. 1998	3,248,152	460,599	2,787,553	106.514	109.613	106.019				750,038	117,139
10. 1999	3,045,783	513,150	2,532,633	106.994	90.726	111.028				982,566	169,351
11. 2000	2,662,563	582,424	2,080,139	86.574	80.371	88.486				1,233,995	221,234
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,073,945	923,720

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	6,140	1,309	3,249	1,238	307	12	80	7,137	X X X
2. 1991	468,246	72,781	395,465	266,367	37,406	47,808	5,611	24,332	781	6,694	294,709	55,912
3. 1992	456,461	74,481	381,980	420,010	120,013	54,888	7,991	30,612	1,492	8,823	376,014	56,874
4. 1993	573,579	110,244	463,335	417,725	99,910	65,537	14,215	34,723	1,529	10,475	402,331	61,902
5. 1994	593,208	120,199	473,009	407,276	69,673	56,892	7,778	34,040	919	9,954	419,838	74,200
6. 1995	600,374	114,671	485,703	359,038	42,348	45,426	2,311	33,533	387	9,377	392,951	84,006
7. 1996	596,607	120,727	475,880	414,046	56,913	46,512	2,755	38,232	409	10,123	438,713	95,865
8. 1997	641,252	113,110	528,142	391,291	61,803	41,005	1,491	38,115	1,184	10,866	405,933	87,585
9. 1998	647,797	100,345	547,452	365,906	72,003	30,818	1,439	38,126	1,273	7,721	360,135	86,798
10. 1999	602,012	83,399	518,613	291,167	59,918	13,469	351	37,798	1,336	4,504	280,829	81,780
11. 2000	653,257	84,138	569,119	181,338	15,054	5,041	222	27,063	247	1,387	197,919	68,335
12. Totals	X X X	X X X	X X X	3,520,304	636,350	410,645	45,402	336,881	9,569	80,004	3,576,509	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	36,694	4,922	12,509	12,060	5,944	5,899	7,947	7,812	3,394	1,044	53	34,751	45,560
2. 1991	1,976	6	311	94			1,144	77	120	6	30	3,368	79
3. 1992	4,933	10	599	2,312	7		1,827	87	201	170	74	4,988	116
4. 1993	7,355	208	115	139	39	11	7,650	69	368	23	137	15,077	185
5. 1994	13,911	123	1,060	660	1,094		4,598	149	898	49	283	20,580	467
6. 1995	24,021	(708)	1,994	365	717	16	6,499	108	1,544	62	600	34,932	871
7. 1996	42,356	935	2,161	504	719	6	13,264	217	2,487	47	1,749	59,278	1,434
8. 1997	59,848	6,456	7,222	2,168	2,232	85	21,063	176	4,217	336	3,998	85,361	2,502
9. 1998	71,055	6,215	16,339	3,229	1,967	133	31,610	127	5,700	319	4,852	116,648	3,939
10. 1999	82,605	10,514	43,151	4,777	1,062	195	40,971	74	10,278	768	4,788	161,739	6,643
11. 2000	160,743	24,477	75,025	16,435	1,157	145	50,899	2,723	21,078	1,807	5,932	263,315	15,966
12. Totals	505,497	53,158	160,486	42,743	14,938	6,490	187,472	11,619	50,285	4,631	22,496	800,037	77,762

	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	32,221	2,530
2. 1991	342,058	43,981	298,077	73.051	60.429	75.374				2,187	1,181
3. 1992	513,077	132,075	381,002	112.403	177.327	99.744				3,210	1,778
4. 1993	533,512	116,104	417,408	93.015	105.315	90.088				7,123	7,954
5. 1994	519,769	79,351	440,418	87.620	66.016	93.110				14,188	6,392
6. 1995	472,772	44,889	427,883	78.746	39.146	88.096				26,358	8,574
7. 1996	559,777	61,786	497,991	93.827	51.178	104.646				43,078	16,200
8. 1997	564,993	73,699	491,294	88.108	65.157	93.023				58,446	26,915
9. 1998	561,521	84,738	476,783	86.682	84.447	87.091				77,950	38,698
10. 1999	520,501	77,933	442,568	86.460	93.446	85.337				110,465	51,274
11. 2000	522,344	61,110	461,234	79.960	72.631	81.044				194,856	68,459
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	570,082	229,955

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	2,368	2,318	222	212		1	5	59	X X X	
2. 1991				16							16	1	
3. 1992	20		20	1							1	5	
4. 1993	12		12	2							2	11	
5. 1994	16		16	2							2	31	
6. 1995	30	(1)	31	28							28	13	
7. 1996	77		77								12	20	
8. 1997	50		50							130	130	491	
9. 1998	131		131							124	124	520	
10. 1999												4	
11. 2000	48		48							171	171	6	
12. Totals	X X X	X X X	X X X	2,417	2,318	222	212		437	1	5	545	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	8,203	7,971	7,919	7,919	(31)	(31)	6,919	6,919				236	38
2. 1991													
3. 1992													
4. 1993	6											6	
5. 1994	1											1	
6. 1995													
7. 1996													
8. 1997													
9. 1998													
10. 1999			18				4					22	1
11. 2000	11	1	(1)	(1)								10	1
12. Totals	8,221	7,972	7,936	7,918	(31)	(31)	6,923	6,919	4			275	40

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	232	4
2. 1991	16		16								
3. 1992	1		1	5.000		5.000					
4. 1993	8		8	66.667		66.667				6	
5. 1994	3		3	18.750		18.750				1	
6. 1995	28		28	93.333		90.323					
7. 1996	12		12	15.584		15.584					
8. 1997	130		130	260.000		260.000					
9. 1998	124		124	94.656		94.656					
10. 1999	22		22							18	4
11. 2000	181		181	377.083		377.083				10	
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	267	8

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. 1991												
3. 1992												1
4. 1993												
5. 1994												
6. 1995												2
7. 1996												
8. 1997												
9. 1998												4
10. 1999												
11. 2000												
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. 1991													
3. 1992													
4. 1993													
5. 1994													
6. 1995													
7. 1996													
8. 1997													
9. 1998													
10. 1999													
11. 2000													
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. 1991											
3. 1992											
4. 1993											
5. 1994											
6. 1995											
7. 1996											
8. 1997											
9. 1998											
10. 1999											
11. 2000											
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	276	(91)	33	(25)			66	425	X X X
2. 1991	72,308	4,881	67,427	56,767	7,823	6,391	225	2,406		4,406	57,516	X X X
3. 1992	65,388	5,015	60,373	43,860	6,402	6,507	199	1,912		2,154	45,678	X X X
4. 1993	68,386	7,495	60,891	42,436	5,970	5,272	270	1,860	1	2,981	43,327	X X X
5. 1994	72,603	8,274	64,329	54,378	8,909	6,316	438	2,147	36	4,019	53,458	X X X
6. 1995	71,892	12,058	59,834	56,038	10,455	6,308	681	1,699	1	4,659	52,908	X X X
7. 1996	99,437	24,674	74,763	56,051	13,524	6,040	1,138	1,098	37	3,049	48,490	X X X
8. 1997	94,831	34,415	60,416	59,177	13,762	4,756	780	1,514	62	3,912	50,843	X X X
9. 1998	97,462	35,183	62,279	61,228	18,013	3,532	604	2,553	200	1,408	48,496	X X X
10. 1999	95,672	34,952	60,720	49,041	4,070	1,787	(185)	1,225	96	886	48,072	X X X
11. 2000	104,065	37,944	66,121	23,890	5,592	674	232	588	2	852	19,326	X X X
12. Totals	X X X	X X X	X X X	503,142	94,429	47,616	4,357	17,002	435	28,392	468,539	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	1,622	1,060	1,141	283	37	90	13	(87)	53		40	1,520	43
2. 1991	1,132	1,167	956	(1)	7	151	2	(182)	74		66	1,036	18
3. 1992	193	183	176	(255)	9	61	2	(74)	28		61	493	19
4. 1993	134	69	79	(95)	(1)	24	(2)	(23)	9		38	244	8
5. 1994	2,813	432	(10)	(90)		90	(13)	(28)	15		103	2,401	20
6. 1995	1,383	484	264	(366)	28	123		(116)	49		229	1,599	32
7. 1996	3,871	676	380	(328)	12	205	(16)	(104)	48		790	3,846	98
8. 1997	6,513	2,882	1,143	(1,070)	112	431	(11)	(375)	161		816	6,050	232
9. 1998	12,956	3,558	1,389	310	(22)	469	(26)	(237)	132		1,940	10,329	397
10. 1999	16,558	5,422	2,126	1,724	149	273	45	60	32		2,921	11,431	585
11. 2000	31,371	17,891	4,159	2,467	1,217	545	(1,231)	(2,439)	133		3,866	17,185	886
12. Totals	78,546	33,824	11,803	2,579	1,548	2,462	(1,237)	(3,605)	734		10,870	56,134	2,338

	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	1,420	100
2. 1991	67,735	9,183	58,552	93.676	188.138	86.838				922	114
3. 1992	52,687	6,516	46,171	80.576	129.930	76.476				441	52
4. 1993	49,787	6,216	43,571	72.803	82.935	71.556				239	5
5. 1994	65,646	9,787	55,859	90.418	118.286	86.833				2,461	(60)
6. 1995	65,769	11,262	54,507	91.483	93.399	91.097				1,529	70
7. 1996	67,484	15,148	52,336	67.866	61.393	70.003				3,903	(57)
8. 1997	73,365	16,472	56,893	77.364	47.863	94.169				5,844	206
9. 1998	81,742	22,917	58,825	83.871	65.137	94.454				10,477	(148)
10. 1999	70,963	11,460	59,503	74.173	32.788	97.996				11,538	(107)
11. 2000	60,801	24,290	36,511	58.426	64.015	55.218				15,172	2,013
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	53,946	2,188

**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	208,318	54,657	70,071	15,690	13,059	2,600	1,568	218,501	X X X
2. 1991	552,385	125,210	427,175	275,634	48,382	69,418	10,271	50,984	677	2,748	336,706	89,269
3. 1992	483,909	49,974	433,935	260,608	29,461	67,715	2,616	46,915	2,391	997	340,770	81,657
4. 1993	407,963	56,413	351,550	230,765	22,968	58,981	4,063	50,813	927	4,311	312,601	84,119
5. 1994	360,811	66,834	293,977	249,681	28,382	76,911	20,806	50,029	742	416	326,691	83,890
6. 1995	425,985	73,928	352,057	183,831	15,440	52,374	3,668	42,269	338	1,722	259,028	89,781
7. 1996	409,954	79,028	330,926	214,640	19,366	51,711	3,791	44,098	495	835	286,797	89,654
8. 1997	470,118	81,091	389,027	244,823	26,861	45,819	2,470	43,681	817	242	304,175	99,105
9. 1998	537,496	105,381	432,115	210,632	9,208	32,693	796	44,301	386	159	277,236	110,674
10. 1999	562,543	88,943	473,600	111,524	11,301	12,236	938	34,846	537	91	145,830	110,092
11. 2000	521,203	105,067	416,136	18,368	(383)	1,715	118	30,236	62	15	50,522	93,986
12. Totals	X X X	X X X	X X X	2,208,824	265,643	539,644	65,227	451,231	9,972	13,104	2,858,857	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	484,210	145,498	597,374	285,447	109,438	117,506	565,956	176,598	68,333	7,532	448	1,092,730	199,048
2. 1991	11,084	1,745	5,561	3,147	372	1	3,134	215	891	81	127	15,853	148
3. 1992	12,541	1,546	(29,790)	(9,868)	537	109	1,577	4,535	(1,924)	(190)	44	(13,191)	190
4. 1993	12,909	1,850	11,917	9,391	1,319	402	3,730	610	1,407	216	352	18,813	295
5. 1994	29,061	10,134	19,753	11,068	13,236	7,789	16,790	6,995	2,678	335	87	45,197	602
6. 1995	41,193	7,450	48,137	26,297	3,429	757	13,998	4,921	5,435	617	364	72,150	1,061
7. 1996	79,441	24,382	31,646	18,065	1,479	665	31,252	2,654	5,729	615	473	103,166	1,424
8. 1997	111,639	5,479	46,012	23,080	3,149	919	30,978	2,914	7,619	530	565	166,475	3,130
9. 1998	151,334	14,382	61,814	42,994	4,827	952	40,420	6,769	9,137	1,041	732	201,394	6,731
10. 1999	155,943	21,917	63,702	18,811	5,395	850	60,018	87	7,799	657	1,007	250,535	9,292
11. 2000	95,045	9,715	238,004	32,460	2,302	468	85,829	1,409	15,337	837	1,336	391,628	22,924
12. Totals	1,184,400	244,098	1,094,130	460,892	145,483	130,418	853,682	207,707	122,441	12,271	5,535	2,344,750	244,845

	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	650,639	442,091
2. 1991	417,078	64,519	352,559	75.505	51.529	82.533				11,753	4,100
3. 1992	358,179	30,600	327,579	74.018	61.232	75.490				(8,927)	(4,264)
4. 1993	371,841	40,427	331,414	91.146	71.663	94.272				13,585	5,228
5. 1994	458,139	86,251	371,888	126.975	129.053	126.502				27,612	17,585
6. 1995	390,666	59,488	331,178	91.709	80.467	94.069				55,583	16,567
7. 1996	459,996	70,033	389,963	112.207	88.618	117.840				68,640	34,526
8. 1997	533,720	63,070	470,650	113.529	77.777	120.981				129,092	37,383
9. 1998	555,158	76,528	478,630	103.286	72.620	110.764				155,772	45,622
10. 1999	451,463	55,098	396,365	80.254	61.948	83.692				178,917	71,618
11. 2000	486,836	44,686	442,150	93.406	42.531	106.251				290,874	100,754
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,573,540	771,210

**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	6,445	6,289	1,247	1,205	179	301		76	X X X
2. 1991	7,281		7,281	4,479		1,350	37	1,278	44		7,026	163
3. 1992	6,831		6,831	3,987		2,330		983	298		7,002	116
4. 1993	13,739	1,115	12,624	803		2,252		85	67		3,073	69
5. 1994	10,192	513	9,679	1,987		235		443	6		2,659	64
6. 1995	9,110	282	8,828	1,017		731		401			2,149	54
7. 1996	29,939	6,169	23,770	2,176	132	232	81	617	6		2,806	694
8. 1997	33,770	8,479	25,291	7,377	1,407	2,632	270	449	55		8,726	120
9. 1998	30,630	11,085	19,545	9,818	9	541	77	1,238			11,511	339
10. 1999	32,934	15,948	16,986	5,762	286	2,037	52	1,519	13		8,967	1,125
11. 2000	52,151	31,180	20,971	28		154		671			853	1,786
12. Totals	X X X	X X X	X X X	43,879	8,123	13,741	1,722	7,863	790		54,848	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	36,575	30,808	382	(6)	11,325	11,325	1,683	4	1,469	317		8,986	2,209
2. 1991	2,551				36	36	748		100			3,399	5
3. 1992	768		(12)				226		31			1,013	5
4. 1993	4,357						1,278		173			5,808	2
5. 1994	408		(2)				118		17			541	4
6. 1995	245		(79)	(60)			66	(22)	16	1		329	2
7. 1996	16,582	11,999	3,595	129	2,502		1,050	16	952	127		12,410	11
8. 1997	3,707	14,868	20,696	10,298	19,472		3,837	2,739	1,795	362		21,240	13
9. 1998	4,467	3,514	4,050	938	8,162	45	1,231	252	502	54		13,609	28
10. 1999	12,364	2,842	2,891	1,481	133		2,679	748	720	60		13,656	38
11. 2000	11,809	3,998	41,541	36,430	50		4,708	3,330	1,542	280		15,612	130
12. Totals	93,833	68,029	73,062	49,210	41,680	11,406	17,624	7,067	7,317	1,201		96,603	2,447

	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	6,155	2,831
2. 1991	10,542	117	10,425	144.788		143.181				2,551	848
3. 1992	8,313	298	8,015	121.695		117.333				756	257
4. 1993	8,948	67	8,881	65.128	6.009	70.350				4,357	1,451
5. 1994	3,206	6	3,200	31.456	1.170	33.061				406	135
6. 1995	2,397	(81)	2,478	26.312	(28.723)	28.070				226	103
7. 1996	27,706	12,490	15,216	92.542	202.464	64.013				8,049	4,361
8. 1997	59,965	29,999	29,966	177.569	353.804	118.485				(763)	22,003
9. 1998	30,009	4,889	25,120	97.973	44.105	128.524				4,065	9,544
10. 1999	28,105	5,482	22,623	85.337	34.374	133.186				10,932	2,724
11. 2000	60,503	44,038	16,465	116.015	141.238	78.513				12,922	2,690
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	49,656	46,947

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	47,413	26,346	2,540	(153)	956	18	2,096	24,698	X X X
2. 1999	350,970	98,499	252,471	187,262	25,858	3,643	(182)	9,947	120	3,588	175,056	X X X
3. 2000	358,627	102,576	256,051	111,039	42,553	2,091	152	5,848	26	555	76,247	X X X
4. Totals	X X X	X X X	X X X	345,714	94,757	8,274	(183)	16,751	164	6,239	276,001	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	34,382	10,553	13,604	7,904	1,287	(170)	3,022	71	1,510	(20)	4,770	35,467	898
2. 1999	30,613	6,850	11,120	6,859	516	(375)	1,452	20	1,317	(13)	4,483	31,677	3,302
3. 2000	70,887	14,734	30,653	19,101	1,537	132	1,884	964	3,579	(32)	5,708	73,641	4,954
4. Totals	135,882	32,137	55,377	33,864	3,340	(413)	6,358	1,055	6,406	(65)	14,961	140,785	9,154

	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	29,529	5,938
2. 1999	245,870	39,137	206,733	70.054	39.733	81.884				28,024	3,653
3. 2000	227,518	77,630	149,888	63.441	75.680	58.538				67,705	5,936
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	125,258	15,527

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	(9,884)	(626)	1,805	87	1,029	243	15,310	(6,754)	X X X
2. 1999	1,233,047	76,513	1,156,534	831,655	52,694	6,291	255	126,532	1,396	167,611	910,133	827,453
3. 2000	1,298,737	85,139	1,213,598	862,680	58,456	3,821	188	126,957	429	94,039	934,385	843,336
4. Totals	X X X	X X X	X X X	1,684,451	110,524	11,917	530	254,518	2,068	276,960	1,837,764	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	1,649	3,109	(7,765)	2,490	55	90	10,618	417	1,765	71	14,579	145	17,043
2. 1999	1,983	535	(12,183)	976	43	2	9,120	79	4,508	22	17,552	1,857	21,787
3. 2000	21,268	808	(11,527)	1,095	28	45	14,892	291	4,455	35	93,290	26,842	148,360
4. Totals	24,900	4,452	(31,475)	4,561	126	137	34,630	787	10,728	128	125,421	28,844	187,190

	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	(11,715)	11,860
2. 1999	967,949	55,959	911,990	78.501	73.137	78.855				(11,711)	13,568
3. 2000	1,022,574	61,347	961,227	78.736	72.055	79.205				7,838	19,004
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(15,588)	44,432

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	12,056	9,313	1,308	107	1,200	64	5,705	5,080	X X X
2. 1999	145,724	27,403	118,321	34,636	26,739	3,062	23	5,217	109	710	16,044	X X X
3. 2000	157,082	37,811	119,271	21,111	7,857	1,407	1	3,085	52	1,812	17,693	X X X
4. Totals	X X X	X X X	X X X	67,803	43,909	5,777	131	9,502	225	8,227	38,817	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	9,417	3,512	39,246	5,776	(60)	7	3,990	268	461	6,321	43,491	182	
2. 1999	10,603	7,387	6,668	5,775	437	81	2,118	226	194	1,183	6,632	120	
3. 2000	37,580	32,328	7,428	1,605	81	7	2,607	289	659	3,026	14,133	512	
4. Totals	57,600	43,227	53,342	13,156	458	7	8,715	783	1,314	10,530	64,256	814	

	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	39,375	4,116
2. 1999	62,935	40,259	22,676	43.188	146.915	19.165				4,109	2,523
3. 2000	73,958	42,132	31,826	47.082	111.428	26.684				11,075	3,058
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	54,559	9,697

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	61,799	120	11		741			62,431	X X X
2. 1999	493,294	11,970	481,324	340,169	3,908	212		12,425			348,898	X X X
3. 2000	527,708	4,867	522,841	253,071	149	69		9,478			262,469	X X X
4. Totals	X X X	X X X	X X X	655,039	4,177	292		22,644			673,798	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	240,246	2,521	6,384	2,744			68		222			241,655	21
2. 1999	135,660	6,314	7,595	384					325			136,882	6
3. 2000	178,407	1,465	41,353	1,164				(158)	1,774			219,063	9
4. Totals	554,313	10,300	55,332	4,292			68	(158)	2,321			597,600	36

	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	241,365	290
2. 1999	496,386	10,606	485,780	100.627	88.605	100.926				136,557	325
3. 2000	484,152	2,620	481,532	91.746	53.832	92.099				217,131	1,932
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	595,053	2,547

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. 1991												X X X
3. 1992												X X X
4. 1993												X X X
5. 1994												X X X
6. 1995												X X X
7. 1996												X X X
8. 1997												X X X
9. 1998												X X X
10. 1999												X X X
11. 2000												X X X
12. Totals	X X X	X X X	X X X									X X X

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 1991													
3. 1992													
4. 1993													
5. 1994													
6. 1995													
7. 1996													
8. 1997													
9. 1998													
10. 1999													
11. 2000													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1991											
3. 1992											
4. 1993											
5. 1994											
6. 1995											
7. 1996											
8. 1997											
9. 1998											
10. 1999											
11. 2000											
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

NONE

SCHEDULE P-PART 1N-REINSURANCE A

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	1,349	1,295	56	2,036				(1,926)	X X X
2. 1991	13,583	3,379	10,204	8,318	706	34	6	889			8,529	X X X
3. 1992	18,701	5,183	13,518	43,238	28,044	268	189				15,273	X X X
4. 1993	15,850	7,060	8,790	4,652	3,237	168	116				1,467	X X X
5. 1994	12,234	1,803	10,431	6,313	872	126	6				5,561	X X X
6. 1995	13,848	2,808	11,040	5,264		32					5,296	X X X
7. 1996	33,175	4,532	28,643	10,193		30					10,223	X X X
8. 1997	51,049	7,116	43,933	35,188	9,992	62					25,258	X X X
9. 1998	72,597	12,366	60,231	75,135	17,243	405					58,297	X X X
10. 1999	84,623	10,322	74,301	82,963	17,140	2,016					67,839	X X X
11. 2000	45,927	6,009	39,918	2,998		264					3,262	X X X
12. Totals	X X X	X X X	X X X	275,611	78,529	3,461	2,353	889			199,079	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	23,823		283		1							24,107	X X X
2. 1991	26	5	(469)						1	1		(448)	X X X
3. 1992	9,953	9,388	61						4,502	4,502		626	X X X
4. 1993	42		80									122	X X X
5. 1994	186	189	(127)						89	89		(130)	X X X
6. 1995	85											85	X X X
7. 1996	201		32									233	X X X
8. 1997	1,494		638									2,132	X X X
9. 1998	8,402	12,947	1,514	4	1				6,222	6,222		(3,034)	X X X
10. 1999	17,463	8,693	1,706		6				4,176	4,176		10,482	X X X
11. 2000	7,022	342	2,712		4				163	163		9,396	X X X
12. Totals	68,697	31,564	6,430	4	12				15,153	15,153		43,571	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	24,106	1
2. 1991	8,799	718	8,081	64.780	21.249	79.194				(448)	
3. 1992	58,022	42,123	15,899	310.261	812.715	117.614				626	
4. 1993	4,942	3,353	1,589	31.180	47.493	18.077				122	
5. 1994	6,587	1,156	5,431	53.842	64.115	52.066				(130)	
6. 1995	5,381		5,381	38.858		48.741				85	
7. 1996	10,456		10,456	31.518		36.505				233	
8. 1997	37,382	9,992	27,390	73.228	140.416	62.345				2,132	
9. 1998	91,679	36,416	55,263	126.285	294.485	91.752				(3,035)	1
10. 1999	108,330	30,009	78,321	128.015	290.729	105.410				10,476	6
11. 2000	13,163	505	12,658	28.661	8.404	31.710				9,392	4
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	43,559	12

SCHEDULE P-PART 10-REINSURANCE B

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	41,658	36,570						5,088	X X X
2. 1991	5,071	1	5,070	2,557		1					2,558	X X X
3. 1992	5,886		5,886	3,537	(6)	1					3,544	X X X
4. 1993	3,130	9,029	(5,899)	587		14					601	X X X
5. 1994	3,006	(47)	3,053	536	(22)	1					559	X X X
6. 1995	3,688		3,688	902							902	X X X
7. 1996	2,401	1	2,400	1,288							1,288	X X X
8. 1997	4,334		4,334	4,565							4,565	X X X
9. 1998	8,727		8,727	3,367							3,367	X X X
10. 1999	18,757	(278)	19,035	5,489							5,489	X X X
11. 2000	37,346	75	37,271	1,069							1,069	X X X
12. Totals	X X X	X X X	X X X	65,555	36,542	17					29,030	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	168,868	140,347	209,183	198,519	5,595	5,433	1,931	1,931				39,347	X X X
2. 1991	2,461		161		16							2,638	X X X
3. 1992	745		248		4							997	X X X
4. 1993	1		91		1							93	X X X
5. 1994	200		116		1							317	X X X
6. 1995	813		61		7							881	X X X
7. 1996	608		217									825	X X X
8. 1997	11,699		4,933		4							16,636	X X X
9. 1998	909		2,480		5							3,394	X X X
10. 1999	6,934		6,617		20							13,571	X X X
11. 2000	5,770	1	7,688	7	16							13,466	X X X
12. Totals	199,008	140,348	231,795	198,526	5,669	5,433	1,931	1,931				92,165	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	39,185	162
2. 1991	5,196		5,196	102.465		102.485				2,622	16
3. 1992	4,535	(6)	4,541	77.047		77.149				993	4
4. 1993	694		694	22.173		(11.765)				92	1
5. 1994	854	(22)	876	28.410	46.809	28.693				316	1
6. 1995	1,783		1,783	48.346		48.346				874	7
7. 1996	2,113		2,113	88.005		88.042				825	
8. 1997	21,201		21,201	489.179		489.179				16,632	4
9. 1998	6,761		6,761	77.472		77.472				3,389	5
10. 1999	19,060		19,060	101.615		100.131				13,551	20
11. 2000	14,543	8	14,535	38.941	10.667	38.998				13,450	16
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	91,929	236

SCHEDULE P-PART 1P-REINSURANCE C

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. 1991												X X X
3. 1992	33		33	24							24	X X X
4. 1993												X X X
5. 1994												X X X
6. 1995												X X X
7. 1996												X X X
8. 1997	9		9	1	1	1	1					X X X
9. 1998												X X X
10. 1999												X X X
11. 2000												X X X
12. Totals	X X X	X X X	X X X	25	1	1	1				24	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. 1991													X X X
3. 1992													X X X
4. 1993													X X X
5. 1994													X X X
6. 1995													X X X
7. 1996													X X X
8. 1997													X X X
9. 1998													X X X
10. 1999													X X X
11. 2000													X X X
12. Totals													X X X

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1991											
3. 1992	24		24	72.727		72.727					
4. 1993											
5. 1994											
6. 1995											
7. 1996											
8. 1997	2	2		22.222							
9. 1998											
10. 1999											
11. 2000											
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 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	18,076	9,946	23,648	11,994	1,181	326	1	20,639	X X X
2. 1991	141,370	5,403	135,967	69,175	21,549	40,532	9,520	13,949	593	301	91,994	24,825
3. 1992	131,608	3,742	127,866	65,425	9,561	40,307	3,094	13,463	681	209	105,859	10,624
4. 1993	132,612	5,951	126,661	47,727	2,091	28,903	2,570	12,514	511	60	83,972	9,492
5. 1994	68,377	3,193	65,184	34,586	1,567	25,849	1,407	11,991	568	36	68,884	34,005
6. 1995	116,535	4,124	112,411	32,527	2,980	17,842	903	12,167	169	67	58,484	9,248
7. 1996	125,505	5,084	120,421	37,189	3,348	18,981	928	20,345	64	29	72,175	11,079
8. 1997	113,477	5,224	108,253	24,610	1,773	15,160	1,705	5,684	43	105	41,933	11,541
9. 1998	88,393	7,450	80,943	14,424	1,481	7,446	358	3,824	31	11	23,824	8,556
10. 1999	92,997	7,210	85,787	4,195	238	2,127	88	3,614	7	2	9,603	8,058
11. 2000	85,133	10,701	74,432	1,690	94	252	17	2,766	2	1	4,595	7,863
12. Totals	X X X	X X X	X X X	349,624	54,628	221,047	32,584	101,498	2,995	822	581,962	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	232,385	60,974	79,417	11,222	28,453	46,598	187,763	11,752	14,719	1,442	12	410,749	508,655
2. 1991	7,906	2	3,389	962	357	1	1,294	2	552	32	29	12,499	1,235
3. 1992	4,370	9	3,222	195	981	1	1,216	32	407	6	13	9,953	568
4. 1993	5,461	12	1,879	154	1,521	1	1,007	1	345	6	52	10,039	687
5. 1994	11,131	42	3,112	163	293	7	1,334	143	651	6	13	16,160	814
6. 1995	7,782	145	1,410	321	412	61	1,646	305	397	13	251	10,802	752
7. 1996	17,646	855	2,287	1,427	1,516	115	12,917	687	808	62	11	32,028	1,760
8. 1997	26,842	3,268	3,469	1,514	1,238	199	18,436	612	1,244	108	36	45,528	1,049
9. 1998	18,795	1,182	7,427	2,428	1,537	172	20,859	891	1,203	103	159	45,045	1,461
10. 1999	13,879	1,559	42,496	2,106	1,497	52	23,609	1,318	3,686	112	85	80,020	1,088
11. 2000	4,395	(3,067)	37,510	4,026	200	79	19,274	1,932	3,072	142	348	61,339	2,927
12. Totals	350,592	64,981	185,618	24,518	38,005	47,286	289,355	17,675	27,084	2,032	1,009	734,162	520,996

	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	239,606	171,143
2. 1991	137,154	32,661	104,493	97.018	604.498	76.852				10,331	2,168
3. 1992	129,391	13,579	115,812	98.315	362.881	90.573				7,388	2,565
4. 1993	99,357	5,346	94,011	74.923	89.834	74.223				7,174	2,865
5. 1994	88,947	3,903	85,044	130.083	122.236	130.468				14,038	2,122
6. 1995	74,183	4,897	69,286	63.657	118.744	61.636				8,726	2,076
7. 1996	111,689	7,486	104,203	88.992	147.246	86.532				17,651	14,377
8. 1997	96,683	9,222	87,461	85.201	176.531	80.793				25,529	19,999
9. 1998	75,515	6,646	68,869	85.431	89.208	85.083				22,612	22,433
10. 1999	95,103	5,480	89,623	102.265	76.006	104.472				52,710	27,310
11. 2000	69,159	3,225	65,934	81.236	30.137	88.583				40,946	20,393
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	446,711	287,451

**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. 1991	2,719		2,719	463		172		720			1,355	801
3. 1992	730		730	800		206		769			1,775	563
4. 1993	1,262	16	1,246	966		89		(367)			688	362
5. 1994	2,361		2,361	67		22		47			136	237
6. 1995	1,888	80	1,808	3,672		504		611			4,787	120
7. 1996	1,318	106	1,212	10		14		269			293	367
8. 1997	994	17	977	586		6,309		62			6,957	54
9. 1998	298	12	286	268		220		131			619	189
10. 1999	667	(732)	1,399	13		50		110			173	49
11. 2000	561	77	484			1		14			15	159
12. Totals	X X X	X X X	X X X	6,845		7,587		2,366			16,798	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		17	81			1	9	1	2		(72)	14,758
2. 1991													4
3. 1992													1
4. 1993													4
5. 1994													5
6. 1995													12
7. 1996				1				1				(2)	7
8. 1997	3,316			4			111	1	127			3,549	2
9. 1998	10			4				1				5	5
10. 1999	722			26			23	14	27	1		731	12
11. 2000	4,721	3,664	(224)	(154)			36	38	40	2		1,023	130
12. Totals	8,770	3,664	(207)	(38)			171	64	195	5		5,234	14,940

	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	(63)	(9)
2. 1991	1,355		1,355	49.834		49.834					
3. 1992	1,775		1,775	243.151		243.151					
4. 1993	688		688	54.517		55.217					
5. 1994	136		136	5.760		5.760					
6. 1995	4,787		4,787	253.549		264.768					
7. 1996	293	2	291	22.231	1.887	24.010				(1)	(1)
8. 1997	10,511	5	10,506	1,057.445	29.412	1,075.333				3,312	237
9. 1998	629	5	624	211.074	41.667	218.182				6	(1)
10. 1999	945	41	904	141.679	(5.601)	64.618				696	35
11. 2000	4,588	3,550	1,038	817.825	4,610.390	214.463				987	36
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,937	297

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. 1999												X X X
3. 2000	(855)	(855)										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. 1999													
3. 2000			(3)	(3)			(2)	(2)					
4. Totals			(3)	(3)			(2)	(2)					

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1999											
3. 2000	(5)	(5)		0.585	0.585						
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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	64,148	69,098	69,519	67,237	65,880	66,189	65,376	64,149	63,373	63,330	(43)	(819)
2. 1991	320,201	306,031	308,247	307,710	307,889	306,717	306,369	305,791	305,690	305,640	(50)	(151)
3. 1992	X X X	412,577	408,350	409,315	410,943	410,803	409,990	409,679	408,498	408,169	(329)	(1,510)
4. 1993	X X X	X X X	314,479	304,807	306,542	306,037	305,651	304,316	302,571	302,367	(204)	(1,949)
5. 1994	X X X	X X X	X X X	379,086	364,300	366,662	365,966	364,004	362,804	361,446	(1,358)	(2,558)
6. 1995	X X X	X X X	X X X	X X X	344,384	333,998	335,187	333,021	332,652	331,638	(1,014)	(1,383)
7. 1996	X X X	X X X	X X X	X X X	X X X	461,718	476,741	476,587	476,967	475,724	(1,243)	(863)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	342,906	349,287	353,016	352,473	(543)	3,186
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	441,915	454,412	458,935	4,523	17,020
10. 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	431,676	442,096	10,420	X X X
11. 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	487,452	X X X	X X X
12. Totals											10,159	10,973

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	987,595	844,393	894,037	902,659	829,949	870,599	868,778	864,413	865,593	866,204	611	1,791
2. 1991	1,045,675	1,095,061	1,067,528	1,038,611	1,028,858	1,019,985	1,012,786	1,012,611	1,011,327	1,009,224	(2,103)	(3,387)
3. 1992	X X X	1,281,341	1,240,133	1,113,609	1,065,378	1,030,240	1,027,966	1,024,516	1,023,170	1,023,877	707	(639)
4. 1993	X X X	X X X	1,323,808	1,233,279	1,166,420	1,093,240	1,061,172	1,056,954	1,053,355	1,052,016	(1,339)	(4,938)
5. 1994	X X X	X X X	X X X	1,240,008	1,227,562	1,146,416	1,099,943	1,086,065	1,085,106	1,083,104	(2,002)	(2,961)
6. 1995	X X X	X X X	X X X	X X X	1,289,680	1,200,353	1,151,018	1,110,190	1,100,854	1,095,213	(5,641)	(14,977)
7. 1996	X X X	X X X	X X X	X X X	X X X	1,256,483	1,238,828	1,211,617	1,183,354	1,171,625	(11,729)	(39,992)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,312,073	1,250,187	1,230,154	1,225,758	(4,396)	(24,429)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,256,772	1,206,317	1,208,357	2,040	(48,415)
10. 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	1,248,825	1,233,689	(15,136)	X X X
11. 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	1,265,121	X X X	X X X
12. Totals											(38,988)	(137,947)

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	1,022,270	940,648	965,573	919,601	914,050	881,844	888,650	876,357	858,270	854,726	(3,544)	(21,631)
2. 1991	539,046	537,093	462,917	457,937	452,690	446,708	444,100	441,019	430,324	428,092	(2,232)	(12,927)
3. 1992	X X X	510,481	496,860	447,274	449,170	439,123	436,226	431,617	431,628	420,957	(10,671)	(10,660)
4. 1993	X X X	X X X	492,165	466,434	448,581	437,814	436,813	429,986	432,111	429,424	(2,687)	(562)
5. 1994	X X X	X X X	X X X	449,840	461,144	450,219	454,078	452,932	463,665	459,671	(3,994)	6,739
6. 1995	X X X	X X X	X X X	X X X	416,588	403,394	412,067	439,815	444,073	467,363	23,290	27,548
7. 1996	X X X	X X X	X X X	X X X	X X X	418,370	416,104	470,326	495,477	504,788	9,311	34,462
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	447,203	533,558	567,957	602,994	35,037	69,436
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	544,563	568,156	610,833	42,677	66,270
10. 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	517,313	577,521	60,208	X X X
11. 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	477,109	X X X	X X X
12. Totals											147,395	158,675

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	7,083,776	7,427,789	7,626,137	7,737,295	7,781,110	7,847,210	7,999,902	7,990,735	7,833,935	7,536,157	(297,778)	(454,578)
2. 1991	3,666,619	3,818,170	3,668,903	3,598,407	3,593,304	3,593,342	3,551,961	3,493,295	3,428,822	3,446,944	18,122	(46,351)
3. 1992	X X X	3,390,440	3,392,419	3,026,581	2,926,778	2,725,067	2,748,761	2,696,398	2,620,415	2,671,520	51,105	(24,878)
4. 1993	X X X	X X X	2,998,968	2,949,217	2,708,462	2,495,191	2,493,043	2,440,072	2,341,237	2,305,037	(36,200)	(135,035)
5. 1994	X X X	X X X	X X X	2,607,352	2,460,197	2,363,313	2,343,637	2,265,044	2,183,125	2,165,106	(18,019)	(99,938)
6. 1995	X X X	X X X	X X X	X X X	2,207,051	2,172,635	2,093,993	2,075,449	2,048,373	2,062,330	13,957	(13,119)
7. 1996	X X X	X X X	X X X	X X X	X X X	2,167,344	2,005,587	2,009,573	2,039,035	2,075,860	36,825	66,287
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	2,094,682	2,098,129	2,176,297	2,232,609	56,312	134,480
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,407,071	2,509,526	2,603,861	94,335	196,790
10. 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	2,294,804	2,367,698	72,894	X X X
11. 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	1,951,880	X X X	X X X
12. Totals											(8,447)	(376,342)

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	394,698	442,305	449,739	449,935	437,535	443,581	443,820	432,207	431,299	435,730	4,431	3,523
2. 1991	274,640	269,475	271,909	281,435	278,776	272,846	279,415	279,721	274,702	274,409	(293)	(5,312)
3. 1992	X X X	335,608	354,666	359,562	359,254	360,117	359,646	361,787	359,275	351,840	(7,435)	(9,947)
4. 1993	X X X	X X X	380,295	375,050	387,849	386,878	384,623	381,460	379,421	383,873	4,452	2,413
5. 1994	X X X	X X X	X X X	414,858	422,119	417,534	422,048	412,534	405,798	406,455	657	(6,079)
6. 1995	X X X	X X X	X X X	X X X	402,033	392,740	394,875	394,008	393,300	393,248	(52)	(760)
7. 1996	X X X	X X X	X X X	X X X	X X X	449,712	456,441	456,765	450,518	457,727	7,209	962
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	429,915	432,096	452,574	450,485	(2,089)	18,389
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	405,859	431,039	434,545	3,506	28,686
10. 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	385,788	396,596	10,808	X X X
11. 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	415,155	X X X	X X X
12. Totals											21,194	31,875

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	352	305	269	282	378	652	726	561	577	707	130	146
2. 1991				16	16	16	16	16	16	16		
3. 1992	X X X							1	1	1		
4. 1993	X X X	X X X	6							9	9	
5. 1994	X X X	X X X	X X X							4	4	
6. 1995	X X X	X X X	X X X	X X X	6	6	1	28	28	28		
7. 1996	X X X	X X X	X X X	X X X	X X X			48				(48)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X		37				(37)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77	132		(132)	(77)
10. 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		22	22	X X X
11. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10	X X X	X X X
12. Totals											33	(3)

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior							1					
2. 1991												
3. 1992	X X X											
4. 1993	X X X	X X X										
5. 1994	X X X	X X X	X X X									
6. 1995	X X X	X X X	X X X	X X X								
7. 1996	X X X	X X X	X X X	X X X	X X X							
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 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
11. 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	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	32,858	27,358	26,735	27,267	24,153	28,021	28,925	28,837	28,568	30,111	1,543	1,274
2. 1991	63,963	58,110	56,629	56,054	54,192	56,069	56,337	55,883	56,460	56,072	(388)	189
3. 1992	X X X	42,028	45,836	44,277	45,340	43,753	43,391	43,631	44,230	44,230		599
4. 1993	X X X	X X X	42,652	44,277	42,382	42,296	42,359	42,141	41,786	41,700	(86)	(441)
5. 1994	X X X	X X X	X X X	47,516	47,442	57,006	55,442	54,760	53,008	53,725	717	(1,035)
6. 1995	X X X	X X X	X X X	X X X	39,776	52,015	52,475	51,704	55,203	52,757	(2,446)	1,053
7. 1996	X X X	X X X	X X X	X X X	X X X	35,816	49,172	50,800	52,478	51,221	(1,257)	421
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	39,213	63,589	58,697	55,273	(3,424)	(8,316)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,067	61,017	56,348	(4,669)	22,281
10. 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	43,061	58,342	15,281	X X X
11. 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	35,795	X X X	X X X
12. Totals											5,271	16,025

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	1,994,240	2,288,328	2,504,359	2,670,671	2,988,592	3,176,885	3,388,641	3,498,314	3,518,757	3,656,578	137,821	158,264
2. 1991	336,571	309,917	313,168	317,829	306,282	298,980	295,534	301,417	303,789	301,438	(2,351)	21
3. 1992	X X X	364,458	368,299	345,639	329,023	336,668	327,017	327,445	330,757	284,793	(45,964)	(42,652)
4. 1993	X X X	X X X	351,270	336,982	322,199	312,073	297,051	287,679	295,639	280,337	(15,302)	(7,342)
5. 1994	X X X	X X X	X X X	363,462	342,400	343,712	347,708	341,012	337,479	320,257	(17,222)	(20,755)
6. 1995	X X X	X X X	X X X	X X X	302,356	289,200	296,283	298,111	310,900	284,434	(26,466)	(13,677)
7. 1996	X X X	X X X	X X X	X X X	X X X	317,932	300,177	330,697	333,201	341,254	8,053	10,557
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	321,626	321,310	402,168	420,697	18,529	99,387
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	373,550	391,475	426,617	35,142	53,067
10. 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	360,023	354,913	(5,110)	X X X
11. 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	397,475	X X X	X X X
12. Totals											87,130	236,870

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	13,613	20,139	42,052	63,032	67,508	86,934	89,337	92,976	81,208	90,156	8,948	(2,820)
2. 1991	2,001	1,868	9,189	8,006	8,432	9,383	10,451	10,465	10,283	9,091	(1,192)	(1,374)
3. 1992	X X X	2,823	3,587	3,771	6,316	8,545	7,823	7,595	7,543	7,297	(246)	(298)
4. 1993	X X X	X X X	305	382	1,037	7,161	8,729	10,769	10,382	8,691	(1,691)	(2,078)
5. 1994	X X X	X X X	X X X	1,593	2,519	5,722	5,319	3,290	2,908	2,746	(162)	(544)
6. 1995	X X X	X X X	X X X	X X X	969	3,531	3,366	2,795	2,060	2,066	6	(729)
7. 1996	X X X	X X X	X X X	X X X	X X X	5,439	7,438	7,139	12,467	13,783	1,316	6,644
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	13,838	11,182	45,203	28,133	(17,070)	16,951
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,735	24,154	23,437	(717)	(4,298)
10. 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	17,918	20,451	2,533	X X X
11. 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	14,532	X X X	X X X
12. Totals											(8,275)	11,454

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	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	135,090	153,590	133,765	(19,825)	(1,325)
2. 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	148,641	195,575	46,934	X X X
3. 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	140,454	X X X	X X X
4. Totals											27,109	(1,325)

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	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	38,532	30,061	11,922	(18,139)	(26,610)
2. 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	781,638	782,371	733	X X X
3. 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	830,275	X X X	X X X
4. Totals											(17,406)	(26,610)

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	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	62,363	83,110	84,542	1,432	22,179
2. 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	20,612	17,375	(3,237)	X X X
3. 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	28,141	X X X	X X X
4. Totals											(1,805)	22,179

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	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	508,968	478,687	510,094	31,407	1,126
2. 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	496,518	522,899	26,381	X X X
3. 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	507,520	X X X	X X X
4. Totals											57,788	1,126

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior												
2. 1991												
3. 1992	X X X											
4. 1993	X X X	X X X										
5. 1994	X X X	X X X	X X X									
6. 1995	X X X	X X X	X X X	X X X								
7. 1996	X X X	X X X	X X X	X X X	X X X							
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 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
11. 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	X X X
12. Totals												

SCHEDULE P-PART 2N-REINSURANCE A 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	4,880	4,195	4,407	4,738	4,571	4,879	5,722	7,812	28,079	27,807	(272)	19,995
2. 1991	5,201	7,665	7,570	7,431	7,432	7,690	7,600	7,593	7,313	7,189	(124)	(404)
3. 1992	X X X	21,700	12,376	20,125	21,863	22,839	22,740	15,612	15,821	15,895	74	283
4. 1993	X X X	X X X	3,136	2,136	3,459	1,715	1,657	1,604	1,644	1,590	(54)	(14)
5. 1994	X X X	X X X	X X X	3,708	7,281	5,149	8,031	5,630	5,384	5,433	49	(197)
6. 1995	X X X	X X X	X X X	X X X	4,168	9,802	6,720	5,673	5,496	5,384	(112)	(289)
7. 1996	X X X	X X X	X X X	X X X	X X X	21,109	14,106	10,640	10,243	10,461	218	(179)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	32,066	27,286	27,719	27,394	(325)	108
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,757	57,667	55,264	(2,403)	17,507
10. 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	63,795	78,319	14,524	X X X
11. 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	12,655	X X X	X X X
12. Totals											11,575	36,810

SCHEDULE P-PART 2O-REINSURANCE B 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	114,225	119,988	136,097	147,993	158,378	176,378	183,507	172,908	155,951	136,026	(19,925)	(36,882)
2. 1991	1,288	3,850	3,593	3,485	3,987	4,106	4,908	4,978	5,131	5,195	64	217
3. 1992	X X X	4,998	3,394	3,803	4,438	4,528	4,632	4,607	4,608	4,542	(66)	(65)
4. 1993	X X X	X X X	318	455	1,093	612	1,005	822	762	696	(66)	(126)
5. 1994	X X X	X X X	X X X	177	923	286	791	1,036	882	882		(154)
6. 1995	X X X	X X X	X X X	X X X	1,089	652	1,132	1,366	1,362	1,781	419	415
7. 1996	X X X	X X X	X X X	X X X	X X X	958	1,757	1,726	2,706	2,115	(591)	389
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,843	2,054	2,946	21,199	18,253	19,145
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,180	6,509	6,763	254	3,583
10. 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	7,957	19,062	11,105	X X X
11. 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	14,537	X X X	X X X
12. Totals											9,447	(13,478)

SCHEDULE P-PART 2P-REINSURANCE C 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior												
2. 1991												
3. 1992	X X X	24	24	24	24	24	24	24	24	24		
4. 1993	X X X	X X X										
5. 1994	X X X	X X X	X X X									
6. 1995	X X X	X X X	X X X	X X X								
7. 1996	X X X	X X X	X X X	X X X	X X X							
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 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
11. 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
12. Totals												

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	757,556	768,358	771,328	765,836	818,500	864,903	907,772	891,967	878,403	957,060	78,657	65,093
2. 1991	152,612	111,601	116,765	114,102	110,294	109,865	115,094	114,571	113,121	90,615	(22,506)	(23,956)
3. 1992	X X X	164,945	162,469	147,839	134,643	124,259	119,657	121,353	118,492	102,628	(15,864)	(18,725)
4. 1993	X X X	X X X	170,623	142,193	127,354	117,063	112,574	106,815	95,712	81,659	(14,053)	(25,156)
5. 1994	X X X	X X X	X X X	115,396	112,680	113,997	110,791	102,388	95,197	72,982	(22,215)	(29,406)
6. 1995	X X X	X X X	X X X	X X X	118,790	113,272	110,323	97,202	74,357	56,903	(17,454)	(40,299)
7. 1996	X X X	X X X	X X X	X X X	X X X	101,933	77,148	64,691	74,017	83,174	9,157	18,483
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	79,807	59,010	70,030	80,689	10,659	21,679
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,275	64,149	63,970	(179)	(4,305)
10. 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	80,777	82,440	1,663	X X X
11. 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	60,247	X X X	X X X
12. Totals											7,865	(36,592)

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	11 One Year	12 Two Year
1. Prior	10,397	11,345	10,622	12,683	11,369	13,943	12,198	12,030	12,006	11,829	(177)	(201)
2. 1991	805	757	703	682	679	1,232	657	640	638	638		(2)
3. 1992	X X X	1,562	1,561	2,012	2,020	1,719	1,006	1,006	1,007	1,006	(1)	
4. 1993	X X X	X X X	532	769	1,227	1,423	651	1,054	1,054	1,054		
5. 1994	X X X	X X X	X X X	130	1,313	1,156	92	89	88	88		(1)
6. 1995	X X X	X X X	X X X	X X X	1,906	6,217	3,470	3,319	4,147	4,173	26	854
7. 1996	X X X	X X X	X X X	X X X	X X X	2,328	2,117	2,211	23	22	(1)	(2,189)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	9,837	11,072	12,598	10,317	(2,281)	(755)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45	319	492	173	447
10. 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	657	772	115	X X X
11. 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	989	X X X	X X X
12. Totals											(2,146)	(1,847)

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	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. 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
3. 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	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	24,119	38,648	47,040	52,208	50,432	58,853	59,731	60,568	60,996	5	1
2. 1991	362,907	275,821	287,395	294,540	298,253	295,349	303,159	304,009	304,586	305,111	143,511	55,888
3. 1992	X X X	279,949	375,954	388,260	394,168	398,864	403,137	405,497	406,290	407,062	153,467	55,291
4. 1993	X X X	X X X	214,519	272,191	284,472	283,496	296,313	299,276	300,030	300,871	131,428	48,702
5. 1994	X X X	X X X	X X X	275,924	331,249	344,298	352,092	355,503	357,640	359,203	149,614	59,471
6. 1995	X X X	X X X	X X X	X X X	231,066	299,812	312,618	319,668	323,667	326,306	131,255	51,379
7. 1996	X X X	X X X	X X X	X X X	X X X	365,737	441,459	453,535	463,608	467,162	183,191	65,828
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	243,246	317,472	332,852	340,223	122,797	50,743
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	326,607	418,021	437,081	139,470	68,954
10. 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	314,911	408,021	120,329	44,303
11. 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	357,655	96,113	37,203

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	352,386	585,439	680,803	732,392	756,894	781,525	794,221	800,315	800,658	63,398	1,132
2. 1991	456,833	615,484	809,908	900,662	950,625	977,713	991,047	997,621	1,001,946	1,003,774	273,925	157,630
3. 1992	X X X	335,458	699,604	807,918	899,073	951,433	985,938	1,002,204	1,011,815	1,016,345	273,105	187,818
4. 1993	X X X	X X X	341,641	660,900	827,533	914,026	981,873	1,013,541	1,031,222	1,040,729	280,513	209,366
5. 1994	X X X	X X X	X X X	352,322	673,757	835,598	945,795	1,009,064	1,042,836	1,059,897	299,586	201,285
6. 1995	X X X	X X X	X X X	X X X	362,315	670,216	842,141	950,478	1,018,819	1,055,046	311,517	166,108
7. 1996	X X X	X X X	X X X	X X X	X X X	378,049	712,065	894,176	1,015,572	1,087,403	298,886	159,828
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	408,787	741,030	928,657	1,062,496	295,065	167,086
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	415,217	733,160	925,784	284,496	168,942
10. 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	418,133	772,478	260,231	182,517
11. 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	453,131	168,497	146,008

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	350,372	586,061	722,047	781,212	791,075	812,700	825,433	837,020	836,419	22,398	62
2. 1991	241,208	196,775	301,376	369,381	407,159	419,000	432,123	437,392	433,240	431,219	81,634	54,846
3. 1992	X X X	76,941	193,325	288,427	354,938	389,751	407,637	417,935	422,804	424,842	67,189	48,572
4. 1993	X X X	X X X	82,980	191,705	288,142	358,223	391,919	408,281	417,640	423,006	64,828	45,397
5. 1994	X X X	X X X	X X X	87,114	196,520	294,537	370,217	412,117	438,382	447,407	74,024	48,267
6. 1995	X X X	X X X	X X X	X X X	86,226	186,462	293,163	355,618	398,329	430,633	76,946	49,707
7. 1996	X X X	X X X	X X X	X X X	X X X	113,726	218,773	327,219	410,089	461,032	84,954	50,729
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	120,140	260,816	396,377	507,838	90,863	54,577
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	129,508	293,138	445,201	91,867	55,765
10. 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	126,137	295,226	82,242	57,142
11. 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	119,392	52,423	42,467

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	1,613,179	2,583,112	3,233,560	3,732,293	4,107,878	4,437,684	4,724,002	4,868,810	5,086,095	194,394	26,713
2. 1991	1,046,778	1,811,853	2,357,374	2,631,300	2,792,343	2,909,110	2,991,384	3,058,253	3,102,413	3,109,168	719,008	350,169
3. 1992	X X X	637,988	1,300,124	1,668,973	1,898,388	2,038,025	2,132,419	2,198,738	2,246,119	2,285,334	656,391	324,122
4. 1993	X X X	X X X	561,060	1,153,473	1,493,339	1,693,810	1,808,626	1,890,039	1,946,238	1,991,460	644,400	262,905
5. 1994	X X X	X X X	X X X	522,544	1,094,827	1,403,458	1,583,142	1,699,687	1,779,660	1,826,697	576,474	195,584
6. 1995	X X X	X X X	X X X	X X X	501,493	1,045,270	1,312,672	1,486,243	1,596,087	1,670,937	541,545	165,972
7. 1996	X X X	X X X	X X X	X X X	X X X	577,308	1,039,783	1,325,217	1,499,850	1,609,968	524,643	165,910
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	531,713	1,123,770	1,445,766	1,648,506	534,055	204,850
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	606,938	1,312,362	1,709,939	547,465	218,536
10. 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	562,212	1,195,990	475,402	206,584
11. 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	512,545	332,946	230,743

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	122,043	212,254	266,198	307,795	337,957	357,931	385,076	396,492	403,333	178	30
2. 1991	255,884	147,197	186,138	214,420	233,652	249,327	262,470	269,775	269,277	271,159	36,128	19,692
3. 1992	X X X	108,911	217,782	257,132	289,779	312,403	327,094	338,943	343,714	346,889	35,876	20,872
4. 1993	X X X	X X X	158,255	252,604	282,424	312,082	336,103	352,331	364,191	369,145	39,969	21,740
5. 1994	X X X	X X X	X X X	170,828	249,529	291,230	326,670	356,788	375,826	386,717	46,090	27,599
6. 1995	X X X	X X X	X X X	X X X	145,860	238,113	278,488	314,942	340,452	359,800	47,693	35,435
7. 1996	X X X	X X X	X X X	X X X	X X X	185,748	286,761	329,549	372,824	400,888	55,187	40,033
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	165,777	265,346	324,096	369,005	46,367	39,875
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158,593	264,754	323,282	47,235	36,149
10. 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	151,819	244,368	40,897	35,680
11. 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	171,103	26,504	26,074

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	118	150	163	172	203	362	368	414	472	29	
2. 1991	157,363			16	16	16	16	16	16	16		1
3. 1992	X X X							1	1	1		5
4. 1993	X X X	X X X								2		11
5. 1994	X X X	X X X	X X X							2		31
6. 1995	X X X	X X X	X X X	X X X			1	28	28	28		13
7. 1996	X X X	X X X	X X X	X X X	X X X							20
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X						491
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X					520
10. 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				2
11. 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			4

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000											
2. 1991	157,363											1
3. 1992	X X X											
4. 1993	X X X	X X X										
5. 1994	X X X	X X X	X X X									
6. 1995	X X X	X X X	X X X	X X X								2
7. 1996	X X X	X X X	X X X	X X X	X X X							
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X						
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X					4
10. 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				
11. 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			

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	11,399	17,871	20,698	21,955	25,866	26,903	27,496	28,224	28,644	X X X	X X X
2. 1991	183,874	43,338	49,679	52,067	53,960	54,728	55,311	55,526	55,576	55,107	X X X	X X X
3. 1992	X X X	23,077	35,276	39,017	41,814	42,019	42,677	43,569	43,746	43,767	X X X	X X X
4. 1993	X X X	X X X	18,162	33,287	37,269	39,649	40,870	41,174	41,344	41,462	X X X	X X X
5. 1994	X X X	X X X	X X X	23,135	38,599	43,176	47,573	49,570	51,027	51,346	X X X	X X X
6. 1995	X X X	X X X	X X X	X X X	17,049	34,760	41,028	44,712	49,251	51,211	X X X	X X X
7. 1996	X X X	X X X	X X X	X X X	X X X	17,646	34,526	38,010	44,127	47,430	X X X	X X X
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	18,309	34,394	42,327	49,389	X X X	X X X
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,772	41,152	46,146	X X X	X X X
10. 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	22,647	46,946	X X X	X X X
11. 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	18,738	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	516,317	1,030,686	1,358,437	1,553,160	1,775,583	1,975,942	2,241,809	2,416,599	2,624,640	2,888	22
2. 1991	177,428	57,593	114,223	174,092	210,227	234,475	248,190	275,495	283,527	286,395	38,401	50,714
3. 1992	X X X	14,526	49,580	109,873	167,471	206,246	237,679	270,851	282,223	296,245	33,487	47,973
4. 1993	X X X	X X X	14,072	44,401	103,970	153,617	203,120	231,147	254,391	262,712	35,061	48,755
5. 1994	X X X	X X X	X X X	23,333	68,492	129,486	199,048	227,886	258,411	277,404	33,600	49,678
6. 1995	X X X	X X X	X X X	X X X	16,282	54,638	106,083	152,414	193,136	217,094	34,530	54,179
7. 1996	X X X	X X X	X X X	X X X	X X X	15,956	57,777	120,903	188,685	243,198	33,163	55,046
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	30,533	83,677	175,741	261,311	34,773	61,184
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,706	122,669	233,321	37,150	66,807
10. 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	27,746	111,526	35,392	65,408
11. 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	20,344	21,623	49,441

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	3,758	12,439	25,406	33,311	46,437	57,781	82,020	82,129	82,321	73	
2. 1991	157,751	621	2,031	2,870	4,168	4,789	5,633	5,707	5,726	5,795	44	111
3. 1992	X X X	2,105	2,329	2,477	4,900	5,964	6,137	6,245	6,264	6,317	29	82
4. 1993	X X X	X X X	52	241	712	980	1,062	3,038	3,026	3,054	12	54
5. 1994	X X X	X X X	X X X	1	390	601	2,556	2,587	2,220	2,220	10	49
6. 1995	X X X	X X X	X X X	X X X	405	784	933	1,032	1,663	1,752	20	31
7. 1996	X X X	X X X	X X X	X X X	X X X	X X X	800	1,087	1,803	2,195	6	678
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	613	2,108	7,991	8,328	22	86
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,290	8,913	10,272	16	296
10. 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	149	7,457	10	1,078
11. 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	182	4	1,652

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	76,059	99,824	X X X	X X X
2. 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	99,131	165,229	X X X	X X X
3. 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	70,426	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	21,010	13,464	3,236,602	1,214,734
2. 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	751,151	784,999	577,762	204,014
3. 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	807,855	503,745	172,362

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	37,565	41,511	X X X	X X X
2. 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	5,217	10,933	X X X	X X X
3. 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	14,667	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	108,916	170,605	X X X	X X X
2. 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	263,621	336,476	X X X	X X X
3. 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	252,996	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000										X X X	X X X
2. 1991	157,363										X X X	X X X
3. 1992	X X X										X X X	X X X
4. 1993	X X X	X X X									X X X	X X X
5. 1994	X X X	X X X	X X X								X X X	X X X
6. 1995	X X X	X X X	X X X	X X X							X X X	X X X
7. 1996	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1997	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. 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	X X X
10. 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	X X X
11. 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	X X X

SCHEDULE P-PART 3N-REINSURANCE A 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	2,444	3,152	3,715	3,980	4,096	4,288	5,477	5,621	3,699	X X X	X X X
2. 1991	160,100	6,927	6,897	7,085	7,306	7,506	7,542	7,549	7,606	7,640	X X X	X X X
3. 1992	X X X	16,123	15,408	12,778	13,371	14,787	14,887	15,177	15,201	15,272	X X X	X X X
4. 1993	X X X	X X X	333	657	943	1,018	1,085	1,320	1,425	1,466	X X X	X X X
5. 1994	X X X	X X X	X X X	679	3,360	4,784	4,970	5,444	5,432	5,562	X X X	X X X
6. 1995	X X X	X X X	X X X	X X X	1,113	3,448	5,086	5,335	5,397	5,298	X X X	X X X
7. 1996	X X X	X X X	X X X	X X X	X X X	5,778	8,537	9,538	9,964	10,223	X X X	X X X
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	10,990	22,229	24,402	25,262	X X X	X X X
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,044	46,314	58,297	X X X	X X X
10. 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	12,611	67,838	X X X	X X X
11. 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	3,262	X X X	X X X

SCHEDULE P-PART 3O-REINSURANCE B 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	17,592	31,240	45,542	63,778	76,267	87,512	96,771	91,593	96,678	X X X	X X X
2. 1991	157,524	1,824	2,049	2,036	2,139	2,262	2,337	2,455	2,558	2,558	X X X	X X X
3. 1992	X X X	2,637	3,090	3,101	3,320	3,534	3,548	3,546	3,545	3,545	X X X	X X X
4. 1993	X X X	X X X	265	140	363	383	422	487	504	601	X X X	X X X
5. 1994	X X X	X X X	X X X	(28)	52	77	247	366	486	561	X X X	X X X
6. 1995	X X X	X X X	X X X	X X X	103	127	306	577	788	902	X X X	X X X
7. 1996	X X X	X X X	X X X	X X X	X X X	41	130	238	1,195	1,288	X X X	X X X
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	36	117	1,056	4,565	X X X	X X X
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	106	1,354	3,367	X X X	X X X
10. 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	562	5,489	X X X	X X X
11. 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	1,069	X X X	X X X

SCHEDULE P-PART 3P-REINSURANCE C 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000										X X X	X X X
2. 1991	157,363										X X X	X X X
3. 1992	X X X	24	24	24	24	24	24	24	24	24	X X X	X X X
4. 1993	X X X	X X X									X X X	X X X
5. 1994	X X X	X X X	X X X								X X X	X X X
6. 1995	X X X	X X X	X X X	X X X							X X X	X X X
7. 1996	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1997	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. 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	X X X
10. 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	X X X
11. 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	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	144,626	281,913	379,270	418,437	459,887	502,058	540,029	539,805	559,587	2,343	
2. 1991	161,347	9,237	23,738	42,517	53,427	65,276	78,120	85,265	90,080	78,640	5,310	18,216
3. 1992	X X X	2,768	9,612	25,059	50,925	65,978	75,945	85,024	92,022	93,074	3,797	6,212
4. 1993	X X X	X X X	4,702	10,854	21,253	36,127	51,753	61,840	67,822	71,967	3,332	5,462
5. 1994	X X X	X X X	X X X	912	8,579	18,948	32,064	46,049	53,667	57,464	11,870	21,293
6. 1995	X X X	X X X	X X X	X X X	1,480	7,531	14,831	28,653	40,636	46,488	3,372	5,049
7. 1996	X X X	X X X	X X X	X X X	X X X	1,577	4,633	15,432	30,392	51,895	3,127	6,164
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	2,067	10,897	26,605	36,293	2,890	7,563
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,094	9,833	20,026	2,447	4,639
10. 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	2,118	5,993	2,173	4,784
11. 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	1,831	1,780	3,139

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
1. Prior	000	4,403	8,005	11,383	10,959	11,731	11,863	11,907	11,900	11,900	523	
2. 1991	157,404	461	678	679	679	679	657	640	638	638	309	486
3. 1992	X X X	12	22	36	996	989	1,006	1,006	1,006	1,006	195	367
4. 1993	X X X	X X X	10	54	56	328	327	1,054	1,054	1,054	133	226
5. 1994	X X X	X X X	X X X	16	22	22	89	89	88	88	105	127
6. 1995	X X X	X X X	X X X	X X X	1,362	1,288	1,899	1,900	4,147	4,173	22	86
7. 1996	X X X	X X X	X X X	X X X	X X X	16	26	26	26	26	14	345
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,608	4,388	6,016	6,897	16	36
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X		205	486	16	168
10. 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	54	66	13	22
11. 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	1	6	23

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000		
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. 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	X X X
3. 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	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	3,515	2,649	1,598	1,622	2,036	1,428	885	639	153	88
2. 1991	31,617	2,059	1,609	981	1,747	1,177	637	647	204	55
3. 1992	X X X	30,826	3,274	2,560	2,713	1,771	1,039	788	452	133
4. 1993	X X X	X X X	29,252	5,866	4,241	2,683	1,806	1,130	610	486
5. 1994	X X X	X X X	X X X	24,966	7,124	4,806	3,009	1,870	1,040	267
6. 1995	X X X	X X X	X X X	X X X	22,792	6,429	4,462	3,105	1,684	790
7. 1996	X X X	X X X	X X X	X X X	X X X	19,698	9,301	5,394	3,181	1,540
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	24,331	8,373	5,479	2,383
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,520	7,224	5,488
10. 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	25,424	5,881
11. 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	20,499

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	265,135	65,141	29,097	22,182	22,420	12,569	11,783	10,825	14,207	13,606
2. 1991	379,704	164,562	53,149	19,521	9,826	4,108	2,278	1,658	1,243	413
3. 1992	X X X	464,116	191,655	103,287	42,310	8,416	5,265	3,230	1,834	608
4. 1993	X X X	X X X	490,886	257,158	141,296	56,051	18,112	6,849	3,482	1,303
5. 1994	X X X	X X X	X X X	422,461	243,265	113,309	38,717	12,814	6,356	2,950
6. 1995	X X X	X X X	X X X	X X X	445,232	228,123	118,696	42,762	22,872	6,694
7. 1996	X X X	X X X	X X X	X X X	X X X	401,374	224,970	123,911	49,828	19,024
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	419,892	216,066	102,875	34,957
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	393,674	193,525	75,432
10. 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	396,077	168,572
11. 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	347,890

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	307,931	129,200	111,291	57,521	43,940	24,106	22,919	6,006	3,947	(2,301)
2. 1991	260,740	141,513	43,587	28,233	19,347	7,656	2,959	(2,384)	(3,715)	(5,344)
3. 1992	X X X	256,896	161,104	59,253	39,220	19,254	10,507	4,889	3,561	(6,738)
4. 1993	X X X	X X X	255,059	118,500	59,070	26,655	13,879	7,221	6,459	2,534
5. 1994	X X X	X X X	X X X	204,470	112,101	53,750	22,153	11,704	5,087	2,218
6. 1995	X X X	X X X	X X X	X X X	195,723	81,963	31,647	11,632	6,197	16,307
7. 1996	X X X	X X X	X X X	X X X	X X X	166,817	63,661	32,430	11,479	7,109
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	146,114	94,308	30,572	15,609
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	207,584	71,378	28,339
10. 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	187,242	78,470
11. 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	166,251

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	2,133,389	1,526,366	1,199,742	1,097,753	934,896	827,242	780,384	600,604	389,059	373,311
2. 1991	1,234,279	973,884	604,204	473,686	424,931	352,453	256,527	159,985	73,431	68,794
3. 1992	X X X	1,582,291	1,240,494	795,746	626,202	365,177	339,722	264,777	128,362	173,783
4. 1993	X X X	X X X	1,510,325	1,037,736	709,873	422,617	376,928	296,186	145,331	107,635
5. 1994	X X X	X X X	X X X	1,286,542	761,831	517,813	417,405	288,972	155,732	124,994
6. 1995	X X X	X X X	X X X	X X X	1,065,110	597,535	383,889	274,811	175,424	158,241
7. 1996	X X X	X X X	X X X	X X X	X X X	969,107	486,747	296,376	207,852	185,708
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	900,058	437,587	275,500	226,616
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,067,039	481,421	334,208
10. 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	995,774	547,089
11. 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	841,763

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	89,131	74,489	71,137	59,596	46,304	39,991	34,907	12,205	3,120	581
2. 1991	86,930	46,475	15,649	17,456	12,383	5,628	8,721	5,574	2,014	1,283
3. 1992	X X X	81,241	46,265	31,233	24,516	18,196	15,243	11,055	7,945	22
4. 1993	X X X	X X X	96,814	48,837	34,465	24,574	17,322	10,421	4,941	7,554
5. 1994	X X X	X X X	X X X	142,770	96,421	64,127	43,384	23,167	7,766	4,852
6. 1995	X X X	X X X	X X X	X X X	135,532	78,634	52,793	30,123	13,903	8,014
7. 1996	X X X	X X X	X X X	X X X	X X X	145,032	94,305	59,188	22,891	14,706
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	136,091	84,114	43,413	25,943
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	124,432	65,410	44,590
10. 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	114,417	79,274
11. 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	106,772

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	66	6								
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X						
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	22

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X						
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	18,887	7,240	1,948	1,488	882	107	1,305	372	(482)	958
2. 1991	17,398	5,191	2,185	1,558	(346)	(187)	190	19	595	1,140
3. 1992	X X X	12,236	4,533	2,101	(54)	(56)	(50)	(138)	289	508
4. 1993	X X X	X X X	12,187	3,363	1,877	401	619	615	154	195
5. 1994	X X X	X X X	X X X	11,521	1,730	2,371	1,121	(86)	324	92
6. 1995	X X X	X X X	X X X	X X X	14,871	6,200	406	182	2,293	739
7. 1996	X X X	X X X	X X X	X X X	X X X	9,158	4,522	2,151	1,849	793
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	7,412	2,720	3,884	2,575
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,882	6,309	1,288
10. 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	5,805	388
11. 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	2,901

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	987,770	848,810	663,179	857,161	887,562	911,061	891,767	868,319	729,234	701,283
2. 1991	242,556	138,433	82,202	64,990	42,123	25,536	16,193	10,947	7,635	5,333
3. 1992	X X X	284,185	225,189	159,282	98,474	77,897	50,261	30,503	23,859	(22,879)
4. 1993	X X X	X X X	277,295	211,869	130,894	87,702	45,731	29,187	23,180	5,649
5. 1994	X X X	X X X	X X X	263,292	174,415	115,930	86,837	65,060	42,151	18,475
6. 1995	X X X	X X X	X X X	X X X	231,910	152,015	121,322	86,992	65,933	30,923
7. 1996	X X X	X X X	X X X	X X X	X X X	203,413	151,213	101,833	64,860	42,176
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	212,206	129,349	87,304	50,997
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	256,663	110,656	52,471
10. 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	270,302	104,822
11. 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	289,967

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	(156)	588	588	2,118	1,492	4,529	6,262	8,268	4,551	2,064
2. 1991			20	76	37	1,287	2,050	2,001	1,823	748
3. 1992	X X X		12	40		1,384	718	567	513	211
4. 1993	X X X	X X X	26	28		1,720	3,236	3,236	2,943	1,278
5. 1994	X X X	X X X	X X X	12		1,603	1,204	297	280	116
6. 1995	X X X	X X X	X X X	X X X		2,310	919	739	154	69
7. 1996	X X X	X X X	X X X	X X X	X X X	4,645	5,888	2,519	17,603	4,504
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	8,999	6,549	13,760	11,494
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,242	5,701	4,094
10. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,821	3,336
11. 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	6,485

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,922	28,196	8,652
2. 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	15,313	5,694
3. 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	12,470

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,249	10,499	(52)
2. 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	15,077	(4,116)
3. 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	1,978

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,892	30,032	37,192
2. 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	13,630	2,793
3. 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	8,144

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,884	6,010	3,708
2. 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	46,092	7,211
3. 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	40,347

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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X						
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

SCHEDULE P-PART 4N-REINSURANCE A 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	193	186	40	161	162	100	132	1,252	120	283
2. 1991			208			49		16	(328)	(469)
3. 1992	X X X				137	430	60	137	195	61
4. 1993	X X X	X X X			923	36	115	117	161	80
5. 1994	X X X	X X X	X X X	328	1,316		2,832	(222)	(131)	(127)
6. 1995	X X X	X X X	X X X	X X X	1,389	5,128	1,251	30	12	
7. 1996	X X X	X X X	X X X	X X X	X X X	13,699	4,130	152	26	32
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	18,487	2,066	871	638
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,720	5,156	1,509
10. 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	36,056	1,706
11. 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	2,712

SCHEDULE P-PART 4O-REINSURANCE B 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior	33,987	28,371	33,461	28,372	32,772	33,237	37,567	26,197	36,169	10,664
2. 1991	650	969	133	132	264	217	208	217	245	161
3. 1992	X X X	36	113	280	245	56	251	229	232	248
4. 1993	X X X	X X X	49	256	586	163	286	132	161	91
5. 1994	X X X	X X X	X X X	188	718		384	350	161	116
6. 1995	X X X	X X X	X X X	X X X	769	432	569	309	337	61
7. 1996	X X X	X X X	X X X	X X X	X X X	823	1,208	1,014	944	217
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,789	1,702	1,437	4,933
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,958	3,111	2,480
10. 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	6,271	6,617
11. 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	7,681

SCHEDULE P-PART 4P-REINSURANCE C 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X						
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

NONE

**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	2	3	4	5	6	7	8	9	10
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	434,363	304,366	180,868	269,282	261,469	227,362	253,134	221,287	185,654	244,208
2. 1991	136,045	75,347	54,026	47,576	35,038	22,679	22,935	18,721	13,476	3,716
3. 1992	X X X	145,310	131,658	102,631	70,797	51,429	41,304	26,313	21,960	4,214
4. 1993	X X X	X X X	152,088	111,585	83,164	58,642	45,344	33,437	21,342	2,729
5. 1994	X X X	X X X	X X X	105,719	83,475	68,067	51,921	35,957	25,462	4,146
6. 1995	X X X	X X X	X X X	X X X	111,375	87,442	72,795	51,685	22,519	2,428
7. 1996	X X X	X X X	X X X	X X X	X X X	97,823	61,368	35,079	21,040	13,092
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	68,769	34,084	25,449	19,781
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,362	36,446	24,970
10. 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	71,718	62,685
11. 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	50,831

**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	2	3	4	5	6	7	8	9	10
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	16	9	40	79	14	1,664	167	129	105	(72)
2. 1991						567				
3. 1992	X X X					730				
4. 1993	X X X	X X X	217			940	163			
5. 1994	X X X	X X X	X X X			989				
6. 1995	X X X	X X X	X X X	X X X		1,208	831	773		
7. 1996	X X X	X X X	X X X	X X X	X X X	567	1,097	1,187	(1)	(2)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	4,300	3,634	3,273	105
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26	52	(5)
10. 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	280	(17)
11. 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	(71)

**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	2	3	4	5	6	7	8	9	10
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 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		
3. 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	

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	23,867	2,340	3,272	882	639	658	598	576	4,447	5
2. 1991	118,089	139,766	142,591	143,161	143,238	143,416	143,472	143,512	143,512	143,511
3. 1992	X X X	117,196	149,990	151,864	152,488	152,793	152,939	153,472	153,467	153,467
4. 1993	X X X	X X X	109,273	128,188	129,949	130,506	130,767	131,418	131,427	131,428
5. 1994	X X X	X X X	X X X	123,160	145,462	147,190	148,119	149,591	149,603	149,614
6. 1995	X X X	X X X	X X X	X X X	104,003	127,763	129,959	131,218	131,246	131,255
7. 1996	X X X	X X X	X X X	X X X	X X X	152,718	179,304	182,457	182,573	183,191
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	99,891	121,959	122,210	122,797
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126,958	135,250	139,470
10. 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	96,426	120,329
11. 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	96,113

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	5,939	2,733	1,558	1,034	689	691	445	490	161	135
2. 1991	25,821	3,828	1,465	858	538	348	242	194	42	22
3. 1992	X X X	34,589	3,518	1,595	929	615	408	295	76	48
4. 1993	X X X	X X X	20,547	2,923	1,462	925	560	384	103	54
5. 1994	X X X	X X X	X X X	25,445	3,659	2,655	1,050	645	216	130
6. 1995	X X X	X X X	X X X	X X X	24,041	4,058	1,947	1,089	404	258
7. 1996	X X X	X X X	X X X	X X X	X X X	28,636	5,279	2,472	902	530
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	23,847	4,967	1,706	945
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,347	4,917	2,172
10. 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	24,581	5,343
11. 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	29,311

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	9,834	755	287	88	3,124	734	696	1,081	16	101
2. 1991	188,110	196,957	197,442	197,606	198,796	198,854	199,436	199,436	199,428	199,428
3. 1992	X X X	193,590	206,053	206,545	207,573	207,673	208,098	208,821	208,807	208,807
4. 1993	X X X	X X X	169,767	177,810	178,672	179,063	179,370	180,171	180,172	180,184
5. 1994	X X X	X X X	X X X	197,891	206,418	207,827	207,524	209,198	209,211	209,224
6. 1995	X X X	X X X	X X X	X X X	169,700	181,356	181,972	182,851	182,876	182,899
7. 1996	X X X	X X X	X X X	X X X	X X X	236,826	248,650	249,974	250,103	249,823
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	163,696	173,775	174,055	174,476
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	205,046	209,007	210,335
10. 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	157,850	169,204
11. 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	162,629

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	125,129	32,210	16,574	4,314	22,768	1,457	832	2,239	7,023	63,398
2. 1991	147,607	221,752	241,702	247,942	256,521	258,738	259,647	260,320	260,874	273,925
3. 1992	X X X	147,143	222,284	237,459	248,610	253,605	255,697	256,769	257,393	273,105
4. 1993	X X X	X X X	152,052	220,410	242,574	252,587	257,326	260,746	261,405	280,513
5. 1994	X X X	X X X	X X X	157,172	235,063	259,454	269,349	276,128	276,831	299,586
6. 1995	X X X	X X X	X X X	X X X	161,851	250,220	271,571	283,929	285,466	311,517
7. 1996	X X X	X X X	X X X	X X X	X X X	165,940	255,596	281,902	288,639	298,886
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	174,714	259,843	280,265	295,065
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	173,711	260,506	284,496
10. 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	169,440	260,231
11. 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	168,497

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	87,867	31,841	17,360	9,802	6,566	4,001	2,967	3,727	1,160	988
2. 1991	94,253	35,335	17,750	8,280	4,708	2,940	2,486	976	489	326
3. 1992	X X X	102,588	37,121	17,454	9,903	5,884	4,786	2,024	814	473
4. 1993	X X X	X X X	107,688	38,587	20,750	12,073	9,887	3,454	1,511	747
5. 1994	X X X	X X X	X X X	119,356	44,301	24,030	19,521	6,672	2,889	1,390
6. 1995	X X X	X X X	X X X	X X X	118,463	45,785	37,327	12,834	5,261	2,449
7. 1996	X X X	X X X	X X X	X X X	X X X	134,783	56,160	24,385	11,955	5,317
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	138,726	47,424	23,488	11,535
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,265	44,346	22,076
10. 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	131,425	43,169
11. 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	129,289

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	85,659	7,335	27,552	19,944	133,167	(105,427)	(6,046)	(13,116)	1,258	57,454
2. 1991	325,254	367,446	392,647	411,377	421,500	422,801	422,086	414,455	415,058	434,340
3. 1992	X X X	342,469	400,115	433,742	444,574	447,628	448,962	440,459	441,024	465,038
4. 1993	X X X	X X X	358,185	449,853	466,560	473,602	476,245	468,131	468,608	497,265
5. 1994	X X X	X X X	X X X	420,119	464,550	478,804	488,840	476,759	476,846	511,609
6. 1995	X X X	X X X	X X X	X X X	381,628	444,754	464,312	451,568	451,555	491,078
7. 1996	X X X	X X X	X X X	X X X	X X X	419,342	465,845	469,721	471,799	476,422
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	445,796	476,990	481,775	488,401
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	439,964	479,359	487,240
10. 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	455,165	497,183
11. 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	458,502

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	37,031	8,389	4,325	1,634	4,785	632	404	214	14,350	22,398
2. 1991	52,708	72,275	82,515	78,281	80,403	80,935	81,235	81,168	81,610	81,634
3. 1992	X X X	41,365	58,595	61,970	65,035	66,045	66,591	66,679	67,146	67,189
4. 1993	X X X	X X X	41,776	54,419	60,618	62,689	63,816	64,226	64,817	64,828
5. 1994	X X X	X X X	X X X	45,828	64,613	69,635	72,002	73,162	73,978	74,024
6. 1995	X X X	X X X	X X X	X X X	49,079	67,822	72,942	75,193	76,580	76,946
7. 1996	X X X	X X X	X X X	X X X	X X X	53,413	74,133	79,625	82,584	84,954
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	57,083	81,049	87,077	90,863
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,894	84,244	91,867
10. 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	54,631	82,242
11. 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	52,423

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	26,347	11,313	5,924	2,992	1,731	1,033	563	473	300	218
2. 1991	21,463	9,309	4,848	2,592	1,401	738	390	211	117	81
3. 1992	X X X	19,080	8,108	4,179	2,519	1,358	636	324	176	96
4. 1993	X X X	X X X	18,010	7,480	4,671	2,463	1,187	583	290	166
5. 1994	X X X	X X X	X X X	22,867	9,847	5,279	2,633	1,254	579	274
6. 1995	X X X	X X X	X X X	X X X	23,424	9,384	4,835	2,505	1,398	790
7. 1996	X X X	X X X	X X X	X X X	X X X	27,325	10,150	5,404	2,883	1,347
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	30,082	10,038	5,612	2,870
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,433	10,763	5,493
10. 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	41,285	16,398
11. 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	31,406

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	31,931	2,522	19,713	8,726	6,129	556	590	(27)	581	22,655
2. 1991	104,879	119,240	127,784	133,305	135,284	136,041	136,385	136,067	136,583	136,565
3. 1992	X X X	85,275	103,786	111,046	114,092	115,328	115,746	115,391	115,874	115,861
4. 1993	X X X	X X X	84,169	99,779	106,782	109,718	110,259	109,925	110,394	110,391
5. 1994	X X X	X X X	X X X	98,800	115,827	121,934	122,753	122,164	122,548	122,570
6. 1995	X X X	X X X	X X X	X X X	102,596	125,402	127,518	126,934	127,418	127,479
7. 1996	X X X	X X X	X X X	X X X	X X X	121,288	135,382	134,988	135,580	136,636
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	127,455	142,718	145,875	147,647
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133,690	149,326	152,943
10. 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	138,540	155,510
11. 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	126,300

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	335,772	219,200	206,612	201,982	197,178	199,028	206,344	193,946	197,036	194,394
2. 1991	521,214	635,814	666,768	675,421	684,248	690,533	705,295	707,143	717,941	719,008
3. 1992	X X X	439,290	540,023	555,548	570,053	579,843	595,065	595,944	655,267	656,391
4. 1993	X X X	X X X	413,824	519,428	541,419	556,360	571,478	574,221	643,155	644,400
5. 1994	X X X	X X X	X X X	357,928	457,985	473,824	493,691	498,116	574,716	576,474
6. 1995	X X X	X X X	X X X	X X X	311,459	411,958	436,310	443,562	538,919	541,545
7. 1996	X X X	X X X	X X X	X X X	X X X	292,688	373,325	387,988	511,448	524,643
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	277,677	363,193	521,151	534,055
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	292,896	521,782	547,465
10. 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	358,206	475,402
11. 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	332,941

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	114,096	79,463	57,989	44,766	37,329	30,756	14,661	29,588	36,568	33,443
2. 1991	106,282	65,279	46,135	37,210	28,569	22,083	7,249	5,690	5,086	4,249
3. 1992	X X X	97,182	59,371	43,704	28,291	19,099	7,075	6,074	5,768	4,881
4. 1993	X X X	X X X	90,178	54,322	37,761	22,924	9,107	6,331	5,322	4,392
5. 1994	X X X	X X X	X X X	93,555	52,013	36,208	12,955	8,491	6,342	4,989
6. 1995	X X X	X X X	X X X	X X X	85,501	45,094	19,379	11,707	8,029	6,174
7. 1996	X X X	X X X	X X X	X X X	X X X	85,452	34,849	19,290	12,043	8,550
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	94,174	40,591	22,510	14,763
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	103,621	45,957	27,572
10. 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	99,200	47,589
11. 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	100,581

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	325,257	237,871	249,867	236,929	223,438	224,171	220,694	219,578	219,274	254,266
2. 1991	882,699	971,010	1,046,089	1,065,580	1,069,426	1,071,510	1,073,148	1,073,456	1,073,402	1,073,430
3. 1992	X X X	806,272	940,698	977,398	981,503	984,951	985,406	985,448	985,349	985,402
4. 1993	X X X	X X X	778,527	890,062	903,987	908,367	911,377	911,677	911,698	911,713
5. 1994	X X X	X X X	X X X	711,043	768,703	774,794	776,509	776,981	777,042	777,071
6. 1995	X X X	X X X	X X X	X X X	651,075	707,316	712,687	713,513	713,621	713,716
7. 1996	X X X	X X X	X X X	X X X	X X X	646,232	685,409	687,382	687,679	696,030
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	692,261	734,791	745,252	747,362
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	740,301	783,835	791,202
10. 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	622,908	728,263
11. 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	664,291

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	11,773	1,210	2,038	978	628	605	498	497	138	178
2. 1991	27,198	34,272	35,749	36,310	36,571	36,825	36,971	37,048	36,122	36,128
3. 1992	X X X	25,082	33,565	34,617	35,170	35,659	35,834	36,564	35,877	35,876
4. 1993	X X X	X X X	28,351	36,268	37,694	38,740	39,322	40,425	40,048	39,969
5. 1994	X X X	X X X	X X X	33,164	41,436	43,550	44,723	46,063	46,183	46,090
6. 1995	X X X	X X X	X X X	X X X	31,203	42,292	44,816	47,314	47,728	47,694
7. 1996	X X X	X X X	X X X	X X X	X X X	38,494	50,185	53,661	54,759	55,199
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	32,839	44,037	45,952	46,371
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,401	43,884	47,256
10. 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	28,826	41,067
11. 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	26,732

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	7,258	4,990	3,197	2,113	1,310	1,312	694	30,749	38,954	45,560
2. 1991	8,895	3,143	2,190	1,328	790	585	286	168	133	79
3. 1992	X X X	9,754	3,428	2,216	1,365	924	632	1,108	194	116
4. 1993	X X X	X X X	10,795	4,242	2,704	1,760	1,003	546	300	185
5. 1994	X X X	X X X	X X X	12,731	5,046	3,978	2,078	1,263	1,393	467
6. 1995	X X X	X X X	X X X	X X X	13,525	6,063	3,687	2,346	1,308	872
7. 1996	X X X	X X X	X X X	X X X	X X X	15,092	6,290	3,581	2,213	1,442
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	13,579	6,344	3,535	2,503
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,049	6,473	3,946
10. 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	14,051	6,673
11. 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	16,047

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	7,994	1,418	586	1,061	492	851	493	325	(25)	45,575
2. 1991	49,204	53,930	54,971	55,594	55,559	55,762	55,923	55,929	55,910	55,912
3. 1992	X X X	48,544	54,113	55,388	55,472	55,793	56,084	56,943	56,887	56,874
4. 1993	X X X	X X X	53,140	58,956	59,815	60,426	60,576	61,904	61,987	61,902
5. 1994	X X X	X X X	X X X	64,283	70,639	72,872	73,024	74,213	74,354	74,200
6. 1995	X X X	X X X	X X X	X X X	69,680	80,039	81,347	83,809	84,038	84,006
7. 1996	X X X	X X X	X X X	X X X	X X X	78,310	88,772	92,467	93,186	95,866
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	72,362	84,246	85,734	87,593
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,492	83,351	86,803
10. 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	67,341	81,805
11. 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	68,423

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	1								35	29
2. 1991				1	1	1	1	1		
3. 1992	X X X			1	1	1	1	1		
4. 1993	X X X	X X X	1	1	1	1	1	1		
5. 1994	X X X	X X X	X X X	1	1	1	6	6		
6. 1995	X X X	X X X	X X X	X X X	1	1	1	1		
7. 1996	X X X	X X X	X X X	X X X	X X X		1	1		
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	16	40		
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56		
10. 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		
11. 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	77,648

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	2	1	1	1				6	75	38
2. 1991		1	1							
3. 1992	X X X	1	1	1						
4. 1993	X X X	X X X		1	1		1	1		
5. 1994	X X X	X X X	X X X	1	6	6	5	1		
6. 1995	X X X	X X X	X X X	X X X	1	1	1	1		
7. 1996	X X X	X X X	X X X	X X X	X X X	1	10	9		
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	146	77		
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	105		
10. 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	1	1
11. 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	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior		6			(6)			1	1	67
2. 1991		1	1	1	1	1	1	1	1	1
3. 1992	X X X	1	1	6	6	6	1	5	5	5
4. 1993	X X X	X X X	1	1	6	6	10	10	10	11
5. 1994	X X X	X X X	X X X	10	16	30	30	30	30	31
6. 1995	X X X	X X X	X X X	X X X	1	12	12	12	12	13
7. 1996	X X X	X X X	X X X	X X X	X X X	1	16	20	20	20
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	439	486	488	491
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	523	520	520
10. 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	1	4
11. 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	6

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X							
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior									1	
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X						
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior									1	
2. 1991										
3. 1992	X X X								1	1
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X					1	2
7. 1996	X X X	X X X	X X X	X X X	X X X					
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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	4	4
11. 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

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	10,342	5,772	5,894	1,692	914	561	326	226	4,715	2,888
2. 1991	17,215	27,278	32,562	33,771	34,523	34,900	35,176	35,354	38,364	38,401
3. 1992	X X X	17,410	26,634	28,600	29,593	30,108	30,497	30,784	33,447	33,487
4. 1993	X X X	X X X	19,458	27,869	29,856	30,711	31,422	31,858	34,966	35,061
5. 1994	X X X	X X X	X X X	17,155	25,530	27,361	28,641	29,445	33,400	33,600
6. 1995	X X X	X X X	X X X	X X X	19,087	26,672	28,686	29,931	34,078	34,530
7. 1996	X X X	X X X	X X X	X X X	X X X	17,167	25,384	27,712	32,312	33,163
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	17,042	26,632	33,059	34,773
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,948	33,464	37,150
10. 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	22,145	35,392
11. 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	21,623

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	16,279	11,716	8,223	5,500	4,148	2,707	2,338	215,406	266,658	199,048
2. 1991	12,389	6,087	4,096	2,940	2,059	1,357	830	495	241	148
3. 1992	X X X	12,572	5,261	3,862	2,865	1,836	1,150	646	347	190
4. 1993	X X X	X X X	14,136	7,839	4,294	2,750	1,643	926	492	295
5. 1994	X X X	X X X	X X X	14,993	7,592	4,260	2,578	1,354	1,089	602
6. 1995	X X X	X X X	X X X	X X X	14,477	6,967	3,816	2,295	1,639	1,061
7. 1996	X X X	X X X	X X X	X X X	X X X	14,851	6,859	3,729	2,553	1,424
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	16,725	6,720	4,881	3,130
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,658	9,019	6,731
10. 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	25,423	9,292
11. 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	22,924

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	23,849	14,449	26,425	6,557	757	671	326	(215)	44	201,786
2. 1991	51,056	67,213	83,898	88,274	88,900	89,374	89,390	89,275	89,267	89,269
3. 1992	X X X	54,850	73,402	79,758	80,827	81,705	81,777	81,660	81,648	81,657
4. 1993	X X X	X X X	65,030	81,735	82,316	83,910	84,276	84,115	84,117	84,119
5. 1994	X X X	X X X	X X X	67,919	80,941	83,423	84,103	83,879	83,884	83,890
6. 1995	X X X	X X X	X X X	X X X	74,600	89,238	89,794	89,767	89,772	89,781
7. 1996	X X X	X X X	X X X	X X X	X X X	78,165	90,274	89,688	89,709	89,654
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	80,957	94,738	98,100	99,105
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,067	107,068	110,674
10. 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	98,449	110,092
11. 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	93,986

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	31	32	6	9	1			(45)	86	73
2. 1991	10	10	30	36	36	36	37	36	44	44
3. 1992	X X X	1	16	16	20	28	28	22	29	29
4. 1993	X X X	X X X	1	6	9	10	10	10	12	12
5. 1994	X X X	X X X	X X X	1	6	9	6	9	10	10
6. 1995	X X X	X X X	X X X	X X X	10	10	12	16	20	20
7. 1996	X X X	X X X	X X X	X X X	X X X	1	1	1	4	6
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1	1	12	22
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30	14	16
10. 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		10
11. 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	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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	145	97	64	47	36	13	17	13	1,424	2,209
2. 1991	79	40	20	12	9	6	6	5	10	5
3. 1992	X X X	44	29	20	16	10	6	5	5	5
4. 1993	X X X	X X X	20	16	12	12	9	6	5	2
5. 1994	X X X	X X X	X X X	30	16	12	10	6	5	4
6. 1995	X X X	X X X	X X X	X X X	30	16	9	6	6	2
7. 1996	X X X	X X X	X X X	X X X	X X X	664	9	6	16	11
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	20	12	31	13
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88	55	28
10. 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	114	38
11. 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	130

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	72	12	5	38	(1)	2	(1)	1	1	2,283
2. 1991	110	132	133	156	156	161	161	161	162	163
3. 1992	X X X	67	99	110	108	113	113	113	115	116
4. 1993	X X X	X X X	60	67	67	67	67	67	67	69
5. 1994	X X X	X X X	X X X	50	60	61	61	66	62	64
6. 1995	X X X	X X X	X X X	X X X	49	48	49	49	50	54
7. 1996	X X X	X X X	X X X	X X X	X X X	683	684	683	694	694
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	60	60	116	120
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	337	338	339
10. 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	1,103	1,125
11. 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	1,786

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	2,798	314	(140)	354	292	187	237	327	2,388	2,343
2. 1991	2,359	3,115	3,540	3,833	3,972	4,100	4,305	4,581	4,959	5,310
3. 1992	X X X	1,706	2,572	2,851	2,843	3,002	3,163	3,341	3,625	3,797
4. 1993	X X X	X X X	1,485	2,282	2,186	2,437	2,672	2,883	3,167	3,332
5. 1994	X X X	X X X	X X X	1,026	10,550	10,850	11,118	11,384	11,708	11,870
6. 1995	X X X	X X X	X X X	X X X	1,240	2,120	2,445	2,764	3,179	3,372
7. 1996	X X X	X X X	X X X	X X X	X X X	1,179	2,025	2,409	2,889	3,127
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,083	2,021	2,593	2,890
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	991	2,099	2,447
10. 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	1,191	2,173
11. 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	1,780

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	6,589	22,214	26,369	12,392	15,684	24,797	32,708	327,748	416,770	508,655
2. 1991	1,555	5,065	7,092	6,967	5,100	1,176	1,053	640	1,189	1,235
3. 1992	X X X	1,382	1,198	1,334	1,318	1,336	1,186	983	739	568
4. 1993	X X X	X X X	1,515	1,319	1,468	1,204	1,159	808	568	687
5. 1994	X X X	X X X	X X X	25,589	1,838	1,237	1,203	834	682	814
6. 1995	X X X	X X X	X X X	X X X	1,534	1,586	1,868	1,418	1,273	752
7. 1996	X X X	X X X	X X X	X X X	X X X	2,194	2,976	2,829	1,882	1,760
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,642	2,091	2,633	1,049
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,760	1,119	1,461
10. 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	2,601	1,088
11. 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	2,927

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	3,916	3,153	4,910	5,355	1,638	7,703	7,489	9,410	(1)	510,996
2. 1991	6,024	12,012	16,331	23,284	23,916	24,270	24,729	24,766	24,762	24,825
3. 1992	X X X	4,522	7,376	8,771	9,212	10,211	10,656	10,580	10,576	10,624
4. 1993	X X X	X X X	4,938	7,253	7,699	8,924	9,533	9,475	9,475	9,492
5. 1994	X X X	X X X	X X X	28,854	32,128	33,384	33,964	33,944	33,945	34,005
6. 1995	X X X	X X X	X X X	X X X	4,773	7,893	9,040	9,036	9,035	9,248
7. 1996	X X X	X X X	X X X	X X X	X X X	5,795	9,628	10,498	10,748	11,079
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	5,762	8,907	10,238	11,541
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,817	7,501	8,556
10. 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	6,659	8,058
11. 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	7,863

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	52	131	47	12	13	9	1	(773)	358	523
2. 1991	115	187	286	297	300	301	301	5	309	309
3. 1992	X X X	149	149	158	186	187	189	1	193	195
4. 1993	X X X	X X X	85	113	115	130	130	9	133	133
5. 1994	X X X	X X X	X X X	56	85	89	97	9	101	105
6. 1995	X X X	X X X	X X X	X X X	10	16	20	26	20	22
7. 1996	X X X	X X X	X X X	X X X	X X X	1	5	181	12	14
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1	9	16	16
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12	1	16
10. 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	1	13
11. 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	6

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	1,900	1,512	329	198	61	47	41	679	2	14,758
2. 1991	251	106	80	31	28	6	5	231	6	4
3. 1992	X X X	192	168	67	28	16	1	87	1	1
4. 1993	X X X	X X X	113	61	45	16	10	115	10	4
5. 1994	X X X	X X X	X X X	89	44	30	16	76	9	5
6. 1995	X X X	X X X	X X X	X X X	67	60	36	40	16	12
7. 1996	X X X	X X X	X X X	X X X	X X X	348	292	66	12	7
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	29	29	5	2
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	154	9	5
10. 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	17	12
11. 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	130

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior	146	80	6	241	45	36	1	(1)		15,280
2. 1991	650	657	720	791	792	802	800	802	802	801
3. 1992	X X X	350	433	568	561	567	565	567	563	563
4. 1993	X X X	X X X	287	340	337	362	358	360	361	362
5. 1994	X X X	X X X	X X X	216	216	236	232	236	237	237
6. 1995	X X X	X X X	X X X	X X X	108	113	117	116	117	120
7. 1996	X X X	X X X	X X X	X X X	X X X	366	366	366	366	367
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	49	49	50	54
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	168	169	189
10. 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	30	49
11. 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	159

**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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior						5,827	3,437	2,366	6,190	121	121
2. 1991	667	667	667	667	667	(4,122)	2,819	10,753	11,823	12,545	719
3. 1992	X X X	1,237	1,237	1,237	1,237	(1,432)	(2,044)	(3,286)	2,524	15,021	12,496
4. 1993	X X X	X X X	50,298	81,471	81,560	509,025	509,569	508,477	522,204	529,127	6,927
5. 1994	X X X	X X X	X X X	573,452	600,767	602,574	602,516	602,961	600,109	598,208	(1,902)
6. 1995	X X X	X X X	X X X	X X X	613,058	647,764	647,348	658,762	653,237	651,613	(1,629)
7. 1996	X X X	X X X	X X X	X X X	X X X	590,582	630,427	659,047	654,973	652,573	(2,402)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	650,528	715,112	705,456	702,870	(2,580)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	699,166	741,360	737,382	(3,976)
10. 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	686,786	699,001	12,217
11. 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	709,447	709,447
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	729,438
13. Earned Premiums (Sc P-Pt 1)	700,142	653,592	641,315	550,886	519,377	619,038	701,955	811,473	733,661	729,441	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior						400	583	1,251	448	(79)	(79)
2. 1991	33	33	33	33	33	136	1,120	1,034	1,073	1,069	(5)
3. 1992	X X X	296	296	296	296	357	746	663	691	687	(4)
4. 1993	X X X	X X X	4,286	5,390	5,431	71,976	72,347	72,459	72,474	72,474	(6)
5. 1994	X X X	X X X	X X X	99,927	101,239	101,449	102,057	101,957	101,857	101,851	(6)
6. 1995	X X X	X X X	X X X	X X X	86,998	95,458	95,991	95,893	95,765	95,842	79
7. 1996	X X X	X X X	X X X	X X X	X X X	112,386	124,272	124,289	123,997	124,024	27
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	122,582	132,158	132,650	132,482	(168)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	132,850	142,929	143,457	527
10. 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	167,759	171,097	3,335
11. 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	180,152	180,152
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	183,858
13. Earned Premiums (Sc P-Pt 1)	121,322	74,605	70,593	102,029	113,017	121,347	134,935	142,168	178,340	183,857	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior						(139,923)	(22,248)	(22,534)	36,137	12,289	11,670
2. 1991						(29,836)	(35,839)	(41,435)	(39,844)	(25,209)	14,636
3. 1992	X X X					(78,668)	(84,061)	(103,565)	(103,005)	(91,540)	11,466
4. 1993	X X X	X X X	246,833	320,531	339,403	3,839,698	3,794,623	3,784,529	3,781,231	3,797,791	16,563
5. 1994	X X X	X X X	X X X	4,756,757	4,779,401	4,814,319	4,734,800	4,741,301	4,732,363	4,745,986	13,623
6. 1995	X X X	X X X	X X X	X X X	3,765,520	3,885,013	3,842,012	3,851,721	3,825,595	3,834,233	8,641
7. 1996	X X X	X X X	X X X	X X X	X X X	3,288,402	3,351,678	3,361,558	3,345,142	3,364,336	19,194
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	2,976,872	3,021,366	3,046,088	3,085,049	38,959
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,947,280	3,054,327	3,095,866	41,535
10. 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	2,731,772	2,853,527	121,757
11. 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	2,777,451	2,777,451
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	3,075,495
13. Earned Premiums (Sc P-Pt 1)	6,342,609	5,883,390	5,510,701	4,695,235	3,771,396	3,249,662	2,886,785	3,049,504	2,846,685	3,075,483	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior						(309)	(18,308)	(10,393)	140,163	131,810	131,191
2. 1991						(200)	(5,964)	(4,674)	(4,659)	4,094	8,753
3. 1992	X X X					(186)	(16,094)	(15,254)	(15,523)	(9,977)	5,549
4. 1993	X X X	X X X	18,253	19,031	19,072	1,179,636	1,171,764	1,168,082	1,168,325	1,167,967	(358)
5. 1994	X X X	X X X	X X X	1,541,247	1,531,270	1,521,952	1,520,653	1,515,865	1,514,773	1,514,559	(212)
6. 1995	X X X	X X X	X X X	X X X	1,026,811	1,024,483	1,017,935	1,015,897	1,015,303	1,015,679	379
7. 1996	X X X	X X X	X X X	X X X	X X X	742,854	772,828	775,048	775,618	778,219	2,597
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	494,086	431,377	425,622	429,405	3,785
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	413,105	415,273	419,263	3,987
10. 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	430,518	498,208	67,691
11. 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	509,317	501,316
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	724,678
13. Earned Premiums (Sc P-Pt 1)	1,924,046	1,705,709	1,856,541	1,563,320	1,081,901	725,763	468,078	420,203	565,604	724,674	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior						36	27	43	1	13	13
2. 1991						6		10	13	14	1
3. 1992	X X X					26	184	252	238	239	1
4. 1993	X X X	X X X	183,411	277,309	277,616	488,839	489,854	490,010	490,003	489,997	(5)
5. 1994	X X X	X X X	X X X	491,879	574,896	575,740	575,684	575,892	575,894	575,901	6
6. 1995	X X X	X X X	X X X	X X X	443,560	616,047	624,011	624,248	624,242	624,260	18
7. 1996	X X X	X X X	X X X	X X X	X X X	423,318	590,235	586,169	585,898	586,266	369
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	467,007	620,466	620,524	620,677	149
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	482,552	645,322	645,247	(73)
10. 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	439,472	453,803	14,330
11. 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	638,449	638,449
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	653,258
13. Earned Premiums (Sc P-Pt 1)	466,179	453,910	569,618	588,374	595,517	591,491	635,044	647,797	602,010	653,259	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior											
2. 1991						1	1	1	1	1	
3. 1992	X X X						(1)	(1)	(1)	(1)	
4. 1993	X X X	X X X	27,630	44,307	45,600	105,055	105,101	105,101	105,101	105,101	
5. 1994	X X X	X X X	X X X	88,218	104,256	106,486	106,651	106,614	106,612	106,612	
6. 1995	X X X	X X X	X X X	X X X	49,108	104,308	113,489	113,370	113,363	113,363	
7. 1996	X X X	X X X	X X X	X X X	X X X	62,304	113,825	109,779	109,838	109,828	(10)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	54,500	89,509	93,492	94,043	548
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,658	93,519	98,471	4,952
10. 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	40,503	61,081	20,579
11. 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	58,069	58,069
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	84,138
13. Earned Premiums (Sc P-Pt 1)	70,712	71,931	106,291	115,367	109,814	116,561	106,897	101,432	83,393	84,138	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior						(619)	3,950	8,445	4,653	2,994	2,994
2. 1991						2,395	4,319	5,894	9,176	10,488	1,313
3. 1992	X X X					1,736	5,235	8,432	11,524	11,477	(47)
4. 1993	X X X	X X X	20,482	331,507	34,664	292,883	297,148	301,234	306,622	306,221	(400)
5. 1994	X X X	X X X	X X X	491,850	432,382	421,319	422,256	422,059	435,739	435,596	(139)
6. 1995	X X X	X X X	X X X	X X X	439,308	438,984	413,332	401,352	423,367	427,209	3,839
7. 1996	X X X	X X X	X X X	X X X	X X X	405,995	433,021	427,125	424,573	425,626	1,054
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	457,247	475,566	458,893	453,916	(4,982)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	522,839	545,581	547,515	1,941
10. 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	506,912	515,319	8,410
11. 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	507,225	507,225
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	521,208
13. Earned Premiums (Sc P-Pt 1)	552,378	483,912	407,961	360,806	425,985	409,954	470,116	537,504	562,535	521,204	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior						(698)	(920)	(532)	118	(242)	(242)
2. 1991						(519)	(2,867)	(1,663)	(1,663)	(1,679)	(16)
3. 1992	X X X					(180)	(181)	565	565	403	(162)
4. 1993	X X X	X X X	2,551	4,146	8,356	43,240	43,265	43,191	43,191	42,976	(214)
5. 1994	X X X	X X X	X X X	63,206	65,511	65,684	65,725	65,900	65,950	65,110	(842)
6. 1995	X X X	X X X	X X X	X X X	66,459	71,485	75,353	76,543	76,640	75,283	(1,354)
7. 1996	X X X	X X X	X X X	X X X	X X X	74,824	82,234	87,224	87,586	87,180	(408)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	76,909	84,036	85,247	85,830	587
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	89,860	97,621	97,559	(63)
10. 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	79,328	83,712	4,383
11. 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	103,399	103,399
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	105,068
13. Earned Premiums (Sc P-Pt 1)	125,206	49,973	56,409	66,837	73,930	79,028	81,087	105,477	88,935	105,067	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X				6,431	6,431	6,431	6,431	6,431	
5. 1994	X X X	X X X	X X X	9,232	8,764	8,764	8,764	8,764	8,764	8,764	
6. 1995	X X X	X X X	X X X	X X X	7,868	7,868	7,868	7,868	7,868	7,868	
7. 1996	X X X	X X X	X X X	X X X	X X X	29,934	29,934	29,934	29,934	29,934	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	33,771	33,771	33,771	33,771	
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,621	30,621	30,621	
10. 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	32,934	32,934	
11. 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	52,151	52,151
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	52,151
13. Earned Premiums (Sc P-Pt 1)	7,282	6,830	13,739	10,192	11,621	29,934	33,771	30,621	32,934	52,151	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X									
5. 1994	X X X	X X X	X X X	513	513	513	513	513	513	513	
6. 1995	X X X	X X X	X X X	X X X	282	282	282	282	282	282	
7. 1996	X X X	X X X	X X X	X X X	X X X	6,170	6,170	6,170	6,170	6,170	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	8,482	8,482	8,482	8,482	
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,086	11,086	11,086	
10. 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	15,948	15,948	
11. 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	31,180	31,180
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	31,180
13. Earned Premiums (Sc P-Pt 1)			1,115	513	282	6,170	8,482	11,086	15,948	31,180	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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X									
5. 1994	X X X	X X X	X X X	NONE							
6. 1995	X X X	X X X	X X X	X X X							
7. 1996	X X X	X X X	X X X	X X X	X X X						
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 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			
11. 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		
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 Current Year Premiums Earned
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X									
5. 1994	X X X	X X X	X X X	NONE							
6. 1995	X X X	X X X	X X X	X X X							
7. 1996	X X X	X X X	X X X	X X X	X X X						
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 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			
11. 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		
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 A - 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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior						16	5	20	1	6	6
2. 1991						1	14	17	20	20	
3. 1992	X X X					(1)	1	12	45	47	1
4. 1993	X X X	X X X				12,955	13,014	13,036	13,050	13,066	14
5. 1994	X X X	X X X	X X X	11,360	11,438	11,589	11,683	11,746	11,762	11,768	6
6. 1995	X X X	X X X	X X X	X X X	14,736	14,832	15,036	15,096	15,111	15,097	(13)
7. 1996	X X X	X X X	X X X	X X X	X X X	32,919	39,890	40,252	40,401	40,361	(37)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	43,702	45,170	47,988	47,993	4
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,580	74,628	76,537	1,913
10. 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	77,550	80,503	2,955
11. 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	41,079	41,079
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	45,928
13. Earned Premiums (Sc P-Pt 1)	13,583	18,701	15,849	12,234	13,846	33,176	51,049	72,597	84,620	45,927	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior							18				
2. 1991							10	10	10	10	
3. 1992	X X X										
4. 1993	X X X	X X X				4,729	4,729	4,729	4,729	4,729	
5. 1994	X X X	X X X	X X X	1,713	1,713	1,729	1,769	1,823	1,777	1,869	92
6. 1995	X X X	X X X	X X X	X X X	2,794	2,802	2,862	2,897	2,873	2,938	62
7. 1996	X X X	X X X	X X X	X X X	X X X	4,489	6,430	6,430	6,436	6,436	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	5,052	5,280	5,882	5,882	
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,060	12,293	12,465	170
10. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,550	9,784	232
11. 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	5,449	5,449
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	6,005
13. Earned Premiums (Sc P-Pt 1)	3,380	5,182	7,060	1,803	2,808	4,531	7,117	12,366	10,322	6,010	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior						(38)	13	80	(17)	31	31
2. 1991						1	6	9	9	11	1
3. 1992	X X X					1	10	10	11	12	1
4. 1993	X X X	X X X				4,477	4,477	4,487	4,488	4,488	
5. 1994	X X X	X X X	X X X	2,732	2,732	2,698	2,805	2,818	2,818	2,821	2
6. 1995	X X X	X X X	X X X	X X X	2,269	2,243	2,274	2,295	2,295	2,295	
7. 1996	X X X	X X X	X X X	X X X	X X X	2,509	4,151	4,245	4,252	4,243	(9)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	2,509	2,792	2,844	2,842	(1)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,268	8,800	10,327	1,530
10. 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	18,173	20,651	2,477
11. 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	33,311	33,311
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	37,343
13. Earned Premiums (Sc P-Pt 1)	5,071	5,886	3,132	3,006	3,688	2,402	4,341	8,726	18,753	37,345	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X				9,028	9,028	9,028	9,028	9,028	
5. 1994	X X X	X X X	X X X	(48)	(48)	(48)	(48)	(48)	(48)	(48)	
6. 1995	X X X	X X X	X X X	X X X							
7. 1996	X X X	X X X	X X X	X X X	X X X	1	1	1	1	1	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 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	(278)	(272)	6
11. 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	69	69
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	75
13. Earned Premiums (Sc P-Pt 1)	1		9,028	(48)		1			(278)	75	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior							16	(29)	118	56	56
2. 1991							(6)	(5)	189	520	328
3. 1992	X X X					264	(137)	(133)	(17)	151	168
4. 1993	X X X	X X X	276	537	541	96,338	94,133	93,920	94,033	94,084	48
5. 1994	X X X	X X X	X X X	147,298	110,093	128,771	122,801	120,288	122,266	122,259	(6)
6. 1995	X X X	X X X	X X X	X X X	107,387	117,142	119,919	113,616	119,196	119,026	(167)
7. 1996	X X X	X X X	X X X	X X X	X X X	97,247	106,220	109,985	105,126	105,079	(44)
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	110,284	109,658	110,210	109,734	(475)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	94,314	92,570	93,077	508
10. 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	90,950	91,488	539
11. 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	84,176	84,176
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	85,131
13. Earned Premiums (Sc P-Pt 1)	141,369	131,611	132,612	68,378	116,536	125,505	113,477	88,393	92,995	85,133	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X	28	28	28	2,282	2,282	2,282	2,282	2,282	
5. 1994	X X X	X X X	X X X	2,426	2,293	2,293	2,293	2,293	2,294	2,294	
6. 1995	X X X	X X X	X X X	X X X	1,714	1,714	1,714	1,714	1,714	1,714	
7. 1996	X X X	X X X	X X X	X X X	X X X	1,499	1,499	1,499	1,499	1,499	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,234	1,234	1,234	1,234	(1)
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(1)	(1)	10	11
10. 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	324	487	163
11. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,528	10,528
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	10,701
13. Earned Premiums (Sc P-Pt 1)	2,719	734	1,290	2,439	2,028	1,508	1,237	(1)	324	10,701	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior										(167)	
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X				1,674	1,674	1,674	1,674	1,674	
5. 1994	X X X	X X X	X X X	3,266	3,432	3,432	3,432	3,432	3,432	3,432	
6. 1995	X X X	X X X	X X X	X X X	4,168	4,292	4,292	4,292	4,292	4,292	
7. 1996	X X X	X X X	X X X	X X X	X X X	4,953	4,953	4,955	4,993	4,993	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	4,980	5,012	5,048	5,048	
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,709	7,778	7,778	
10. 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	7,577	7,577	
11. 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	561	561
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	561
13. Earned Premiums (Sc P-Pt 1)	5,405	3,737	5,925	3,116	3,984	4,894	4,980	7,747	7,553	561	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 1991	2 1992	3 1993	4 1994	5 1995	6 1996	7 1997	8 1998	9 1999	10 2000	Current Year Premiums Earned
1. Prior											
2. 1991											
3. 1992	X X X										
4. 1993	X X X	X X X									
5. 1994	X X X	X X X	X X X								
6. 1995	X X X	X X X	X X X	X X X	81	81	81	81	81	81	
7. 1996	X X X	X X X	X X X	X X X	X X X	108	108	108	108	108	
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	17	17	17	17	
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12	12	12	
10. 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	(732)	(732)	
11. 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	77	77
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	77
13. Earned Premiums (Sc P-Pt 1)				16	81	108	17	12	(732)	77	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	195,467			555,461		
2. Private Passenger Auto Liab./Medical	1,800,073			1,334,232		
3. Commercial Auto/Truck Liab./Medical	930,738	241,240	25.919	467,256	121,551	26.014
4. Workers' Compensation	7,786,884	3,101,409	39.829	2,166,623	1,011,487	46.685
5. Commercial Multiple Peril	540,162			382,349		
6. Medical Malpractice - Occurrence	278			77		
7. Medical Malpractice - Claims-made						
8. Special Liability	49,968			82,120		
9. Other Liability - Occurrence	2,274,276	519,379	22.837	404,299	57,437	14.207
10. Other Liabilities - Claims-made	96,603			21,657		
11. Special Property	123,423			214,675		
12. Auto Physical Damage	15,867	861	5.426	1,064,079	2,461	0.231
13. Fidelity/Surety	57,746			105,188		
14. Other	597,598	93	0.016	523,833	6,252	1.194
15. International						
16. Reinsurance A-Nonproportional Assumed Property	X X X	X X X	X X X	X X X	X X X	X X X
17. Reinsurance B-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X	X X X	X X X
18. Reinsurance C-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	732,757	204,111	27.855	83,762	10,621	12.680
20. Products Liability - Claims-made	5,232			181		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	15,207,072	4,067,093	26.745	7,405,792	1,209,809	16.336

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior			2,064,988	2,014,702	1,989,595	1,969,637	1,941,495	1,935,005	1,949,265	4,022,522
2. 1991			1,816,881	1,672,972	1,650,542	1,594,469	1,567,131	1,560,601	1,563,078	1,566,791
3. 1992	X X X		1,530,014	1,313,577	1,240,435	1,145,973	1,122,433	1,097,683	1,083,798	1,088,621
4. 1993	X X X	X X X	822,251	1,260,857	1,208,851	1,130,849	1,109,697	1,087,339	1,063,193	1,066,993
5. 1994	X X X	X X X	X X X	691,654	1,168,416	1,130,658	1,098,268	1,092,327	1,090,110	1,087,474
6. 1995	X X X	X X X	X X X	X X X	581,644	988,015	914,086	927,868	926,587	928,811
7. 1996	X X X	X X X	X X X	X X X	X X X	646,089	975,714	944,921	932,903	973,765
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	633,102	1,074,313	1,048,149	1,080,941
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	668,504	1,009,817	1,035,499
10. 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	677,666	1,155,733
11. 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	659,716

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior			306,610	230,536	192,255	143,714	92,280	70,175	72,246	134,241
2. 1991			470,097	283,591	240,338	151,110	98,413	74,145	73,078	64,494
3. 1992	X X X		729,427	421,531	310,198	179,589	132,704	99,039	77,506	67,280
4. 1993	X X X	X X X	477,628	522,828	357,904	218,672	157,588	111,202	88,882	76,812
5. 1994	X X X	X X X	X X X	344,024	432,850	268,243	172,113	115,150	113,523	89,305
6. 1995	X X X	X X X	X X X	X X X	293,179	370,381	182,679	116,026	93,636	63,490
7. 1996	X X X	X X X	X X X	X X X	X X X	284,566	309,095	150,608	87,453	76,505
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	254,964	334,423	142,612	77,739
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	308,472	348,927	120,605
10. 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	323,134	388,425
11. 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	309,023

**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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior			2,446,119	2,408,905	2,374,257	2,380,680	2,375,701	2,387,065	2,387,169	4,727,436
2. 1991			2,012,524	1,994,275	1,989,508	1,991,090	1,984,099	1,973,643	1,976,453	1,981,748
3. 1992	X X X		1,705,116	1,427,040	1,442,591	1,402,051	1,404,290	1,388,508	1,402,080	1,428,485
4. 1993	X X X	X X X	881,238	1,569,177	1,304,000	1,372,916	1,328,171	1,318,599	1,320,981	1,331,633
5. 1994	X X X	X X X	X X X	777,545	1,472,986	1,497,968	1,400,299	1,398,990	1,395,550	1,401,229
6. 1995	X X X	X X X	X X X	X X X	709,831	1,187,443	1,189,641	1,211,602	1,199,511	1,205,748
7. 1996	X X X	X X X	X X X	X X X	X X X	670,624	1,152,841	1,194,183	1,178,930	1,194,014
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	723,311	1,037,873	1,038,589	1,059,979
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	695,571	1,144,312	1,173,589
10. 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	771,192	1,051,353
11. 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	772,762

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior			146,300	76,748	39,294	41,069	19,144	7,769	7,084	2,900
2. 1991			168,807	89,950	64,646	44,419	24,442	10,789	8,288	6,106
3. 1992	X X X		149,151	154,347	124,302	44,108	25,310	11,859	4,926	10,035
4. 1993	X X X	X X X	140,943	97,718	118,677	109,588	34,873	19,287	9,433	14,518
5. 1994	X X X	X X X	X X X	22,442	726	240,642	76,616	37,324	28,274	26,258
6. 1995	X X X	X X X	X X X	X X X	34,319	(38,271)	143,439	99,046	72,413	54,702
7. 1996	X X X	X X X	X X X	X X X	X X X	(102,674)	(24,554)	142,630	96,581	61,187
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	(32,345)	71,017	150,860	112,303
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(15,802)	84,752	172,533
10. 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	83,353	59,759
11. 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	47,293

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

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	195,467			555,461		
2. Private Passenger Auto Liab./Medical	1,800,073			1,334,232		
3. Commercial Auto/Truck Liab./Medical	930,738	241,240	25.919	467,256	121,551	26.014
4. Workers' Compensation	7,786,884	2,858,115	36.704	2,166,623	933,085	43.066
5. Commercial Multiple Peril	540,162			382,349		
6. Medical Malpractice - Occurrence	278			77		
7. Medical Malpractice - Claims-made						
8. Special Liability	49,968			82,120		
9. Other Liability - Occurrence	2,274,276	519,379	22.837	404,299	57,437	14.207
10. Other Liabilities - Claims-made	96,603			21,657		
11. Special Property	123,423			214,675		
12. Auto Physical Damage	15,867	861	5.426	1,064,079	2,461	0.231
13. Fidelity/Surety	57,746			105,188		
14. Other	597,598			523,833		
15. International						
16. Reinsurance A-Nonproportional Assumed Property	43,575			39,667		
17. Reinsurance B-Nonproportional Assumed Liability	82,990			42,085		
18. Reinsurance C-Nonproportional Assumed Financial Lines	1					
19. Products Liability - Occurrence	732,757	204,111	27.855	83,762	10,621	12.680
20. Products Liability - Claims-made	5,232			181		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	15,333,638	3,823,706	24.937	7,487,544	1,125,155	15.027

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X	2,995	2,970	2,906	2,906	2,906	2,906
7. 1996	X X X	X X X	X X X	X X X	X X X	3,714	3,650	3,300	3,300	3,300
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	3,142	2,095	2,095	2,095
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X	316	63				
7. 1996	X X X	X X X	X X X	X X X	X X X	323	350			
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,047			
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X	1,858	2,085	2,086	2,086	2,086	2,086
7. 1996	X X X	X X X	X X X	X X X	X X X	4,084	4,343	4,343	4,343	4,343
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	5,770	6,565	6,565	6,565
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X	X X X	316	63				
7. 1996	X X X	X X X	X X X	X X X	X X X	323	350			
8. 1997	X X X	X X X	X X X	X X X	X X X	X X X	1,047			
9. 1998	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X							
7. 1996	X X X	X X X	X X X							
8. 1997	X X X	X X X	X X X							
9. 1998	X X X	X X X	X X X							
10. 1999	X X X	X X X	X X X							
11. 2000	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
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1. Prior										
2. 1991										
3. 1992	X X X									
4. 1993	X X X	X X X								
5. 1994	X X X	X X X	X X X							
6. 1995	X X X	X X X	X X X							
7. 1996	X X X	X X X	X X X							
8. 1997	X X X	X X X	X X X							
9. 1998	X X X	X X X	X X X							
10. 1999	X X X	X X X	X X X							
11. 2000	X X X	X X X	X X X							

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

1 States, Etc.	1a Is Insurer Licensed? (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	76,913,725	81,966,284	1,242,255	72,256,572	49,758,910	179,761,652	168,823
2. Alaska	AK	YES	13,473,220	13,702,320	20,863	13,402,942	13,588,971	48,350,070	313
3. Arizona	AZ	YES	93,534,677	87,706,972	3,335,628	69,685,829	69,117,360	135,726,363	447,996
4. Arkansas	AR	YES	49,743,530	44,729,950	202,482	28,796,794	19,565,251	78,267,565	40,543
5. California	CA	YES	943,543,213	909,304,985	476,984	780,500,525	998,517,993	1,643,312,737	1,140,446
6. Colorado	CO	YES	129,558,521	120,027,280	1,671,267	82,510,157	74,603,916	171,859,772	288,725
7. Connecticut	CT	YES	221,620,015	218,700,723	1,783,786	159,143,687	157,211,388	377,861,425	1,442,528
8. Delaware	DE	YES	49,856,617	47,478,815	327,301	39,215,310	37,163,397	85,785,293	327,397
9. Dist. of Columbia	DC	YES	17,665,913	17,082,443	(16,734)	19,747,332	19,773,015	60,222,435	100,437
10. Florida	FL	YES	667,274,042	659,179,513	19,756,647	448,317,207	512,925,686	1,344,153,315	3,989,979
11. Georgia	GA	YES	175,139,917	187,733,548	1,259,157	129,775,391	103,319,523	306,204,442	1,667,312
12. Hawaii	HI	YES	41,884,257	43,579,801	164,759	24,215,547	18,937,505	49,945,964	292,429
13. Idaho	ID	YES	37,931,317	38,057,798	2,405,193	18,435,699	18,575,916	36,205,255	47,987
14. Illinois	IL	YES	437,951,392	440,140,238	2,186,408	424,810,873	479,883,452	872,012,534	795,602
15. Indiana	IN	YES	330,282,733	323,314,211	263,494	242,590,413	223,071,820	262,471,149	2,244,754
16. Iowa	IA	YES	41,243,241	35,686,664	868,711	49,175,373	40,043,472	106,622,804	290,566
17. Kansas	KS	YES	49,419,653	43,654,523	608,513	44,129,371	27,295,868	71,935,636	61,946
18. Kentucky	KY	YES	135,007,973	136,312,954	(578,887)	107,939,089	83,904,698	280,520,943	872,146
19. Louisiana	LA	YES	111,204,495	107,493,798	199,644	92,187,000	93,320,309	198,107,131	722,129
20. Maine	ME	YES	81,784,434	84,959,230	358,258	49,210,454	39,968,587	110,702,023	630,350
21. Maryland	MD	YES	143,936,444	143,694,697	932,682	113,304,252	108,026,067	252,038,322	1,546,093
22. Massachusetts	MA	YES	491,759,195	482,478,107	4,854,467	368,477,681	263,818,492	791,406,063	3,883,340
23. Michigan	MI	YES	223,620,498	213,519,546	1,613,253	185,265,679	138,166,550	398,146,115	465,706
24. Minnesota	MN	YES	120,334,963	118,305,263	941,322	99,619,207	84,300,380	345,077,251	389,267
25. Mississippi	MS	YES	39,385,098	39,057,148	223,322	37,719,424	29,764,918	108,865,899	43,860
26. Missouri	MO	YES	126,992,825	120,980,604	592,466	98,220,356	87,360,058	214,905,774	659,029
27. Montana	MT	YES	31,082,109	27,776,722	2,665,795	22,561,874	19,635,642	53,097,633	22,405
28. Nebraska	NE	YES	35,314,143	38,751,015	889,395	31,226,497	24,677,926	79,395,189	49,924
29. Nevada	NV	YES	51,197,870	51,985,068	84,577	23,333,004	35,037,855	32,387,131	193,736
30. New Hampshire	NH	YES	167,157,844	165,894,973	688,680	130,266,181	114,587,920	182,918,602	1,062,996
31. New Jersey	NJ	YES	770,923,659	717,287,349	7,195,010	574,338,740	574,451,097	1,046,917,602	11,306,498
32. New Mexico	NM	YES	23,080,294	19,610,646	420,263	16,976,917	12,619,826	40,008,601	70,817
33. New York	NY	YES	844,177,269	836,858,302	8,403,569	723,967,252	547,871,577	1,658,472,257	4,458,019
34. No. Carolina	NC	YES	238,339,510	236,765,754	713,975	161,617,938	151,105,665	298,767,666	1,147,847
35. No. Dakota	ND	YES	4,479,161	3,185,370	3,462	4,075,042	1,697,568	4,020,310	1,681
36. Ohio	OH	YES	255,133,895	254,201,838	(1,991,677)	200,838,751	170,505,045	333,185,754	2,916,437
37. Oklahoma	OK	YES	66,940,466	60,486,385	778,176	60,460,728	56,712,982	109,831,725	179,021
38. Oregon	OR	YES	174,759,365	175,074,273	1,147,643	160,984,272	158,085,857	496,184,264	211,943
39. Pennsylvania	PA	YES	327,472,735	328,576,981	1,898,157	295,946,038	214,395,600	992,141,630	1,698,009
40. Rhode Island	RI	YES	69,373,517	73,519,638	2,196,677	50,891,828	42,313,766	122,366,759	501,092
41. So. Carolina	SC	YES	63,708,632	64,129,928	391,955	52,502,361	50,703,711	139,569,044	219,272
42. So. Dakota	SD	YES	7,537,866	9,048,432	292,970	6,108,972	2,135,960	29,222,967	1,707
43. Tennessee	TN	YES	161,239,087	152,894,790	620,153	112,949,333	104,494,741	262,036,872	938,468
44. Texas	TX	YES	403,833,448	412,999,434	2,350,747	391,436,535	347,052,868	824,941,818	1,443,735
45. Utah	UT	YES	51,537,600	45,504,884	248,832	29,885,125	38,137,358	55,546,007	111,779
46. Vermont	VT	YES	53,014,623	51,622,469	243,910	38,627,470	32,653,104	67,277,877	235,448
47. Virginia	VA	YES	195,375,374	190,276,004	1,794,729	169,568,994	176,612,462	322,848,534	1,403,787
48. Washington	WA	YES	68,431,918	67,315,335	(50,712)	38,520,743	40,800,639	56,076,059	242,982
49. West Virginia	WV	YES	15,663,711	15,811,959	38,277	9,479,187	7,643,149	35,414,432	95,524
50. Wisconsin	WI	YES	295,594,875	290,653,728	35,798,455	236,978,917	244,953,033	500,197,940	637,702
51. Wyoming	WY	YES	6,516,506	5,714,189	58,871	3,725,554	3,189,027	3,165,954	17,132
52. American Samoa	AS	NO							
53. Guam	GU	YES	275,582	168,190			(13,549)	15,551	
54. Puerto Rico	PR	YES	2,551,477	5,042,568	(2,508)	1,568,602	1,143,094	3,501,698	
55. U.S. Virgin Islands	VI	YES	330,334	191,308	(3)	15,794	(261,678)	415,203	
56. Canada	CN	YES	394,866,883	374,045,986	(16,378)	268,635,191	309,633,407	287,489,665	1,487,087
57. Aggregate other alien	OT	X X X	80,377,551	59,805,622	(85,790)	11,278,799	(7,469,371)	40,200,756	
58. Totals	(a) 54		9,711,349,212	9,494,046,555	112,470,451	7,627,418,803	7,267,089,783	16,608,083,432	53,214,751

DETAILS OF WRITE-INS									
5701. All Others	X X X		80,377,551	59,805,622	(85,790)	11,278,799	(7,469,371)	40,200,756	
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		80,377,551	59,805,622	(85,790)	11,278,799	(7,469,371)	40,200,756	

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

- * Location of coverage - Fire, Allied Lines, Homeowners Multiple Peril, Commercial Multiple Peril, Earthquake, Boiler and Machinery.
- * States of Jurisdiction under which payrolls and resulting premiums are developed - Workers' Compensation.
- * Location of principal place of garaging of each individual car - Auto Liability, Auto Physical Damage
- * Principal location of business or location of coverage - Liability other than Auto, Fidelity.
- * Point of origin of shipment or principal location of assured - Inland Marine.
- * State in which employees regularly work - Group Accident and Health
- * Location of court - Surety.
- * Address of assured - Other Accident and Health
- * Location of properties covered - Burglary and Theft.
- * Principal location of assured - Ocean Marine, Credit.
- * Primary residence of assured - Aircraft (all perils).

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

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

Page 3 - Continuation
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 22 FOR LIABILITIES		
2204. Other liabilities	380,818,070	249,057,145
2205. Retroactive Reinsurance Reserve - Ceded	(445,570,637)	
2206. Collateral Held for Securities Loaned	496,763,256	311,674,879
2207. Deposit Liability	210,000,000	200,000,000
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)	642,010,689	760,732,024
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 25C FOR OTHER THAN SPECIAL SURPLUS FUNDS		
25C04.		
25C05.		
25C06.		
25C07.		
25C08.		
25C09.		
25C10.		
25C11.		
25C12.		
25C13.		
25C14.		
25C15.		
25C16.		
25C17.		
25C18.		
25C19.		
25C20.		
25C21.		
25C22.		
25C23.		
25C24.		
25C25.		
25C97. Totals (Lines 25C04 through 25C25) (Page 3, Line 25C98)		

OVERFLOW PAGE FOR WRITE-INS

Page 4 - Continuation
 UNDERWRITING AND INVESTMENT EXHIBIT
 STATEMENT OF INCOME

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 05 FOR UNDERWRITING DEDUCTIONS		
0504.		
0505.		
0506.		
0507.		
0508.		
0509.		
0510.		
0511.		
0512.		
0513.		
0514.		
0515.		
0516.		
0517.		
0518.		
0519.		
0520.		
0521.		
0522.		
0523.		
0524.		
0525.		
0597. Totals (Lines 0504 through 0525) (Page 4, Line 0598)		
REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME		
1204.		
1205.		
1206.		
1207.		
1208.		
1209.		
1210.		
1211.		
1212.		
1213.		
1214.		
1215.		
1216.		
1217.		
1218.		
1219.		
1220.		
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)		
REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR GAINS AND LOSSES IN SURPLUS		
3004. Change in accumulated translation adjustment		9,241,968
3005. Affiliation with Employers Insurance of Wausau A MUTUAL COMPANY		355,000,000
3006.		
3007.		
3008.		
3009.		
3010.		
3011.		
3012.		
3013.		
3014.		
3015.		
3016.		
3017.		
3018.		
3019.		
3020.		
3021.		
3022.		
3023.		
3024.		
3025.		
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)		364,241,968

SCHEDULE Z

PART 1 - COMPANIES INCLUDED IN THE CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

Name of Company	NAIC Company Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
LIBERTY MUTUAL INSURANCE COMPANY	23043	04-1543470	N/A	N/A	CONSOLIDATION
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	04-1924000	N/A	N/A	CONSOLIDATION
MONTGOMERY MUTUAL INSURANCE COMPANY	14613	52-0424870	N/A	N/A	CONSOLIDATION
MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY	14486	23-0867770	N/A	N/A	CONSOLIDATION
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY	21458	39-0264050	N/A	N/A	CONSOLIDATION
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.00%	100.00%	CONSOLIDATION
LM INSURANCE CORPORATION	33600	04-3058505	100.00%	100.00%	CONSOLIDATION
THE FIRST LIBERTY INSURANCE CORPORATION	33588	04-3058503	100.00%	100.00%	CONSOLIDATION
LIBERTY INSURANCE COMPANY OF AMERICA	10337	36-4027414	100.00%	100.00%	CONSOLIDATION
LIBERTY NORTHWEST INSURANCE CORPORATION	41939	93-0824674	100.00%	100.00%	CONSOLIDATION
GOLDEN EAGLE INSURANCE CORPORATION	10836	33-0763205	100.00%	100.00%	CONSOLIDATION
MONTGOMERY INDEMNITY INSURANCE COMPANY	16900	52-1315488	100.00%	100.00%	CONSOLIDATION
SAN DIEGO INSURANCE COMPANY	10837	33-0763208	100.00%	100.00%	CONSOLIDATION
LIBERTY SURPLUS INSURANCE CORPORATION	10725	04-3390891	100.00%	100.00%	CONSOLIDATION
* LIBERTY PERSONAL INSURANCE COMPANY	11746	38-1742556	100.00%	100.00%	CONSOLIDATION
COLORADO CASUALTY INSURANCE COMPANY	41785	84-0856682	100.00%	100.00%	CONSOLIDATION
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	10701	59-1835212	100.00%	100.00%	CONSOLIDATION
BRIDGEFIELD CASUALTY INSURANCE COMPANY	10335	59-3269531	100.00%	100.00%	CONSOLIDATION
WAUSAU GENERAL INSURANCE COMPANY	26425	36-2753986	100.00%	100.00%	CONSOLIDATION
WAUSAU UNDERWRITERS INSURANCE COMPANY	26042	39-1341459	100.00%	100.00%	CONSOLIDATION
WAUSAU BUSINESS INSURANCE COMPANY	26069	36-3522250	100.00%	100.00%	CONSOLIDATION
PEERLESS INSURANCE COMPANY	24198	02-0177030	100.00%	100.00%	CONSOLIDATION
INDIANA INSURANCE COMPANY	22659	35-0410010	100.00%	100.00%	CONSOLIDATION
THE NETHERLANDS INSURANCE COMPANY	24171	02-0342937	100.00%	100.00%	CONSOLIDATION
EXCELSIOR INSURANCE COMPANY	11045	15-0302550	100.00%	100.00%	CONSOLIDATION
CONSOLIDATED INSURANCE COMPANY	22640	35-6018566	100.00%	100.00%	CONSOLIDATION
AMERICA FIRST INSURANCE COMPANY	12696	58-0953149	100.00%	100.00%	CONSOLIDATION
ATLAS ASSURANCE COMPANY OF AMERICA	18333	13-2919779	100.00%	100.00%	CONSOLIDATION
LIBERTY INSURANCE UNDERWRITERS INC.	19917	13-4916020	100.00%	100.00%	CONSOLIDATION
THE MIDWESTERN INDEMNITY COMPANY	23515	31-0978280	100.00%	100.00%	CONSOLIDATION
GLOBE AMERICAN CASUALTY COMPANY	11312	31-4386540	100.00%	100.00%	CONSOLIDATION
AMERICAN AMBASSADOR CASUALTY COMPANY	10073	36-2678778	100.00%	100.00%	CONSOLIDATION
TOWER INSURANCE COMPANY	36919	39-1321384	100.00%	100.00%	CONSOLIDATION
NATIONAL INSURANCE ASSOCIATION	27944	35-1287317	N/A	N/A	COMBINED
MID-AMERICAN FIRE AND CASUALTY COMPANY	23507	31-0978279	100.00%	100.00%	CONSOLIDATION
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	11041	74-2963323	N/A	N/A	COMBINED

*FORMERLY CUMIS GENERAL INSURANCE COMPANY

000001112200027000100
000001112200027000100

INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2000

OF THE (Name) Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers
ADDRESS (City, State and Zip Code) 175 Berkeley Street, Boston, MA 02117
NAIC Group Code 0111 NAIC Company Code 01112
Federal Employer's Identification Number (FEIN) 00-0000000
Contact Person Randall E. Kneeland Title Assistant Controller
Telephone 617-654-4606

IF MODIFICATIONS AND/OR CHANGES AFFECTING THIS EXHIBIT ARE MADE TO THE ANNUAL STATEMENT
SUBSEQUENT TO THE FILING OF THIS EXHIBIT, AN AMENDED ANNUAL STATEMENT AND INSURANCE EXPENSE
EXHIBIT MUST BE FILED IN WRITING WITH THE APPROPRIATE INSURANCE DEPARTMENT.

(To Be Filed Not Later Than April 1)

- (1) Refer to Instructions for Uniform Classification of Expenses for definition of Expense Groups and instructions for allocation of expenses to lines of business.
- (2) Compute all ratios to nearest fourth place and express as percentages, e.g. 48.3.
- (3) There should be submitted in Interrogatory 4 a detailed statement or footnote with respect to any item or items requiring special comment or explanation.
- (4) Parts I, II, and III only: Report all amounts to the nearest thousand or through truncation of digits below a thousand. (Example: \$602,503 may be reported as \$603 by rounding or as \$602 by truncation.)
- (5) Interrogatories only: Report all amounts in whole dollars. Do NOT omit thousands.
- (6) Each individual insurer whether or not a member of a group must submit this exhibit.

INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits to be reflected in:

1.1 Premiums Earned	[]
1.2 Losses Incurred	[]
1.3 Not Applicable	[X]

2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:

2.1 Amount included on Page 6, Part 1, Line 1.1, Column 8	\$ 112,645,713
2.2 Amount included on Page 6, Part 1, Line 2.1, Column 8	\$ 6,986,046
2.3 Amount included on Page 6, Part 1, Line 2.11, Column 8	\$ _____
2.4 Amount included on Page 6, Part 1, Line 2.2, Column 8	\$ 20,355,153
2.5 Amount included on Page 6, Part 1, Line 2.21, Column 8	\$ _____

3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:

3.1 Net Investment Income, Page 4, Line 8, Column 1	\$ 1,274,803,658
3.2 Realized Capital Gain or (Loss), Page 4, Line 9, Column 1	\$ 336,548,991

- 4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? YES [] NO [X]
- 4.2 Are items allocated to lines of business in Parts II or III using methods not defined in the instructions? YES [] NO [X]
- 4.3 If yes, explain.

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PART I - ALLOCATION TO EXPENSE GROUPS
(000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
a. Direct	686,022					686,022
b. Reinsurance assumed	76,945					76,945
c. Reinsurance ceded	165,011					165,011
d. Net claim adjustment services (Lines a + b - c)	597,956					597,956
2. Commission and brokerage:						
a. Direct excluding contingent		522,112				522,112
b. Reinsurance assumed excluding contingent		113,288				113,288
c. Reinsurance ceded excluding contingent		283,332				283,332
d. Contingent - direct		27,384				27,384
e. Contingent - reinsurance assumed		1,706				1,706
f. Contingent - reinsurance ceded		1,770				1,770
g. Policy and membership fees						
h. Net commission and brokerage (Lines a + b - c + d + e - f + g)		379,388				379,388
3. Allowances to managers and agents	8	3,192	1		3	3,204
4. Advertising	7,304	40,822	10,774		278	59,178
5. Boards, bureaus and associations	2,710	2,096	26,571			31,377
6. Surveys and underwriting reports	172	5,164	13,995		1	19,332
7. Audit of assureds' records	(14)		850			836
8. Salary related items:						
a. Salaries	450,003	502,690	318,463		13,458	1,284,614
b. Payroll taxes	29,868	30,476	27,097		964	88,405
9. Employee relations and welfare	72,935	76,042	68,467		906	218,350
10. Insurance	25,088	1,634	2,578		127	29,427
11. Directors' fees	290	363	742		52	1,447
12. Travel and travel items	30,100	34,845	34,081		823	99,849
13. Rent and rent items	46,422	47,259	48,663		435	142,779
14. Equipment	49,189	49,592	48,435		1,106	148,322
15. Printing and stationery	11,797	17,379	10,744		108	40,028
16. Postage, telephone and telegraph, exchange and express	29,171	35,974	35,102		323	100,570
17. Legal and auditing	4,701	7,699	5,322		6,071	23,793
17a. Totals (Lines 3 to 17)	759,744	855,227	651,885		24,655	2,291,511
18. Taxes, licenses and fees:						
a. State and local insurance taxes deducting guaranty association credits of \$ 0				268,550	4,949	273,499
b. Insurance department licenses and fees				14,780		14,780
c. Gross guaranty association assessments				16,919		16,919
d. All other (excl. Fed. and foreign income and real estate)				2,695		2,695
e. Total taxes, licenses and fees (Lines a + b + c + d)				302,944	4,949	307,893
19. Real estate expenses					22,125	22,125
20. Real estate taxes					5,915	5,915
21. Aggregate write-ins for Miscellaneous Operating Expenses	(56,666)	21,752	(50,763)		3,599	(82,078)
22. TOTAL EXPENSES INCURRED	1,301,034	1,256,367	601,122	302,944	61,243	3,522,710

DETAILS OF WRITE-INS						
2101. Other expenses	(56,666)	21,752	(50,763)		3,599	(82,078)
2102.						
2103.						
2198. Summary of remaining write-ins for Line 21 from overflow page						
2199. TOTALS (Line 2101 thru 2103 plus 2198)(Line 21 above)	(56,666)	21,752	(50,763)		3,599	(82,078)

OVERFLOW PAGE FOR WRITE-INS

PART II - Continuation
 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

	Premiums Written (Pg. 9, Pt. 2B, Col. 4)		Premiums Earned (Pg. 7, Pt. 2, Col. 4)		Dividends to Policyholders (Pg. 4, Line 14A)		Incurred Loss (Pg. 10, Pt. 3, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 11, Pt. 3A, Col. 5)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 8, Pt. 2A, Col. 5)		Agents' Balances (Pg. 2, Lines 10.1 plus 10.2)	
	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	18 %	19 Amount	20 %	21 Amount	22 %
REMAINING WRITE-INS AGGREGATED AT LINE 31 FOR OTHER LINES OF BUSINESS																						
3104.		XXX		100.0																		
3105.		XXX		100.0																		
3106.		XXX		100.0																		
3107.		XXX		100.0																		
3108.		XXX		100.0																		
3109.		XXX		100.0																		
3110.		XXX		100.0																		
3111.		XXX		100.0																		
3112.		XXX		100.0																		
3113.		XXX		100.0																		
3114.		XXX		100.0																		
3115.		XXX		100.0																		
3116.		XXX		100.0																		
3117.		XXX		100.0																		
3118.		XXX		100.0																		
3119.		XXX		100.0																		
3120.		XXX		100.0																		
3121.		XXX		100.0																		
3122.		XXX		100.0																		
3123.		XXX		100.0																		
3124.		XXX		100.0																		
3125.		XXX		100.0																		
3197. Totals (Lines 3104 thru 3125)(IEE PART II, Line 3198)		XXX		100.0																		

IEE 8

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (continued)
(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Commissions and Brokerage Expenses Incurred (IEE Pt. I, Line 2h, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. I, Line 18e, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. I, Line 22 - 2h, Col. 2)		General Expenses Incurred (IEE Pt. I, Line 22, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 13 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain On Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire	3,010	4.1	1,850	2.5	5,713	7.8	4,906	6.7	3,287	4.5	21,227	28.9	2,765	3.8	23,992	32.6	3,145	4.3	27,137	36.9
2.1 Allied Lines	1,011	2.0	1,218	2.4	4,095	8.1	871	1.7	2,839	5.6	(9,490)	-18.8	2,569	5.1	(6,921)	-13.7	2,289	4.5	(4,632)	-9.2
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(3,115)	-469.1	88	13.3	1,515	228.2	357	53.8	119	17.9	1,513	227.9	2,053	309.2	3,566	537.0	(1,808)	-272.3	1,758	264.8
3. Farmowners Multiple Peril	4,664	18.5	571	2.3	1,748	6.9	615	2.4	228	0.9	(488)	-1.9	675	2.7	187	0.7	1,056	4.2	1,243	4.9
4. Homeowners Multiple Peril	33,994	5.3	18,264	2.8	95,770	14.8	36,852	5.7	5,454	0.8	(68,123)	-10.5	24,720	3.8	(43,403)	-6.7	29,197	4.5	(14,206)	-2.2
5.1 Commercial Multiple Peril (Non-Liability Portion)	54,958	18.1	19,334	6.4	30,790	10.1	51,402	16.9	3,582	1.2	(112,991)	-37.1	12,915	4.2	(100,076)	-32.9	15,933	5.2	(84,143)	-27.6
5.2 Commercial Multiple Peril (Liability Portion)	54,107	20.4	5,741	2.2	25,915	9.8	27,665	10.4	3,648	1.4	(59,548)	-22.5	38,543	14.6	(21,005)	-7.9	21,846	8.3	841	0.3
6. Mortgage Guaranty																				
8. Ocean Marine	4,837	11.1	1,301	3.0	7,045	16.2	4,731	10.9	(592)	-1.4	391	0.9	4,086	9.4	4,477	10.3	2,435	5.6	6,912	15.9
9. Inland Marine	10,804	9.6	3,600	3.2	10,530	9.4	7,610	6.8	(3,431)	-3.1	(1,877)	-1.7	4,344	3.9	2,467	2.2	5,700	5.1	8,167	7.3
10. Financial Guaranty																				
11. Medical Malpractice	18	37.5									(310)	-645.8	17	35.4	(293)	-610.4	6	12.5	(287)	-597.9
12. Earthquake	765	4.4	423	2.5	1,583	9.2	304	1.8	527	3.1	12,379	72.0	312	1.8	12,691	73.8	614	3.6	13,305	77.4
13. Group A&H (See Interrogatory 1)	7,610	1.7	2,641	0.6	28,157	6.1	6,896	1.5	(9,434)	-2.0	(46,509)	-10.1	31,933	6.9	(14,576)	-3.2	19,559	4.2	4,983	1.1
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)	4,238	6.8	1,205	1.9	3,211	5.1	13,520	21.6	(7,296)	-11.7	(6,483)	-10.4	1,412	2.3	(5,071)	-8.1	1,757	2.8	(3,314)	-5.3
16. Workers' Compensation	40,004	1.7	136,425	5.8	188,795	8.0	211,559	9.0	324,495	13.8	(145,959)	-6.2	469,418	20.0	323,459	13.8	214,531	9.1	537,990	22.9
17. Other Liability	802	0.2	11,419	2.6	38,969	8.9	42,203	9.7	(15,632)	-3.6	(232,313)	-53.1	151,306	34.6	(81,007)	-18.5	59,266	13.6	(21,741)	-5.0
18. Products Liability	1,853	2.5	1,778	2.4	6,054	8.1	7,027	9.4	(1,444)	-1.9	(7,129)	-9.5	44,508	59.4	37,379	49.9	15,824	21.1	53,203	71.0
19.1, 19.2 Private Passenger Auto Liability	34,483	2.2	42,061	2.7	213,554	13.8	53,630	3.5	(2,961)	-0.2	(185,564)	-12.0	133,830	8.7	(51,734)	-3.3	95,733	6.2	43,999	2.8
19.3, 19.4 Commercial Auto Liability	41,304	7.6	16,668	3.1	39,896	7.3	45,790	8.4	(46)	-0.0	(297,664)	-54.6	64,511	11.8	(233,153)	-42.7	36,014	6.6	(197,139)	-36.1
21.1 Private Passenger Auto Physical Damage	12,095	1.1	30,063	2.8	156,204	14.5	46,574	4.3	2,021	0.2	9,278	0.9	6,276	0.6	15,554	1.4	38,603	3.6	54,157	5.0
21.2 Commercial Auto Physical Damage	13,950	10.2	3,020	2.2	9,145	6.7	12,471	9.2	(96)	-0.1	(24,092)	-17.7	1,930	1.4	(22,162)	-16.3	4,824	3.5	(17,338)	-12.7
22. Aircraft (all perils)	4,599	19.6	1,188	5.1					(4,866)	-20.8	(2,329)	-9.9	593	2.5	(1,736)	-7.4	922	3.9	(814)	-3.5
23. Fidelity	493	5.1	288	3.0	788	8.2	1,050	10.9	(513)	-5.3	1,565	16.3	711	7.4	2,276	23.7	566	5.9	2,842	29.5
24. Surety	34,893	31.8	3,549	3.2	6,864	6.3	25,398	23.2	(9,516)	-8.7	614	0.6	3,985	3.6	4,599	4.2	7,386	6.7	11,985	10.9
26. Burglary and Theft	74	3.8	58	3.0	112	5.8	(467)	-24.1	(120)	-6.2	1,957	101.2	273	14.1	2,230	115.3	133	6.9	2,363	122.2
27. Boiler and Machinery	(2,285)	296.4	134	-17.4	523	-67.8	158	-20.5	676	-87.7	(1,210)	156.9	(96)	12.5	(1,306)	169.4	21	-2.7	(1,285)	166.7
28. Credit	(4)	-4.6			1	1.1			1	1.1	91	104.6	3	3.4	94	108.0	2	2.3	96	110.3
29. International													241		241		115		356	
30. Reinsurance - Nonproportional Assumed 30A + B + C	20,226	26.2							(5)		8,733	11.3	8,708	11.3	17,441	22.6	4,550	5.9	21,991	28.5
31. Aggregate write-ins for Other Lines of Business			54						(22,186)		(22,240)		15,871		(6,369)		2,720		(3,649)	
32. TOTALS (Lines 1 through 31)	379,388	4.5	302,941	3.6	876,977	10.4	601,122	7.1	268,739	3.2	(1,166,571)	-13.8	1,028,412	12.2	(138,159)	-1.6	582,939	6.9	444,780	5.3

DETAILS OF WRITE-INS	Amount		%		Amount		%		Amount		%		Amount		%		Amount		%	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
3101. Other Income (Expense)			54						(22,186)		(22,240)		15,871		(6,369)		2,720		(3,649)	
3102.																				
3103.																				
3198. Summary of remaining write-ins for Line 31 from overflow page																				
3199. TOTALS (Lines 3101 thru 3103 plus 3198)(Line 31 above)			54						(22,186)		(22,240)		15,871		(6,369)		2,720		(3,649)	

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

OVERFLOW PAGE FOR WRITE-INS
