

ANNUAL STATEMENT

OF THE

Liberty Mutual Insurance Company

and its Affiliated Property and Casualty Insurers

of **Boston**

in the state of **Massachusetts**

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED

December 31, 2004

PROPERTY AND CASUALTY COMBINED

2004

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	24,270,093,362		24,270,093,362	22,480,892,520
2. Stocks (Schedule D):				
2.1 Preferred stocks	131,392,937		131,392,937	151,829,688
2.2 Common stocks	2,347,636,945		2,347,636,945	2,785,274,127
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	287,453,201		287,453,201	261,363,632
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,137,939		1,137,939	3,163,254
4.3 Properties held for sale (less \$ 0 encumbrances)				7,958,523
5. Cash (\$ 162,916,456 , Schedule E-Part 1), cash equivalents (\$ 222,354,038 , Schedule E-Part 2) and short-term investments (\$ 946,673,486 , Schedule DA)	1,331,943,980		1,331,943,980	1,318,421,469
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,160,925,357		2,160,925,357	940,382,126
8. Receivable for securities	108,008,331	164,477	107,843,854	31,356,956
9. Aggregate write-ins for invested assets	500,000		500,000	
10. Subtotals, cash and invested assets (Lines 1 to 9)	30,639,092,052	164,477	30,638,927,575	27,980,642,295
11. Investment income due and accrued	272,919,088		272,919,088	269,173,266
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	1,066,919,785	49,715,898	1,017,203,887	1,155,255,965
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 25,022,358 earned but unbilled premiums)	2,711,914,776	4,049,018	2,707,865,758	2,257,918,944
12.3 Accrued retrospective premiums	861,157,087	87,613,107	773,543,980	827,804,725
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	502,859,058		502,859,058	433,449,549
13.2 Funds held by or deposited with reinsured companies	31,729,847		31,729,847	685,840,546
13.3 Other amounts receivable under reinsurance contracts				
14. Amounts receivable relating to uninsured plans	3,791,086	3,791,086		
15.1 Current federal and foreign income tax recoverable and interest thereon	47,880,101		47,880,101	410,907
15.2 Net deferred tax asset	1,647,359,091	772,343,449	875,015,642	766,148,390
16. Guaranty funds receivable or on deposit	62,204,155		62,204,155	48,191,138
17. Electronic data processing equipment and software	199,226,979	157,226,413	42,000,566	51,337,102
18. Furniture and equipment, including health care delivery assets (\$ 0)	21,722,716	21,722,716		
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	17,745,970		17,745,970	164,180,083
21. Health care (\$ 0) and other amounts receivable				
22. Other assets nonadmitted	39,283,887	39,283,887		
23. Aggregate write-ins for other than invested assets	771,106,791	119,092,014	652,014,777	635,028,403
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	38,896,912,469	1,255,002,065	37,641,910,404	35,275,381,313
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	38,896,912,469	1,255,002,065	37,641,910,404	35,275,381,313

DETAILS OF WRITE-INS				
0901. Other invested assets	500,000		500,000	
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903 + 0998) (Line 9 above)	500,000		500,000	
2301. Other assets	771,106,791	119,092,014	652,014,777	635,028,403
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 + 2398) (Line 23 above)	771,106,791	119,092,014	652,014,777	635,028,403

LIABILITIES, SURPLUS AND OTHER FUNDS	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 34, Column 8)	15,821,566,914	15,074,961,288
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	112,616,584	107,120,053
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	3,041,680,213	2,943,845,626
4. Commissions payable, contingent commissions and other similar charges	246,956,019	224,648,721
5. Other expenses (excluding taxes, licenses and fees)	525,099,202	495,763,483
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	413,260,037	448,658,317
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		57,379,409
7.2 Net deferred tax liability		
8. Borrowed money \$ 28,387,387 and interest thereon \$ 404,263	28,791,650	38,828,782
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,198,272,590 and including warranty reserves of \$ 0)	5,475,174,918	5,008,764,271
10. Advance premium	45,878,590	45,110,653
11. Dividends declared and unpaid:		
11.1 Stockholders		212,750
11.2 Policyholders	7,186,152	3,774,868
12. Ceded reinsurance premiums payable (net of ceding commissions)	628,047,585	672,877,515
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	2,249,279,119	2,320,886,727
14. Amounts withheld or retained by company for account of others	267,497,247	103,160,510
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	162,331,601	173,320,705
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	464,500,433	503,814,534
19. Payable to parent, subsidiaries and affiliates		70,309,416
20. Payable for securities	348,517,254	494,836,763
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities	(935,842,904)	(728,791,931)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	28,902,540,614	28,059,482,460
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	28,902,540,614	28,059,482,460
27. Aggregate write-ins for special surplus funds	1,139,370,224	1,115,596,675
28. Common capital stock	25,000,000	25,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds	2,500,000	2,500,000
31. Surplus notes	1,012,850,926	1,141,346,459
32. Gross paid in and contributed surplus	2,199,071,992	1,430,234,966
33. Unassigned funds (surplus)	4,360,576,648	3,501,220,753
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)		
34.2 0 shares preferred (value included in Line 29 \$ 0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	8,739,369,790	7,215,898,853
36. TOTALS (Page 2, Line 26, Col. 3)	37,641,910,404	35,275,381,313

DETAILS OF WRITE-INS		
2301. Other liabilities	(935,842,904)	(728,791,931)
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	(935,842,904)	(728,791,931)
2701. Special surplus from retroactive reinsurance	1,139,370,224	1,115,596,675
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	1,139,370,224	1,115,596,675
3001. Other surplus	2,500,000	2,500,000
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	2,500,000	2,500,000

UNDERWRITING AND INVESTMENT EXHIBIT		
STATEMENT OF INCOME		
UNDERWRITING INCOME		
	1	2
	Current Year	Prior Year
1. Premiums earned (Part 1, Line 34, Column 4)	12,720,305,145	12,233,042,401
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	8,124,144,466	7,829,937,566
3. Loss expenses incurred (Part 3, Line 25, Column 1)	1,962,082,298	1,995,099,684
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	3,407,786,469	3,202,987,110
5. Aggregate write-ins for underwriting deductions	(7,493,967)	5,540,518
6. Total underwriting deductions (Lines 2 through 5)	13,486,519,266	13,033,564,878
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(766,214,121)	(800,522,477)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,328,335,831	1,470,669,059
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	411,926,118	186,183,583
11. Net investment gain (loss) (Lines 9 + 10)	1,740,261,949	1,656,852,642
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,412,389 amount charged off \$ 53,844,589)	(53,267,973)	(54,769,598)
13. Finance and service charges not included in premiums	74,698,739	75,177,790
14. Aggregate write-ins for miscellaneous income	(193,591,447)	(304,048,186)
15. Total other income (Lines 12 through 14)	(172,160,681)	(283,639,994)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	801,887,147	572,690,171
17. Dividends to policyholders	52,797,493	6,619,358
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	749,089,654	566,070,813
19. Federal and foreign income taxes incurred	27,884,570	19,024,457
20. Net income (Line 18 minus Line 19) (to Line 22)	721,205,084	547,046,356
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	7,215,898,853	5,231,532,536
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	721,205,084	547,046,356
23. Change in net unrealized capital gains or (losses)	89,666,584	317,319,856
24. Change in net unrealized foreign exchange capital gain (loss)	(19,916,493)	8,111,283
25. Change in net deferred income tax	(54,837,493)	(282,234,794)
26. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	92,038,306	394,015,384
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	10,989,104	63,235,608
28. Change in surplus notes	(128,495,533)	163,830
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles		3,750,000
31. Capital changes:		
31.1 Paid in		2,500,000
31.2 Transferred from surplus (Stock Dividend)		
31.3 Transferred to surplus		
32. Surplus adjustments:		
32.1 Paid in	769,433,074	1,236,835,373
32.2 Transferred to capital (Stock Dividend)		
32.3 Transferred from capital		(2,500,000)
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders	(850,998)	(286,159,712)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus	44,239,302	(17,716,867)
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	1,523,470,937	1,984,366,317
38. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 37) (Page 3, Line 35)	8,739,369,790	7,215,898,853

DETAILS OF WRITE-INS		
0501. Other underwriting deductions	(7,493,967)	5,540,518
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)	(7,493,967)	5,540,518
1401. Other income (expense)	(193,591,447)	(304,048,186)
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus Line 1498) (Line 14 above)	(193,591,447)	(304,048,186)
3601. Other surplus items	44,239,302	(17,716,867)
3602.		
3603.		
3698. Summary of remaining write-ins for Line 36 from overflow page		
3699. Totals (Lines 3601 through 3603 plus Line 3698) (Line 36 above)	44,239,302	(17,716,867)

CASH FLOW		
Cash from Operations		
	1	2
	Current Year	Prior Year
1. Premiums collected net of reinsurance	12,825,292,062	12,298,749,757
2. Net investment income	1,467,098,024	1,617,635,314
3. Miscellaneous income	644,308,133	129,557,839
4. Total (Lines 1 through 3)	14,936,698,219	14,045,942,910
5. Benefit and loss related payments	7,478,026,396	7,120,048,454
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	5,200,707,113	5,126,803,182
8. Dividends paid to policyholders	49,386,209	63,861,083
9. Federal and foreign income taxes paid (recovered) \$ 0 net of tax on capital gains (losses)	114,090,728	52,084,680
10. Total (Lines 5 through 9)	12,842,210,446	12,362,797,399
11. Net cash from operations (Line 4 minus Line 10)	2,094,487,773	1,683,145,511
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	15,065,209,699	14,204,362,049
12.2 Stocks	2,887,255,048	2,846,207,459
12.3 Mortgage loans		
12.4 Real estate	19,030,064	33,434,009
12.5 Other invested assets	186,487,832	156,464,294
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	237,180	(1,896,066)
12.7 Miscellaneous proceeds	116,198,497	246,226,178
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,274,418,320	17,484,797,923
13. Cost of investments acquired (long-term only):		
13.1 Bonds	16,557,629,106	16,592,251,320
13.2 Stocks	2,088,917,720	3,231,425,298
13.3 Mortgage loans		
13.4 Real estate	42,039,283	45,959,494
13.5 Other invested assets	1,539,256,009	404,861,251
13.6 Miscellaneous applications	303,741,780	494,179,644
13.7 Total investments acquired (Lines 13.1 to 13.6)	20,531,583,898	20,768,677,007
14. Net increase (decrease) in policy loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,257,165,578)	(3,283,879,084)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	(128,495,533)	(80,775,304)
16.2 Capital and paid in surplus, less treasury stock	769,456,848	1,903,081,795
16.3 Borrowed funds	(10,037,134)	(404,844,623)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	1,063,748	285,946,962
16.6 Other cash provided (applied)	(453,660,117)	(201,788,302)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	176,200,316	929,726,604
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11, plus Lines 15 and 17)	13,522,511	(671,006,969)
19. Cash and short-term investments:		
19.1 Beginning of year	1,318,421,469	1,989,428,438
19.2 End of year (Line 18 plus Line 19.1)	1,331,943,980	1,318,421,469

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001.		
20.0002.		
20.0003.		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1- PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	213,415,502	89,996,259	110,901,723	192,510,038
2. Allied lines	91,430,689	43,569,921	49,349,385	85,651,225
3. Farmowners multiple peril	29,174,435	13,547,718	15,015,252	27,706,901
4. Homeowners multiple peril	1,401,665,951	764,455,920	834,686,140	1,331,435,731
5. Commercial multiple peril	1,151,931,964	495,739,033	545,373,732	1,102,297,265
6. Mortgage guaranty				
8. Ocean marine	27,202,284	46,435,390	42,002,947	31,634,727
9. Inland marine	144,028,648	68,991,425	73,685,497	139,334,576
10. Financial guaranty				
11.1 Medical malpractice - occurrence	(18,561)	13,744	968	(5,785)
11.2 Medical malpractice - claims-made				
12. Earthquake	41,474,207	17,910,164	19,769,543	39,614,828
13. Group accident and health	(8,191,726)	1,168,371		(7,023,355)
14. Credit accident and health (group and individual)				
15. Other accident and health	140,952	1,982	8,757	134,177
16. Workers' compensation	3,684,398,522	(216,973,902)	(119,263,027)	3,586,687,647
17.1 Other liability - occurrence	646,472,831	178,894,843	226,638,380	598,729,294
17.2 Other liability - claims-made	95,740,751	69,111,999	65,718,551	99,134,199
18.1 Products liability - occurrence	43,003,371	639,442	11,081,093	32,561,720
18.2 Products liability - claims-made	2,362,557	53,796		2,416,353
19.1, 19.2 Private passenger auto liability	2,673,411,768	1,204,495,891	1,300,993,905	2,576,913,754
19.3, 19.4 Commercial auto liability	847,811,653	294,526,654	336,941,110	805,397,197
21. Auto physical damage	1,786,942,467	909,459,323	951,108,917	1,745,292,873
22. Aircraft (all perils)	63,941,433	11,048,101	18,691,562	56,297,972
23. Fidelity	3,940,432	2,079,850	1,151,563	4,868,719
24. Surety	142,906,164	97,030,105	101,891,108	138,045,161
26. Burglary and theft	1,080,401	373,097	474,715	978,783
27. Boiler and machinery	2,713,354	1,240,164	1,503,295	2,450,223
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	39,687,678	2,835,699	2,614,257	39,909,120
31. Reinsurance-Nonproportional Assumed Liability	81,271,128	12,419,703	7,159,322	86,531,509
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	13,207,938,855	4,109,064,692	4,597,498,695	12,719,504,852

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1A - RECAPITULATION OF ALL PREMIUMS

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

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	104,969,292	5,932,431			110,901,723
2. Allied lines	48,399,164	950,223			49,349,387
3. Farmowners multiple peril	15,015,252				15,015,252
4. Homeowners multiple peril	834,680,507	5,632			834,686,139
5. Commercial multiple peril	554,474,094	1,399,749	(10,470,490)	(29,624)	545,373,729
6. Mortgage guaranty	1				1
8. Ocean marine	42,002,764	182			42,002,946
9. Inland marine	73,606,514	78,984			73,685,498
10. Financial guaranty					
11.1 Medical malpractice - occurrence	968				968
11.2 Medical malpractice - claims-made					
12. Earthquake	19,042,936	726,606			19,769,542
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health	8,758				8,758
16. Workers' compensation	585,714,037	55,174,348	(11,221,873)	(703,995,064)	(74,328,552)
17.1 Other liability - occurrence	236,800,665	38,062,147	(3,318,682)	(42,211,688)	229,332,442
17.2 Other liability - claims-made	65,718,551				65,718,551
18.1 Products liability - occurrence	10,776,668	18,738,820	(9,062)	(17,319,814)	12,186,612
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	1,300,993,906				1,300,993,906
19.3, 19.4 Commercial auto liability	379,049,729	1,339		(84,517,836)	294,533,232
21. Auto physical damage	950,822,656	288,621		(2,696,278)	948,414,999
22. Aircraft (all perils)	18,691,562				18,691,562
23. Fidelity	558,290	593,274		(1,105,520)	46,044
24. Surety	55,447,332	44,695,072		1,643,782	101,786,186
26. Burglary and theft	471,198	3,519			474,717
27. Boiler and machinery	1,355,197	150,350	(2,251)	(2,526,598)	(1,023,302)
28. Credit				(142)	(142)
29. International					
30. Reinsurance-Nonproportional Assumed Property	2,642,894				2,642,894
31. Reinsurance-Nonproportional Assumed Liability	7,130,685			104,922	7,235,607
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	5,308,373,620	166,801,297	(25,022,358)	(852,653,860)	4,597,498,699
35. Accrued retrospective premiums based on experience					852,653,860
36. Earned but unbilled premiums					25,022,358
37. Balance (Sum of Line 34 through 36)					5,475,174,917

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

- (a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.
Are they so returned in this statement? Yes [X] No []
- (b) State here basis of computation used in each case Daily pro rata.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

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

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire	239,642,655		4,274,903	4,220,572	26,281,484	213,415,502
2. Allied lines	127,901,834		1,397,536	1,056,746	36,811,935	91,430,689
3. Farmowners multiple peril	29,993,006		154,650		973,221	29,174,435
4. Homeowners multiple peril	1,591,529,739	144,698	9,303,982	64,957,740	134,354,728	1,401,665,951
5. Commercial multiple peril	1,352,412,329		21,497,741	15,391,596	206,586,510	1,151,931,964
6. Mortgage guaranty						
8. Ocean marine	27,168,626		5,911,597		5,877,939	27,202,284
9. Inland marine	178,372,028		26,693,107	304,848	60,731,639	144,028,648
10. Financial guaranty						
11.1 Medical malpractice - occurrence	(18,612)				(51)	(18,561)
11.2 Medical malpractice - claims-made						
12. Earthquake	45,335,176		7,205	601,852	3,266,322	41,474,207
13. Group accident and health	11,558	237,836,939	10,025	246,098,248		(8,239,726)
14. Credit accident and health (group and individual)						
15. Other accident and health	139,278				(1,674)	140,952
16. Workers' compensation	4,723,264,347		338,982,205	47,366,835	1,330,433,195	3,684,446,522
17.1 Other liability - occurrence	1,159,752,114	247,191	2,900,956	138,514,385	377,913,045	646,472,831
17.2 Other liability - claims-made	330,969,405		193,538	1,297,518	234,124,674	95,740,751
18.1 Products liability - occurrence	206,875,612		(913,365)	132,602,355	30,356,521	43,003,371
18.2 Products liability - claims-made	2,362,558				1	2,362,557
19.1, 19.2 Private passenger auto liability	2,743,992,028	273,321	27,461,834		98,315,415	2,673,411,768
19.3, 19.4 Commercial auto liability	1,044,559,155		20,589,055		217,336,557	847,811,653
21. Auto physical damage	2,050,394,564	49,714	11,097,811	214,961,745	59,637,877	1,786,942,467
22. Aircraft (all perils)	105,709,856		9,335,262		51,103,685	63,941,433
23. Fidelity	18,789,498			(2,593)	14,851,659	3,940,432
24. Surety	173,838,024	3,185,870	1,515,530		35,633,260	142,906,164
26. Burglary and theft	1,102,716		134,569	3,155	153,729	1,080,401
27. Boiler and machinery	4,514,702		11,283		1,812,631	2,713,354
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	209	45,686,658		5,999,189	39,687,678
31. Reinsurance-Nonproportional Assumed Liability	X X X	158,541	81,138,475		25,888	81,271,128
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	16,158,612,196	241,896,483	607,384,557	867,375,002	2,932,579,379	13,207,938,855

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

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [X] No []

If yes: 1. The amount of such installment premiums \$ 214,003,906

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 402,278,932

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)				
1. Fire	60,519,026	3,146,136	9,289,961	54,375,201	76,631,200	74,349,473	56,656,928	29.431
2. Allied lines	51,106,079	4,586,088	12,628,326	43,063,841	43,291,871	38,098,212	48,257,500	56.342
3. Farmowners multiple peril	12,868,038	(1,628,776)	(1,621,026)	12,860,288	7,183,556	6,591,001	13,452,843	48.554
4. Homeowners multiple peril	864,844,063	11,090,320	88,492,529	787,441,854	379,135,596	348,143,514	818,433,936	61.470
5. Commercial multiple peril	477,448,524	42,819,530	113,972,713	406,295,341	808,305,063	710,035,018	504,565,386	45.774
6. Mortgage guaranty								
8. Ocean marine	25,104,819	21,855,557	28,400,579	18,559,797	64,518,818	57,388,703	25,689,912	81.208
9. Inland marine	65,230,018	29,375,650	49,040,234	45,565,434	50,271,637	46,963,343	48,873,728	35.077
10. Financial guaranty								
11.1 Medical malpractice - occurrence		74,909		74,909	110,179	156,215	28,873	(499.101)
11.2 Medical malpractice - claims - made								
12. Earthquake	1,066,171	14,636	962,262	118,545	1,449,735	7,425,356	(5,857,076)	(14.785)
13. Group accident and health	2,580,514	877,402,520	420,470,802	459,512,232	3,880,936	506,654,405	(43,261,237)	615.963
14. Credit accident and health (group and individual)								
15. Other accident and health	666,619	252,949	450	919,118	3,612,684	4,688,293	(156,491)	(116.630)
16. Workers' compensation	2,667,232,691	159,050,973	981,795,111	1,844,488,553	7,898,314,201	7,210,302,367	2,532,500,387	70.608
17.1 Other liability - occurrence	612,520,128	13,934,347	182,390,428	444,064,047	1,850,931,685	1,615,566,673	679,429,059	113.479
17.2 Other liability - claims - made	75,038,154	7,064,232	61,893,596	20,208,790	212,156,583	138,514,406	93,850,967	94.671
18.1 Products liability - occurrence	162,257,094	1,674,839	75,185,408	88,746,525	562,480,906	594,430,926	56,796,505	174.427
18.2 Products liability - claims - made	9,252,523	(8,499,998)		752,525	5,403,151	4,659,952	1,495,724	61.900
19.1, 19.2 Private passenger auto liability	1,895,992,428	61,239,852	133,762,949	1,823,469,331	2,298,731,462	2,447,543,334	1,674,657,459	64.987
19.3, 19.4 Commercial auto liability	541,418,833	13,734,101	137,775,526	417,377,408	917,905,473	850,756,947	484,525,934	60.160
21. Auto physical damage	972,457,787	9,846,085	156,523,510	825,780,362	(40,980,137)	(56,027,021)	840,827,246	48.177
22. Aircraft (all perils)	32,434,133	13,674,828	19,177,255	26,931,706	63,248,557	52,451,915	37,728,348	67.015
23. Fidelity	2,648,426	(970)	717,161	1,930,295	7,505,822	6,085,762	3,350,355	68.814
24. Surety	40,048,306	30,593,503	23,951,079	46,690,730	66,790,480	50,938,538	62,542,672	45.306
26. Burglary and theft	279,602	3,579	2,188	280,993	5,427,997	2,982,632	2,726,358	278.546
27. Boiler and machinery	82,191	470,012	364,088	188,115	681,004	1,773,458	(904,339)	(36.908)
28. Credit		1		1	14,981	89,067	(74,085)	
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	29,893,756	82,711,981	(52,818,225)	119,606,818	17,996,561	48,792,032	122.258
31. Reinsurance-Nonproportional Assumed Liability	X X X	97,690,074	33,516,861	64,173,213	413,089,616	335,033,586	142,229,243	164.367
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	313,520		313,520	1,867,073	1,368,658	811,935	
33. Aggregate write-ins for other lines of business								
34. TOTALS	8,573,096,167	1,419,672,253	2,611,403,971	7,381,364,449	15,821,566,947	15,074,961,294	8,127,970,102	63.902

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire	59,414,594	9,202,208	23,581,602	45,035,200	19,749,895	12,150,983	304,878	76,631,200	7,046,585
2.	Allied lines	59,170,150	2,531,285	21,958,322	39,743,113	8,015,631	(1,215,839)	3,251,034	43,291,871	3,968,974
3.	Farmowners multiple peril	6,786,149		1,474,813	5,311,336	1,921,382	1,314,570	1,363,733	7,183,555	1,262,925
4.	Homeowners multiple peril	254,368,130	4,662,317	21,284,975	237,745,472	182,567,818	28,000,343	69,178,036	379,135,597	94,667,385
5.	Commercial multiple peril	702,246,729	28,055,281	185,690,212	544,611,798	358,152,944	35,915,296	130,374,975	808,305,063	302,127,209
6.	Mortgage guaranty									
8.	Ocean marine	21,682,498	37,965,126	14,695,032	44,952,592	25,885,339	(230,518)	6,088,598	64,518,815	9,731,343
9.	Inland marine	71,664,817	4,695,918	45,295,008	31,065,727	28,863,048	12,921,974	22,579,112	50,271,637	10,725,384
10.	Financial guaranty	1,503,331		1,503,331						
11.1	Medical malpractice - occurrence	1,401,600	1,029,530	1,401,600	1,029,530	2,701,903	(919,425)	2,701,829	110,179	10,299
11.2	Medical malpractice - claims - made									21
12.	Earthquake	1,145,328	201,526	799,737	547,117	641,828	355,924	95,137	1,449,732	403,325
13.	Group accident and health	10,464,723	40,624	5,625,658	4,879,689	2,831,908	18,524	3,849,186	(a) 3,880,935	304,305
14.	Credit accident and health (group and individual)									
15.	Other accident and health	98,329	873,175	2,342	969,162	570,751	2,073,438	666	(a) 3,612,685	137,541
16.	Workers' compensation	7,621,993,359	717,523,772	2,712,730,402	5,626,786,729	3,885,465,613	536,895,931	2,150,834,078	7,898,314,195	970,438,093
17.1	Other liability - occurrence	1,476,400,756	24,142,044	261,221,440	1,239,321,360	1,784,394,303	53,768,418	1,226,552,347	1,850,931,734	549,169,238
17.2	Other liability - claims - made	315,450,745	(477,786)	247,241,560	67,731,399	409,649,478	2,361,888	267,586,180	212,156,585	72,728,194
18.1	Products liability - occurrence	652,103,538	6,356,415	269,206,474	389,253,479	366,377,259	5,264,078	198,413,911	562,480,905	254,994,850
18.2	Products liability - claims - made	2,378,031			2,378,031	3,031,256	(4)	6,136	5,403,147	3,113,288
19.1, 19.2	Private passenger auto liability	1,944,025,435	49,685,565	409,063,496	1,584,647,504	774,977,843	10,319,326	71,213,207	2,298,731,466	516,234,003
19.3, 19.4	Commercial auto liability	658,323,397	26,168,405	179,339,504	505,152,298	733,204,790	24,022,100	344,473,716	917,905,472	137,588,150
21.	Auto physical damage	12,995,603	774,620	3,040,526	10,729,697	(26,349,333)	1,098,329	26,458,830	(40,980,137)	61,283,095
22.	Aircraft (all perils)	95,087,925	17,235,534	66,447,166	45,876,293	12,232,737	6,389,764	1,250,239	63,248,555	13,008,520
23.	Fidelity	2,258,904	2,783	902,922	1,358,765	20,639,343	15,900	14,508,187	7,505,821	2,164,997
24.	Surety	40,060,989	5,751,950	28,604,078	17,208,861	54,479,966	1,603,057	6,501,405	66,790,479	20,514,348
26.	Burglary and theft	108,808	194,238		303,046	1,311,203	494,699	(3,319,007)	5,427,955	118,512
27.	Boiler and machinery	58,349	1,711,824	39,802	1,730,371	4,087,002	(3,674,854)	1,461,515	681,004	239,866
28.	Credit						14,982	1	14,981	118,643
29.	International									4,993
30.	Reinsurance-Nonproportional Assumed Property	X X X	63,752,421	11,917,766	51,834,655	X X X	69,929,042	2,156,880	119,606,817	1,651,472
31.	Reinsurance-Nonproportional Assumed Liability	X X X	335,423,051	138,868,234	196,554,817	X X X	678,275,806	461,741,004	413,089,619	7,923,964
32.	Reinsurance-Nonproportional Assumed Financial Lines	X X X	1,896,397		1,896,397	X X X	(29,316)	3	1,867,078	(11)
33.	Aggregate write-ins for other lines of business									
34.	TOTALS	14,011,192,217	1,339,398,223	4,651,936,002	10,698,654,438	8,655,403,907	1,477,134,416	5,009,625,816	15,821,566,945	3,041,679,511

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

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	1,312,265,706			1,312,265,706
1.2 Reinsurance assumed	9,271,279			9,271,279
1.3 Reinsurance ceded	439,839,890			439,839,890
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	881,697,095			881,697,095
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,038,661,406		1,038,661,406
2.2 Reinsurance assumed excluding contingent		140,540,381		140,540,381
2.3 Reinsurance ceded excluding contingent		804,616,911		804,616,911
2.4 Contingent-direct		136,389,626		136,389,626
2.5 Contingent-reinsurance assumed		676,945		676,945
2.6 Contingent-reinsurance ceded		681,914		681,914
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		510,969,533		510,969,533
3. Allowances to manager and agents	1,295	1,357,176		1,358,471
4. Advertising	8,743,635	85,285,734	183,221	94,212,590
5. Boards, bureaus and associations	2,834,576	34,141,033	3,833	36,979,442
6. Surveys and underwriting reports	24,700	45,891,290	160	45,916,150
7. Audit of assureds' records	401	371,967	7	372,375
8. Salary and related items:				
8.1 Salaries	643,873,777	1,296,361,082	49,386,250	1,989,621,109
8.2 Payroll taxes	38,772,313	99,635,110	2,504,690	140,912,113
9. Employee relations and welfare	93,101,697	262,286,226	3,208,915	358,596,838
10. Insurance	51,093,497	14,580,129	263,768	65,937,394
11. Directors' fees	9,629	372,442	3,141	385,212
12. Travel and travel items	39,171,425	97,714,468	1,084,741	137,970,634
13. Rent and rent items	49,881,443	123,136,947	1,058,254	174,076,644
14. Equipment	39,791,013	88,278,287	1,290,183	129,359,483
15. Cost or depreciation of EDP equipment and software	14,137,117	25,020,983	673,964	39,832,064
16. Printing and stationery	10,858,142	27,810,589	226,310	38,895,041
17. Postage, telephone and telegraph, exchange and express	32,188,701	87,304,344	2,717,547	122,210,592
18. Legal and auditing	4,902,942	23,848,264	4,785,113	33,536,319
19. Totals (Lines 3 to 18)	1,029,386,303	2,313,396,071	67,390,097	3,410,172,471
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 12,002,282		470,152,674		470,152,674
20.2 Insurance department licenses and fees		13,562,508		13,562,508
20.3 Gross guaranty association assessments		17,878,393		17,878,393
20.4 All other (excluding federal and foreign income and real estate)		19,292,834		19,292,834
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		520,886,409		520,886,409
21. Real estate expenses			28,914,128	28,914,128
22. Real estate taxes			6,133,321	6,133,321
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	50,998,899	62,534,456	6,670,589	120,203,944
25. Total expenses incurred	1,962,082,297	3,407,786,469	109,108,135	(a) 5,478,976,901
26. Less unpaid expenses-current year	3,041,680,213	1,185,315,258	16,731,593	4,243,727,064
27. Add unpaid expenses-prior year	2,943,845,625	1,141,711,191	16,244,382	4,101,801,198
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,864,247,709	3,364,182,402	108,620,924	5,337,051,035

DETAILS OF WRITE-INS				
2401. Other expenses	50,998,899	62,534,456	6,670,589	120,203,944
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)	50,998,899	62,534,456	6,670,589	120,203,944

(a) Includes management fees of \$ 4,693,888 to affiliates and \$ 3,142,534 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 218,912,817	221,327,023
1.1 Bonds exempt from U.S. tax	(a) 39,359,041	38,837,645
1.2 Other bonds (unaffiliated)	(a) 1,044,109,006	1,044,114,666
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 13,984,148	14,002,714
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	81,245,218	82,845,194
2.21 Common stocks of affiliates	26,778,138	26,778,138
3. Mortgage loans	(c) (126,918)	(126,918)
4. Real estate	(d) 57,175,279	57,175,279
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 19,442,121	20,462,636
7. Derivative instruments	(f)	
8. Other invested assets	24,796,112	23,489,748
9. Aggregate write-ins for investment income	6,000,605	6,000,605
10. Total gross investment income	1,531,675,567	1,534,906,730
11. Investment expenses		(g) 109,108,135
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 85,712,577
14. Depreciation on real estate and other invested assets		(i) 11,750,188
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		206,570,900
17. Net investment income (Line 10 minus Line 16)		1,328,335,830
DETAILS OF WRITE-INS		
0901. Miscellaneous income/(expense)	6,000,605	6,000,605
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	6,000,605	6,000,605
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

- (a) Includes \$ 19,154,816 accrual of discount less \$ 58,444,832 amortization of premium and less \$ 93,627,459 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 53,980,543 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 3,210,032 accrual of discount less \$ 310,628 amortization of premium and less \$ (195,149) paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 82,962,014 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 11,750,188 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Total
1. U.S. Government bonds	27,131,469			27,131,469
1.1 Bonds exempt from U.S. tax	26,813,068			26,813,068
1.2 Other bonds (unaffiliated)	244,336,611	(3,949,280)	1,392,107	241,779,438
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	9,844,212	(19,354,262)	5,406,275	(4,103,775)
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	37,946,485	(10,858,486)	105,691,020	132,779,019
2.21 Common stocks of affiliates	1,793,676		209,565,588	211,359,264
3. Mortgage loans				
4. Real estate	4,846,697			4,846,697
5. Contract loans				
6. Cash, cash equivalents and short-term investments	205,812			205,812
7. Derivative instruments				
8. Other invested assets	131,479,927	(35,188,401)	(232,388,406)	(136,096,880)
9. Aggregate write-ins for capital gains (losses)	(3,121,431)			(3,121,431)
10. Total capital gains (losses)	481,276,526	(69,350,429)	89,666,584	501,592,681

DETAILS OF WRITE-INS				
0901. Miscellaneous gains (losses)	(3,121,431)			(3,121,431)
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(3,121,431)			(3,121,431)

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS	1. United States	4,601,005,040	4,703,447,647	4,619,483,835	4,420,476,728
	2. Canada	357,709,075	306,303,539	309,732,757	349,719,449
	3. Other Countries	31,944,147	25,391,256	29,676,313	30,349,944
	4. Totals	4,990,658,262	5,035,142,442	4,958,892,905	4,800,546,121
Governments (Including all obligations guaranteed by governments)	5. United States	449,901,194	470,172,297	449,391,447	454,534,000
	6. Canada	7,890,280	6,762,523	7,062,746	7,496,208
	7. Other Countries				
	8. Totals	457,791,474	476,934,820	456,454,193	462,030,208
States, Territories and Possessions (Direct and guaranteed)	9. United States	286,128,474	292,718,583	285,971,799	287,210,000
	10. Canada				
	11. Other Countries				
	12. Totals	286,128,474	292,718,583	285,971,799	287,210,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	13. United States	8,920,110,907	9,009,247,443	8,920,270,362	8,898,267,698
	14. Canada	29,901,081	25,168,702	25,433,089	28,677,643
	15. Other Countries				
	16. Totals	8,950,011,988	9,034,416,145	8,945,703,451	8,926,945,341
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	17. United States	913,720,085	930,917,965	914,766,274	897,262,000
	18. Canada	6,850,000	7,243,875	6,850,000	6,850,000
	19. Other Countries	1,253,500	978,071	1,123,022	1,170,375
	20. Totals	921,823,585	939,139,911	922,739,296	905,282,375
Public Utilities (unaffiliated)	21. United States	7,676,399,745	7,959,096,617	7,691,197,786	7,613,960,175
	22. Canada	438,761,736	409,214,305	388,543,744	433,680,066
	23. Other Countries	548,518,095	537,751,651	532,005,346	549,418,656
	24. Totals	8,663,679,576	8,906,062,573	8,611,746,876	8,597,058,897
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)					
Parent, Subsidiaries and Affiliates	25. Totals	2	4,100,000	2	4,100,000
	26. Total Bonds	24,270,093,361	24,688,514,474	24,181,508,522	23,983,172,942
PREFERRED STOCKS	27. United States	10,684,548	11,141,637	12,939,883	
	28. Canada				
	29. Other Countries				
	30. Totals	10,684,548	11,141,637	12,939,883	
Public Utilities (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	35. United States	114,921,899	128,214,996	116,206,719	
	36. Canada				
	37. Other Countries	1,988,608	1,988,608	1,965,705	
	38. Totals	116,910,507	130,203,604	118,172,424	
Industrial and Miscellaneous (unaffiliated)	39. Totals	3,797,881	3,797,881	3,797,881	
	40. Total Preferred Stocks	131,392,936	145,143,122	134,910,188	
COMMON STOCKS	41. United States	122,577,093	122,577,093	101,918,445	
	42. Canada				
	43. Other Countries	2,795,478	2,795,478	2,429,577	
	44. Totals	125,372,571	125,372,571	104,348,022	
Public Utilities (unaffiliated)	45. United States	105,691,090	105,691,090	54,516,663	
	46. Canada	1,120,274	1,120,274	744,165	
	47. Other Countries	9,361,214	9,361,214	7,771,066	
	48. Totals	116,172,578	116,172,578	63,031,894	
Banks, Trust and Insurance Companies (unaffiliated)	49. United States	1,372,214,378	1,372,214,378	897,486,805	
	50. Canada	3	3	3	
	51. Other Countries	204,759,302	204,759,302	153,424,432	
	52. Totals	1,576,973,683	1,576,973,683	1,050,911,240	
Industrial and Miscellaneous (unaffiliated)	53. Totals	529,118,112	529,118,112	638,203,655	
	54. Total Common Stocks	2,347,636,944	2,347,636,944	1,856,494,811	
	55. Total Stocks	2,479,029,880	2,492,780,066	1,991,404,999	
	56. Total Bonds and Stocks	26,749,123,241	27,181,294,540	26,172,913,521	
Parent, Subsidiaries and Affiliates					

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	25,417,995,113	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 7, Part 3	18,646,546,835	6.1 Column 15, Part 1	57,085,438
3. Increase (decrease) by adjustment:		6.2 Column 19, Part 2, Section 1	
3.1 Columns 12 + 13 - 14, Part 1	(33,884,021)	6.3 Column 16, Part 2, Section 2	325,842
3.2 Column 18, Part 2, Section 1	(13,144,165)	6.4 Column 15, Part 4	(17,022,119)
3.3 Column 15, Part 2, Section 2	387,784,113	7. Book/adjusted carrying value at end of current period	40,389,161
3.4 Column 14, Part 4	(81,079,407)	8. Total valuation allowance	
4. Total gain (loss), Column 19, Part 4	259,676,520	9. Subtotal (Lines 7 plus 8)	26,749,123,245
5. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	336,760,718	10. Total nonadmitted amounts	
	17,952,245,102	11. Statement value of bonds and stocks, current period	26,749,123,245

SCHEDULE D - PART 1A - SECTION 1

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

	1	2	3	4	5	6	7	8	9	10	11
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. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	585,911,863	1,058,403,329	789,194,290	1,885,377,734	407,446,132	4,726,333,348	18.743	5,388,174,028	22.967	4,726,333,346	
1.2 Class 2				1,500,000		1,500,000	0.006			1,500,000	
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	585,911,863	1,058,403,329	789,194,290	1,886,877,734	407,446,132	4,727,833,348	18.749	5,388,174,028	22.967	4,727,833,346	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	71,134,784	279,136,766	41,261,660	15,000,000	1,120,010	407,653,220	1.617	469,455,228	2.001	407,653,220	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	71,134,784	279,136,766	41,261,660	15,000,000	1,120,010	407,653,220	1.617	469,455,228	2.001	407,653,220	
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	8,100,048	27,986,705	106,236,876	271,845,843	43,622,000	457,791,472	1.815	393,831,380	1.679	457,791,472	
3.2 Class 2								7,355,070	0.031		
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	8,100,048	27,986,705	106,236,876	271,845,843	43,622,000	457,791,472	1.815	401,186,450	1.710	457,791,472	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	2,587,946	18,399,561	31,382,888	213,208,998	8,549,080	274,128,473	1.087	148,758,926	0.634	274,128,473	
4.2 Class 2				12,000,000		12,000,000	0.048			12,000,000	
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	2,587,946	18,399,561	31,382,888	225,208,998	8,549,080	286,128,473	1.135	148,758,926	0.634	286,128,473	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	625,041,041	1,877,823,812	2,476,044,499	1,817,647,167	2,130,811,593	8,927,368,112	35.403	7,728,783,325	32.943	8,926,368,114	1,000,000
5.2 Class 2	1,500,000	4,885,000	13,658,031			20,043,031	0.079	20,577,144	0.088	20,043,031	
5.3 Class 3		2,600,850				2,600,850	0.010	2,615,850	0.011	2,600,850	
5.4 Class 4											
5.5 Class 5											
5.6 Class 6								568,700	0.002		
5.7 Totals	626,541,041	1,885,309,662	2,489,702,530	1,817,647,167	2,130,811,593	8,950,011,993	35.492	7,752,545,019	33.045	8,949,011,995	1,000,000

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

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

	1	2	3	4	5	6	7	8	9	10	11
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. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	2,298,751	56,845,606	314,073,012	133,528,811	7,421,733	514,167,913	2.039	316,214,747	1.348	514,167,912	
6.2 Class 2	1,853,838	43,720,785	107,416,932	57,899,659		210,891,214	0.836	145,649,292	0.621	210,891,214	
6.3 Class 3	4,401,907	54,025,438	45,167,064	10,317,099	16,690,939	130,602,447	0.518	48,835,489	0.208	111,310,312	19,292,136
6.4 Class 4		13,013,855	31,276,377	7,700,000	8,119,498	60,109,730	0.238	33,709,093	0.144	23,538,685	36,571,045
6.5 Class 5			6,052,279			6,052,279	0.024	28,460,702	0.121	6,052,279	
6.6 Class 6								2,576,156	0.011		
6.7 Totals	8,554,496	167,605,684	503,985,664	209,445,569	32,232,170	921,823,583	3.656	575,445,479	2.453	865,960,402	55,863,181
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	975,258,385	1,108,072,518	1,852,799,933	1,342,606,853	1,215,470,280	6,494,207,969	25.754	5,829,132,620	24.846	5,955,901,513	538,306,457
7.2 Class 2	89,701,124	608,080,237	826,002,275	291,513,020	35,715,903	1,851,012,559	7.340	1,761,082,769	7.506	1,736,657,317	114,355,240
7.3 Class 3	476,488	208,082,157	309,683,525	23,113,859	4,730,566	546,086,595	2.166	563,286,190	2.401	505,465,373	40,621,223
7.4 Class 4	2,709,017	175,850,634	323,589,020	5,903,497		508,052,168	2.015	534,431,919	2.278	370,204,364	137,847,804
7.5 Class 5		11,750,993	45,156,666			56,907,659	0.226	30,715,529	0.131	35,864,752	21,042,906
7.6 Class 6	166,769	665,650	4,582,134	2,923,177	920,077	9,257,807	0.037	6,610,935	0.028	7,288,023	1,969,785
7.7 Totals	1,068,311,783	2,112,502,189	3,361,813,553	1,666,060,406	1,256,836,826	9,465,524,757	37.537	8,725,259,962	37.191	8,611,381,342	854,143,415
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1		2				2				2	
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals		2				2				2	

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

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

	1	2	3	4	5	6	7	8	9	10	11
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. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	2,270,332,818	4,426,668,299	5,610,993,158	5,679,215,406	3,814,440,828	21,801,650,509	86.457	X X X	X X X	21,262,344,052	539,306,457
10.2 Class 2	93,054,962	656,686,022	947,077,238	362,912,679	35,715,903	2,095,446,804	8.310	X X X	X X X	1,981,091,562	114,355,240
10.3 Class 3	4,878,395	264,708,445	354,850,589	33,430,958	21,421,505	679,289,892	2.694	X X X	X X X	619,376,535	59,913,359
10.4 Class 4	2,709,017	188,864,489	354,865,397	13,603,497	8,119,498	568,161,898	2.253	X X X	X X X	393,743,049	174,418,849
10.5 Class 5		11,750,993	51,208,945			(c) 62,959,938	0.250	X X X	X X X	41,917,031	21,042,906
10.6 Class 6	166,769	665,650	4,582,134	2,923,177	920,077	(c) 9,257,807	0.037	X X X	X X X	7,288,023	1,969,785
10.7 Totals	2,371,141,961	5,549,343,898	7,323,577,461	6,092,085,717	3,880,617,811	(b) 25,216,766,848	100.000	X X X	X X X	24,305,760,252	911,006,596
10.8 Line 10.7 as a % of Col. 6	9.403	22.007	29.042	24.159	15.389	100.000	X X X	X X X	X X X	96.387	3.613
11. Total Bonds Prior Year											
11.1 Class 1	2,405,942,434	3,267,104,872	4,627,121,302	6,035,573,015	3,938,608,632	X X X	X X X	20,274,350,255	86.418	19,651,834,475	622,515,779
11.2 Class 2	141,972,014	625,149,708	818,867,657	239,409,634	109,265,261	X X X	X X X	1,934,664,274	8.246	1,883,288,955	51,375,319
11.3 Class 3		148,788,302	424,845,891	34,072,430	7,030,906	X X X	X X X	614,737,529	2.620	507,008,104	107,729,427
11.4 Class 4	16,958	138,432,243	407,748,096	16,361,036	5,582,679	X X X	X X X	568,141,012	2.422	383,470,659	184,670,350
11.5 Class 5	3,486,776	10,166,522	45,297,872	225,061		X X X	X X X	(c) 59,176,231	0.252	54,125,710	5,050,521
11.6 Class 6	317,378	8,169,223	1,269,190			X X X	X X X	(c) 9,755,791	0.042	7,057,488	2,698,303
11.7 Totals	2,551,735,560	4,197,810,870	6,325,150,008	6,325,641,176	4,060,487,478	X X X	X X X	(b) 23,460,825,092	100.000	22,486,785,391	974,039,699
11.8 Line 11.7 as a % of Col. 8	10.877	17.893	26.960	26.963	17.308	X X X	X X X	100.000	X X X	95.848	4.152
12. Total Publicly Traded Bonds											
12.1 Class 1	2,135,299,763	4,355,575,169	5,585,220,748	5,587,976,829	3,598,271,545	21,262,344,054	84.318	19,651,834,475	83.764	21,262,344,054	X X X
12.2 Class 2	86,702,674	597,155,722	899,024,585	362,912,679	35,295,902	1,981,091,562	7.856	1,883,288,955	8.027	1,981,091,562	X X X
12.3 Class 3	4,401,908	243,654,742	329,841,179	23,765,806	17,712,901	619,376,536	2.456	507,008,104	2.161	619,376,536	X X X
12.4 Class 4	2,709,017	167,836,500	208,370,544	10,707,490	4,119,498	393,743,049	1.561	383,470,659	1.635	393,743,049	X X X
12.5 Class 5		11,750,907	30,166,124			41,917,031	0.166	54,125,710	0.231	41,917,031	X X X
12.6 Class 6		454,634	2,990,134	2,923,177	920,077	7,288,022	0.029	7,057,488	0.030	7,288,022	X X X
12.7 Totals	2,229,113,362	5,376,427,674	7,055,613,314	5,988,285,981	3,656,319,923	24,305,760,254	96.387	22,486,785,391	95.848	24,305,760,254	X X X
12.8 Line 12.7 as a % of Col. 6	9.171	22.120	29.029	24.637	15.043	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.840	21.321	27.980	23.747	14.500	96.387	X X X	X X X	X X X	96.387	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	135,033,055	71,093,131	25,772,411	91,238,577	216,169,283	539,306,457	2.139	622,515,779	2.653	X X X	539,306,457
13.2 Class 2	6,352,287	59,530,301	48,052,652		420,000	114,355,240	0.453	51,375,319	0.219	X X X	114,355,240
13.3 Class 3	476,488	21,053,703	25,009,411	9,665,152	3,708,605	59,913,359	0.238	107,729,427	0.459	X X X	59,913,359
13.4 Class 4		21,027,988	146,494,854	2,896,007	4,000,000	174,418,849	0.692	184,670,350	0.787	X X X	174,418,849
13.5 Class 5		86	21,042,820			21,042,906	0.083	5,050,521	0.022	X X X	21,042,906
13.6 Class 6	166,769	211,016	1,592,000			1,969,785	0.008	2,698,303	0.012	X X X	1,969,785
13.7 Totals	142,028,599	172,916,225	267,964,148	103,799,736	224,297,888	911,006,596	3.613	974,039,699	4.152	X X X	911,006,596
13.8 Line 13.7 as a % of Col. 6	15.590	18.981	29.414	11.394	24.621	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.563	0.686	1.063	0.412	0.889	3.613	X X X	X X X	X X X	X X X	3.613

(a) Includes \$ 911,008,415 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 16,481,302 current year, \$ 89,151,424 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 \$ 86 current year, \$ 2,340,927 prior year of bonds with 5* designations and \$ 3,641,708 current year, \$ 7,053,766 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

	1	2	3	4	5	6	7	8	9	10	11
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. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	412,017,273	784,377,110	568,173,564	971,971,004	195,047,865	2,931,586,816	11.626	3,639,810,005	15.514	2,931,586,814	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	173,894,590	274,026,219	221,020,726	914,906,730	212,398,267	1,796,246,532	7.123	1,748,364,023	7.452	1,796,246,532	
1.7 Totals	585,911,863	1,058,403,329	789,194,290	1,886,877,734	407,446,132	4,727,833,348	18.749	5,388,174,028	22.967	4,727,833,346	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	71,134,784	279,136,766	38,261,660		1,120,010	389,653,220	1.545	469,455,228	2.001	389,653,220	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities			3,000,000	15,000,000		18,000,000	0.071			18,000,000	
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	71,134,784	279,136,766	41,261,660	15,000,000	1,120,010	407,653,220	1.617	469,455,228	2.001	407,653,220	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	8,100,048	27,986,705	106,236,876	271,845,843	43,622,000	457,791,472	1.815	401,186,450	1.710	457,791,472	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals	8,100,048	27,986,705	106,236,876	271,845,843	43,622,000	457,791,472	1.815	401,186,450	1.710	457,791,472	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	2,587,946	18,399,561	31,382,888	225,208,998	8,549,082	286,128,475	1.135	148,758,926	0.634	286,128,473	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals	2,587,946	18,399,561	31,382,888	225,208,998	8,549,082	286,128,475	1.135	148,758,926	0.634	286,128,473	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	33,123,958	197,835,612	614,072,827	386,857,186	262,545,520	1,494,435,103	5.926	1,573,174,715	6.706	1,493,435,102	1,000,000
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	591,082,620	1,657,517,672	1,820,021,913	1,413,053,827	1,852,047,264	7,333,723,296	29.083	5,967,173,794	25.435	7,333,723,296	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	2,334,463	26,221,597	55,607,790	17,736,154	16,218,811	118,118,815	0.468	210,340,925	0.897	118,118,816	
5.4 Other		3,058,255				3,058,255	0.012	601,021	0.003	3,058,255	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined		676,526				676,526	0.003	1,254,564	0.005	676,526	
5.6 Other											
5.7 Totals	626,541,041	1,885,309,662	2,489,702,530	1,817,647,167	2,130,811,595	8,950,011,995	35.492	7,752,545,019	33.045	8,949,011,995	1,000,000

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

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

	1	2	3	4	5	6	7	8	9	10	11
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. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	8,554,496	167,605,684	503,985,664	209,445,569	32,232,171	921,823,584	3.656	575,445,479	2.453	865,960,403	55,863,181
6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
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	8,554,496	167,605,684	503,985,664	209,445,569	32,232,171	921,823,584	3.656	575,445,479	2.453	865,960,403	55,863,181
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,063,955,795	2,020,661,696	3,256,686,803	1,613,121,870	499,733,473	8,454,159,637	33.526	7,949,592,010	33.885	7,657,289,976	796,869,666
7.2 Single Class Mortgage-Backed/Asset-Backed Securities		5,424,236	64,654,957	52,835,277	496,465,378	619,379,848	2.456	252,982,610	1.078	619,379,764	86
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined		824,498	33,368,929	103,259	3,107,896	37,404,582	0.148	174,391,275	0.743	37,404,582	
7.4 Other		752,396	1,954,438		27,004,452	29,711,286	0.118	48,912,100	0.208	29,711,286	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined		19,220,600			130,367,985	149,588,585	0.593	121,226,354	0.517	105,951,734	43,636,851
7.6 Other	4,355,988	65,618,763	5,148,426		100,157,636	175,280,813	0.695	178,155,613	0.759	161,644,001	13,636,812
7.7 Totals	1,068,311,783	2,112,502,189	3,361,813,553	1,666,060,406	1,256,836,820	9,465,524,751	37.537	8,725,259,962	37.191	8,611,381,343	854,143,415
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations		2				2				2	
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
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		2				2				2	

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

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

	1	2	3	4	5	6	7	8	9	10	11
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. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,599,474,300	3,496,003,136	5,118,800,282	3,678,450,470	1,042,850,121	14,935,578,309	59.229	X X X	X X X	14,081,845,462	853,732,847
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	764,977,210	1,936,968,127	2,108,697,596	2,395,795,834	2,560,910,909	9,767,349,676	38.734	X X X	X X X	9,767,349,592	86
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	2,334,463	27,046,095	88,976,719	17,839,413	19,326,707	155,523,397	0.617	X X X	X X X	155,523,398	
10.4 Other		3,810,651	1,954,438		27,004,452	32,769,541	0.130	X X X	X X X	32,769,541	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined		19,897,126			130,367,985	150,265,111	0.596	X X X	X X X	106,628,260	43,636,851
10.6 Other	4,355,988	65,618,763	5,148,426		100,157,636	175,280,813	0.695	X X X	X X X	161,644,001	13,636,812
10.7 Totals	2,371,141,961	5,549,343,898	7,323,577,461	6,092,085,717	3,880,617,810	25,216,766,847	100.000	X X X	X X X	24,305,760,254	911,006,596
10.8 Line 10.7 as a % of Col. 6	9.403	22.007	29.042	24.159	15.389	100.000	X X X	X X X	X X X	96.387	3.613
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,909,458,426	2,756,009,406	4,521,505,939	3,783,599,469	1,786,849,572	X X X	X X X	14,757,422,812	62.902	13,848,174,192	909,248,620
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	637,678,394	1,269,484,596	1,627,399,570	2,480,519,456	1,953,438,406	X X X	X X X	7,968,520,422	33.965	7,968,520,140	284
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	4,598,740	67,459,995	147,513,382	54,089,089	111,070,994	X X X	X X X	384,732,200	1.640	384,732,200	
11.4 Other		1,666,451	5,578,718	7,433,162	34,834,790	X X X	X X X	49,513,121	0.211	49,513,121	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined		5,766,052	9,765,500		106,949,367	X X X	X X X	122,480,919	0.522	84,291,963	38,188,957
11.6 Other		97,424,370	13,386,899		67,344,349	X X X	X X X	178,155,618	0.759	151,553,774	26,601,839
11.7 Totals	2,551,735,560	4,197,810,870	6,325,150,008	6,325,641,176	4,060,487,478	X X X	X X X	23,460,825,092	100.000	22,486,785,390	974,039,700
11.8 Line 11.7 as a % of Col. 8	10.877	17.893	26.960	26.963	17.308	X X X	X X X	100.000	X X X	95.848	4.152
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,461,801,690	3,331,447,747	4,850,836,135	3,574,650,737	863,109,161	14,081,845,470	55.843	13,848,174,192	59.027	14,081,845,470	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	764,977,209	1,936,968,038	2,108,697,596	2,395,795,832	2,560,910,911	9,767,349,586	38.734	7,968,520,140	33.965	9,767,349,586	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	2,334,463	27,046,095	88,976,719	17,839,412	19,326,707	155,523,396	0.617	384,732,200	1.640	155,523,396	X X X
12.4 Other		3,810,651	1,954,438		27,004,452	32,769,541	0.130	49,513,121	0.211	32,769,541	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined		19,897,126			86,731,134	106,628,260	0.423	84,291,963	0.359	106,628,260	X X X
12.6 Other		57,258,017	5,148,426		99,237,558	161,644,001	0.641	151,553,774	0.646	161,644,001	X X X
12.7 Totals	2,229,113,362	5,376,427,674	7,055,613,314	5,988,285,981	3,656,319,923	24,305,760,254	96.387	22,486,785,390	95.848	24,305,760,254	X X X
12.8 Line 12.7 as a % of Col. 6	9.171	22.120	29.029	24.637	15.043	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.840	21.321	27.980	23.747	14.500	96.387	X X X	X X X	X X X	96.387	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	137,672,611	164,555,394	267,964,148	103,799,736	179,740,960	853,732,849	3.386	909,248,620	3.876	X X X	853,732,849
13.2 Single Class Mortgage-Backed/Asset-Backed Securities		86				86		284		X X X	86
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined					43,636,851	43,636,851	0.173	38,188,957	0.163	X X X	43,636,851
13.6 Other	4,355,988	8,360,743			920,078	13,636,809	0.054	26,601,839	0.113	X X X	13,636,809
13.7 Totals	142,028,599	172,916,223	267,964,148	103,799,736	224,297,889	911,006,595	3.613	974,039,700	4.152	X X X	911,006,595
13.8 Line 13.7 as a % of Col. 6	15.590	18.981	29.414	11.394	24.621	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.563	0.686	1.063	0.412	0.889	3.613	X X X	X X X	X X X	X X X	3.613

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

[illegible]

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
0199999		Total Authorized - Affiliates - U.S. Intercompany Pooling																	
0299999		Total Authorized - Affiliates - U.S. Non-Pool			1,772	59			1	3,121		34		3,215	6		3,209		
0399999		Total Authorized - Affiliates - Other (Non-U.S.)			57			7		79	4	16		106	3		103		
0499999		Total Authorized - Affiliates			1,829	59		7	1	3,200	4	50		3,321	9		3,312		
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			565	29	11	(131)	85	585	242	17		838	(330)		1,168	346,596	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			1,026,274	174,876	19,319	1,838,343	328,666	2,840,395	390,922	324,989	226	5,917,736	186,215		5,731,521	1,355,801	
0699999		Total authorized - Pools - Mandatory			938,520	153,875	1,483	1,933,784	16,980	839,561	32,821	452,896		3,431,400	229,936		3,201,464	2,303	
0799999		Total Authorized - Pools - Voluntary			113,184	32,378	2,368	149,852	18,624	74,004	3,455	32,321		313,002	4,830		308,172	925	
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			(2,300)	99	(4)	594	112	996	244	62		2,103	105		1,998		
0899999		Total Authorized - Other Non-U.S. Insurers			113,428	30,405	7,243	118,785	29,312	107,691	15,963	23,953		333,352	4,025		329,327	101	
0999999		Total Authorized			2,193,235	391,593	30,413	4,040,771	393,583	3,864,851	443,165	834,209	226	9,998,811	425,015		9,573,796	1,359,130	
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																	
1199999		Total Unauthorized - Affiliates - U.S. Non-Pool																	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			865,546	2,043	725	107,702	1,530	356,065	3,436	114,152		585,653	27,310		558,343	478,661	
1399999		Total Unauthorized - Affiliates			865,546	2,043	725	107,702	1,530	356,065	3,436	114,152		585,653	27,310		558,343	478,661	
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			113	(20)	(2)	95	317	349	99	17		855	13		842	23	
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			48,519	3,458	831	18,243	2,142	52,621	4,334	19,146		100,775	15,105		85,670	12,551	
1599999		Total Unauthorized - Pools - Mandatory																	
1699999		Total Unauthorized - Pools - Voluntary			26,632	846		49,829	15,909	5,180	1,400	10,725		83,889	4,553		79,336		
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			864	45	34	1,290	438	2,850	459	117		5,233	(505)		5,738	104,372	
1799999		Total Unauthorized - Other Non-U.S. Insurers			666,022	63,616	9,334	435,391	40,979	730,909	75,267	220,041		1,575,537	156,065		1,419,472	398,937	
1899999		Total Unauthorized			1,606,719	69,963	10,890	611,165	60,560	1,144,775	84,437	364,064		2,345,854	203,033		2,142,821	890,149	
1999999		Total Authorized and Unauthorized			3,799,954	461,556	41,303	4,651,936	454,143	5,009,626	527,602	1,198,273	226	12,344,665	628,048		11,716,617	2,249,279	
2099999		Total Protected Cells																	
9999999		Totals			3,799,954	461,556	41,303	4,651,936	454,143	5,009,626	527,602	1,198,273	226	12,344,665	628,048		11,716,617	2,249,279	

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

1 Name of Company	2 Commission Rate	3 Ceded Premium
1)EMPLOYERS REINSURANCE CORPORATION	34.00	6,573
2)EVEREST REINSURANCE COMPANY	34.00	8,217
3)GE REINSURANCE CORPORATION	34.00	8,545
4)SWISS REINSURANCE AMERICA CORPORATION	34.00	6,573
5)TRANSATLANTIC REINSURANCE COMPANY	34.00	6,573

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		
					6	7	8	9	10			
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	Percentage more Than 120 Days Overdue Col. 9 / Col. 11
0199999		Total Authorized-Affiliates U.S.- Intercompany Pooling										
0299999		Total Authorized-Affiliates U.S.- Non-Pool		55			1	3	4	59	6.780	5.085
0399999		Total Authorized-Affiliates-Other (Non-U.S.)										
0499999		Total Authorized Affiliates		55			1	3	4	59	6.780	5.085
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		110,763	16,742	15,978	2,765	47,951	83,436	194,199	42.964	24.692
0699999		Total Authorized-Pools - Mandatory		155,267				91	91	155,358	0.059	0.059
0799999		Total Authorized-Pools - Voluntary		30,895		199		3,652	3,851	34,746	11.083	10.511
0899999		Total Authorized-Other Non-U.S. Insurers		11,880	1,355	1,362	2,898	20,153	25,768	37,648	68.445	53.530
0999999		Total Authorized		308,860	18,097	17,539	5,664	71,850	113,150	422,010	26.812	17.026
1099999		Total Unauthorized-Affiliates-U.S. Intercompany Pooling										
1199999		Total Unauthorized-Affiliates-U.S. Non-Pool										
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		2,373	395				395	2,768	14.270	
1399999		Total Unauthorized Affiliates		2,373	395				395	2,768	14.270	
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		2,445	34	77		1,106	1,217	3,662	33.233	30.202
1599999		Total Unauthorized-Pools - Mandatory										
1699999		Total Unauthorized-Pools - Voluntary		846						846		
1799999		Total Unauthorized-Other Non-U.S. Insurers		47,793	3,165	1,009	2,350	19,256	25,780	73,573	35.040	26.173
1899999		Total Unauthorized		53,457	3,594	1,086	2,350	20,362	27,392	80,849	33.880	25.185
1999999		Total Authorized and Unauthorized		362,317	21,691	18,625	8,014	92,212	140,542	502,859	27.949	18.338
2099999		Total Protected Cells										
9999999		Totals		362,317	21,691	18,625	8,014	92,212	140,542	502,859	27.949	18.338

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)[illegible]

1. Amounts in dispute totaling	\$ 1,784	are included in Column 5.
2. Amounts in dispute totaling	\$ 1,631	are excluded from Column 13.
3. Column 5 excludes	\$ 3,949	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

[illegible]

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 51,701,123 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 59,551,956 in dispute.

SCHEDULE F - PART 7

Provisions for Overdue Reinsurance as of December 31, Current Year

[illegible]

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	(8,098,756)	X X X	(8,239,726)	X X X		X X X		X X X	128,829	X X X	3,888	X X X		X X X		X X X	8,253	X X X
2. Premiums earned	(6,889,155)	X X X	(7,023,350)	X X X		X X X		X X X	128,832	X X X	4,562	X X X		X X X		X X X	801	X X X
3. Incurred claims	(43,417,725)	630.2	(43,261,235)	616.0			(6,394)		597,407	463.7	43,056	943.8					(790,559)	(98,696.5)
4. Increase in contract reserves																		
5. Commissions (a)	(50,815,616)	737.6	(50,816,494)	723.5													878	109.6
6. General insurance expenses	27,023	(0.4)	75	(0.0)					7		137	3.0					26,804	3,346.3
7. Taxes, licenses and fees	(85,008)	1.2	(85,306)	1.2					7		95	2.1					196	24.5
8. Total expenses incurred	(50,873,601)	738.5	(50,901,725)	724.7					14		232	5.1					27,878	3,480.4
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	87,402,171	(1,268.7)	87,139,610	(1,240.7)			6,394		(468,589)	(363.7)	(38,726)	(848.9)					763,482	95,316.1
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	87,402,171	(1,268.7)	87,139,610	(1,240.7)			6,394		(468,589)	(363.7)	(38,726)	(848.9)					763,482	95,316.1

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	8,756				67	1,167			7,522
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	8,756				67	1,167			7,522
5. Total premium reserves, prior year	1,170,353	1,168,371			70	1,840			72
6. Increase in total premium reserves	(1,161,597)	(1,168,371)			(3)	(673)			7,450
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	7,493,621	3,880,937		112,000	29,000	76,000			3,395,684
2. Total prior year	511,342,698	506,654,405		126,000	33,000	82,000			4,447,293
3. Increase	(503,849,077)	(502,773,468)		(14,000)	(4,000)	(6,000)			(1,051,609)
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	14,336,081	14,156,378		10,756	30,894	21,671			116,382
1.2. On claims incurred during current year	446,095,269	445,355,853		(3,150)	570,513	27,385			144,668
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	7,692,412	7,580,412		112,000					
2.2. On claims incurred during current year	(198,792)	(3,699,475)			29,000	76,000			3,395,683
3. Test:									
3.1. Lines 1.1 and 2.1	22,028,493	21,736,790		122,756	30,894	21,671			116,382
3.2. Claim reserves and liabilities, December 31, prior year	511,342,698	506,654,405		126,000	33,000	82,000			4,447,293
3.3. Line 3.1 minus Line 3.2	(489,314,205)	(484,917,615)		(3,244)	(2,106)	(60,329)			(4,330,911)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	237,846,965	237,846,964			(1)	2			
2. Premiums earned	(642,288,683)	(642,081,938)			43,203	2,691			(252,639)
3. Incurred claims	231,057,420	228,907,018		(2,142)	156,976	13,182			1,982,386
4. Commissions	(30,368,564)	(30,368,860)							296
B. Reinsurance Ceded:									
1. Premiums written	246,096,557	246,098,248							(1,691)
2. Premiums earned	(794,076,550)	(793,615,147)		(6,706)	(202,537)	(18,749)			(233,411)
3. Incurred claims	367,920,657	367,296,408		(8,848)	(2,429)	(4,716)			640,242
4. Commissions	(20,447,581)	(20,447,634)							53

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	X X X	X X X	X X X	775,248	307,332	234,060	91,686	41,488	25,437	14,540	626,341	X X X
2. 1995	11,019,182	1,929,801	9,089,381	7,085,261	1,034,593	496,594	45,471	774,626	6,470	215,619	7,269,947	X X X
3. 1996	10,576,359	1,671,988	8,904,371	7,293,905	984,183	560,603	47,268	769,129	9,505	243,899	7,582,681	X X X
4. 1997	10,573,160	1,561,959	9,011,201	7,435,997	1,010,957	647,623	72,185	816,863	22,960	249,162	7,794,381	X X X
5. 1998	11,310,636	1,684,274	9,626,362	8,395,084	1,159,488	652,476	80,413	933,161	47,275	287,722	8,693,545	X X X
6. 1999	11,101,205	1,797,303	9,303,902	8,287,029	1,127,286	648,827	79,128	937,941	45,109	274,171	8,622,274	X X X
7. 2000	11,449,166	1,937,675	9,511,491	8,067,902	1,295,668	591,805	75,546	877,968	29,331	207,044	8,137,130	X X X
8. 2001	11,762,598	1,840,754	9,921,844	7,471,067	1,340,173	476,245	61,485	828,037	22,185	233,813	7,351,506	X X X
9. 2002	13,938,896	2,810,547	11,128,349	6,591,643	862,763	346,738	42,177	894,811	39,095	347,587	6,889,157	X X X
10. 2003	16,160,452	3,941,050	12,219,402	5,442,459	877,729	230,412	14,411	967,260	49,983	329,894	5,698,008	X X X
11. 2004	16,483,228	3,763,716	12,719,512	3,550,938	727,348	84,082	12,722	786,667	26,190	189,532	3,655,427	X X X
12. Totals	X X X	X X X	X X X	70,396,533	10,727,520	4,969,465	622,492	8,627,951	323,540	2,592,983	72,320,397	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	5,642,271	1,751,280	1,794,327	1,072,921	313,785	270,259	665,071	303,380	134,829	1,091	63,590	5,151,352	X X X
2. 1995	296,099	82,234	71,229	55,313	7,465	2,240	41,688	22,200	6,163	74	5,112	260,583	X X X
3. 1996	329,253	71,019	73,362	45,023	4,978	322	26,478	7,869	8,827	131	7,053	318,534	X X X
4. 1997	421,067	67,782	105,170	76,383	12,117	1,267	36,201	9,106	10,653	(1,455)	8,001	432,125	X X X
5. 1998	578,538	90,723	156,791	112,640	16,036	3,318	51,990	9,468	16,252	(1,444)	10,355	604,902	X X X
6. 1999	704,814	195,785	180,871	124,890	16,906	3,096	81,385	19,553	18,127	(1,054)	14,002	659,833	X X X
7. 2000	805,115	224,168	316,855	229,649	19,299	4,983	100,176	22,152	24,549	(466)	19,288	785,508	X X X
8. 2001	1,136,558	594,195	413,619	264,636	25,623	7,112	159,623	43,993	38,182	1,184	29,378	862,485	X X X
9. 2002	1,490,332	636,824	868,789	653,957	30,420	10,543	284,345	46,430	68,105	3,795	51,272	1,390,442	X X X
10. 2003	1,666,092	451,812	1,879,089	976,383	42,301	13,528	452,667	71,865	100,873	5,136	100,215	2,622,298	X X X
11. 2004	2,278,957	484,609	4,272,433	1,397,838	41,921	9,215	847,407	125,516	368,148	16,506	264,344	5,775,182	X X X
12. Totals	15,349,096	4,650,431	10,132,535	5,009,633	530,851	325,883	2,747,031	681,532	794,708	23,498	572,610	18,863,244	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	4,612,397	538,955
2. 1995	8,779,125	1,248,595	7,530,530	79.671	64.701	82.850				229,781	30,802
3. 1996	9,066,535	1,165,320	7,901,215	85.725	69.697	88.734				286,573	31,961
4. 1997	9,485,691	1,259,185	8,226,506	89.715	80.616	91.292				382,072	50,053
5. 1998	10,800,328	1,501,881	9,298,447	95.488	89.171	96.594				531,966	72,936
6. 1999	10,875,900	1,593,793	9,282,107	97.970	88.677	99.766				565,010	94,823
7. 2000	10,803,669	1,881,031	8,922,638	94.362	97.077	93.809				668,153	117,355
8. 2001	10,548,954	2,334,963	8,213,991	89.682	126.848	82.787				691,346	171,139
9. 2002	10,575,183	2,295,584	8,279,599	75.868	81.677	74.401				1,068,340	322,102
10. 2003	10,781,153	2,460,847	8,320,306	66.713	62.441	68.091				2,116,986	505,312
11. 2004	12,230,553	2,799,944	9,430,609	74.200	74.393	74.143				4,668,943	1,106,239
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	15,821,567	3,041,677

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
		1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1.	Prior	14,859,593	14,394,550	14,608,661	14,349,020	13,817,518	13,555,528	14,148,823	14,668,940	15,174,915	15,764,257	589,342	1,095,317
2.	1995	7,313,053	7,083,288	6,908,932	6,850,954	6,802,820	6,791,393	6,814,607	6,792,055	6,780,549	6,809,841	29,292	17,786
3.	1996	X X X	7,329,468	7,024,870	7,046,581	7,074,840	7,145,325	7,130,236	7,132,170	7,129,134	7,190,955	61,821	58,785
4.	1997	X X X	X X X	6,977,386	6,974,091	7,183,700	7,278,341	7,396,516	7,403,734	7,417,697	7,495,046	77,349	91,312
5.	1998	X X X	X X X	X X X	7,669,204	7,881,415	8,040,315	8,258,067	8,327,260	8,385,944	8,484,987	99,043	157,727
6.	1999	X X X	X X X	X X X	X X X	7,564,211	7,783,362	8,042,396	8,236,407	8,373,300	8,444,700	71,400	208,293
7.	2000	X X X	X X X	X X X	X X X	X X X	7,288,777	7,622,238	7,681,950	7,922,208	8,099,117	176,909	417,167
8.	2001	X X X	X X X	X X X	X X X	X X X	X X X	7,514,205	7,345,016	7,472,131	7,404,162	(67,969)	59,146
9.	2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,693,053	7,372,965	7,383,983	11,018	(309,070)
10.	2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,034,062	7,348,941	(685,121)	X X X
11.	2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,394,316	X X X	X X X
12. Totals												363,084	1,796,463

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	12
		1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
		1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1.	Prior	000	2,622,633	4,417,220	6,092,918	6,942,193	7,668,101	8,094,014	8,790,225	9,378,905	9,986,718	X X X	X X X
2.	1995	2,865,983	4,352,841	5,112,149	5,604,066	5,945,766	6,160,409	6,291,514	6,379,260	6,437,896	6,501,791	X X X	X X X
3.	1996	X X X	3,139,903	4,562,160	5,324,561	5,898,469	6,271,018	6,516,443	6,661,563	6,735,521	6,823,057	X X X	X X X
4.	1997	X X X	X X X	2,887,951	4,369,038	5,305,844	5,966,599	6,399,734	6,672,849	6,840,324	7,000,478	X X X	X X X
5.	1998	X X X	X X X	X X X	3,156,527	5,015,520	6,081,734	6,842,764	7,283,896	7,580,534	7,807,659	X X X	X X X
6.	1999	X X X	X X X	X X X	X X X	3,163,446	4,990,684	6,088,258	6,859,217	7,364,986	7,729,442	X X X	X X X
7.	2000	X X X	X X X	X X X	X X X	X X X	3,276,299	5,139,063	6,089,434	6,732,101	7,288,493	X X X	X X X
8.	2001	X X X	X X X	X X X	X X X	X X X	X X X	3,414,374	5,173,634	6,023,053	6,545,654	X X X	X X X
9.	2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,240,161	5,023,222	6,033,441	X X X	X X X
10.	2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,120,599	4,780,731	X X X	X X X
11.	2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,894,950	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
		1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1.	Prior	6,513,386	4,790,222	4,054,614	3,149,544	2,136,137	1,881,808	1,512,872	1,269,647	1,360,249	1,122,456
2.	1995	2,606,114	1,371,720	838,307	522,299	323,093	233,942	186,944	102,390	60,475	47,422
3.	1996	X X X	2,357,837	1,192,960	680,868	402,229	300,205	197,022	102,391	50,282	64,745
4.	1997	X X X	X X X	2,216,965	1,087,040	625,809	410,877	321,682	183,697	93,841	84,596
5.	1998	X X X	X X X	X X X	2,400,642	1,060,425	614,918	369,520	260,117	122,735	128,394
6.	1999	X X X	X X X	X X X	X X X	2,331,363	1,100,773	559,588	336,783	194,587	159,871
7.	2000	X X X	X X X	X X X	X X X	X X X	1,935,038	783,518	365,808	246,080	191,857
8.	2001	X X X	X X X	X X X	X X X	X X X	X X X	2,039,351	868,089	500,053	282,476
9.	2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,417,923	1,013,022	457,207
10.	2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,116,354	1,308,381
11.	2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,658,333

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
	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)	Number of Claims Reported - Direct and Assumed
				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	2,220	68	389		369		99	2,910	X X X
2. 1995	852,061	32,694	819,367	626,197	26,706	27,396	555	59,356	62	8,988	685,626	500,354
3. 1996	872,572	29,189	843,383	791,859	43,123	34,869	949	72,862	88	9,834	855,430	593,468
4. 1997	898,491	34,173	864,318	533,595	13,682	21,861	704	66,015	99	10,156	606,986	398,703
5. 1998	978,392	38,630	939,762	676,657	23,066	26,458	409	85,275	151	10,466	764,764	432,207
6. 1999	1,025,486	44,294	981,192	642,102	7,874	25,821	440	94,044	240	10,357	753,413	379,638
7. 2000	1,061,782	55,394	1,006,388	740,808	10,004	33,717	609	93,621	218	11,539	857,315	370,873
8. 2001	1,127,792	82,303	1,045,489	817,205	37,077	25,070	1,663	98,592	799	14,595	901,328	378,924
9. 2002	1,290,661	142,457	1,148,204	764,321	67,334	22,841	2,658	107,014	2,868	12,537	821,316	328,240
10. 2003	1,484,373	212,929	1,271,444	798,863	70,530	15,371	995	123,165	8,118	7,006	857,756	331,819
11. 2004	1,556,162	197,019	1,359,143	646,083	67,728	7,485	1,175	105,745	4,711	2,401	685,699	364,837
12. Totals	X X X	X X X	X X X	7,039,910	367,192	241,278	10,157	906,058	17,354	97,978	7,792,543	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	2,632	32	72	60		1	53	11	105	2	7	2,756	118
2. 1995	478	51					2	2	(480)	2		(55)	80
3. 1996	691	25	37				1	1	19	3	7	719	128
4. 1997	1,648	4	47	23				23	69		11	1,714	171
5. 1998	1,855	48	10	33		17	7	33	7	5	43	1,743	304
6. 1999	3,651	107	25	50		12	14	49	30	4	73	3,498	440
7. 2000	7,384	217	85	75		12	538	69	258	11	221	7,881	751
8. 2001	15,335	893	1,893	242	1	32	1,761	115	335	57	454	17,986	1,683
9. 2002	25,409	1,285	3,621	13,611	1	30	4,500	2,665	45	52	917	15,933	3,429
10. 2003	50,400	4,225	28,267	4,942	31	43	13,707	1,749	(671)	174	1,577	80,601	11,549
11. 2004	156,344	15,873	179,754	51,506	37	43	40,360	(2,045)	39,241	855	3,331	349,504	20,392
12. Totals	265,827	22,760	213,811	70,542	70	190	60,943	2,672	38,958	1,165	6,641	482,280	39,045

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	2,612	144
2.	1995	712,949	27,378	685,571	83.673	83.740	83.671				427	(482)
3.	1996	900,338	44,189	856,149	103.182	151.389	101.514				703	16
4.	1997	623,235	14,535	608,700	69.365	42.534	70.425				1,668	46
5.	1998	790,269	23,762	766,507	80.772	61.512	81.564				1,784	(41)
6.	1999	765,687	8,776	756,911	74.666	19.813	77.142				3,519	(21)
7.	2000	876,411	11,215	865,196	82.542	20.246	85.970				7,177	704
8.	2001	960,192	40,878	919,314	85.139	49.668	87.931				16,093	1,893
9.	2002	927,752	90,503	837,249	71.882	63.530	72.918				14,134	1,799
10.	2003	1,029,133	90,776	938,357	69.331	42.632	73.802				69,500	11,101
11.	2004	1,175,049	139,846	1,035,203	75.509	70.981	76.166				268,719	80,785
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	386,336	95,944

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
	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)	Number of Claims Reported - Direct and Assumed
				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	26,914	4,768	2,410	69	748	1	347	25,234	X X X
2. 1995	2,272,286	95,189	2,177,097	1,538,142	102,138	103,605	5,913	161,567	1,011	25,925	1,694,252	906,585
3. 1996	2,234,752	120,955	2,113,797	1,535,838	114,724	118,989	7,332	162,374	1,604	26,571	1,693,541	874,919
4. 1997	2,196,533	104,982	2,091,551	1,526,748	110,339	127,010	7,419	185,975	2,147	25,418	1,719,828	839,531
5. 1998	2,128,646	113,748	2,014,898	1,481,829	111,341	126,599	10,816	196,232	3,748	25,014	1,678,755	802,537
6. 1999	2,085,419	134,537	1,950,882	1,525,785	140,803	125,072	12,820	203,614	5,804	20,936	1,695,044	811,738
7. 2000	2,119,384	152,468	1,966,916	1,626,262	183,231	132,974	13,597	200,162	3,666	20,365	1,758,904	855,747
8. 2001	2,278,641	80,208	2,198,433	1,651,452	120,105	118,478	6,180	210,098	1,966	27,099	1,851,777	910,230
9. 2002	2,542,489	167,489	2,375,000	1,619,761	111,072	83,955	3,280	219,071	6,142	29,128	1,802,293	837,551
10. 2003	2,905,150	323,711	2,581,439	1,329,769	88,738	52,354	2,253	242,159	7,132	25,815	1,526,159	780,833
11. 2004	2,700,652	123,738	2,576,914	655,365	65,513	20,197	4,661	157,511	561	6,156	762,338	742,233
12. Totals	X X X	X X X	X X X	14,517,865	1,152,772	1,011,643	74,340	1,939,511	33,782	232,774	16,208,125	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
13	14	15	16	17	18	19	20	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid			
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded							
1. Prior	419,232	314,453	12,285	8,215		6	618	5	(9,133)	(1)	78	100,324	793	
2. 1995	5,446	2,156					501		138	1	46	3,928	413	
3. 1996	5,921	2,380	13	7			832	5	165	8	2,043	4,531	803	
4. 1997	13,999	5,127	11				1,090	8	443	4	1,735	10,404	1,882	
5. 1998	15,116	1,256	22		1	1	2,708	1	734	3	2,484	17,320	3,103	
6. 1999	42,856	15,041	115		1	1	4,436	62	1,222	5	4,045	33,521	6,568	
7. 2000	69,846	3,635	1,750	1,627	28	28	7,469	(2)	2,855	21	6,771	76,639	14,566	
8. 2001	142,773	14,889	10,833	115	10	10	19,533	536	6,497	70	8,918	164,026	16,280	
9. 2002	276,865	16,761	39,830	23,408	4	1,846	69,881	3,161	14,613	225	18,571	355,792	24,847	
10. 2003	416,118	17,421	141,756	7,718	16	3,149	116,877	2,950	29,798	489	38,308	672,838	77,594	
11. 2004	585,508	15,945	577,657	30,123	27	4,785	177,197	1,246	85,808	863	60,604	1,373,235	122,620	
12. Totals	1,993,680	409,064	784,272	71,213	87	9,826	401,142	7,972	133,140	1,688	143,603	2,812,558	269,469	

		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	108,849	(8,525)
2.	1995	1,809,399	111,219	1,698,180	79.629	116.840	78.002				3,290	638
3.	1996	1,824,132	126,060	1,698,072	81.626	104.221	80.333				3,547	984
4.	1997	1,855,276	125,044	1,730,232	84.464	119.110	82.725				8,883	1,521
5.	1998	1,823,241	127,166	1,696,075	85.653	111.796	84.177				13,882	3,438
6.	1999	1,903,101	174,536	1,728,565	91.257	129.731	88.604				27,930	5,591
7.	2000	2,041,346	205,803	1,835,543	96.318	134.981	93.321				66,334	10,305
8.	2001	2,159,674	143,871	2,015,803	94.779	179.372	91.693				138,602	25,424
9.	2002	2,323,980	165,895	2,158,085	91.406	99.048	90.867				276,526	79,266
10.	2003	2,328,847	129,850	2,198,997	80.163	40.113	85.185				532,735	140,103
11.	2004	2,259,270	123,697	2,135,573	83.656	99.967	82.873				1,117,097	256,138
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,297,675	514,883

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
	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)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	3,383	305	365	35	279	(1)	202	3,688	X X X
2. 1995	514,499	108,143	406,356	498,400	80,835	44,360	7,764	45,234	201	1,620	499,194	141,570
3. 1996	613,606	115,915	497,691	551,361	89,761	54,119	7,841	49,770	379	2,113	557,269	148,021
4. 1997	695,755	128,742	567,013	677,060	113,597	66,417	8,801	56,646	612	2,216	677,113	160,803
5. 1998	805,133	135,829	669,304	727,553	117,881	65,004	9,923	67,888	935	2,277	731,706	166,614
6. 1999	733,624	178,306	555,318	797,354	213,602	81,230	16,649	67,277	1,435	14,702	714,175	170,111
7. 2000	730,371	184,788	545,583	651,775	181,884	69,486	14,833	57,725	947	4,526	581,322	150,092
8. 2001	631,974	117,654	514,320	374,094	59,250	30,491	2,812	44,042	1,103	887	385,462	119,275
9. 2002	786,424	192,560	593,864	321,792	75,857	21,642	3,490	40,647	3,182	1,267	301,552	97,361
10. 2003	902,585	232,063	670,522	210,136	51,999	11,294	2,176	32,206	4,326	1,692	195,135	108,846
11. 2004	1,023,939	218,542	805,397	95,050	14,665	2,639	301	39,284	402	1,047	121,605	106,844
12. Totals	X X X	X X X	X X X	4,907,958	999,636	447,047	74,625	500,998	13,521	32,549	4,768,221	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		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	23,664	3,062	42,517	14,776	108	91	12,359	11,396	2,053	10	243	51,366	173
2.	1995	4,230	426	6,832	6,438	33		1,231	1,031	416	2	37	4,845	96
3.	1996	4,586	250	9,710	8,771	76	23	2,277	1,987	587	2	33	6,203	96
4.	1997	8,034	767	11,624	11,028	38	12	1,277	657	693	5	64	9,197	204
5.	1998	15,796	3,191	22,809	22,422	337	59	3,030	1,761	1,343	5	105	15,877	348
6.	1999	24,009	6,330	16,174	13,912	959	77	7,181	5,538	928	(47)	259	23,441	1,027
7.	2000	49,988	16,736	17,415	13,443	1,500	758	4,824	2,895	1,867	51	398	41,711	1,337
8.	2001	65,454	20,933	19,563	7,987	1,336	642	6,696	3,209	2,305	81	435	62,502	2,543
9.	2002	109,807	27,668	63,027	34,298	1,061	57	15,204	6,426	6,238	349	979	126,539	3,689
10.	2003	165,180	48,734	185,964	76,209	1,366	49	23,997	9,135	13,804	615	1,954	255,569	12,320
11.	2004	213,834	51,242	361,985	135,190	624	53	53,725	8,643	27,017	1,331	3,085	460,726	21,827
12.	Totals	684,582	179,339	757,620	344,474	7,438	1,821	131,801	52,678	57,251	2,404	7,592	1,057,976	43,660

	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	48,343	3,023
2. 1995	600,736	96,697	504,039	116.761	89.416	124.039				4,198	647
3. 1996	672,486	109,014	563,472	109.596	94.046	113.217				5,275	928
4. 1997	821,789	135,479	686,310	118.115	105.233	121.040				7,863	1,334
5. 1998	903,760	156,177	747,583	112.250	114.981	111.696				12,992	2,885
6. 1999	995,112	257,496	737,616	135.643	144.412	132.828				19,941	3,500
7. 2000	854,580	231,547	623,033	117.006	125.304	114.196				37,224	4,487
8. 2001	543,981	96,017	447,964	86.076	81.610	87.098				56,097	6,405
9. 2002	579,418	151,327	428,091	73.678	78.587	72.086				110,868	15,671
10. 2003	643,947	193,243	450,704	71.345	83.272	67.217				226,201	29,368
11. 2004	794,158	211,827	582,331	77.559	96.927	72.304				389,387	71,339
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	918,389	139,587

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
	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)	Number of Claims Reported - Direct and Assumed
				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	402,074	141,126	28,492	6,536	15,453	961	8,914	297,396	X X X
2. 1995	3,776,002	1,086,508	2,689,494	2,205,771	485,613	128,610	13,251	238,788	230	20,922	2,074,075	779,598
3. 1996	3,256,526	732,629	2,523,897	2,042,724	353,402	143,883	13,368	222,547	359	27,207	2,042,025	768,137
4. 1997	3,000,203	581,495	2,418,708	2,243,574	381,055	188,494	26,375	256,304	12,214	28,707	2,268,728	841,382
5. 1998	3,330,409	701,105	2,629,304	2,698,613	502,804	216,339	38,748	297,250	35,527	35,501	2,635,123	889,663
6. 1999	3,039,692	758,619	2,281,073	2,449,649	430,304	197,583	25,862	280,596	29,671	29,753	2,441,991	819,447
7. 2000	3,173,489	822,675	2,350,814	2,116,169	404,396	169,180	23,065	217,521	16,437	26,920	2,058,972	748,729
8. 2001	3,127,851	816,190	2,311,661	1,479,446	379,952	125,245	13,991	175,459	9,477	17,712	1,376,730	668,099
9. 2002	3,670,524	1,095,295	2,575,229	1,363,924	297,448	116,538	9,624	223,170	5,953	14,040	1,390,607	674,819
10. 2003	4,489,648	1,164,018	3,325,630	1,066,121	216,928	85,961	5,889	254,054	5,446	5,968	1,177,873	620,657
11. 2004	4,887,420	1,300,732	3,586,688	559,053	135,751	38,791	2,973	147,230	(420)	825	606,770	613,437
12. Totals	X X X	X X X	X X X	18,627,118	3,728,779	1,439,116	179,682	2,328,372	115,855	216,469	18,370,290	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		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	3,641,006	970,111	351,785	90,813	38,478	2,092	76,710	918	55,656	389	58,912	3,099,312	34,056
2.	1995	267,512	76,987	36,387	23,665	3,483	241	7,329	(1,056)	4,678	(28)	4,514	219,580	2,652
3.	1996	278,272	59,669	39,494	17,607	3,277	66	11,489	3,011	5,342	(105)	4,200	257,626	3,187
4.	1997	320,789	46,375	70,837	52,413	3,957	124	12,943	1,778	6,811	(1,737)	4,620	316,384	4,458
5.	1998	442,470	63,856	83,854	54,539	5,585	621	20,041	3,505	9,666	(1,895)	5,680	440,990	5,914
6.	1999	453,939	125,223	123,672	82,205	7,477	851	27,239	7,602	10,638	(1,706)	6,146	408,790	7,608
7.	2000	421,791	130,350	225,822	179,456	7,667	598	37,089	9,871	13,202	(1,412)	6,702	386,708	9,700
8.	2001	438,496	325,625	246,286	194,760	7,794	552	39,490	10,000	16,140	(419)	8,686	217,688	13,416
9.	2002	596,819	393,666	496,342	419,185	11,184	1,031	60,691	4,907	25,386	304	13,102	371,329	22,317
10.	2003	698,983	261,309	877,733	483,862	17,616	1,479	117,269	11,511	32,461	568	22,056	985,333	41,220
11.	2004	779,450	259,560	1,870,148	552,329	25,629	668	206,929	21,042	115,553	8,348	29,494	2,155,762	102,225
12.	Totals	8,339,527	2,712,731	4,422,360	2,150,834	132,147	8,323	617,219	73,089	295,533	2,307	164,112	8,859,502	246,753

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	2,931,867	167,445
2.	1995	2,892,558	598,903	2,293,655	76,604	55,122	85,282				203,247	16,333
3.	1996	2,747,028	447,377	2,299,651	84,355	61,065	91,115				240,490	17,136
4.	1997	3,103,709	518,597	2,585,112	103,450	89,183	106,880				292,838	23,546
5.	1998	3,773,818	697,705	3,076,113	113,314	99,515	116,993				407,929	33,061
6.	1999	3,550,793	700,012	2,850,781	116,814	92,275	124,975				370,183	38,607
7.	2000	3,208,441	762,761	2,445,680	101,101	92,717	104,035				337,807	48,901
8.	2001	2,528,356	933,938	1,594,418	80,834	114,427	68,973				164,397	53,291
9.	2002	2,894,054	1,132,118	1,761,936	78,846	103,362	68,419				280,310	91,019
10.	2003	3,150,198	986,992	2,163,206	70,166	84,792	65,047				831,545	153,788
11.	2004	3,742,783	980,251	2,762,532	76,580	75,361	77,022				1,837,709	318,053
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,898,322	961,180

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
	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)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	14,958	9,947	14,321	4,213	357	97	124	15,379	X X X
2. 1995	583,389	97,685	485,704	372,010	38,124	56,015	2,711	34,111	111	10,002	421,190	92,285
3. 1996	576,694	100,812	475,882	457,423	60,630	60,993	4,024	39,804	749	13,572	492,817	121,550
4. 1997	620,236	92,096	528,140	444,867	62,188	66,411	5,577	43,196	238	14,114	486,471	128,224
5. 1998	623,945	76,496	547,449	419,273	57,896	72,673	5,993	42,123	(573)	29,657	470,753	116,902
6. 1999	601,961	83,347	518,614	424,258	73,361	64,299	3,342	46,408	2,121	11,581	456,141	112,161
7. 2000	668,615	99,497	569,118	463,679	82,110	59,351	3,423	44,633	3,322	10,588	478,808	103,348
8. 2001	789,892	121,553	668,339	486,743	145,006	64,759	4,124	48,975	4,873	14,466	446,474	91,720
9. 2002	1,071,684	286,068	785,616	415,705	112,060	40,705	4,546	44,920	9,309	23,009	375,415	73,915
10. 2003	1,262,821	338,622	924,199	326,201	60,185	22,296	2,246	62,149	14,471	10,065	333,744	69,612
11. 2004	1,336,535	234,238	1,102,297	188,878	15,975	4,760	(144)	51,655	1,051	2,582	228,411	54,918
12. Totals	X X X	X X X	X X X	4,013,995	717,482	526,583	40,055	458,331	35,769	139,760	4,205,603	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		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	62,771	20,325	19,137	15,646	23,464	21,716	16,617	9,335	1,800	158	3,378	56,609	26,688
2.	1995	4,351	519	586	358	588		2,059	149	242	43	378	6,757	219
3.	1996	7,559	1,020	1,767	1,396	457	23	3,225	811	627	149	513	10,236	448
4.	1997	20,361	2,536	1,985	972	199	9	4,179	1,413	627	163	1,108	22,258	5,333
5.	1998	19,049	2,602	14,839	7,380	586	36	5,196	(1,577)	2,147	272	1,161	33,104	1,084
6.	1999	25,946	2,521	10,052	7,665	414	38	9,200	1,588	1,598	427	1,970	34,971	1,463
7.	2000	37,138	6,330	8,720	4,977	1,786	299	10,120	1,448	2,307	585	2,150	46,432	1,477
8.	2001	111,448	49,832	12,067	2,847	2,919	117	16,840	2,258	4,310	988	5,929	91,542	2,586
9.	2002	114,778	8,878	46,317	20,102	2,319	(5)	35,002	6,412	11,681	2,143	7,806	172,567	4,757
10.	2003	91,514	31,756	64,283	18,457	1,647	(29)	42,756	9,486	10,191	1,543	10,257	149,178	14,644
11.	2004	235,992	59,371	214,805	50,575	2,273	(391)	115,544	2,463	32,535	2,823	16,092	486,308	13,362
12.	Totals	730,907	185,690	394,558	130,375	36,652	21,813	260,738	33,786	68,065	9,294	50,742	1,109,962	72,061

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	45,937	10,672
2.	1995	469,962	42,015	427,947	80.557	43.011	88.109				4,060	2,697
3.	1996	571,855	68,802	503,053	99.161	68.248	105.710				6,910	3,326
4.	1997	581,825	73,096	508,729	93.807	79.369	96.325				18,838	3,420
5.	1998	575,886	72,029	503,857	92.298	94.160	92.037				23,906	9,198
6.	1999	582,175	91,063	491,112	96.713	109.258	94.697				25,812	9,159
7.	2000	627,734	102,494	525,240	93.886	103.012	92.290				34,551	11,881
8.	2001	748,061	210,045	538,016	94.704	172.801	80.500				70,836	20,706
9.	2002	711,427	163,445	547,982	66.384	57.135	69.752				132,115	40,452
10.	2003	621,037	138,115	482,922	49.179	40.787	52.253				105,584	43,594
11.	2004	846,442	131,723	714,719	63.331	56.235	64.839				340,851	145,457
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	809,400	300,562

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
	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)	Number of Claims Reported - Direct and Assumed
				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		628	622				7	X X X
2. 1995	30	(1)	31	131		31					162	13
3. 1996	76		76					12			12	19
4. 1997	48		48	72				129			201	492
5. 1998	133		133			6		113			119	520
6. 1999						4					4	4
7. 2000	47		47	6	(1)	1		164			172	6
8. 2001	28		28	6	(4)	1		286			297	
9. 2002								135			135	1
10. 2003	1		1									
11. 2004												
12. Totals	X X X	X X X	X X X	216	(5)	671	622	839			1,109	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	1,530	1,401	2,711	2,702	(528)	(528)	1,440	1,440	15			153	78
2. 1995													
3. 1996													
4. 1997	17		(87)									(70)	
5. 1998													
6. 1999	885		(837)				6					54	
7. 2000													
8. 2001													
9. 2002													
10. 2003													
11. 2004													
12. Totals	2,432	1,401	1,787	2,702	(528)	(528)	1,446	1,440	15			137	78

		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	138	15
2.	1995	162		162	540.000		522.581					
3.	1996	12		12	15.789		15.789					
4.	1997	131		131	272.917		272.917				(70)	
5.	1998	119		119	89.474		89.474					
6.	1999	58		58							48	6
7.	2000	171	(1)	172	363.830		365.957					
8.	2001	293	(4)	297	1,046.429		1,060.714					
9.	2002	135		135								
10.	2003											
11.	2004											
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	116	21

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
	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)	Number of Claims Reported - Direct and Assumed
				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. 1995												1
3. 1996												
4. 1997												
5. 1998												4
6. 1999												
7. 2000												
8. 2001												
9. 2002												
10. 2003												
11. 2004												
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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 1995													
3. 1996													
4. 1997													
5. 1998													
6. 1999													
7. 2000													
8. 2001													
9. 2002													
10. 2003													
11. 2004													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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. 1995											
3. 1996											
4. 1997											
5. 1998											
6. 1999											
7. 2000											
8. 2001											
9. 2002											
10. 2003											
11. 2004											
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 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
	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)	Number of Claims Reported - Direct and Assumed
				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	258	13	684	1	14	16	83	926	X X X
2. 1995	79,667	12,059	67,608	60,248	8,961	6,730	835	2,278	78	4,799	59,382	X X X
3. 1996	104,740	24,678	80,062	63,058	14,550	7,000	1,602	1,490	97	3,559	55,299	X X X
4. 1997	98,752	34,418	64,334	63,347	14,729	5,894	1,344	1,660	147	4,543	54,681	X X X
5. 1998	100,525	35,188	65,337	70,717	18,726	5,100	1,439	2,755	291	2,590	58,116	X X X
6. 1999	98,492	34,952	63,540	75,241	13,680	4,694	1,557	1,405	203	3,662	65,900	X X X
7. 2000	106,908	37,943	68,965	50,088	18,925	4,467	1,906	857	93	2,291	34,488	X X X
8. 2001	110,866	53,096	57,770	91,276	31,288	7,537	1,768	556	20	3,675	66,293	X X X
9. 2002	253,500	110,608	142,892	47,081	9,731	3,139	813	195	54	4,624	39,817	X X X
10. 2003	200,844	71,526	129,318	45,836	12,653	2,136	409	487	136	4,644	35,261	X X X
11. 2004	157,137	66,754	90,383	18,175	3,054	963	280	1,082	(132)	565	17,018	X X X
12. Totals	X X X	X X X	X X X	585,325	146,310	48,344	11,954	12,779	1,003	35,035	487,181	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		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	1,226	160	2,279	555	31	(15)	(754)	37	288	266	2	2,067	103
2.	1995	254	32	53	1	(1)	(3)	19	7	30	26		292	11
3.	1996	958	736	67	6	1	(1)	211	207	32	26	1	295	11
4.	1997	1,111	100	58	32	23	1	132	36	90	84		1,161	34
5.	1998	2,406	151	383	93	5	(12)	147	69	114	92	1	2,662	42
6.	1999	4,933	846	1,419	462	25	(46)	456	168	145	87	1	5,461	797
7.	2000	5,647	1,520	6,511	1,107	3	(48)	1,968	614	193	94	(13)	11,035	522
8.	2001	72,961	61,700	3,430	1,516	349	(148)	19,732	19,000	411	(95)	49	14,910	193
9.	2002	10,371	2,088	7,196	1,979	119	(14)	2,954	870	301	13	408	16,005	203
10.	2003	31,224	2,484	12,222	4,881	53	(28)	5,525	(1,262)	834	(63)	114	43,846	232
11.	2004	42,650	11,365	11,068	(1,832)	116	(63)	11,742	2,366	692	(80)	1,011	54,512	204
12.	Totals	173,741	81,182	44,686	8,800	724	(377)	42,132	22,112	3,130	450	1,574	152,246	2,352

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	2,790	(723)
2.	1995	69,611	9,937	59,674	87,377	82,403	88,265				274	18
3.	1996	72,817	17,223	55,594	69,522	69,791	69,439				283	12
4.	1997	72,315	16,473	55,842	73,229	47,862	86,800				1,037	124
5.	1998	81,627	20,849	60,778	81,201	59,250	93,022				2,545	117
6.	1999	88,318	16,957	71,361	89,670	48,515	112,309				5,044	417
7.	2000	69,734	24,211	45,523	65,228	63,809	66,009				9,531	1,504
8.	2001	196,252	115,049	81,203	177,017	216,681	140,563				13,175	1,735
9.	2002	71,356	15,534	55,822	28,148	14,044	39,066				13,500	2,505
10.	2003	98,317	19,210	79,107	48,952	26,857	61,172				36,081	7,765
11.	2004	86,488	14,958	71,530	55,040	22,408	79,141				44,185	10,327
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	128,445	23,801

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
	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)	Number of Claims Reported - Direct and Assumed
				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	146,181	55,507	96,817	21,572	12,944	6,231	4,071	172,632	X X X
2. 1995	441,455	72,467	368,988	267,484	53,372	69,174	8,660	47,751	4,017	1,822	318,360	92,445
3. 1996	419,710	77,133	342,577	326,358	54,275	68,578	5,750	49,126	1,720	1,192	382,317	92,584
4. 1997	476,601	78,901	397,700	390,867	53,123	83,875	11,832	51,138	1,756	739	459,169	104,634
5. 1998	544,248	104,577	439,671	450,260	55,058	84,956	9,352	55,854	3,473	2,290	523,187	117,329
6. 1999	571,131	88,900	482,231	461,602	51,788	86,043	7,943	49,517	2,995	1,635	534,436	112,364
7. 2000	535,055	108,615	426,440	407,146	76,699	67,385	9,709	43,595	2,455	646	429,263	97,560
8. 2001	553,259	139,841	413,418	287,421	66,006	44,202	8,934	53,911	2,185	(554)	308,409	86,661
9. 2002	633,480	183,628	449,852	231,954	64,152	29,594	10,537	40,850	4,119	779	223,590	64,994
10. 2003	855,419	406,854	448,565	93,780	28,970	19,001	1,712	19,794	1,316	248	100,577	56,759
11. 2004	1,103,188	504,459	598,729	20,066	10,080	1,992	1,255	54,985	5,073	63	60,635	49,065
12. Totals	X X X	X X X	X X X	3,083,119	569,030	651,617	97,256	479,465	35,340	12,931	3,512,575	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		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	706,423	45,327	658,812	447,460	57,652	55,605	405,105	231,612	63,656	210	702	1,111,434	183,247
2.	1995	10,486	1,701	26,291	24,408	2,390	1,943	23,948	21,937	996	2	17	14,120	132
3.	1996	20,208	3,697	19,693	18,742	355	1	3,437	1,741	1,827	31	7	21,308	156
4.	1997	28,838	2,180	15,352	13,959	610	178	8,496	3,740	1,405	5	13	34,639	296
5.	1998	53,158	11,773	27,467	26,972	1,499	138	13,124	4,068	1,847	32	29	54,112	403
6.	1999	83,425	18,578	15,751	13,973	3,812	964	12,454	2,521	1,895	87	46	81,214	932
7.	2000	102,501	18,406	29,685	23,499	5,326	2,223	21,150	3,050	2,484	212	64	113,756	1,550
8.	2001	147,352	64,513	52,156	32,831	5,011	1,697	34,270	4,036	4,669	518	85	139,863	2,320
9.	2002	130,382	32,118	114,636	89,095	15,635	10,740	60,705	12,203	6,316	645	484	182,873	4,278
10.	2003	128,340	46,854	288,079	233,576	2,116	510	68,081	23,060	9,475	1,643	221	190,448	7,106
11.	2004	88,762	16,074	590,379	302,037	1,675	359	148,848	67,378	18,554	1,906	1,222	460,464	13,155
12.	Totals	1,499,875	261,221	1,838,301	1,226,552	96,081	74,358	799,618	375,346	113,124	5,291	2,890	2,404,231	213,575

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	872,448	238,986
2.	1995	448,520	116,040	332,480	101,600	160,128	90,106				10,668	3,452
3.	1996	489,582	85,957	403,625	116,648	111,440	117,820				17,462	3,846
4.	1997	580,581	86,773	493,808	121,817	109,977	124,166				28,051	6,588
5.	1998	688,165	110,866	577,299	126,443	106,014	131,302				41,880	12,232
6.	1999	714,499	98,849	615,650	125,102	111,191	127,667				66,625	14,589
7.	2000	679,272	136,253	543,019	126,954	125,446	127,338				90,281	23,475
8.	2001	628,992	180,720	448,272	113,689	129,232	108,431				102,164	37,699
9.	2002	630,072	223,609	406,463	99,462	121,773	90,355				123,805	59,068
10.	2003	628,666	337,641	291,025	73,492	82,988	64,879				135,989	54,459
11.	2004	925,261	404,162	521,099	83,872	80,118	87,034				361,030	99,434
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,850,403	553,828

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
	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)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	3,890	1,645	215	55	(492)	(2)		1,915	X X X
2. 1995	9,107	283	8,824	1,462		817		468			2,747	1,711
3. 1996	29,941	6,168	23,773	2,571	134	174	33	622	12		3,188	716
4. 1997	33,770	8,480	25,290	8,146	2,717	3,716	308	505	105	9	9,237	128
5. 1998	30,633	11,084	19,549	13,842	822	794	22	1,256			15,048	335
6. 1999	32,934	15,952	16,982	29,954	15,587	9,075	3,827	1,868	24	4	21,459	1,134
7. 2000	52,151	31,181	20,970	26,941	13,132	5,573	1,593	908	2	42	18,695	1,850
8. 2001	112,398	82,698	29,700	68,675	46,882	19,395	14,044	1,647	27	212	28,764	506
9. 2002	245,408	156,171	89,237	31,097	23,795	6,876	3,091	416	160	228	11,343	1,427
10. 2003	364,280	248,723	115,557	8,701	1,276	8,054	1,204	1,125	97	258	15,303	2,326
11. 2004	313,460	214,326	99,134	1,232	733	2,273	88	6,546	(1,066)	37	10,296	1,665
12. Totals	X X X	X X X	X X X	196,511	106,723	56,962	24,265	14,869	(641)	790	137,995	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	13,884	5,856	227		2,152	2,152	3,719		162			12,136	50
2.	1995			306	282			100	94	4			34	1
3.	1996	3,090		668	(2,094)			222	(13)	12			6,099	46
4.	1997	3,388	5,282	967	(4,031)	4,568	163	337	(63)	61			7,970	6
5.	1998	8,128	3,464	2,183	(756)	6,187	2,001	402	288	17			11,920	6
6.	1999	20,267	12,981	5,766	2,780	1,757	777	847	568	237			11,768	4
7.	2000	55,844	40,307	9,986	2,797	925	557	1,742	1,262	414			23,988	54
8.	2001	21,643	18,325	22,654	10,235	4,423	3,707	3,021	2,559	706			17,621	37
9.	2002	165,182	144,986	32,047	22,351	(2,212)	(3,707)	8,784	5,993	2,077	40		36,215	183
10.	2003	19,505	12,221	120,883	87,781	17,100	7,926	21,985	13,905	2,110	167		59,583	610
11.	2004	4,052	3,820	216,323	148,241	9,171	3,546	38,410	18,859	4,398	(59)		97,947	1,366
12.	Totals	314,983	247,242	412,010	267,586	44,071	17,122	79,569	43,452	10,198	148		285,281	2,363

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	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	8,255	3,881
2. 1995	3,157	376	2,781	34.666	132.862	31.516				24	10
3. 1996	7,359	(1,928)	9,287	24.578	(31.258)	39.065				5,852	247
4. 1997	21,688	4,481	17,207	64.223	52.842	68.039				3,104	4,866
5. 1998	32,809	5,841	26,968	107.103	52.698	137.951				7,603	4,317
6. 1999	69,771	36,544	33,227	211.851	229.087	195.660				10,272	1,496
7. 2000	102,333	59,650	42,683	196.224	191.302	203.543				22,726	1,262
8. 2001	142,164	95,779	46,385	126.483	115.818	156.178				15,737	1,884
9. 2002	244,267	196,709	47,558	99.535	125.957	53.294				29,892	6,323
10. 2003	199,463	124,577	74,886	54.755	50.087	64.804				40,386	19,197
11. 2004	282,405	174,162	108,243	90.093	81.260	109.189				68,314	29,633
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	212,165	73,116

SCHEDULE P-PART 1I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported - Direct and Assumed
				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	36,042	25,063	6,543	1,174	506	287	3,436	16,567	X X X
2. 2003	541,214	165,507	375,707	145,476	32,654	4,094	(30)	9,626	2,233	3,998	124,339	X X X
3. 2004	594,668	136,579	458,089	97,230	6,921	1,918	1,194	10,344	113	1,026	101,264	X X X
4. Totals	X X X	X X X	X X X	278,748	64,638	12,555	2,338	20,476	2,633	8,460	242,170	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstanding - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	Prior	56,377	25,919	24,888	10,927	1,756	791	7,945	3,776	3,538	175	996	52,916	2,110
2.	2003	29,234	17,063	12,976	6,950	368	250	1,601	(699)	250	(13)	1,105	20,878	288
3.	2004	122,730	48,653	45,427	5,034	1,682	185	8,441	3,121	4,359	229	2,743	125,417	2,061
4.	Totals	208,341	91,635	83,291	22,911	3,806	1,226	17,987	6,198	8,147	391	4,844	199,211	4,459

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
		26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
		Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	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	44,419	8,497
2.	2003	203,625	58,408	145,217	37,624	35,290	38,652				18,197	2,681
3.	2004	292,131	65,450	226,681	49,125	47,921	49,484				114,470	10,947
4.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	177,086	22,125

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
	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)	Number of Claims Reported - Direct and Assumed
				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	(15,057)	593	2,384	857	(1,052)	11	21,590	(15,186)	X X X
2. 2003	2,184,652	333,714	1,850,938	1,102,864	117,358	4,686	743	212,316	6,699	269,870	1,195,066	1,338,314
3. 2004	2,054,471	309,178	1,745,293	993,109	168,210	2,295	539	190,588	15,895	174,765	1,001,348	1,229,083
4. Totals	X X X	X X X	X X X	2,080,916	286,161	9,365	2,139	401,852	22,605	466,225	2,181,228	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	478	11,654	(5,131)	2,419	60	54	6,333	592	356	(3)	17,873	(12,620)	10,788
2. 2003	1,242	(413)	(17,218)	1,593	28		10,711	407	540	(8)	24,405	(6,276)	9,484
3. 2004	12,049	(8,201)	(2,905)	22,447	30	1	10,526	1,593	36,440	161	146,693	40,139	55,459
4. Totals	13,769	3,040	(25,254)	26,459	118	55	27,570	2,592	37,336	150	188,971	21,243	75,731

	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	(18,726)	6,106
2. 2003	1,315,169	126,379	1,188,790	60.200	37.870	64.226				(17,156)	10,880
3. 2004	1,242,132	200,645	1,041,487	60.460	64.896	59.674				(5,102)	45,241
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(40,984)	62,227

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received		
1. Prior	X X X	X X X	X X X	2,565	10,991	6,456	2,588	(934)		284	(5,492)	X X X
2. 2003	168,071	41,877	126,194	57,815	3,827	2,239	130	6,782	6	153	62,873	X X X
3. 2004	196,065	53,151	142,914	40,954	5,359	403	53	8,397		7	44,342	X X X
4. Totals	X X X	X X X	X X X	101,334	20,177	9,098	2,771	14,245	6	444	101,723	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	27,149	23,826	32,138	9,675	822	51	15,481	5,843	1,314	(27)	1,172	37,536	305
2. 2003	5,041	1,613	21,868	6,300	256	13	6,009	920	826	(34)	205	25,188	68
3. 2004	15,879	4,068	22,735	5,035	81	5	6,763	1,235	302	60	62	35,357	117
4. Totals	48,069	29,507	76,741	21,010	1,159	69	28,253	7,998	2,442	(1)	1,439	98,081	490

	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	25,786	11,750
2. 2003	100,836	12,775	88,061	59,996	30,506	69,782				18,996	6,192
3. 2004	95,514	15,815	79,699	48,715	29,755	55,767				29,511	5,846
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	74,293	23,788

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
	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)	Number of Claims Reported - Direct and Assumed
				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	461,502	1,081	11		23			460,455	X X X
2. 2003	382,011	316,298	65,713	240,500	187,788			28	2		52,738	X X X
3. 2004	239,183	246,072	(6,889)	232,321	232,283	23		42			103	X X X
4. Totals	X X X	X X X	X X X	934,323	421,152	34		93	2		513,296	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	11,388	5,628	5,022	3,849	11		161		488			7,593	
2. 2003	28				1							29	
3. 2004	61		472	1	1				9			542	
4. Totals	11,477	5,628	5,494	3,850	13		161		497			8,164	

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	6,933	660
2.	2003	240,557	187,790	52,767	62,971	59,371	80,299				28	1
3.	2004	232,929	232,284	645	97,385	94,397	(9,363)				532	10
4.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,493	671

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
	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)	Number of Claims Reported - Direct and Assumed
				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. 1995												X X X
3. 1996												X X X
4. 1997												X X X
5. 1998												X X X
6. 1999												X X X
7. 2000												X X X
8. 2001												X X X
9. 2002												X X X
10. 2003												X X X
11. 2004												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. 1995													
3. 1996													
4. 1997													
5. 1998													
6. 1999													
7. 2000													
8. 2001													
9. 2002													
10. 2003													
11. 2004													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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. 1995											
3. 1996											
4. 1997											
5. 1998											
6. 1999											
7. 2000											
8. 2001											
9. 2002											
10. 2003											
11. 2004											
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
Nonproportional Assumed Property
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported - Direct and Assumed
				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	330	45	5					290	X X X
2. 1995	13,848	2,807	11,041	5,388		31					5,419	X X X
3. 1996	33,177	4,532	28,645	10,522	(1)	30					10,553	X X X
4. 1997	51,047	7,111	43,936	37,321	9,997	61					27,385	X X X
5. 1998	72,597	12,365	60,232	85,719	29,782	452					56,389	X X X
6. 1999	85,229	10,932	74,297	103,609	21,431	2,277					84,455	X X X
7. 2000	45,931	6,009	39,922	28,246	344	449					28,351	X X X
8. 2001	61,402	40,332	21,070	131,091	102,626	217					28,682	X X X
9. 2002	65,022	16,100	48,922	16,104		6					16,110	X X X
10. 2003	102,369	16,754	85,615	11,713	39	19					11,693	X X X
11. 2004	45,908	5,999	39,909	1,746		2					1,748	X X X
12. Totals	X X X	X X X	X X X	431,789	164,263	3,549					271,075	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	11,618	9,423	536				5					2,736	X X X
2.	1995	42		61									103	X X X
3.	1996	116		43									159	X X X
4.	1997	920		561									1,481	X X X
5.	1998	1,447	606	671				1					1,513	X X X
6.	1999	3,233	1,828	169				26					1,600	X X X
7.	2000	6,530	61	452				11					6,932	X X X
8.	2001	19,600		69				47					19,716	X X X
9.	2002	6,259		1,026				117					7,402	X X X
10.	2003	3,476		34,191	2,157			696					36,206	X X X
11.	2004	10,427		31,359				343					42,129	X X X
12.	Totals	63,668	11,918	69,138	2,157			1,246					119,977	X X X

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	2,731	5
2.	1995	5,522		5,522	39.876		50.014				103	
3.	1996	10,711	(1)	10,712	32.284	(0.022)	37.396				159	
4.	1997	38,863	9,997	28,866	76.132	140.585	65.700				1,481	
5.	1998	88,290	30,388	57,902	121.617	245.758	96.132				1,512	1
6.	1999	109,314	23,259	86,055	128.259	212.761	115.826				1,574	26
7.	2000	35,688	405	35,283	77.699	6.740	88.380				6,921	11
8.	2001	151,024	102,626	48,398	245.959	254.453	229.701				19,669	47
9.	2002	23,512		23,512	36.160		48.060				7,285	117
10.	2003	50,095	2,196	47,899	48.936	13.107	55.947				35,510	696
11.	2004	43,877		43,877	95.576		109.943				41,786	343
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	118,731	1,246

SCHEDULE P-PART 10-REINSURANCE
Nonproportional Assumed Liability
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported - Direct and Assumed
				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	41,031	29,501	2,439	6,533				7,436	X X X
2. 1995	3,689		3,689	1,314		31					1,345	X X X
3. 1996	2,402	1	2,401	1,767							1,767	X X X
4. 1997	4,332		4,332	21,647		12					21,659	X X X
5. 1998	8,725		8,725	10,778		131					10,909	X X X
6. 1999	19,030	(5)	19,035	31,343		761					32,104	X X X
7. 2000	37,348	76	37,272	47,438		3,317					50,755	X X X
8. 2001	64,620	27,441	37,179	25,440		1,223					26,663	X X X
9. 2002	77,448	1,011	76,437	18,519		370					18,889	X X X
10. 2003	137,962	(91)	138,053	2,384	4,017	43	(4,137)				2,547	X X X
11. 2004	86,558	26	86,532	39							39	X X X
12. Totals	X X X	X X X	X X X	201,700	33,518	8,327	2,396				174,113	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	Prior	195,536	138,877	592,644	461,732	2,246	2,246	1,890	1,781	2,202			189,882	X X X
2.	1995	93		204									297	X X X
3.	1996	701		60				4					765	X X X
4.	1997	440		482									922	X X X
5.	1998	11,095		239				62					11,396	X X X
6.	1999	11,671		777				31					12,479	X X X
7.	2000	27,423		662				796					28,881	X X X
8.	2001	48,653		970				307					49,930	X X X
9.	2002	26,204		1,163				258					27,625	X X X
10.	2003	11,349		31,487				1,890					44,726	X X X
11.	2004	2,340	(9)	50,373	9			2,744					55,457	X X X
12.	Totals	335,505	138,868	679,061	461,741	2,246	2,246	7,982	1,781	2,202			422,360	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	187,571	2,311
2.	1995	1,642		1,642	44.511		44.511				297	
3.	1996	2,532		2,532	105.412		105.456				761	4
4.	1997	22,581		22,581	521.260		521.260				922	
5.	1998	22,305		22,305	255.645		255.645				11,334	62
6.	1999	44,583		44,583	234.277		234.216				12,448	31
7.	2000	79,636		79,636	213.227		213.662				28,085	796
8.	2001	76,593		76,593	118.528		206.011				49,623	307
9.	2002	46,514		46,514	60.058		60.853				27,367	258
10.	2003	47,153	(120)	47,273	34.178	131.868	34.243				42,836	1,890
11.	2004	55,496		55,496	64.114		64.133				52,713	2,744
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	413,957	8,403

SCHEDULE P-PART 1P-REINSURANCE
Nonproportional Assumed Financial Lines
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported - Direct and Assumed
				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	313							313	X X X
2. 1995												X X X
3. 1996												X X X
4. 1997	9		9									X X X
5. 1998												X X X
6. 1999												X X X
7. 2000												X X X
8. 2001												X X X
9. 2002	(6)		(6)									X X X
10. 2003		(19)	19									X X X
11. 2004												X X X
12. Totals	X X X	X X X	X X X	313							313	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	1,898		(29)									1,869	X X X
2. 1995													X X X
3. 1996													X X X
4. 1997													X X X
5. 1998													X X X
6. 1999													X X X
7. 2000													X X X
8. 2001													X X X
9. 2002													X X X
10. 2003													X X X
11. 2004													X X X
12. Totals	1,898		(29)									1,869	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	1,869	
2. 1995											
3. 1996											
4. 1997											
5. 1998											
6. 1999											
7. 2000											
8. 2001											
9. 2002											
10. 2003											
11. 2004											
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,869	

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
	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)	Number of Claims Reported - Direct and Assumed
				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	106,867	63,254	84,834	51,760	11,817	18,127	178	70,377	X X X
2. 1995	116,395	3,985	112,410	43,529	2,641	24,154	1,088	14,077	(74)	318	78,105	12,298
3. 1996	125,319	4,896	120,423	63,801	6,141	32,919	2,003	22,787	(53)	515	111,416	13,949
4. 1997	113,236	4,983	108,253	70,871	11,205	42,252	5,238	9,163	792	553	105,051	16,432
5. 1998	88,391	7,447	80,944	46,929	10,095	26,437	1,756	6,144	809	498	66,850	17,466
6. 1999	92,999	7,208	85,791	42,939	10,090	25,399	2,996	5,496	555	64	60,193	11,934
7. 2000	85,197	10,763	74,434	28,567	9,866	16,113	2,337	6,837	860	213	38,454	23,020
8. 2001	119,045	21,080	97,965	15,306	6,148	10,563	2,658	1,770	241	382	18,592	7,185
9. 2002	130,544	21,797	108,747	5,789	3,035	6,297	1,445	3,356	75	177	10,887	13,652
10. 2003	178,279	68,544	109,735	2,216	765	2,736	805	3,301	14	85	6,669	6,591
11. 2004	185,467	152,905	32,562	1,631	1,071	346	345	13,169	1	51	13,729	5,760
12. Totals	X X X	X X X	X X X	428,445	124,311	272,050	72,431	97,917	21,347	3,034	580,323	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		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	552,344	238,905	108,051	30,556	190,112	186,822	142,981	47,005	17,075		133	507,275	274,249
2.	1995	2,575	246	247	158	963	60	6,384	27	69		1	9,747	481
3.	1996	5,268	1,760	581	432	647	121	3,787	83	142		1	8,029	331
4.	1997	14,842	1,576	2,890	1,929	2,394	614	6,444	648	270		2	22,073	515
5.	1998	7,584	258	4,087	2,699	1,762	443	5,796	(117)	262	5	1	16,203	605
6.	1999	9,428	1,092	3,639	1,238	1,879	310	17,879	1,395	265	10	2	29,045	644
7.	2000	8,863	2,663	9,816	(1,466)	1,640	506	8,220	352	335	15	1	26,804	3,491
8.	2001	19,815	4,300	22,429	5,196	3,405	397	11,414	(41)	664	20	5	47,855	552
9.	2002	14,717	3,011	42,580	18,586	1,670	247	16,701	745	1,060	28	6	54,111	561
10.	2003	14,145	8,545	76,060	41,948	1,704	162	21,304	820	1,249	50	9	62,937	720
11.	2004	8,882	6,851	101,261	97,138	576	22	25,526	(190)	3,241	67	12	35,598	1,358
12.	Totals	658,463	269,207	371,641	198,414	206,752	189,704	266,436	50,727	24,632	195	173	819,677	283,507

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	390,934	116,341
2.	1995	91,998	4,146	87,852	79.039	104.040	78.153				2,418	7,329
3.	1996	129,932	10,487	119,445	103.681	214.195	99.188				3,657	4,372
4.	1997	149,126	22,002	127,124	131.695	441.541	117.432				14,227	7,846
5.	1998	99,001	15,948	83,053	112.003	214.153	102.606				8,714	7,489
6.	1999	106,924	17,686	89,238	114.973	245.366	104.018				10,737	18,308
7.	2000	80,391	15,133	65,258	94.359	140.602	87.672				17,482	9,322
8.	2001	85,366	18,919	66,447	71.709	89.749	67.827				32,748	15,107
9.	2002	92,170	27,172	64,998	70.605	124.659	59.770				35,700	18,411
10.	2003	122,715	53,109	69,606	68.833	77.482	63.431				39,712	23,225
11.	2004	154,632	105,305	49,327	83.374	68.870	151.486				6,154	29,444
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	562,483	257,194

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
	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)	Number of Claims Reported - Direct and Assumed
				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		379					380	X X X
2. 1995	1,890	78	1,812	3,658		506		588	6		4,746	154
3. 1996	1,317	102	1,215	11		1		271	2		281	367
4. 1997	994	17	977	586		6,335		61	1		6,981	163
5. 1998	298	12	286	362		200		139	1	26	700	205
6. 1999	670	(732)	1,402	278		303		177	1		757	77
7. 2000	561	76	485	240		(5)		20		48	255	171
8. 2001	292		292	700		109	2			359	807	47
9. 2002	1,548		1,548	116		160	15	7			268	86
10. 2003	1,050	14	1,036	88	3	131	7	70	1	86	278	112
11. 2004	2,416		2,416					88			88	9
12. Totals	X X X	X X X	X X X	6,040	3	8,119	24	1,421	12	519	15,541	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	22			
		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	1,480		18		18	18	1,206		1			2,705	2,149
2.	1995													1
3.	1996													
4.	1997													
5.	1998													
6.	1999	395		17				106					518	2
7.	2000			347				199					546	
8.	2001	133		128				479	(1)				741	2
9.	2002	49		394	6			238	(6)	1			682	13
10.	2003	321		541				267	(118)	1			1,248	19
11.	2004			1,587				308	(186)	1			2,082	
12.	Totals	2,378		3,032	6	18	18	2,803	(311)	4			8,522	2,186

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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	1,498	1,207
2. 1995	4,752	6	4,746	251.429	7.692	261.921					
3. 1996	283	2	281	21.488	1.961	23.128					
4. 1997	6,982	1	6,981	702.414	5.882	714.534					
5. 1998	701	1	700	235.235	8.333	244.755					
6. 1999	1,276	1	1,275	190.448	(0.137)	90.942				412	106
7. 2000	801		801	142.781		165.155				347	199
8. 2001	1,549	1	1,548	530.479		530.137				261	480
9. 2002	965	15	950	62.339		61.370				437	245
10. 2003	1,419	(107)	1,526	135.143	(764.286)	147.297				862	386
11. 2004	1,984	(186)	2,170	82.119		89.818				1,587	495
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	5,404	3,118

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	X X X	X X X	X X X									X X X
2. 2003												X X X
3. 2004												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	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2003													
3. 2004													
4. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	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. 2003											
3. 2004											
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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	160,454	165,869	163,492	151,825	146,378	145,880	137,393	138,214	138,951	139,806	855	1,592
2. 1995	664,494	640,289	636,419	632,588	630,065	629,049	626,966	627,560	627,158	626,759	(399)	(801)
3. 1996	X X X	790,251	788,245	785,352	785,449	783,598	783,276	783,346	783,992	783,359	(633)	13
4. 1997	X X X	X X X	554,033	540,109	545,516	544,165	543,235	544,117	543,430	542,715	(715)	(1,402)
5. 1998	X X X	X X X	X X X	668,949	674,896	680,321	682,150	685,508	684,858	681,381	(3,477)	(4,127)
6. 1999	X X X	X X X	X X X	X X X	642,773	648,330	658,597	663,194	663,309	663,081	(228)	(113)
7. 2000	X X X	X X X	X X X	X X X	X X X	699,932	752,112	769,717	770,687	771,546	859	1,829
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	771,693	806,395	819,215	821,243	2,028	14,848
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	780,039	750,644	733,110	(17,534)	(46,929)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	828,844	824,155	(4,689)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	895,786	X X X	X X X
12. Totals											(23,933)	(35,090)

**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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	1,656,349	1,489,905	1,379,147	1,329,878	1,319,738	1,314,857	1,300,344	1,313,014	1,326,563	1,344,679	18,116	31,665
2. 1995	1,816,894	1,675,491	1,608,662	1,550,768	1,540,977	1,534,595	1,541,446	1,536,541	1,537,429	1,537,487	58	946
3. 1996	X X X	1,721,938	1,644,755	1,585,648	1,559,258	1,546,142	1,530,148	1,539,775	1,538,374	1,537,145	(1,229)	(2,630)
4. 1997	X X X	X X X	1,694,859	1,570,937	1,554,274	1,548,581	1,540,961	1,543,588	1,547,579	1,545,965	(1,614)	2,377
5. 1998	X X X	X X X	X X X	1,540,652	1,485,847	1,487,893	1,492,737	1,505,570	1,501,170	1,502,860	1,690	(2,710)
6. 1999	X X X	X X X	X X X	X X X	1,530,551	1,497,963	1,494,010	1,522,415	1,530,652	1,529,538	(1,114)	7,123
7. 2000	X X X	X X X	X X X	X X X	X X X	1,536,904	1,568,429	1,603,511	1,623,915	1,636,213	12,298	32,702
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,741,173	1,741,093	1,802,031	1,801,244	(787)	60,151
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,985,774	1,937,656	1,930,768	(6,888)	(55,006)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,982,155	1,934,661	(47,494)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,893,678	X X X	X X X
12. Totals											(26,964)	74,618

**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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	698,161	628,281	632,481	604,520	589,273	566,489	590,010	603,910	594,280	622,166	27,886	18,256
2. 1995	416,588	403,394	412,068	439,812	444,076	467,362	459,059	458,281	456,904	458,592	1,688	311
3. 1996	X X X	418,370	416,105	470,326	495,482	504,789	514,386	514,071	506,481	513,496	7,015	(575)
4. 1997	X X X	X X X	447,203	533,557	567,960	602,994	625,743	629,454	629,501	629,588	87	134
5. 1998	X X X	X X X	X X X	544,566	568,150	610,837	669,243	683,632	693,413	679,292	(14,121)	(4,340)
6. 1999	X X X	X X X	X X X	X X X	517,310	577,525	617,958	665,962	664,711	670,799	6,088	4,837
7. 2000	X X X	X X X	X X X	X X X	X X X	477,105	514,386	527,871	560,893	564,439	3,546	36,568
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	431,228	359,094	392,099	402,801	10,702	43,707
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	429,014	382,038	384,737	2,699	(44,277)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	447,324	409,635	(37,689)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	517,763	X X X	X X X
12. Totals											7,901	54,621

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	8,459,277	8,013,599	8,126,800	7,875,055	7,397,027	7,114,262	7,593,199	7,681,097	7,921,761	8,126,196	204,435	445,099
2. 1995	2,207,051	2,172,638	2,093,994	2,075,449	2,048,375	2,062,332	2,095,219	2,060,353	2,076,677	2,103,949	27,272	43,596
3. 1996	X X X	2,167,341	2,005,583	2,009,574	2,039,038	2,075,862	2,071,061	2,076,656	2,096,138	2,130,071	33,933	53,415
4. 1997	X X X	X X X	2,094,685	2,098,131	2,176,294	2,232,608	2,294,814	2,298,980	2,345,886	2,407,027	61,141	108,047
5. 1998	X X X	X X X	X X X	2,407,072	2,509,529	2,603,865	2,709,275	2,745,470	2,807,737	2,892,955	85,218	147,485
6. 1999	X X X	X X X	X X X	X X X	2,294,802	2,367,700	2,502,426	2,537,459	2,600,090	2,662,123	62,033	124,664
7. 2000	X X X	X X X	X X X	X X X	X X X	1,951,875	1,998,264	2,029,243	2,144,392	2,280,116	135,724	250,873
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,551,413	1,496,281	1,478,237	1,444,897	(33,340)	(51,384)
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,633,332	1,560,927	1,544,056	(16,871)	(89,276)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,307,936	1,924,348	(383,588)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,583,497	X X X	X X X
12. Totals											175,957	1,032,519

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	524,407	521,861	530,448	509,210	491,812	491,798	523,972	566,588	554,505	572,301	17,796	5,713
2. 1995	402,032	392,743	394,873	394,010	393,302	393,247	389,905	391,982	391,085	393,748	2,663	1,766
3. 1996	X X X	449,711	456,441	456,766	450,516	457,730	461,124	466,692	463,124	463,520	396	(3,172)
4. 1997	X X X	X X X	429,914	432,096	452,574	450,485	454,579	453,208	453,905	465,307	11,402	12,099
5. 1998	X X X	X X X	X X X	405,857	431,038	434,549	437,913	434,017	425,160	459,286	34,126	25,269
6. 1999	X X X	X X X	X X X	X X X	385,791	396,595	410,681	437,975	434,673	445,654	10,981	7,679
7. 2000	X X X	X X X	X X X	X X X	X X X	415,154	457,139	475,248	472,229	482,207	9,978	6,959
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	612,250	534,083	479,774	490,592	10,818	(43,491)
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	524,452	503,167	502,833	(334)	(21,619)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	503,554	426,596	(76,958)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	634,403	X X X	X X X
12. Totals											20,868	(8,797)

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	204	481	556	394	409	544	432	505	476	511	35	6
2. 1995	6	6	1	28	28	28	157	161	160	162	2	1
3. 1996	X X X			47								
4. 1997	X X X	X X X		36				1		2	2	1
5. 1998	X X X	X X X	X X X	76	133		6	5	6	6		1
6. 1999	X X X	X X X	X X X	X X X		22	4	48	55	58	3	10
7. 2000	X X X	X X X	X X X	X X X	X X X	11	9	6	7	8	1	2
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	61	11	11	11		
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(11)				11
10. 2003	X X X	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. 2004	X X X	X X X	X X X	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											43	32

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior			1									
2. 1995												
3. 1996	X X X											
4. 1997	X X X	X X X										
5. 1998	X X X	X X X	X X X									
6. 1999	X X X	X X X	X X X	X X X								
7. 2000	X X X	X X X	X X X	X X X	X X X							
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2003	X X X	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. 2004	X X X	X X X	X X X	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	22,115	35,030	34,248	32,866	31,652	33,461	30,254	29,074	41,363	31,682	(9,681)	2,608
2. 1995	44,769	57,153	57,938	57,283	60,545	58,056	58,104	57,760	57,621	57,470	(151)	(290)
3. 1996	X X X	39,580	52,955	54,476	56,139	54,876	53,091	53,761	54,243	54,195	(48)	434
4. 1997	X X X	X X X	41,032	65,501	60,572	57,093	55,350	54,027	54,822	54,323	(499)	296
5. 1998	X X X	X X X	X X X	35,580	62,423	57,676	58,888	58,427	57,586	58,292	706	(135)
6. 1999	X X X	X X X	X X X	X X X	43,955	59,256	65,223	65,919	68,661	70,101	1,440	4,182
7. 2000	X X X	X X X	X X X	X X X	X X X	36,151	29,089	42,268	20,334	44,660	24,326	2,392
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	48,305	63,266	82,266	80,161	(2,105)	16,895
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,070	56,025	55,393	(632)	(16,677)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	92,654	77,859	(14,795)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,544	X X X	X X X
12. Totals											(1,439)	9,705

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	2,229,213	2,397,124	2,584,589	2,684,058	2,716,091	2,772,785	2,822,529	3,198,328	3,430,572	3,640,355	209,783	442,027
2. 1995	321,456	310,002	313,971	315,238	330,112	303,689	295,625	313,040	283,720	287,752	4,032	(25,288)
3. 1996	X X X	333,156	312,468	344,423	346,181	352,912	373,481	350,417	325,936	354,423	28,487	4,006
4. 1997	X X X	X X X	338,632	336,751	414,224	432,792	459,443	473,446	423,200	443,026	19,826	(30,420)
5. 1998	X X X	X X X	X X X	384,823	402,118	436,107	488,503	502,716	500,523	523,103	22,580	20,387
6. 1999	X X X	X X X	X X X	X X X	370,598	364,971	474,451	534,209	572,678	567,320	(5,358)	33,111
7. 2000	X X X	X X X	X X X	X X X	X X X	407,552	500,794	444,010	496,315	499,607	3,292	55,597
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	432,185	375,727	383,314	392,395	9,081	16,668
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	365,576	362,050	364,061	2,011	(1,515)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	347,459	264,715	(82,744)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	454,539	X X X	X X X
12. Totals											210,990	514,573

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	42,329	74,263	78,173	81,604	68,851	74,497	92,139	79,823	79,586	75,583	(4,003)	(4,240)
2. 1995	969	3,532	3,365	2,799	2,060	2,066	3,688	3,586	2,278	2,309	31	(1,277)
3. 1996	X X X	5,439	7,438	7,139	12,468	13,783	3,695	2,663	6,579	8,665	2,086	6,002
4. 1997	X X X	X X X	13,837	11,182	45,200	28,133	11,080	11,427	13,601	16,746	3,145	5,319
5. 1998	X X X	X X X	X X X	27,736	24,154	23,438	15,439	18,215	28,548	25,695	(2,853)	7,480
6. 1999	X X X	X X X	X X X	X X X	17,921	20,450	19,502	20,446	26,538	31,146	4,608	10,700
7. 2000	X X X	X X X	X X X	X X X	X X X	14,532	11,753	17,496	34,392	41,363	6,971	23,867
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	19,067	24,006	49,830	44,059	(5,771)	20,053
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	83,257	28,476	45,265	16,789	(37,992)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,319	71,915	31,596	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,174	X X X	X X X
12. Totals											52,599	29,912

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	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	157,635	157,684	136,325	(21,359)	(21,310)
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	171,046	137,561	(33,485)	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	212,320	X X X	X X X
4. Totals											(54,844)	(21,310)

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	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	(37,275)	(22,567)	(23,357)	(790)	13,918
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	967,023	982,625	15,602	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	830,515	X X X	X X X
4. Totals											14,812	13,918

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	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	31,469	33,126	22,208	(10,918)	(9,261)
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,889	80,425	9,536	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,060	X X X	X X X
4. Totals											(1,382)	(9,261)

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	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	977,952	924,556	692,206	(232,350)	(285,746)
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,313	52,742	(8,571)	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	595	X X X	X X X
4. Totals											(240,921)	(285,746)

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior												
2. 1995												
3. 1996	X X X											
4. 1997	X X X	X X X										
5. 1998	X X X	X X X	X X X									
6. 1999	X X X	X X X	X X X	X X X								
7. 2000	X X X	X X X	X X X	X X X	X X X							
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2003	X X X	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. 2004	X X X	X X X	X X X	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												

NONE

SCHEDULE P-PART 2N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	15,645	13,313	16,792	9,293	29,280	28,954	29,425	6,487	7,824	8,192	368	1,705
2. 1995	4,169	9,801	6,720	5,677	5,492	5,389	5,395	5,414	5,523	5,522	(1)	108
3. 1996	X X X	21,104	14,102	10,641	10,240	10,462	10,470	10,451	11,005	10,712	(293)	261
4. 1997	X X X	X X X	32,066	27,286	27,719	27,399	28,272	28,299	28,637	28,866	229	567
5. 1998	X X X	X X X	X X X	37,760	57,671	55,264	57,647	57,477	57,278	57,902	624	425
6. 1999	X X X	X X X	X X X	X X X	63,799	78,317	80,231	81,813	84,896	86,055	1,159	4,242
7. 2000	X X X	X X X	X X X	X X X	X X X	12,659	24,421	26,097	31,771	35,283	3,512	9,186
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	32,662	65,893	46,013	48,398	2,385	(17,495)
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,909	16,282	23,512	7,230	16,603
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,723	47,899	(10,824)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,877	X X X	X X X
12. Totals											4,389	15,602

SCHEDULE P-PART 2O-REINSURANCE
Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	127,328	151,426	159,171	151,515	134,666	114,591	136,680	168,880	157,610	280,674	123,064	111,794
2. 1995	1,085	653	1,133	1,365	1,359	1,779	1,301	1,301	1,359	1,642	283	341
3. 1996	X X X	961	1,760	1,727	2,707	2,110	2,128	2,506	2,512	2,532	20	26
4. 1997	X X X	X X X	1,843	2,049	2,951	21,199	22,815	25,903	30,268	22,581	(7,687)	(3,322)
5. 1998	X X X	X X X	X X X	3,181	6,513	6,764	7,848	9,766	13,017	22,305	9,288	12,539
6. 1999	X X X	X X X	X X X	X X X	7,960	19,060	22,748	30,056	39,993	44,583	4,590	14,527
7. 2000	X X X	X X X	X X X	X X X	X X X	14,537	24,561	43,238	60,097	79,636	19,539	36,398
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	5,773	20,668	41,571	76,593	35,022	55,925
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,048	16,062	46,514	30,452	40,466
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,930	47,273	(21,657)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,496	X X X	X X X
12. Totals											192,914	268,694

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	1	1	1	1	1	1		26	3,953	(103,871)	(107,824)	(103,897)
2. 1995												
3. 1996	X X X											
4. 1997	X X X	X X X					22					
5. 1998	X X X	X X X	X X X									
6. 1999	X X X	X X X	X X X	X X X								
7. 2000	X X X	X X X	X X X	X X X	X X X							
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2003	X X X	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. 2004	X X X	X X X	X X X	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											(107,824)	(103,897)

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	750,847	777,458	813,268	784,475	748,308	752,324	781,588	774,259	791,612	926,412	134,800	152,153
2. 1995	118,792	113,274	110,321	97,201	74,353	56,906	63,082	62,863	72,509	73,632	1,123	10,769
3. 1996	X X X	101,929	77,151	64,686	74,015	83,173	80,847	85,718	97,101	96,463	(638)	10,745
4. 1997	X X X	X X X	79,807	59,012	70,030	80,690	103,367	98,700	109,281	118,483	9,202	19,783
5. 1998	X X X	X X X	X X X	68,277	64,146	63,970	72,425	74,444	76,672	77,461	789	3,017
6. 1999	X X X	X X X	X X X	X X X	80,778	82,439	55,961	53,385	69,012	84,042	15,030	30,657
7. 2000	X X X	X X X	X X X	X X X	X X X	60,250	51,605	51,519	59,199	58,961	(238)	7,442
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	70,430	36,728	51,406	64,274	12,868	27,546
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	76,392	73,981	60,685	(13,296)	(15,707)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,188	65,120	(20,068)	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,985	X X X	X X X
12. Totals											139,572	246,405

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	3,902	6,764	1,892	2,096	2,071	1,902	1,975	2,393	6,620	7,226	606	4,833
2. 1995	1,910	6,217	3,468	3,317	4,151	4,171	4,180	4,287	4,182	4,164	(18)	(123)
3. 1996	X X X	2,326	2,113	2,209	22	22	22	139	11	12	1	(127)
4. 1997	X X X	X X X	9,837	11,068	12,598	10,317	11,472	10,105	6,921	6,921		(3,184)
5. 1998	X X X	X X X	X X X	43	317	488	550	730	580	562	(18)	(168)
6. 1999	X X X	X X X	X X X	X X X	660	772	1,222	763	884	1,099	215	336
7. 2000	X X X	X X X	X X X	X X X	X X X	989	1,744	2,693	2,581	781	(1,800)	(1,912)
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	677	895	994	1,548	554	653
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,231	807	942	135	(289)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	702	1,456	754	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,081	X X X	X X X
12. Totals											429	19

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	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. 2003	X X X	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. 2004	X X X	X X X	X X X	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	37,521	88,943	108,555	117,664	124,372	130,006	132,950	134,612	137,153	133,777	53,031
2. 1995	457,710	575,575	596,604	609,621	616,482	621,240	623,546	624,866	625,505	626,332	356,362	143,911
3. 1996	X X X	609,030	729,000	749,044	765,225	771,539	777,061	780,116	781,834	782,656	426,926	166,413
4. 1997	X X X	X X X	389,368	490,080	514,494	526,187	534,055	538,012	539,595	541,070	276,765	121,766
5. 1998	X X X	X X X	X X X	496,351	622,716	651,529	668,185	676,385	679,914	679,640	297,125	134,778
6. 1999	X X X	X X X	X X X	X X X	475,411	601,608	629,743	645,253	653,938	659,609	260,898	118,299
7. 2000	X X X	X X X	X X X	X X X	X X X	521,307	702,152	736,390	751,214	763,912	255,942	114,179
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	585,337	765,858	782,860	803,535	263,336	113,906
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	514,431	686,046	717,170	229,328	95,487
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	578,055	742,709	216,867	103,405
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	584,665	214,917	129,525

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	516,357	853,027	1,028,346	1,118,993	1,162,369	1,180,446	1,197,285	1,210,736	1,235,223	245,254	101,942
2. 1995	517,876	965,745	1,205,730	1,354,039	1,441,170	1,486,612	1,507,247	1,519,684	1,524,340	1,533,696	541,069	365,101
3. 1996	X X X	513,480	962,061	1,204,406	1,360,767	1,448,857	1,492,203	1,511,831	1,520,450	1,532,771	518,012	356,102
4. 1997	X X X	X X X	527,944	955,857	1,196,899	1,361,785	1,456,629	1,499,919	1,520,373	1,536,000	489,315	348,334
5. 1998	X X X	X X X	X X X	515,589	921,470	1,162,051	1,327,127	1,418,046	1,458,645	1,486,271	466,327	333,110
6. 1999	X X X	X X X	X X X	X X X	516,851	952,907	1,191,358	1,352,641	1,442,682	1,497,234	457,693	347,474
7. 2000	X X X	X X X	X X X	X X X	X X X	570,401	1,061,860	1,288,210	1,439,530	1,562,408	466,315	374,868
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	667,300	1,186,031	1,440,953	1,643,645	488,196	405,754
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	688,668	1,275,044	1,589,364	449,107	363,601
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	696,390	1,291,132	375,892	327,344
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	605,388	339,694	279,858

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	225,152	387,203	473,766	521,689	535,499	549,812	564,620	569,435	572,843	4,711	2,101
2. 1995	86,224	186,465	293,164	355,617	398,328	430,632	442,480	449,672	452,972	454,161	100,273	41,200
3. 1996	X X X	113,728	218,774	327,216	410,083	461,034	485,672	500,600	505,844	507,878	93,765	54,158
4. 1997	X X X	X X X	120,139	260,815	396,384	507,837	562,663	590,783	608,612	621,079	98,643	61,955
5. 1998	X X X	X X X	X X X	129,507	293,135	445,199	549,833	622,995	650,434	664,753	100,349	65,921
6. 1999	X X X	X X X	X X X	X X X	126,139	295,231	443,379	561,394	621,885	648,333	99,389	69,701
7. 2000	X X X	X X X	X X X	X X X	X X X	119,394	270,467	383,413	471,266	524,544	88,150	60,606
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	85,486	176,701	271,000	342,523	71,552	45,181
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,054	157,264	264,087	60,565	33,113
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,927	167,255	60,862	35,668
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,723	45,927	39,083

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	1,141,082	1,942,061	2,559,546	2,932,058	3,287,581	3,347,952	3,699,124	4,039,661	4,322,220	322,376	57,718
2. 1995	501,495	1,045,270	1,312,677	1,486,246	1,596,084	1,670,942	1,727,361	1,767,010	1,805,444	1,835,517	604,241	172,721
3. 1996	X X X	577,312	1,039,785	1,325,219	1,499,849	1,609,963	1,689,063	1,741,660	1,785,398	1,819,837	587,845	177,119
4. 1997	X X X	X X X	531,715	1,123,770	1,445,763	1,648,507	1,777,027	1,891,855	1,962,264	2,024,638	607,882	229,040
5. 1998	X X X	X X X	X X X	606,938	1,312,361	1,709,944	1,997,041	2,154,478	2,285,871	2,373,400	630,763	252,986
6. 1999	X X X	X X X	X X X	X X X	562,213	1,195,991	1,621,635	1,887,705	2,065,932	2,191,066	582,571	229,269
7. 2000	X X X	X X X	X X X	X X X	X X X	512,548	1,133,208	1,503,190	1,697,327	1,857,888	524,105	214,924
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	404,524	908,474	1,132,604	1,210,748	460,697	193,985
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	426,285	968,078	1,173,390	440,476	212,025
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	414,567	929,265	405,887	173,551
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	459,120	312,574	198,634

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	140,878	248,408	341,599	388,957	416,599	452,070	479,525	502,215	517,334	3,306	10,002
2. 1995	145,862	238,117	278,487	314,945	340,457	359,797	373,013	378,969	383,858	387,190	52,920	39,144
3. 1996	X X X	185,745	286,761	329,550	372,825	400,885	434,921	446,821	449,434	453,762	71,293	49,809
4. 1997	X X X	X X X	165,778	265,346	324,099	369,004	404,390	422,729	433,166	443,513	60,682	62,209
5. 1998	X X X	X X X	X X X	158,595	264,754	323,281	367,993	391,759	411,788	428,057	63,962	51,856
6. 1999	X X X	X X X	X X X	X X X	151,819	244,372	307,767	352,807	384,674	411,854	58,236	52,463
7. 2000	X X X	X X X	X X X	X X X	X X X	171,102	310,063	371,304	405,634	437,497	52,147	49,715
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	176,903	321,067	361,771	402,372	46,851	42,227
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	152,678	276,390	339,804	40,613	28,427
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	175,413	286,066	35,377	19,525
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,807	25,619	15,906

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	31	196	201	246	301	298	318	366	373	51	(15)
2. 1995			1	28	28	28	28	161	161	162		13
3. 1996	X X X											19
4. 1997	X X X	X X X										492
5. 1998	X X X	X X X	X X X				6	6	6	72		520
6. 1999	X X X	X X X	X X X	X X X			4	4	4	4	1	2
7. 2000	X X X	X X X	X X X	X X X	X X X		9	7	7	8		6
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	12	11	11	11		
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X					1
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000											
2. 1995												1
3. 1996	X X X											
4. 1997	X X X	X X X										
5. 1998	X X X	X X X	X X X									4
6. 1999	X X X	X X X	X X X	X X X								
7. 2000	X X X	X X X	X X X	X X X	X X X							
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2003	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. 2004	X X X	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	12,499	20,458	24,866	27,479	27,896	28,737	27,546	28,709	29,637	X X X	X X X
2. 1995	20,568	39,150	46,068	49,850	54,473	56,435	56,824	56,960	57,128	57,182	X X X	X X X
3. 1996	X X X	20,470	38,010	41,534	47,704	51,008	51,565	52,637	53,503	53,906	X X X	X X X
4. 1997	X X X	X X X	19,681	35,904	43,870	50,933	51,521	53,025	53,431	53,168	X X X	X X X
5. 1998	X X X	X X X	X X X	17,887	42,423	47,433	51,152	53,212	54,893	55,652	X X X	X X X
6. 1999	X X X	X X X	X X X	X X X	23,316	47,781	52,786	57,280	61,844	64,698	X X X	X X X
7. 2000	X X X	X X X	X X X	X X X	X X X	19,262	20,808	29,276	30,135	33,724	X X X	X X X
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	28,139	36,930	59,199	65,757	X X X	X X X
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,105	30,996	39,676	X X X	X X X
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,080	34,910	X X X	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,804	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	403,296	771,980	1,159,961	1,410,537	1,664,316	1,930,307	2,218,076	2,426,448	2,592,367	12,639	228,796
2. 1995	17,472	58,079	114,092	163,152	206,862	232,007	246,409	261,363	267,922	274,626	37,119	55,195
3. 1996	X X X	16,497	60,020	124,490	196,478	252,476	293,878	319,160	322,618	334,911	35,865	56,568
4. 1997	X X X	X X X	31,066	85,149	179,423	267,647	329,731	368,092	392,411	409,787	39,505	64,834
5. 1998	X X X	X X X	X X X	32,969	123,707	235,984	338,841	398,160	444,133	470,806	43,369	73,554
6. 1999	X X X	X X X	X X X	X X X	27,780	114,574	234,314	345,619	435,196	487,914	38,596	72,836
7. 2000	X X X	X X X	X X X	X X X	X X X	20,349	115,198	214,079	313,958	388,123	35,719	60,292
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	11,594	77,401	171,948	256,683	25,638	58,708
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,066	98,655	186,859	20,149	40,534
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,062	82,099	17,191	32,191
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,723	10,070	25,668

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	15,289	29,687	56,106	55,882	56,219	55,039	52,400	61,204	63,609	10	8,022
2. 1995	408	783	934	1,031	1,669	1,753	2,229	2,278	2,278	2,279	26	1,683
3. 1996	X X X		801	1,085	1,802	2,196	2,237	2,292	2,451	2,578	8	663
4. 1997	X X X	X X X	610	2,104	7,991	8,326	8,545	9,170	9,262	8,837	57	62
5. 1998	X X X	X X X	X X X	5,288	8,916	10,272	10,519	10,768	13,329	13,792	48	282
6. 1999	X X X	X X X	X X X	X X X	151	7,456	14,496	16,154	19,597	19,615	43	1,084
7. 2000	X X X	X X X	X X X	X X X	X X X	182	5,738	9,233	16,736	17,789	36	1,759
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	9,861	17,993	21,361	27,144	120	334
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,371	3,298	11,087	240	854
10. 2003	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)	14,275	164	1,091
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,684	4	39

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	70,424	86,772	X X X	X X X
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,677	116,946	X X X	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,033	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	3,745	(10,378)	6,817,273	2,371,330
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	970,209	989,449	947,854	380,978
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	826,655	811,518	362,083

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	(9,429)	(13,987)	X X X	X X X
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,345	56,097	X X X	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35,945	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	224,670	685,102	X X X	X X X
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,738	52,712	X X X	X X X
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000										X X X	X X X
2. 1995											X X X	X X X
3. 1996	X X X										X X X	X X X
4. 1997	X X X	X X X									X X X	X X X
5. 1998	X X X	X X X	X X X								X X X	X X X
6. 1999	X X X	X X X	X X X	X X X							X X X	X X X
7. 2000	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2003	X X X	X X X	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. 2004	X X X	X X X	X X X	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 3N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	3,231	3,811	6,005	6,325	4,678	5,754	4,939	5,166	5,456	X X X	X X X
2. 1995	1,109	3,449	5,085	5,330	5,401	5,298	5,360	5,361	5,387	5,419	X X X	X X X
3. 1996	X X X	5,778	8,537	9,538	9,964	10,222	10,325	10,330	10,335	10,553	X X X	X X X
4. 1997	X X X	X X X	10,989	22,229	24,402	25,264	26,957	27,432	27,492	27,385	X X X	X X X
5. 1998	X X X	X X X	X X X	20,042	46,311	58,298	55,457	56,035	56,026	56,389	X X X	X X X
6. 1999	X X X	X X X	X X X	X X X	12,608	67,837	74,769	80,673	82,861	84,455	X X X	X X X
7. 2000	X X X	X X X	X X X	X X X	X X X	3,264	12,280	18,572	24,406	28,351	X X X	X X X
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	24,994	67,579	102,188	28,682	X X X	X X X
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,674	10,907	16,110	X X X	X X X
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,158	11,693	X X X	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,748	X X X	X X X

SCHEDULE P-PART 3O-REINSURANCE
Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	15,978	32,536	44,167	41,127	48,069	60,030	78,167	85,558	92,994	X X X	X X X
2. 1995	99	131	305	577	789	901	1,116	1,233	1,267	1,345	X X X	X X X
3. 1996	X X X	37	133	236	1,196	1,287	1,468	1,592	1,612	1,767	X X X	X X X
4. 1997	X X X	X X X	36	113	1,051	4,565	11,528	16,758	21,514	21,659	X X X	X X X
5. 1998	X X X	X X X	X X X	102	1,349	3,365	4,791	6,843	8,449	10,909	X X X	X X X
6. 1999	X X X	X X X	X X X	X X X	562	5,486	11,280	19,033	27,406	32,104	X X X	X X X
7. 2000	X X X	X X X	X X X	X X X	X X X	1,066	6,713	22,178	34,819	50,755	X X X	X X X
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	849	4,690	14,273	26,663	X X X	X X X
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	4,813	18,889	X X X	X X X
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	429	2,547	X X X	X X X
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000						(1)	(78,928)	(106,053)	(105,740)	X X X	X X X
2. 1995											X X X	X X X
3. 1996	X X X										X X X	X X X
4. 1997	X X X	X X X									X X X	X X X
5. 1998	X X X	X X X	X X X								X X X	X X X
6. 1999	X X X	X X X	X X X	X X X							X X X	X X X
7. 2000	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2003	X X X	X X X	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. 2004	X X X	X X X	X X X	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	93,598	187,319	265,580	290,783	308,115	321,004	367,682	359,525	436,212	3,177	180,072
2. 1995	1,479	7,534	14,832	28,656	40,637	46,488	52,652	56,321	58,908	63,954	4,425	7,390
3. 1996	X X X	1,579	4,635	15,431	30,395	51,899	64,446	76,723	80,523	88,576	3,987	9,630
4. 1997	X X X	X X X	2,067	10,901	26,605	36,294	63,287	72,534	82,830	96,680	3,905	12,014
5. 1998	X X X	X X X	X X X	2,090	9,833	20,025	32,731	40,486	49,972	61,515	3,746	13,115
6. 1999	X X X	X X X	X X X	X X X	2,113	5,995	17,995	24,764	41,783	55,252	3,025	8,267
7. 2000	X X X	X X X	X X X	X X X	X X X	1,833	7,512	14,493	24,561	32,477	3,410	16,124
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	902	1,759	10,031	17,063	2,255	4,378
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	980	2,965	7,606	1,569	11,519
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	722	3,382	1,262	4,610
11. 2004	X X X	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	2,112	2,286

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	1,038	1,229	1,980	1,969	1,969	1,974	1,978	4,142	4,522	1	49
2. 1995	1,359	1,287	1,903	1,903	4,151	4,171	4,180	4,182	4,163	4,164	37	115
3. 1996	X X X	17	26	26	26	26	22	22	11	12	61	307
4. 1997	X X X	X X X	1,604	4,390	6,017	6,902	6,924	6,921	6,921	6,921	17	147
5. 1998	X X X	X X X	X X X		202	486	550	580	580	562	17	189
6. 1999	X X X	X X X	X X X	X X X	49	66	61	384	461	581	13	61
7. 2000	X X X	X X X	X X X	X X X	X X X	1	76	492	233	235	12	160
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1	237	280	807	9	35
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	94	95	261	4	68
10. 2003	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)	209	2	90
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			9

SCHEDULE P-PART 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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
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. 2003	X X X	X X X	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. 2004	X X X	X X X	X X X	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 4A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	30,968	21,692	17,089	11,061	11,415	10,701	64	249	389	54
2. 1995	74,804	17,700	8,403	5,449	2,133	1,183	(182)	208	272	
3. 1996	X X X	68,966	18,108	8,114	4,404	2,317	187	417	606	37
4. 1997	X X X	X X X	62,688	13,072	8,490	3,363	1,008	818	642	1
5. 1998	X X X	X X X	X X X	57,499	12,649	6,139	1,554	2,418	1,551	(49)
6. 1999	X X X	X X X	X X X	X X X	53,567	9,820	4,389	2,387	1,981	(60)
7. 2000	X X X	X X X	X X X	X X X	X X X	39,795	5,204	6,869	4,890	479
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	33,543	7,040	10,012	3,297
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,951	20,345	(8,155)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	113,996	35,283
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	170,656

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	553,468	240,814	93,366	38,311	28,052	19,300	17,254	14,371	21,223	4,683
2. 1995	641,888	292,542	145,315	46,294	24,074	7,115	1,826	863	1,317	501
3. 1996	X X X	574,738	281,205	132,160	53,350	19,934	4,466	1,488	1,577	833
4. 1997	X X X	X X X	557,050	240,860	112,625	38,229	8,525	1,249	4,286	1,093
5. 1998	X X X	X X X	X X X	473,029	220,703	84,129	22,320	13,647	2,199	2,729
6. 1999	X X X	X X X	X X X	X X X	483,334	193,090	66,183	24,414	10,130	4,489
7. 2000	X X X	X X X	X X X	X X X	X X X	392,405	124,358	56,525	20,532	7,594
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	436,527	196,117	92,433	29,715
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	598,339	243,869	83,142
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	651,365	247,965
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	723,485

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	273,673	131,415	72,420	27,438	15,339	(9,636)	6,198	12,678	3,026	28,704
2. 1995	195,724	81,957	31,645	11,632	6,195	16,305	3,298	2,614	360	594
3. 1996	X X X	166,817	63,660	32,431	11,476	7,109	9,347	4,181	(5,260)	1,229
4. 1997	X X X	X X X	146,114	94,312	30,577	15,607	17,703	12,463	6,486	1,216
5. 1998	X X X	X X X	X X X	207,582	71,375	28,339	14,816	9,874	18,423	1,656
6. 1999	X X X	X X X	X X X	X X X	187,242	78,471	17,416	13,653	3,662	3,905
7. 2000	X X X	X X X	X X X	X X X	X X X	166,249	64,999	18,049	16,390	5,901
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	209,971	48,978	30,674	15,063
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	242,238	97,947	37,507
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	235,641	124,617
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	271,877

SCHEDULE P-PART 4D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	3,458,180	2,485,801	2,171,462	1,611,022	892,401	849,015	826,557	469,932	418,960	376,122
2. 1995	1,065,110	597,533	383,887	274,811	175,424	158,240	139,585	60,376	42,147	33,127
3. 1996	X X X	969,106	486,744	296,377	207,853	185,703	122,040	72,354	50,575	48,159
4. 1997	X X X	X X X	900,060	437,590	275,504	226,619	189,761	88,838	61,648	58,302
5. 1998	X X X	X X X	X X X	1,067,038	481,421	334,208	237,212	168,282	88,668	87,571
6. 1999	X X X	X X X	X X X	X X X	995,772	547,091	345,437	186,399	108,135	103,163
7. 2000	X X X	X X X	X X X	X X X	X X X	841,764	356,552	160,224	116,448	100,214
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	645,122	339,630	171,047	98,875
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	676,618	321,732	137,409
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,378,674	524,501
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,565,550

SCHEDULE P-PART 4E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	215,087	153,523	120,577	63,423	26,729	14,359	8,738	25,381	15,370	10,773
2. 1995	135,532	78,634	52,793	30,122	13,904	8,011	4,553	4,340	2,843	2,138
3. 1996	X X X	145,031	94,305	59,194	22,889	14,707	4,639	5,944	4,859	2,785
4. 1997	X X X	X X X	136,090	84,114	43,412	25,949	15,759	7,204	9,498	3,779
5. 1998	X X X	X X X	X X X	124,430	65,408	44,589	24,261	9,963	(8,190)	14,232
6. 1999	X X X	X X X	X X X	X X X	114,414	79,276	41,294	34,862	17,356	9,999
7. 2000	X X X	X X X	X X X	X X X	X X X	106,773	49,919	40,587	20,887	12,415
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	261,821	109,461	43,674	23,802
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	249,786	115,974	54,805
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	161,330	79,096
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	277,311

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior								4	4	9
2. 1995	6								(1)	
3. 1996	X X X									
4. 1997	X X X	X X X						1	(50)	(87)
5. 1998	X X X	X X X	X X X					(1)		
6. 1999	X X X	X X X	X X X	X X X		22		43	(137)	(831)
7. 2000	X X X	X X X	X X X	X X X	X X X			(1)		
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	49			
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(1)		
10. 2003	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. 2004	X X X	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 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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior			1							
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	5,688	2,888	3,017	806	906	2,948	48	409	11,876	933
2. 1995	15,683	6,153	386	225	2,309	714	403	161	76	64
3. 1996	X X X	9,387	4,694	2,196	1,835	770	(133)	(48)	(415)	65
4. 1997	X X X	X X X	7,410	2,812	3,915	2,554	1,486	367	428	122
5. 1998	X X X	X X X	X X X	12,177	6,432	1,325	1,567	673	223	368
6. 1999	X X X	X X X	X X X	X X X	5,948	368	2,598	325	730	1,245
7. 2000	X X X	X X X	X X X	X X X	X X X	2,710	3,743	2,966	(10,469)	6,758
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	3,273	16,958	(9,030)	2,646
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,164	11,093	7,301
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,068	14,128
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,276

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	1,361,446	1,233,257	1,106,501	1,016,785	838,571	719,843	450,235	468,687	555,685	384,845
2. 1995	245,720	161,157	125,896	90,211	69,484	34,451	29,589	29,218	3,385	3,894
3. 1996	X X X	214,897	157,052	105,866	67,491	44,238	46,626	11,847	(16,421)	2,647
4. 1997	X X X	X X X	224,990	135,922	90,421	53,608	56,327	64,330	(2,555)	6,149
5. 1998	X X X	X X X	X X X	267,462	117,785	57,236	36,434	31,855	1,036	9,551
6. 1999	X X X	X X X	X X X	X X X	276,253	108,583	49,840	38,906	29,300	11,711
7. 2000	X X X	X X X	X X X	X X X	X X X	299,413	166,902	52,801	35,864	24,286
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	336,842	119,652	76,803	49,559
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	265,133	126,190	74,043
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	227,631	99,524
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,812

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	1,531	10,520	13,468	14,368	10,113	4,414	9	1,465	9,570	3,946
2. 1995		2,310	921	737	154	66	390	286		30
3. 1996	X X X	4,651	5,891	2,520	7,702	4,508	1,520	349	251	2,997
4. 1997	X X X	X X X	8,999	6,550	13,666	11,491	1,763	883	2,642	5,398
5. 1998	X X X	X X X	X X X	9,239	5,702	4,090	4,769	1,286	6,349	3,053
6. 1999	X X X	X X X	X X X	X X X	9,820	3,332	2,502	9,325	3,658	3,265
7. 2000	X X X	X X X	X X X	X X X	X X X	6,486	2,921	6,502	6,681	7,669
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	3,182	3,005	29,921	12,881
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	73,093	24,796	12,487
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,156	41,182
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,633

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	76,209	44,566	18,130
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,911	8,326
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,713

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(53,467)	(21,562)	(1,809)
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(19,436)	(8,507)
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(16,419)

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,244	31,458	32,101
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,122	20,657
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,228

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,861	5,199	1,334
2. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	354	
3. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	471

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	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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 4N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	2,537	616	3,137	1,300	18	(178)				541
2. 1995	1,392	5,131	1,251	30	12					61
3. 1996	X X X	13,700	4,133	152	26	31				43
4. 1997	X X X	X X X	18,486	2,066	868	641				561
5. 1998	X X X	X X X	X X X	8,720	5,157	1,513	(1)		(2)	672
6. 1999	X X X	X X X	X X X	X X X	36,051	1,707	438			195
7. 2000	X X X	X X X	X X X	X X X	X X X	2,713	2,056			463
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	(42,330)	(5,454)	(3,515)	116
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66		1,143
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,322	32,730
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,702

SCHEDULE P-PART 4O-REINSURANCE
Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	52,773	56,132	56,773	45,724	54,090	26,564	38,616	36,828	19,992	131,021
2. 1995	769	432	568	308	332	60				204
3. 1996	X X X	822	1,205	1,012	949	217				64
4. 1997	X X X	X X X	1,791	1,702	1,438	4,934				482
5. 1998	X X X	X X X	X X X	2,961	3,107	2,480	336			301
6. 1999	X X X	X X X	X X X	X X X	6,270	6,614	1,169			808
7. 2000	X X X	X X X	X X X	X X X	X X X	7,683	2,402			1,458
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	(963)			1,277
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,548		1,421
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64,039	33,377
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,108

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior								78,932	108,633	(29)
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	533,948	428,175	414,638	335,715	267,896	259,013	155,122	155,432	178,534	173,471
2. 1995	111,374	87,439	72,798	51,687	22,518	2,429	5,466	3,099	9,186	6,446
3. 1996	X X X	97,828	61,369	35,078	21,041	13,089	7,706	3,645	12,491	3,853
4. 1997	X X X	X X X	68,769	34,083	25,449	19,783	22,258	7,422	10,034	6,757
5. 1998	X X X	X X X	X X X	58,362	36,448	24,970	22,664	16,569	11,997	7,301
6. 1999	X X X	X X X	X X X	X X X	71,715	62,687	26,127	16,416	10,968	18,885
7. 2000	X X X	X X X	X X X	X X X	X X X	50,833	37,429	24,778	22,661	19,150
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	66,603	32,063	30,004	28,688
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,019	57,043	39,950
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,610	54,596
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,839

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	12	4,896	329	132	100	(68)		414	1,157	1,224
2. 1995		1,205	831	773				104		
3. 1996	X X X	567	1,093	1,187	(1)	(1)		115		
4. 1997	X X X	X X X	4,300	3,635	3,273	100	1,498	133		
5. 1998	X X X	X X X	X X X	26	49	(5)		149		
6. 1999	X X X	X X X	X X X	X X X	280	(17)	384	180	278	123
7. 2000	X X X	X X X	X X X	X X X	X X X	(67)	550	237	2,213	546
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	219	325	295	608
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,099	628	632
10. 2003	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	926
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,081

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2003	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. 2004	X X X	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 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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	36,236	4,275	1,790	3,125	4,028	85	88	250	19	133,777
2. 1995	192,166	226,125	228,988	230,511	230,691	230,767	230,818	230,831	230,838	356,362
3. 1996	X X X	245,225	279,794	283,564	283,944	284,225	294,333	294,391	294,403	426,926
4. 1997	X X X	X X X	155,694	182,808	183,565	184,009	191,713	191,784	191,795	276,765
5. 1998	X X X	X X X	X X X	183,043	196,489	200,615	210,340	210,579	210,599	297,125
6. 1999	X X X	X X X	X X X	X X X	145,903	173,760	183,912	185,098	185,537	260,898
7. 2000	X X X	X X X	X X X	X X X	X X X	141,823	177,238	180,751	182,804	255,942
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	150,071	179,142	183,867	263,336
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	136,301	161,484	229,328
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133,854	216,867
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,917

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	9,582	6,051	3,536	2,445	787	510	327	253	187	118
2. 1995	33,044	5,138	2,530	1,384	549	338	214	165	124	80
3. 1996	X X X	35,131	6,191	2,914	1,108	642	397	243	166	128
4. 1997	X X X	X X X	27,781	5,614	1,969	1,064	599	386	243	171
5. 1998	X X X	X X X	X X X	35,117	5,111	2,356	1,204	706	402	304
6. 1999	X X X	X X X	X X X	X X X	27,946	5,704	2,656	1,372	739	440
7. 2000	X X X	X X X	X X X	X X X	X X X	32,974	5,886	2,608	1,269	751
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	29,745	6,239	2,477	1,683
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,993	6,202	3,429
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,546	11,549
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,392

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	17,678	2,264	1,855	4,436	51	146	66	220	31	186,799
2. 1995	306,648	323,878	324,940	325,943	326,022	326,067	326,091	326,104	326,106	500,354
3. 1996	X X X	378,526	395,494	397,218	397,442	397,068	408,504	408,527	408,531	593,468
4. 1997	X X X	X X X	252,851	266,402	266,926	267,262	276,347	276,381	276,383	398,703
5. 1998	X X X	X X X	X X X	292,768	299,348	301,015	310,724	310,784	310,791	432,207
6. 1999	X X X	X X X	X X X	X X X	237,651	251,820	270,914	271,092	271,109	379,638
7. 2000	X X X	X X X	X X X	X X X	X X X	237,443	264,440	265,025	265,737	370,873
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	251,874	265,255	266,225	378,924
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	226,298	233,354	328,240
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	223,772	331,819
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	364,837

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	172,939	43,392	18,838	12,689	9,803	127,108	85,915	1,237	17	245,254
2. 1995	193,807	291,850	313,887	325,137	326,742	352,726	390,740	390,832	390,832	541,069
3. 1996	X X X	191,566	288,452	312,771	319,320	326,879	376,032	376,228	376,283	518,012
4. 1997	X X X	X X X	190,846	281,054	301,510	313,625	360,840	361,323	361,430	489,315
5. 1998	X X X	X X X	X X X	187,280	277,514	298,705	347,542	348,472	349,664	466,327
6. 1999	X X X	X X X	X X X	X X X	186,108	279,020	338,194	340,786	346,280	457,693
7. 2000	X X X	X X X	X X X	X X X	X X X	192,400	322,190	340,106	349,782	466,315
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	223,339	336,026	354,720	488,196
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	235,210	326,668	449,107
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	217,085	375,892
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	339,694

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	89,730	47,320	32,343	15,765	7,421	4,326	2,959	2,060	1,400	793
2. 1995	133,967	44,432	29,528	12,198	5,326	2,555	1,577	946	578	413
3. 1996	X X X	139,518	50,294	23,709	11,648	5,262	3,235	1,973	1,168	803
4. 1997	X X X	X X X	138,025	46,382	22,602	11,272	7,116	4,413	2,690	1,882
5. 1998	X X X	X X X	X X X	130,038	42,519	21,736	13,205	7,688	4,453	3,103
6. 1999	X X X	X X X	X X X	X X X	134,672	42,084	24,216	14,178	8,672	6,568
7. 2000	X X X	X X X	X X X	X X X	X X X	136,169	52,076	31,048	20,200	14,566
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	149,254	46,387	25,304	16,280
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	143,441	45,125	24,847
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	90,546	77,594
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	122,620

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	113,969	16,261	(2,162)	(44,662)	2,345	163,559	128,305	956	56	347,182
2. 1995	495,253	546,531	557,127	549,403	549,519	588,697	645,182	645,206	645,212	906,585
3. 1996	X X X	504,022	545,383	547,821	548,866	552,595	624,564	624,589	624,673	874,919
4. 1997	X X X	X X X	504,541	534,436	537,004	542,346	612,136	612,205	612,300	839,531
5. 1998	X X X	X X X	X X X	497,589	531,299	537,462	602,036	602,150	602,201	802,537
6. 1999	X X X	X X X	X X X	X X X	513,328	551,674	616,688	617,034	617,110	811,738
7. 2000	X X X	X X X	X X X	X X X	X X X	536,397	634,057	643,041	643,219	855,747
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	611,699	659,901	660,476	910,230
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	610,318	625,007	837,551
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	558,517	780,833
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	742,233

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	34,745	9,147	4,693	1,799	16,660	22,527	5,346	418	218	4,711
2. 1995	47,040	65,298	70,323	72,536	73,903	74,257	76,510	93,410	93,422	100,273
3. 1996	X X X	51,386	71,580	76,953	79,854	81,668	85,977	86,000	86,013	93,765
4. 1997	X X X	X X X	55,260	78,612	84,556	87,717	91,654	91,686	91,710	98,643
5. 1998	X X X	X X X	X X X	57,158	81,907	88,974	92,745	93,264	93,303	100,349
6. 1999	X X X	X X X	X X X	X X X	53,071	79,958	87,588	90,804	91,859	99,389
7. 2000	X X X	X X X	X X X	X X X	X X X	51,439	73,746	78,223	80,253	88,150
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	44,507	60,670	63,814	71,552
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,467	53,104	60,565
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,110	60,862
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,927

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	19,744	10,692	5,369	2,813	1,451	823	635	453	327	173
2. 1995	22,692	9,223	4,769	2,453	1,358	774	345	220	146	96
3. 1996	X X X	26,773	9,964	5,299	2,809	1,317	546	301	164	96
4. 1997	X X X	X X X	29,413	9,826	5,443	2,808	1,217	620	370	204
5. 1998	X X X	X X X	X X X	31,679	10,368	5,373	2,556	1,272	685	348
6. 1999	X X X	X X X	X X X	X X X	40,806	16,238	8,339	4,302	2,226	1,027
7. 2000	X X X	X X X	X X X	X X X	X X X	30,988	9,006	4,825	2,632	1,337
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	20,747	7,108	4,086	2,543
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,941	6,363	3,689
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,206	12,320
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,827

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	35,386	11,577	2,791	(1,613)	2,440	22,666	415	403	288	6,771
2. 1995	99,510	121,959	124,063	123,454	123,899	123,936	123,996	133,260	133,264	141,570
3. 1996	X X X	118,131	131,954	131,496	132,003	132,907	136,924	136,940	136,938	148,021
4. 1997	X X X	X X X	124,563	139,496	142,483	143,938	151,061	151,074	151,078	160,803
5. 1998	X X X	X X X	X X X	130,898	145,921	149,324	157,193	157,218	157,225	166,614
6. 1999	X X X	X X X	X X X	X X X	136,161	152,603	160,731	160,797	160,804	170,111
7. 2000	X X X	X X X	X X X	X X X	X X X	124,563	141,140	141,453	141,503	150,092
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	103,207	111,252	111,398	119,275
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,826	92,420	97,361
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	92,820	108,846
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	106,844

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	441,056	355,570	383,118	316,245	525,514	312,608	341,796	308,533	331,124	322,376
2. 1995	307,122	406,275	430,511	437,722	533,062	535,644	571,320	573,217	594,079	604,241
3. 1996	X X X	289,500	368,607	383,147	506,474	518,727	559,976	562,245	577,973	587,845
4. 1997	X X X	X X X	272,488	353,880	507,665	518,870	584,505	588,093	587,196	607,882
5. 1998	X X X	X X X	X X X	285,491	508,857	532,755	593,302	599,918	609,734	630,763
6. 1999	X X X	X X X	X X X	X X X	351,066	461,578	531,942	543,387	560,139	582,571
7. 2000	X X X	X X X	X X X	X X X	X X X	326,588	461,636	484,157	501,389	524,105
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	309,427	407,434	432,160	460,697
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	298,896	400,098	440,476
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	288,365	405,887
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	312,574

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	183,519	129,822	50,955	56,109	58,992	51,888	45,477	42,386	39,404	34,056
2. 1995	83,878	44,738	19,282	11,646	7,959	6,141	4,587	3,744	3,087	2,652
3. 1996	X X X	83,782	34,547	19,125	11,853	8,498	5,901	4,635	3,857	3,187
4. 1997	X X X	X X X	88,029	39,347	21,835	14,558	9,337	6,884	5,405	4,458
5. 1998	X X X	X X X	X X X	97,180	44,021	27,042	16,232	10,791	8,765	5,914
6. 1999	X X X	X X X	X X X	X X X	92,929	46,426	25,319	16,072	12,309	7,608
7. 2000	X X X	X X X	X X X	X X X	X X X	94,669	41,388	23,811	16,295	9,700
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	84,976	39,003	24,679	13,416
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,432	41,862	22,317
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,626	41,220
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,225

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	441,564	381,738	371,269	363,499	362,036	397,222	371,477	364,500	388,655	377,725
2. 1995	643,987	699,819	705,328	706,146	706,188	706,242	743,985	745,894	766,679	779,598
3. 1996	X X X	640,509	679,287	681,224	681,364	692,045	739,500	741,322	756,319	768,137
4. 1997	X X X	X X X	679,281	721,107	728,620	734,769	816,302	817,655	842,715	841,382
5. 1998	X X X	X X X	X X X	724,449	766,084	775,858	857,175	858,835	917,044	889,663
6. 1999	X X X	X X X	X X X	X X X	607,377	712,364	780,533	783,349	830,581	819,447
7. 2000	X X X	X X X	X X X	X X X	X X X	649,918	712,688	717,720	747,102	748,729
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	602,875	633,435	653,450	668,099
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	591,534	649,107	674,819
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	566,482	620,657
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	613,437

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	9,768	3,683	1,859	3,192	(1,910)	219	82	114	3,419	3,306
2. 1995	26,076	35,233	37,411	39,614	39,924	40,045	40,134	40,161	42,834	52,920
3. 1996	X X X	31,553	41,000	43,944	44,842	44,691	54,756	54,862	59,749	71,293
4. 1997	X X X	X X X	26,877	36,065	37,670	37,742	45,889	46,032	50,926	60,682
5. 1998	X X X	X X X	X X X	26,286	35,711	38,637	46,897	47,155	54,029	63,962
6. 1999	X X X	X X X	X X X	X X X	23,507	34,093	40,509	41,004	48,859	58,236
7. 2000	X X X	X X X	X X X	X X X	X X X	23,477	33,307	34,236	42,440	52,147
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	20,967	28,755	37,008	46,851
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,429	30,845	40,613
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,989	35,377
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,619

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	10,257	7,474	4,338	32,814	40,781	46,329	26,248	37,793	20,184	26,688
2. 1995	11,424	5,398	3,275	2,080	1,170	776	375	307	198	219
3. 1996	X X X	12,817	5,671	3,220	1,898	1,336	729	594	414	448
4. 1997	X X X	X X X	11,427	5,678	2,900	2,264	1,092	11,172	4,441	5,333
5. 1998	X X X	X X X	X X X	12,665	4,895	3,520	1,886	1,421	1,050	1,084
6. 1999	X X X	X X X	X X X	X X X	12,043	6,073	3,817	2,101	1,420	1,463
7. 2000	X X X	X X X	X X X	X X X	X X X	14,446	3,889	2,299	1,511	1,477
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	12,687	4,526	2,829	2,586
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,428	5,014	4,757
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,545	14,644
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,362

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	7,533	3,136	1,194	3,521	(40)	45,597	144	11,785	21,804	19,898
2. 1995	58,331	67,468	68,590	70,834	70,897	70,985	71,143	71,174	73,883	92,285
3. 1996	X X X	67,615	76,720	79,001	79,353	81,521	96,760	96,798	100,812	121,550
4. 1997	X X X	X X X	61,935	72,419	73,181	74,600	87,325	93,180	105,222	128,224
5. 1998	X X X	X X X	X X X	61,246	70,083	74,058	88,880	88,963	102,719	116,902
6. 1999	X X X	X X X	X X X	X X X	57,728	70,838	84,121	84,341	99,653	112,161
7. 2000	X X X	X X X	X X X	X X X	X X X	61,734	75,215	75,638	94,338	103,348
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	60,719	64,284	82,605	91,720
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,013	66,287	73,915
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,749	69,612
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,918

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior			5		23	29				51
2. 1995	1	1	1	1						
3. 1996	X X X		1	1						
4. 1997	X X X	X X X	17	38						
5. 1998	X X X	X X X	X X X	53						
6. 1999	X X X	X X X	X X X	X X X			1	1	1	1
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	7	6	6	8	75	36	38	36	38	78
2. 1995	1	1	1	1						
3. 1996	X X X	1	11	9						
4. 1997	X X X	X X X	149	76						
5. 1998	X X X	X X X	X X X	102						
6. 1999	X X X	X X X	X X X	X X X	1	1				
7. 2000	X X X	X X X	X X X	X X X	X X X	1				
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	5	13	(1)	5	1	67				87
2. 1995	1	12	12	12	12	12	12	14	14	13
3. 1996	X X X	1	17	19	19	19	19	19	19	19
4. 1997	X X X	X X X	439	485	485	487	489	492	492	492
5. 1998	X X X	X X X	X X X	523	521	521	521	520	520	520
6. 1999	X X X	X X X	X X X	X X X	1	4	4	4	4	4
7. 2000	X X X	X X X	X X X	X X X	X X X	6	6	6	6	6
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1	1
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P-PART 5F
MEDICAL MALPRACTICE-CLAIMS-MADE
SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior					1					
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior					1					
2. 1995					1	1	1	1	1	1
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X		4	4	4	4	4	4
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	13,562	4,164	3,014	1,945	17,497	3,276	1,283	340	1,364	12,639
2. 1995	19,116	26,833	28,857	30,109	34,259	34,711	35,161	35,360	35,612	37,119
3. 1996	X X X	17,878	26,195	28,533	33,148	33,999	34,129	34,389	34,625	35,865
4. 1997	X X X	X X X	19,000	28,573	35,006	36,721	36,738	36,751	37,175	39,505
5. 1998	X X X	X X X	X X X	21,334	35,850	39,534	39,559	39,644	40,463	43,369
6. 1999	X X X	X X X	X X X	X X X	22,136	35,383	35,423	36,300	37,738	38,596
7. 2000	X X X	X X X	X X X	X X X	X X X	21,603	29,342	32,259	34,374	35,719
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	14,885	21,889	24,068	25,638
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,782	17,696	20,149
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,866	17,191
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,070

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	20,840	12,997	8,592	218,862	268,839	200,285	224,260	284,212	129,406	183,247
2. 1995	14,188	7,021	3,856	2,328	1,655	1,065	534	353	133	132
3. 1996	X X X	14,855	6,909	3,766	2,575	1,428	620	378	172	156
4. 1997	X X X	X X X	16,734	6,754	4,904	3,137	1,432	818	363	296
5. 1998	X X X	X X X	X X X	20,675	9,045	6,742	4,138	1,654	662	403
6. 1999	X X X	X X X	X X X	X X X	25,440	9,293	4,828	3,034	1,492	932
7. 2000	X X X	X X X	X X X	X X X	X X X	22,871	7,146	4,630	2,219	1,550
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	12,893	5,540	2,671	2,320
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,031	3,642	4,278
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,702	7,106
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,155

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	16,880	6,454	1,499	(814)	45	201,817	24,454	60,324	172,394	295,277
2. 1995	73,752	88,933	89,525	89,504	89,530	89,537	89,548	89,544	89,962	92,445
3. 1996	X X X	78,914	91,200	90,632	90,663	90,617	90,647	90,651	91,042	92,584
4. 1997	X X X	X X X	82,987	96,781	100,158	101,169	101,194	101,201	101,866	104,634
5. 1998	X X X	X X X	X X X	93,574	109,592	113,210	113,238	113,246	114,510	117,329
6. 1999	X X X	X X X	X X X	X X X	98,466	110,091	110,139	110,152	111,774	112,364
7. 2000	X X X	X X X	X X X	X X X	X X X	93,889	94,019	94,059	96,129	97,560
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	58,292	66,198	81,179	86,661
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,488	57,929	64,994
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,011	56,759
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,065

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	14	12	(1)	(47)	100	70	13	1		10
2. 1995	11	11	12	17	19	19	22	26	26	26
3. 1996	X X X	1	1	1	4	6	6	6	6	8
4. 1997	X X X	X X X	1	1	12	22	27	28	28	57
5. 1998	X X X	X X X	X X X	30	12	17	47	47	47	48
6. 1999	X X X	X X X	X X X	X X X		11	36	38	38	43
7. 2000	X X X	X X X	X X X	X X X	X X X	4	6	9	31	36
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	6	19	50	120
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5	99	240
10. 2003	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	164
11. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	87	53	48	33	1,448	2,222	107	88	19,853	50
2. 1995	30	17	9	6	6	1	6	4	1	1
3. 1996	X X X	667	9	6	17	11	1	1	6	46
4. 1997	X X X	X X X	19	12	31	12	4	4	8	6
5. 1998	X X X	X X X	X X X	79	49	26	6	4	11	6
6. 1999	X X X	X X X	X X X	X X X	105	36	9	4	14	4
7. 2000	X X X	X X X	X X X	X X X	X X X	89	55	6	36	54
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	42	26	207	37
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	414	435	183
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	715	610
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,366

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	6	11	(1)	6	(2)	2,287	4	5	1	8,030
2. 1995	47	47	47	47	49	50	60	61	1,697	1,711
3. 1996	X X X	683	685	683	694	694	694	694	696	716
4. 1997	X X X	X X X	60	60	113	116	117	120	125	128
5. 1998	X X X	X X X	X X X	325	325	326	326	328	335	335
6. 1999	X X X	X X X	X X X	X X X	1,087	1,108	1,114	1,116	1,126	1,134
7. 2000	X X X	X X X	X X X	X X X	X X X	1,742	1,742	1,742	1,794	1,850
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	151	187	416	506
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	482	901	1,427
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	976	2,326
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,665

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	9,854	1,023	1,106	1,253	3,661	3,196	986	236	3,806	3,177
2. 1995	1,241	2,117	2,444	2,761	3,179	3,370	3,763	3,892	4,267	4,425
3. 1996	X X X	1,178	2,028	2,409	2,887	3,126	3,411	3,544	3,825	3,987
4. 1997	X X X	X X X	1,079	2,019	2,590	2,889	3,041	3,227	3,567	3,905
5. 1998	X X X	X X X	X X X	990	2,098	2,449	2,495	2,801	3,189	3,746
6. 1999	X X X	X X X	X X X	X X X	1,191	2,169	2,332	2,498	2,853	3,025
7. 2000	X X X	X X X	X X X	X X X	X X X	1,780	2,563	2,785	3,173	3,410
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,296	1,783	2,048	2,255
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	869	1,380	1,569
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	592	1,262
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,112

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	25,408	29,745	37,307	331,012	419,950	511,959	366,143	533,821	219,179	274,249
2. 1995	1,536	1,585	1,866	1,418	1,274	753	706	772	481	481
3. 1996	X X X	2,190	2,973	2,830	1,886	1,763	1,735	1,568	318	331
4. 1997	X X X	X X X	1,642	2,086	2,631	1,046	675	1,390	1,669	515
5. 1998	X X X	X X X	X X X	1,759	1,116	1,461	1,705	1,410	870	605
6. 1999	X X X	X X X	X X X	X X X	2,600	1,086	985	778	535	644
7. 2000	X X X	X X X	X X X	X X X	X X X	2,927	2,453	1,683	1,471	3,491
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,176	585	487	552
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,413	428	561
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	875	720
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,358

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	6,426	11,534	9,589	9,287	(7)	511,043	3,351	169,079	191,680	238,326
2. 1995	4,772	7,894	9,043	9,035	9,036	9,175	10,643	11,080	11,901	12,298
3. 1996	X X X	5,798	9,622	10,493	10,747	11,045	12,045	12,304	12,796	13,949
4. 1997	X X X	X X X	5,762	8,908	10,236	11,493	12,474	13,851	15,234	16,432
5. 1998	X X X	X X X	X X X	5,816	7,500	8,552	9,746	10,375	12,633	17,466
6. 1999	X X X	X X X	X X X	X X X	6,659	8,038	8,747	9,123	10,670	11,934
7. 2000	X X X	X X X	X X X	X X X	X X X	7,840	10,819	13,185	19,186	23,020
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	5,076	6,019	6,624	7,185
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,036	7,089	13,652
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,248	6,591
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,760

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	75	34	10	(1,463)	1,068	532	166	2,008		1
2. 1995	11	17	19	26	19	22	22	36	36	37
3. 1996	X X X	1	5	181	12	12	17	61	61	61
4. 1997	X X X	X X X	1	9	17	17	17	17	17	17
5. 1998	X X X	X X X	X X X	12	1	17	17	17	17	17
6. 1999	X X X	X X X	X X X	X X X	1	12	12	14	14	13
7. 2000	X X X	X X X	X X X	X X X	X X X	6	6	9	9	12
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X			8	9
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	2	4
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	198	111	70	1,187	26	14,773	7	6	105	2,149
2. 1995	65	60	36	38	17	12	12	12	4	1
3. 1996	X X X	347	292	65	12	6	4	4		
4. 1997	X X X	X X X	29	29	5	1	1	2		
5. 1998	X X X	X X X	X X X	154	9	5	11	11		
6. 1999	X X X	X X X	X X X	X X X	17	12	12	9	38	2
7. 2000	X X X	X X X	X X X	X X X	X X X	133	85	76	11	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	26	26	14	2
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31	20	13
10. 2003	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	19
11. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	35	95	(13)	13	(4)	15,280	404	2,031		2,109
2. 1995	105	109	114	113	114	116	117	154	154	154
3. 1996	X X X	366	366	366	366	366	366	367	369	367
4. 1997	X X X	X X X	47	47	49	50	53	163	163	163
5. 1998	X X X	X X X	X X X	169	169	187	192	201	203	205
6. 1999	X X X	X X X	X X X	X X X	30	47	49	50	76	77
7. 2000	X X X	X X X	X X X	X X X	X X X	160	160	166	166	171
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	35	46	47	47
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79	81	86
10. 2003	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	112
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	27,382	433,078	10,255	8,410	23,949	18,349	7,592	9,153	29	(508)	(508)
2. 1995	602,695	637,372	636,946	648,352	642,824	641,204	636,728	630,822	631,961	629,882	(2,079)
3. 1996	X X X	579,865	619,713	648,500	644,418	642,021	637,051	629,400	630,539	624,513	(6,026)
4. 1997	X X X	X X X	636,072	708,683	699,018	696,418	701,823	685,623	692,467	685,136	(7,331)
5. 1998	X X X	X X X	X X X	692,903	735,068	731,080	735,107	722,429	728,463	716,689	(11,774)
6. 1999	X X X	X X X	X X X	X X X	686,802	699,099	699,811	700,300	699,965	702,681	2,716
7. 2000	X X X	X X X	X X X	X X X	X X X	710,301	716,137	721,660	721,875	721,907	32
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	617,857	735,357	742,192	742,283	91
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	696,188	671,975	697,178	25,203
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	904,899	909,288	4,389
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,019,226	1,019,226
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,023,939
13. Earned Premiums (Sc P-Pt 1)	514,499	613,608	695,755	805,133	733,624	730,371	631,973	786,424	902,582	1,023,939	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	1,337	72,759	2,932	1,093	431	(90)	6			(43)	(43)
2. 1995	76,639	85,060	85,592	85,486	85,356	85,429	85,181	84,778	84,781	84,782	1
3. 1996	X X X	101,662	113,553	113,738	113,445	113,471	113,271	113,001	113,010	113,011	1
4. 1997	X X X	X X X	108,130	125,740	126,213	126,044	126,014	125,973	126,020	125,794	(226)
5. 1998	X X X	X X X	X X X	126,590	136,628	137,156	137,393	137,788	137,875	138,086	211
6. 1999	X X X	X X X	X X X	X X X	167,779	171,196	174,184	174,586	174,600	174,784	184
7. 2000	X X X	X X X	X X X	X X X	X X X	181,006	188,329	189,878	189,871	189,771	(100)
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	107,580	170,176	171,095	172,502	1,407
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	128,332	133,007	134,590	1,583
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	226,324	227,432	1,106
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,418	214,418
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	218,542
13. Earned Premiums (Sc P-Pt 1)	108,143	115,915	128,742	135,829	178,306	184,788	117,654	192,556	232,070	218,542	X X X

SCHEDULE P-PART 6D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	41,076	3,287,216	(158,513)	(51,097)	25,684	68,056	15,769	49,454	21,891	31,118	31,118
2. 1995	3,618,682	3,749,734	3,706,440	3,715,669	3,689,114	3,697,748	3,684,334	3,691,192	3,696,471	3,701,960	5,489
3. 1996	X X X	3,165,531	3,244,011	3,256,095	3,238,315	3,257,437	3,240,538	3,250,867	3,258,910	3,270,418	11,508
4. 1997	X X X	X X X	2,947,732	3,068,622	3,091,690	3,131,043	3,128,460	3,114,659	3,125,531	3,141,532	16,001
5. 1998	X X X	X X X	X X X	2,895,219	3,067,816	3,110,139	3,138,444	3,106,669	3,116,425	3,131,469	15,044
6. 1999	X X X	X X X	X X X	X X X	2,674,712	2,827,425	2,893,572	2,904,905	2,912,134	2,862,724	(49,409)
7. 2000	X X X	X X X	X X X	X X X	X X X	2,722,676	2,932,741	2,986,199	3,024,145	3,025,213	1,069
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	2,769,045	2,951,403	3,131,598	3,159,794	28,199
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,179,998	3,396,484	3,428,800	32,318
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,206,932	4,270,677	63,742
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,732,345	4,732,345
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,887,424
13. Earned Premiums (Sc P-Pt 1)	3,776,002	3,256,526	3,000,203	3,330,409	3,039,687	3,173,489	3,127,853	3,670,524	4,489,646	4,887,424	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(10,374)	1,150,990	(49,290)	(17,100)	138,691	145,019	4,222	4,469	4,782	3,529	3,529
2. 1995	879,976	889,204	882,361	879,848	878,818	879,190	880,188	880,457	880,841	881,832	991
3. 1996	X X X	619,986	665,165	669,591	668,795	671,322	673,740	673,741	674,507	675,614	1,107
4. 1997	X X X	X X X	464,952	478,627	471,222	475,400	479,525	481,747	482,767	484,906	2,139
5. 1998	X X X	X X X	X X X	361,045	428,759	433,508	425,751	427,231	427,938	428,358	420
6. 1999	X X X	X X X	X X X	X X X	373,460	472,105	464,265	465,192	465,306	466,994	1,688
7. 2000	X X X	X X X	X X X	X X X	X X X	446,545	536,882	537,014	537,433	538,509	1,076
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	658,308	964,411	970,828	977,945	7,117
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	757,370	884,662	939,896	55,235
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,023,469	1,054,354	30,888
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,196,542	1,196,542
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,300,732
13. Earned Premiums (Sc P-Pt 1)	1,086,508	732,629	581,495	701,105	758,619	822,673	816,188	1,095,295	1,164,022	1,300,732	X X X

SCHEDULE P-PART 6E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	83,874	212,160	1,145	457	(16)	11,347	15	(8,677)		(1)	(1)
2. 1995	416,352	589,573	597,561	597,770	597,761	602,635	602,635	597,805	597,805	597,805	
3. 1996	X X X	391,292	559,052	555,029	554,731	559,285	559,129	555,018	555,018	555,018	
4. 1997	X X X	X X X	433,671	604,839	605,826	614,125	614,034	606,102	606,102	606,101	(1)
5. 1998	X X X	X X X	X X X	465,136	628,705	632,544	632,525	625,362	625,362	625,358	(4)
6. 1999	X X X	X X X	X X X	X X X	438,718	457,253	466,841	458,454	458,450	458,434	(16)
7. 2000	X X X	X X X	X X X	X X X	X X X	653,188	682,005	677,250	677,244	677,250	6
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	751,383	1,003,095	1,002,711	1,002,734	23
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	789,695	795,256	794,607	(649)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,257,656	1,266,116	8,460
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,328,717	1,328,717
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,336,535
13. Earned Premiums (Sc P-Pt 1)	583,389	576,694	620,236	623,945	601,961	668,615	789,890	1,071,683	1,262,814	1,336,523	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	17,879	61,713	215	(56)	(1)	11,335		(8,784)			
2. 1995	21,896	77,829	87,043	86,893	86,883	91,740	91,741	86,884	86,884	86,884	
3. 1996	X X X	30,273	82,641	78,630	78,672	82,847	83,948	79,762	79,763	79,764	1
4. 1997	X X X	X X X	21,169	74,876	78,798	87,499	94,632	86,621	86,155	86,288	133
5. 1998	X X X	X X X	X X X	37,210	76,866	85,736	96,021	88,786	88,495	88,464	(31)
6. 1999	X X X	X X X	X X X	X X X	39,750	64,537	62,445	53,638	53,708	53,736	28
7. 2000	X X X	X X X	X X X	X X X	X X X	72,807	72,216	66,943	68,005	68,127	122
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	127,402	197,856	200,083	200,524	441
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,634	191,707	191,588	(119)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	330,941	333,384	2,443
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	231,220	231,220
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	234,238
13. Earned Premiums (Sc P-Pt 1)	97,685	100,812	92,094	76,463	83,346	99,497	121,553	286,068	338,617	234,226	X X X

SCHEDULE P-PART 6H
OTHER LIABILITY-OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(356,226)	250,661	14,577	17,103	30,100	3,708	625	(914)	1,072	11,016	11,016
2. 1995	452,321	452,106	426,460	414,482	436,494	440,339	439,868	438,982	439,338	437,930	(1,408)
3. 1996	X X X	413,010	440,142	434,251	431,709	432,759	434,659	434,041	434,755	432,119	(2,636)
4. 1997	X X X	X X X	460,682	482,000	465,321	460,351	468,361	463,466	464,177	461,655	(2,522)
5. 1998	X X X	X X X	X X X	529,509	552,341	554,272	558,010	566,606	567,317	561,328	(5,989)
6. 1999	X X X	X X X	X X X	X X X	515,415	523,846	537,963	540,194	540,494	529,912	(10,582)
7. 2000	X X X	X X X	X X X	X X X	X X X	521,055	528,866	529,443	531,204	531,053	(151)
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	517,521	555,162	552,070	554,169	2,099
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	562,586	534,962	558,868	23,906
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	880,508	865,853	(14,655)
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,104,110	1,104,110
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,103,188
13. Earned Premiums (Sc P-Pt 1)	441,455	419,710	476,602	544,249	571,129	535,055	553,256	633,478	855,421	1,103,188	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	6,597	33,655	(3,209)	1,526	163	(1,470)	867	(76)		5,801	5,801
2. 1995	62,542	67,676	71,554	72,740	72,839	71,479	71,489	71,178	71,179	71,219	40
3. 1996	X X X	70,180	77,701	82,700	83,065	82,664	81,769	81,600	81,594	81,637	43
4. 1997	X X X	X X X	71,677	81,800	83,008	83,588	82,486	82,397	82,490	82,428	(62)
5. 1998	X X X	X X X	X X X	88,989	96,826	96,765	97,448	97,736	97,771	97,672	(99)
6. 1999	X X X	X X X	X X X	X X X	79,207	83,617	86,012	86,461	86,254	87,627	1,373
7. 2000	X X X	X X X	X X X	X X X	X X X	106,925	115,650	116,447	116,665	115,617	(1,048)
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	129,150	139,454	143,630	144,178	548
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	143,277	151,216	147,154	(4,062)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	394,603	394,848	(9,274)
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	501,680	511,199
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	504,459
13. Earned Premiums (Sc P-Pt 1)	72,467	77,133	78,902	104,577	88,898	108,615	139,840	183,631	406,861	504,459	X X X

SCHEDULE P-PART 6H
OTHER LIABILITY-CLAIMS-MADE
SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(468)	6,432								(178)	(178)
2. 1995	7,866	7,866	7,866	7,866	7,866	7,866	7,866	7,866	7,866	7,738	(128)
3. 1996	X X X	29,943	29,943	29,943	29,943	29,943	29,943	29,943	29,943	29,943	
4. 1997	X X X	X X X	33,771	33,771	33,771	33,771	33,771	33,771	33,771	33,771	
5. 1998	X X X	X X X	X X X	30,633	30,633	30,633	30,633	30,633	30,633	30,633	
6. 1999	X X X	X X X	X X X	X X X	32,934	32,934	32,934	32,934	32,934	32,934	
7. 2000	X X X	X X X	X X X	X X X	X X X	52,151	52,151	52,151	52,151	52,151	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	133,398	133,398	133,398	132,897	(501)
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	223,846	223,846	223,846	
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	364,264	364,233	(31)
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	314,298	314,298
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	313,460
13. Earned Premiums (Sc P-Pt 1)	9,106	29,943	33,771	30,633	32,934	52,151	112,398	245,408	364,280	313,460	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior											
2. 1995	283	283	283	283	283	283	283	283	283	283	
3. 1996	X X X	6,168	6,168	6,168	6,168	6,168	6,168	6,168	6,168	6,168	
4. 1997	X X X	X X X	8,480	8,480	8,480	8,480	8,480	8,480	8,480	8,480	
5. 1998	X X X	X X X	X X X	11,084	11,084	11,084	11,084	11,084	11,084	11,084	
6. 1999	X X X	X X X	X X X	X X X	15,952	15,952	15,952	15,952	15,952	15,952	
7. 2000	X X X	X X X	X X X	X X X	X X X	31,181	31,181	31,181	31,181	31,181	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	82,698	82,698	82,698	82,698	
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	155,609	155,609	155,360	(249)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	248,707	248,707	
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,575	214,575
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	214,326
13. Earned Premiums (Sc P-Pt 1)	283	6,168	8,480	11,084	15,952	31,181	82,698	156,171	248,723	214,326	X X X

SCHEDULE P-PART 6M-INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior											
2. 1995											
3. 1996	X X X										
4. 1997	X X X	X X X									
5. 1998	X X X	X X X	X X X								
6. 1999	X X X	X X X	X X X	X X X							
7. 2000	X X X	X X X	X X X	X X X	X X X						
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior											
2. 1995											
3. 1996	X X X										
4. 1997	X X X	X X X									
5. 1998	X X X	X X X	X X X								
6. 1999	X X X	X X X	X X X	X X X							
7. 2000	X X X	X X X	X X X	X X X	X X X						
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

SCHEDULE P-PART 6N
REINSURANCE - Nonproportional Assumed Property
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	77	13,121	169	117	66	31	86	31	5	7	7
2. 1995	14,738	14,833	15,038	15,093	15,109	15,095	15,130	15,130	15,133	15,180	47
3. 1996	X X X	32,921	39,894	40,252	40,402	40,359	40,035	40,047	39,996	40,071	75
4. 1997	X X X	X X X	43,702	45,169	47,988	47,994	47,756	47,718	47,679	47,677	(2)
5. 1998	X X X	X X X	X X X	70,580	74,633	76,537	76,757	75,343	74,551	74,711	160
6. 1999	X X X	X X X	X X X	X X X	78,160	81,107	84,387	83,850	83,214	83,244	30
7. 2000	X X X	X X X	X X X	X X X	X X X	41,079	44,606	45,498	45,599	45,273	(326)
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	54,824	57,224	61,177	63,864	2,687
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,678	71,876	66,968	(4,908)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,630	91,630	
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,139	48,139
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	45,909
13. Earned Premiums (Sc P-Pt 1)	13,848	33,177	51,047	72,597	85,229	45,931	61,402	65,022	102,367	45,909	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior		4,744	67	53	(45)	88	81	12		27	27
2. 1995	2,798	2,801	2,861	2,902	2,869	2,940	2,989	2,989	2,989	2,989	
3. 1996	X X X	4,486	6,432	6,432	6,438	6,438	6,438	6,438	6,438	6,438	
4. 1997	X X X	X X X	5,046	5,277	5,885	5,885	5,885	5,885	5,885	5,885	
5. 1998	X X X	X X X	X X X	12,060	12,293	12,465	12,736	12,736	12,794	12,796	2
6. 1999	X X X	X X X	X X X	X X X	10,157	10,394	10,939	10,934	11,110	11,116	6
7. 2000	X X X	X X X	X X X	X X X	X X X	5,449	5,748	5,747	5,839	5,839	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	39,087	39,097	39,097	39,097	
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,085	16,139	16,139	
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,378	16,378	
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,963	5,963
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,998
13. Earned Premiums (Sc P-Pt 1)	2,807	4,532	7,110	12,365	10,932	6,010	40,332	16,100	16,761	5,998	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior		4,412	134	98	(17)	35	67	139	264	32	32
2. 1995	2,269	2,240	2,273	2,295	2,295	2,295	2,295	2,295	2,269	2,269	
3. 1996	X X X	2,513	4,151	4,243	4,252	4,240	4,240	4,239	4,226	4,259	33
4. 1997	X X X	X X X	2,509	2,792	2,839	2,838	2,858	3,027	4,360	4,516	156
5. 1998	X X X	X X X	X X X	8,270	8,802	10,326	10,622	10,720	11,670	12,018	348
6. 1999	X X X	X X X	X X X	X X X	18,451	20,928	25,193	25,450	25,913	26,178	265
7. 2000	X X X	X X X	X X X	X X X	X X X	33,315	39,225	41,593	42,756	43,103	347
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	54,053	59,437	65,383	65,115	(268)
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,038	79,476	83,293	3,817
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	117,442	117,518	76
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	81,748	81,748
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	86,554
13. Earned Premiums (Sc P-Pt 1)	3,689	2,402	4,332	8,725	19,030	37,348	64,620	77,448	137,947	86,554	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior		9,028								269	269
2. 1995											
3. 1996	X X X	1	1	1	1	1	1	1	1	1	
4. 1997	X X X	X X X									
5. 1998	X X X	X X X	X X X								
6. 1999	X X X	X X X	X X X	X X X	(5)	1	31	31	31	31	
7. 2000	X X X	X X X	X X X	X X X	X X X	67	86	86	86	86	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	27,392	27,392	27,392	27,392	
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,011	1,011	1,011	
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(91)	(360)	(269)
11. 2004	X X X	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	26
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	26
13. Earned Premiums (Sc P-Pt 1)		1			(5)	76	27,441	1,011	(91)	26	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(37,180)	114,743	(8,570)	(2,741)	2,512	610	351	(831)		69	69
2. 1995	107,189	116,965	119,745	113,443	119,023	118,852	118,388	117,728	117,728	117,292	(436)
3. 1996	X X X	96,971	105,974	109,746	104,891	104,841	105,410	104,697	104,697	104,299	(398)
4. 1997	X X X	X X X	109,951	109,421	109,978	109,502	113,938	110,126	110,126	108,891	(1,235)
5. 1998	X X X	X X X	X X X	94,274	92,552	93,063	94,705	96,934	95,222	93,525	(1,697)
6. 1999	X X X	X X X	X X X	X X X	90,886	91,455	97,323	94,467	94,167	90,957	(3,210)
7. 2000	X X X	X X X	X X X	X X X	X X X	84,238	79,310	80,316	80,006	80,348	342
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	111,485	114,401	114,115	112,326	(1,789)
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133,228	131,653	132,567	914
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	182,461	186,508	4,047
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	188,860	188,860
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	185,467
13. Earned Premiums (Sc P-Pt 1)	116,395	125,319	113,236	88,391	92,997	85,197	119,044	130,557	178,277	185,467	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	159	1,732			(150)		1				
2. 1995	3,860	3,993			3,996	3,996	4,004	4,004	4,004	4,005	1
3. 1996	X X X	4,494	3,996	3,996	4,533	4,570	4,572	4,572	4,572	4,573	1
4. 1997	X X X	X X X	4,486	4,607	4,647	4,647	4,647	4,647	4,647	4,650	3
5. 1998	X X X	X X X	X X X	6,658	6,742	6,746	6,741	6,741	6,741	6,745	4
6. 1999	X X X	X X X	X X X	X X X	6,546	6,560	6,598	6,598	6,598	6,571	(27)
7. 2000	X X X	X X X	X X X	X X X	X X X	10,598	10,720	10,738	10,738	10,738	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	20,819	21,051	21,047	21,047	
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,583	21,875	21,491	(384)
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,222	68,231	9
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	153,298	153,298
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	152,905
13. Earned Premiums (Sc P-Pt 1)	3,985	4,896	4,983	7,447	7,208	10,763	21,078	21,847	68,548	152,905	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(131)	2,254									
2. 1995	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	
3. 1996	X X X	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	
4. 1997	X X X	X X X	994	994	994	994	994	994	994	994	
5. 1998	X X X	X X X	X X X	298	298	310	310	310	310	310	
6. 1999	X X X	X X X	X X X	X X X	670	670	670	670	670	670	
7. 2000	X X X	X X X	X X X	X X X	X X X	561	561	561	561	561	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	292	292	292	292	
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,548	1,548	1,548	
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,050	1,081	31
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,387	2,387
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	2,418
13. Earned Premiums (Sc P-Pt 1)	1,890	1,317	994	298	670	561	292	1,548	1,050	2,418	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior											
2. 1995	78	78	78	78	78	78	78	78	78	78	
3. 1996	X X X	103	103	103	103	103	103	103	103	103	
4. 1997	X X X	X X X	17	17	17	17	17	17	17	17	
5. 1998	X X X	X X X	X X X	12	12	12	12	12	12	12	
6. 1999	X X X	X X X	X X X	X X X	(732)	(732)	(732)	(732)	(732)	(732)	
7. 2000	X X X	X X X	X X X	X X X	X X X	76	76	76	76	76	
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2003	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	14	
11. 2004	X X X	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)	78	103	17	12	(732)	76			14		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	399,121			1,159,627		
2. Private Passenger Auto Liability/Medical	2,468,611	22	0.001	2,408,569		
3. Commercial Auto/Truck Liability/Medical	706,578	103,932	14.709	469,193	43,696	9.313
4. Workers' Compensation	8,401,491	2,867,958	34.136	3,322,270	1,120,644	33.731
5. Commercial Multiple Peril	377,369			259,533		
6. Medical Malpractice - Occurrence	132			(19)	(26)	136.842
7. Medical Malpractice - Claims-made						
8. Special Liability	150,946			93,196		
9. Other Liability - Occurrence	2,249,339	200,533	8.915	494,405	62,531	12.648
10. Other Liabilities - Claims-made	285,161			96,872	(493)	(0.509)
11. Special Property	179,043			339,638		
12. Auto Physical Damage	6,965	588	8.442	1,462,928	1,860	0.127
13. Fidelity/Surety	95,159			144,810		
14. Other	8,167			(8,050)		
15. International						
16. Reinsurance - Nonproportional Assumed Property	X X X	X X X	X X X	X X X	X X X	X X X
17. Reinsurance - Nonproportional Assumed Liability	X X X	X X X	X X X	X X X	X X X	X X X
18. Reinsurance - Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X	X X X	X X X
19. Products Liability - Occurrence	813,999	50,580	6.214	39,949	15,577	38.992
20. Products Liability - Claims-made	8,520			2,361		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	16,150,601	3,223,613	19.960	10,285,282	1,243,789	12.093

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	1,710,476	1,668,603	1,606,432	1,701,720	1,716,222	1,705,491	1,670,615	1,653,406	1,688,290	1,709,901
2. 1995	500,824	881,873	798,036	814,060	830,462	820,981	831,685	811,771	836,078	841,423
3. 1996	X X X	490,130	784,642	751,242	761,290	795,799	825,957	792,537	811,538	825,376
4. 1997	X X X	X X X	468,792	878,715	809,847	818,995	886,912	861,428	892,338	918,919
5. 1998	X X X	X X X	X X X	509,090	842,704	733,198	822,331	794,358	843,126	856,368
6. 1999	X X X	X X X	X X X	X X X	534,240	896,029	849,493	794,735	851,063	914,311
7. 2000	X X X	X X X	X X X	X X X	X X X	473,780	780,636	718,721	756,517	847,175
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	423,167	692,217	656,513	781,589
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	422,798	756,705	931,624
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	532,468	1,060,639
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	566,760

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	516,772	326,311	220,453	149,761	134,865	104,777	53,513	22,294	17,296	19,030
2. 1995	293,179	370,381	182,681	116,031	93,634	63,490	57,502	20,649	12,408	13,027
3. 1996	X X X	284,566	309,098	150,605	87,454	76,505	75,286	27,486	15,225	18,497
4. 1997	X X X	X X X	254,964	334,426	142,612	77,736	94,796	38,170	17,864	21,841
5. 1998	X X X	X X X	X X X	308,473	348,928	120,608	122,259	48,607	17,811	28,399
6. 1999	X X X	X X X	X X X	X X X	323,133	370,422	198,094	73,466	32,420	50,188
7. 2000	X X X	X X X	X X X	X X X	X X X	309,186	335,114	144,154	51,919	85,337
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	281,115	304,468	101,409	147,695
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	255,041	267,791	315,590
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	320,242	600,572
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	398,650

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	2,225,313	2,239,887	2,150,450	2,155,279	2,166,886	2,175,001	2,164,243	2,163,210	2,172,031	2,174,287
2. 1995	858,868	1,069,213	1,061,021	1,089,836	1,097,383	1,103,814	1,072,844	1,071,813	1,082,681	1,082,418
3. 1996	X X X	563,979	931,557	974,229	982,398	992,957	981,518	965,279	983,185	983,495
4. 1997	X X X	X X X	575,575	950,722	955,780	973,661	977,570	937,347	948,723	938,400
5. 1998	X X X	X X X	X X X	500,006	829,267	863,462	861,298	821,034	835,263	771,565
6. 1999	X X X	X X X	X X X	X X X	579,338	800,269	850,363	861,652	890,438	840,731
7. 2000	X X X	X X X	X X X	X X X	X X X	560,098	900,087	876,635	928,780	946,411
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	802,065	1,005,808	880,029	1,055,409
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	548,346	1,155,302	1,174,562
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	741,522	1,355,896
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	628,053

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	6,328	243,005	77,015	37,213	28,234	26,258	6,586	1,951	6,039	3,245
2. 1995	34,319	(38,271)	143,439	99,042	72,416	54,706	10,288	3,254	10,319	6,827
3. 1996	X X X	(102,680)	(24,557)	142,628	96,586	61,191	29,186	5,030	16,864	9,081
4. 1997	X X X	X X X	(32,345)	71,020	150,861	112,303	82,863	27,408	31,298	10,486
5. 1998	X X X	X X X	X X X	(15,805)	84,755	172,533	137,269	76,658	86,942	12,476
6. 1999	X X X	X X X	X X X	X X X	83,354	59,759	154,489	122,146	142,116	65,757
7. 2000	X X X	X X X	X X X	X X X	X X X	47,290	119,613	176,522	174,872	160,040
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	53,737	131,226	137,841	252,562
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,821	42,956	192,188
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,388	55,476
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(23,368)

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	399,121			1,159,627		
2. Private Passenger Auto Liability/Medical	2,468,611			2,408,569		
3. Commercial Auto/Truck Liability/Medical	706,578			469,193		
4. Workers' Compensation	8,401,491	308,352	3.670	3,322,270	79,425	2.391
5. Commercial Multiple Peril	377,369			259,533		
6. Medical Malpractice - Occurrence	132			(19)		
7. Medical Malpractice - Claims-made						
8. Special Liability	150,946			93,196		
9. Other Liability - Occurrence	2,249,339			494,405		
10. Other Liability - Claims-made	285,161			96,872		
11. Special Property	179,043			339,638		
12. Auto Physical Damage	6,965			1,462,928		
13. Fidelity/Surety	95,159			144,810		
14. Other	8,167			(8,050)		
15. International						
16. Reinsurance - Nonproportional Assumed Property	119,981			39,689		
17. Reinsurance - Nonproportional Assumed Liability	281,708			81,270		
18. Reinsurance - Nonproportional Assumed Financial Lines	1,867					
19. Products Liability - Occurrence	813,999			39,949		
20. Products Liability - Claims-made	8,520			2,361		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	16,554,157	308,352	1.863	10,406,241	79,425	0.763

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995	2,995	2,970	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906
3. 1996	X X X	3,714	3,650	3,300	3,300	3,300	3,300	3,300	3,300	3,300
4. 1997	X X X	X X X	3,142	2,095	2,095	2,095	2,095	2,095	2,095	2,095
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995	316	63								
3. 1996	X X X	323	350							
4. 1997	X X X	X X X	1,047							
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995	1,858	2,085	2,086	2,086	2,086	2,086	2,086	2,086	2,086	2,086
3. 1996	X X X	4,084	4,343	4,343	4,343	4,343	4,343	4,343	4,343	4,343
4. 1997	X X X	X X X	5,770	6,565	6,565	6,565	6,565	6,565	6,565	6,565
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995	316	63								
3. 1996	X X X	323	350							
4. 1997	X X X	X X X	1,047							
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X							
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 7

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X							
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	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. 2004	X X X	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 T - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

States, Etc.	1 Is Insurer Licen- sed? (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	120,489,466	110,776,228	(108,962)	57,323,114	93,638,644	248,072,226	247,607
2. Alaska	AK	YES	71,003,518	70,186,524	(230,863)	29,220,608	48,571,880	105,453,877	3,786
3. Arizona	AZ	YES	181,599,172	165,942,580	(83,235)	98,184,249	84,720,722	172,278,364	660,135
4. Arkansas	AR	YES	71,330,748	71,373,929	70,669	23,878,169	42,590,650	104,062,594	108,126
5. California	CA	YES	1,310,868,047	1,257,900,366	(2,122,477)	707,387,630	820,939,943	1,997,585,893	4,507,778
6. Colorado	CO	YES	201,190,109	195,018,897	(106,807)	105,535,424	122,296,753	248,103,099	653,885
7. Connecticut	CT	YES	402,635,453	379,191,687	895,649	196,917,514	229,673,349	500,535,826	2,253,365
8. Delaware	DE	YES	105,635,650	93,919,817	136,029	56,928,082	81,674,044	125,417,071	460,311
9. Dist. Columbia	DC	YES	34,097,342	35,149,483	78,241	12,574,153	33,161,655	87,109,597	80,939
10. Florida	FL	YES	1,208,683,178	1,172,701,732	34,566,030	794,526,226	1,029,887,019	1,676,155,574	5,087,608
11. Georgia	GA	YES	369,164,833	338,243,122	300,030	189,407,551	244,071,635	425,223,311	2,040,649
12. Hawaii	HI	YES	60,258,455	57,950,338	10,757	25,567,417	10,609,396	35,971,148	313,891
13. Idaho	ID	YES	96,728,326	90,712,295	5,152,803	55,051,408	67,890,958	87,533,762	222,407
14. Illinois	IL	YES	750,871,134	744,830,605	64,879	458,050,005	555,276,995	1,231,897,077	1,781,233
15. Indiana	IN	YES	470,551,253	464,178,016	373,611	218,983,110	260,108,617	394,202,759	2,083,879
16. Iowa	IA	YES	101,207,668	97,952,746	(66,830)	46,330,408	63,736,431	139,098,447	220,154
17. Kansas	KS	YES	132,486,878	127,900,019	5,424	63,641,130	87,805,701	167,464,182	206,263
18. Kentucky	KY	YES	262,166,272	248,400,972	57,811	136,027,053	210,695,206	426,287,884	1,085,300
19. Louisiana	LA	YES	263,289,988	252,650,804	252,276	137,247,885	160,861,491	322,002,662	791,971
20. Maine	ME	YES	154,484,243	144,757,356	40,646	61,823,926	84,136,251	156,651,507	1,077,677
21. Maryland	MD	YES	261,583,431	238,584,769	164,964	128,351,311	162,327,776	322,932,663	1,284,269
22. Massachusetts	MA	YES	670,449,342	649,195,310	70,304	404,133,555	472,195,204	929,774,371	5,385,526
23. Michigan	MI	YES	333,232,424	330,418,112	707,582	166,553,896	158,873,913	504,040,316	1,643,907
24. Minnesota	MN	YES	207,579,636	197,306,124	(89,664)	90,249,021	124,131,100	385,073,142	745,045
25. Mississippi	MS	YES	88,192,564	85,643,027	(11,395)	30,905,230	72,412,287	365,733,626	71,385
26. Missouri	MO	YES	245,136,616	239,368,381	(25,979)	130,458,080	161,310,142	282,552,678	823,903
27. Montana	MT	YES	69,766,933	67,543,432	4,525,284	39,077,328	50,770,266	114,726,580	56,464
28. Nebraska	NE	YES	56,772,233	51,945,269	194,624	25,118,639	27,874,836	84,655,340	119,349
29. Nevada	NV	YES	112,614,971	101,928,352	87,185	42,917,624	56,968,463	79,172,754	357,571
30. New Hampshire	NH	YES	270,355,555	262,770,228	458,174	125,417,055	154,934,624	266,260,445	1,548,329
31. New Jersey	NJ	YES	1,192,942,726	1,161,101,216	3,394,444	636,218,527	962,670,462	1,661,169,171	12,564,414
32. New Mexico	NM	YES	46,856,250	44,155,347	14,349	27,173,165	38,507,603	59,247,819	181,151
33. New York	NY	YES	1,523,668,246	1,462,480,108	2,136,520	749,778,135	1,102,599,911	2,383,093,659	8,443,094
34. No. Carolina	NC	YES	356,832,864	343,147,176	198,392	163,722,170	223,508,492	427,919,172	1,221,952
35. No. Dakota	ND	YES	8,338,773	7,266,080	8,646	2,864,319	6,950,684	8,646,014	10,102
36. Ohio	OH	YES	355,919,240	338,518,893	(19,096)	161,333,902	165,691,070	306,646,481	2,149,630
37. Oklahoma	OK	YES	127,271,313	116,343,671	6,813	66,677,467	69,946,900	127,752,795	527,460
38. Oregon	OR	YES	336,395,234	325,628,154	189,676	207,407,150	246,793,182	616,885,455	871,887
39. Pennsylvania	PA	YES	807,116,522	761,174,917	411,712	428,055,195	512,612,361	1,146,518,670	4,463,197
40. Rhode Island	RI	YES	97,324,459	91,475,523	39,987	48,483,530	56,292,269	119,672,263	608,220
41. So. Carolina	SC	YES	156,505,745	144,029,409	74,887	66,990,310	98,963,856	189,843,400	389,692
42. So. Dakota	SD	YES	12,968,203	11,464,236	69,600	5,670,553	10,267,144	33,431,397	19,535
43. Tennessee	TN	YES	320,893,908	300,695,999	169,519	142,744,791	185,550,758	391,140,404	1,029,814
44. Texas	TX	YES	771,789,103	730,505,489	2,113,795	305,911,556	310,384,838	1,073,142,202	2,949,798
45. Utah	UT	YES	73,444,319	67,802,524	(43,718)	26,606,872	32,787,711	71,434,153	254,047
46. Vermont	VT	YES	92,037,735	85,494,058	295,866	35,971,617	41,748,114	80,522,012	467,917
47. Virginia	VA	YES	281,222,806	277,691,842	209,326	166,372,059	216,333,517	358,844,565	1,268,309
48. Washington	WA	YES	206,670,900	194,761,839	(42,456)	101,532,572	109,113,073	146,600,572	831,964
49. West Virginia	WV	YES	42,783,906	38,786,103	108	19,173,238	20,330,028	45,299,522	209,309
50. Wisconsin	WI	YES	400,405,370	375,015,224	7,013,273	245,299,005	318,641,070	673,747,382	635,884
51. Wyoming	WY	YES	22,506,097	22,017,368	(96,940)	8,496,963	8,081,083	9,083,416	51,208
52. American Samoa	AS	NO							
53. Guam	GU	YES	157,143	206,772			164,802	106,553	
54. Puerto Rico	PR	YES	2,032,003	1,831,683	(1,132)	2,565,233	3,779,636	7,896,403	
55. U.S. Virgin Islands	VI	YES	2,358,152	1,711,682		233,212	299,515	1,106,481	
56. Canada	CN	YES	85,637,586	185,745,817	609	268,711,163	82,365,278	211,565,645	654,086
57. Aggregate other alien	OT	X X X	150,108,164	179,607,056	(33,425)	27,316,680	258,507,578	529,251,752	
58. Totals	(a) 54		16,158,612,205	15,613,098,706	61,477,515	8,573,096,185	10,857,036,886	22,666,596,133	75,725,382

DETAILS OF WRITE-INS									
5701. Other alien	X X X	150,108,164	179,607,056	(33,425)	27,316,680	258,507,578	529,251,752		
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 through 5703 + 5798) (Line 57 above)	X X X	150,108,164	179,607,056	(33,425)	27,316,680	258,507,578	529,251,752		

Explanation of basis of allocation of premiums by states, etc.	
*Location of coverage - Fire, Allied Lines, Homeowners Multi Peril, Commercial Multi Peril, Earthquake, Boiler and Machinery	
*States of Jurisdiction under which payrolls and resulting premiums are developed - Worker's Compensation	*Location of Court - Surety
*Location of Principal place of garaging of each individual car - Auto Liability, Auto Physical Damage	*Address of Assured - Other Accident and Health
*Principal Location of business or location of coverage - Liability other than Auto, Fidelity	*Location of Properties covered - Burglary and Theft
*Point of origin of shipment or principal location of assured - Inland Marine	*Principal Location of Assured - Ocean Marine, Credit
*State in which employees regularly work - Group Accident and Health	*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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identi- fication	Description	*	F o r e i g n	Bond CHAR	NAIC Desig- nation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
0199999	Subtotal-Issuer Obligations					2,797,145,741	X X X	2,817,276,210	2,596,034,289	2,779,060,249		(15,825,623)			X X X	X X X	X X X	41,203,102	83,803,459	X X X	X X X
0299999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					1,804,338,095	X X X	1,868,049,601	1,806,442,442	1,803,944,792	68,188	720,773			X X X	X X X	X X X	18,482,629	91,750,275	X X X	X X X
0399999	Subtotal-U.S. Governments					4,601,483,836	X X X	4,685,325,811	4,402,476,731	4,583,005,041	68,188	(15,104,850)			X X X	X X X	X X X	59,685,731	175,553,734	X X X	X X X
0499999	Subtotal-Issuer Obligations					339,409,070	X X X	331,694,795	380,069,394	389,653,222		(1,978,219)		27,082,271	X X X	X X X	X X X	4,843,693	11,851,778	X X X	X X X
0599999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					18,000,000	X X X	18,121,890	18,000,000	18,000,000					X X X	X X X	X X X	218,267		X X X	X X X
1099999	Subtotal-All Other Governments					357,409,070	X X X	349,816,685	398,069,394	407,653,222		(1,978,219)		27,082,271	X X X	X X X	X X X	5,061,960	11,851,778	X X X	X X X
1199999	Subtotal-Issuer Obligations					456,454,191	X X X	476,934,820	462,030,208	457,791,474		14,579		576,440	X X X	X X X	X X X	9,171,434	15,851,536	X X X	X X X
1799999	Subtotal-States, Territories and Possessions					456,454,191	X X X	476,934,820	462,030,208	457,791,474		14,579		576,440	X X X	X X X	X X X	9,171,434	15,851,536	X X X	X X X
1899999	Subtotal-Issuer Obligations					285,971,800	X X X	292,718,584	287,210,000	286,128,474		(121,430)			X X X	X X X	X X X	4,424,906	7,991,910	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.					285,971,800	X X X	292,718,584	287,210,000	286,128,474		(121,430)			X X X	X X X	X X X	4,424,906	7,991,910	X X X	X X X
2599999	Subtotal-Issuer Obligations					1,494,905,889	X X X	1,526,211,598	1,463,903,211	1,494,045,758	1,635,444	(1,504,776)		156,234	X X X	X X X	X X X	21,637,900	66,499,997	X X X	X X X
2699999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					7,330,509,691	X X X	7,383,426,221	7,343,276,166	7,334,112,632		(526,687)		1,823,027	X X X	X X X	X X X	31,414,335	282,902,315	X X X	X X X
2799999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					119,612,670	X X X	124,089,716	119,087,162	121,177,068		130,722			X X X	X X X	X X X	647,742	7,902,831	X X X	X X X
2999999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					675,204	X X X	688,610	678,802	676,526		1,675			X X X	X X X	X X X	3,960	49,191	X X X	X X X
3199999	Subtotal-Special Revenue					8,945,703,454	X X X	9,034,416,145	8,926,945,341	8,950,011,984	1,635,444	(1,899,066)		1,979,261	X X X	X X X	X X X	53,703,937	357,354,334	X X X	X X X
3299999	Subtotal-Issuer Obligations					922,739,296	X X X	939,139,911	905,282,375	921,823,586	(85,205)	(1,187,490)		132,379	X X X	X X X	X X X	12,570,473	28,193,651	X X X	X X X

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		*	F o r e i g n	Bond CHAR			Rate Used To Obtain Fair Value	Fair Value		Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
3899999	Subtotal-Public Utilities (Unaffiliated)					922,739,296	X X X	939,139,911	905,282,375	921,823,586	(85,205)	(1,187,490)		132,379	X X X	X X X	X X X	12,570,473	28,193,651	X X X	X X X
3999999	Subtotal-Issuer Obligations					7,617,223,799	X X X	7,903,876,798	7,613,862,481	7,670,421,358	(3,199,255)	(11,289,652)	2,398	27,315,088	X X X	X X X	X X X	117,956,685	357,494,561	X X X	X X X
4099999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					619,487,403	X X X	615,202,016	610,789,629	619,379,854	1	(169,100)			X X X	X X X	X X X	3,440,305	14,690,367	X X X	X X X
4199999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					37,467,658	X X X	39,447,743	37,407,406	37,404,583		14,958			X X X	X X X	X X X	180,478	2,924,849	X X X	X X X
4299999	Subtotal-Other Multi-Class Residential Mortgage-Backed Securities					29,715,190	X X X	30,924,523	29,843,795	29,711,286		(5,222)			X X X	X X X	X X X	122,618	2,143,254	X X X	X X X
4399999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					149,950,698	X X X	151,443,257	142,215,000	149,588,591		(285,991)			X X X	X X X	X X X	700,772	5,319,018	X X X	X X X
4499999	Subtotal-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					157,902,124	X X X	165,168,181	162,940,581	157,173,904		(289,311)			X X X	X X X	X X X	1,125,399	11,247,201	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)					8,611,746,872	X X X	8,906,062,518	8,597,058,892	8,663,679,576	(3,199,254)	(12,024,318)	2,398	27,315,088	X X X	X X X	X X X	123,526,257	393,819,250	X X X	X X X
4799999	Subtotal-Issuer Obligations					2	X X X	4,100,000	4,100,000	2					X X X	X X X	X X X			X X X	X X X
5399999	Subtotal-Parent, Subsidiaries and Affiliates					2	X X X	4,100,000	4,100,000	2					X X X	X X X	X X X			X X X	X X X
5499999	Total Bonds-Issuer Obligations					13,913,849,788	X X X	14,291,952,716	13,712,491,958	13,998,924,123	(1,649,016)	(31,892,611)	2,398	55,262,412	X X X	X X X	X X X	211,808,193	571,686,892	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities					9,772,335,189	X X X	9,884,799,728	9,778,508,237	9,775,437,278	68,189	24,986		1,823,027	X X X	X X X	X X X	53,555,536	389,342,957	X X X	X X X
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities					157,080,328	X X X	163,537,459	156,494,568	158,581,651		145,680			X X X	X X X	X X X	828,220	10,827,680	X X X	X X X
5799999	Total Bonds-Other Multi-Class Residential Mortgage-Backed Securities					29,715,190	X X X	30,924,523	29,843,795	29,711,286		(5,222)			X X X	X X X	X X X	122,618	2,143,254	X X X	X X X
5899999	Total Bonds-Defined Multi-Class Commercial Mortgage-Backed Securities					150,625,902	X X X	152,131,867	142,893,802	150,265,117		(284,316)			X X X	X X X	X X X	704,732	5,368,209	X X X	X X X
5999999	Total Bonds-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					157,902,124	X X X	165,168,181	162,940,581	157,173,904		(289,311)			X X X	X X X	X X X	1,125,399	11,247,201	X X X	X X X
6099999	Grand Total Bonds					24,181,508,521	X X X	24,688,514,474	23,983,172,941	24,270,093,359	(1,580,827)	(32,300,794)	2,398	57,085,439	X X X	X X X	X X X	268,144,698	990,616,193	X X X	X X X

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

[illegible]

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 329, the total \$ value (included in Column 8) of all such issues \$ 521,224,949

SCHEDULE Z

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

Name of Company	NAIC Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
LIBERTY MUTUAL INSURANCE COMPANY	23043	04-1543470			COMBINED
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	04-1924000			COMBINED
MONTGOMERY MUTUAL INSURANCE COMPANY	14613	52-0424870			COMBINED
MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY	14486	23-0867770			COMBINED
EMPLOYERS INSURANCE COMPANY OF WAUSAU	21458	39-0264050			COMBINED
LIBERTY COUNTY MUTUAL INSURANCE COMPANY	19544	75-2447701			COMBINED
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.000	100.000	CONSOLIDATION
PEERLESS INSURANCE COMPANY	24198	02-0177030	100.000	100.000	CONSOLIDATION
LM INSURANCE CORPORATION	33600	04-3058504	100.000	100.000	CONSOLIDATION
THE FIRST LIBERTY INSURANCE CORPORATION	33588	04-3058503	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE COMPANY OF AMERICA	10377	36-4027414	100.000	100.000	CONSOLIDATION
LIBERTY NORTHWEST INSURANCE CORPORATION	41939	93-0824674	100.000	100.000	CONSOLIDATION
GOLDEN EAGLE INSURANCE CORPORATION	10836	33-0763205	100.000	100.000	CONSOLIDATION
SAN DIEGO INSURANCE COMPANY	10837	33-0763208	100.000	100.000	CONSOLIDATION
LIBERTY SURPLUS INSURANCE CORPORATION	10725	04-3390891	100.000	100.000	CONSOLIDATION
LIBERTY PERSONAL INSURANCE COMPANY	11746	38-1742556	100.000	100.000	CONSOLIDATION
COLORADO CASUALTY INSURANCE COMPANY	41785	84-0856682	100.000	100.000	CONSOLIDATION
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	10701	59-1835212	100.000	100.000	CONSOLIDATION
BRIDGEFIELD CASUALTY INSURANCE COMPANY	10335	59-3269531	100.000	100.000	CONSOLIDATION
WAUSAU GENERAL INSURANCE COMPANY	26425	36-2753986	100.000	100.000	CONSOLIDATION
WAUSAU UNDERWRITERS INSURANCE COMPANY	26042	39-1341459	100.000	100.000	CONSOLIDATION
WAUSAU BUSINESS INSURANCE COMPANY	26069	36-3522250	100.000	100.000	CONSOLIDATION
INDIANA INSURANCE COMPANY	22659	35-0410010	100.000	100.000	CONSOLIDATION
THE NETHERLANDS INSURANCE COMPANY	24171	02-0342937	100.000	100.000	CONSOLIDATION
EXCELSIOR INSURANCE COMPANY	11045	15-0302550	100.000	100.000	CONSOLIDATION
CONSOLIDATED INSURANCE COMPANY	22640	35-6018566	100.000	100.000	CONSOLIDATION
AMERICA FIRST INSURANCE COMPANY	12696	58-0953149	100.000	100.000	CONSOLIDATION
PEERLESS INDEMNITY INSURANCE COMPANY	18333	13-2919779	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE UNDERWRITERS INC.	19917	13-4916020	100.000	100.000	CONSOLIDATION
THE MIDWESTERN INDEMNITY COMPANY	23515	31-0978280	100.000	100.000	CONSOLIDATION
GLOBE AMERICAN CASUALTY COMPANY	11312	31-4386540	100.000	100.000	CONSOLIDATION
AMERICAN AMBASSADOR CASUALTY COMPANY	10073	36-2678778	100.000	100.000	CONSOLIDATION
HAWKEYE-SECURITY INSURANCE COMPANY	36919	39-1321384	100.000	100.000	CONSOLIDATION
NATIONAL INSURANCE ASSOCIATION	27944	35-1287317	100.000	100.000	CONSOLIDATION
MID-AMERICAN FIRE & CASUALTY COMPANY	23507	31-0978279	100.000	100.000	CONSOLIDATION
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	11041	74-2963323	100.000	100.000	CONSOLIDATION
NORTH PACIFIC INSURANCE COMPANY	23892	93-6029263	100.000	100.000	CONSOLIDATION
OREGON AUTOMOBILE INSURANCE COMPANY	23922	93-0241650	100.000	100.000	CONSOLIDATION
AMERICA FIRST LLOYDS INSURANCE COMPANY	11526	74-3038540	100.000	100.000	CONSOLIDATION
LM PROPERTY AND CASUALTY INSURANCE COMPANY	32352	22-2053189	100.000	100.000	CONSOLIDATION
LM PERSONAL INSURANCE COMPANY	36439	22-2227331	100.000	100.000	CONSOLIDATION
LM GENERAL INSURANCE COMPANY	36447	22-2227328	100.000	100.000	CONSOLIDATION



01112200427000100

INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2004

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 Eric Chambers **Title** Accounting Manager
Telephone 617-654-3186

**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 Exhibit of Net Investment Income, Line 1.1, Column 2

\$ 10,566,727

2.2

Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2

\$ 240,271

2.3

Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2

\$

2.4

Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2

\$ 6,459,343

2.5

Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2

\$

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 9, Column 1

\$ 1,328,335,831

3.2

Realized Capital Gain or (Loss), Page 4, Line 10, Column 1

\$ 411,926,118

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 and III using methods not defined in the instructions? statement may be attached.

YES [] NO [X]

4.3

If yes, explain:

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:						
1.1 Direct	1,312,265					1,312,265
1.2 Reinsurance assumed	9,271					9,271
1.3 Reinsurance ceded	439,841					439,841
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	881,695					881,695
2. Commission and brokerage:						
2.1 Direct excluding contingent		1,038,662				1,038,662
2.2 Reinsurance assumed excluding contingent		178,841				178,841
2.3 Reinsurance ceded excluding contingent		842,919				842,919
2.4 Contingent - direct		142,183				142,183
2.5 Contingent - reinsurance assumed		(9,772)				(9,772)
2.6 Contingent - reinsurance ceded		(3,975)				(3,975)
2.7 Policy and membership fees						
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		510,970				510,970
3. Allowances to managers and agents	1	1,357				1,358
4. Advertising	8,744	64,864	20,421		183	94,212
5. Boards, bureaus and associations	2,833	3,755	30,387		4	36,979
6. Surveys and underwriting reports	24	5,412	40,478			45,914
7. Audit of assureds' records		13,989	214			14,203
8. Salary related items:						
8.1 Salaries	643,871	689,632	593,406		49,386	1,976,295
8.2 Payroll taxes	38,772	35,802	64,705		2,502	141,781
9. Employee relations and welfare	93,102	90,664	170,315		3,208	357,289
10. Insurance	51,095	5,019	9,492		263	65,869
11. Directors' fees	9	1,233	351		3	1,596
12. Travel and travel items	39,171	46,396	50,766		1,085	137,418
13. Rent and rent items	49,882	43,825	79,229		1,057	173,993
14. Equipment	39,792	31,346	56,514		1,289	128,941
15. Cost or depreciation of EDP equipment and software	14,137	8,202	17,016		672	40,027
16. Printing and stationery	10,859	17,515	10,932		225	39,531
17. Postage, telephone and telegraph, exchange and express	32,189	48,326	38,079		2,717	121,311
18. Legal and auditing	4,902	7,658	16,096		4,783	33,439
19. Totals (Lines 3 to 18)	1,029,383	1,114,995	1,198,401		67,377	3,410,156
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 11,348				470,152		470,152
20.2 Insurance department licenses and fees				13,563		13,563
20.3 Gross guaranty association assessments				17,877		17,877
20.4 All other (excl. Fed. and foreign income and real estate)				19,296		19,296
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				520,888		520,888
21. Real estate expenses					28,914	28,914
22. Real estate taxes					6,133	6,133
23. Reimbursements by uninsured accident and health plans	X X X	X X X	X X X	X X X	X X X	X X X
24. Aggregate write-ins for miscellaneous operating expenses	50,998	64,056	(1,524)		6,684	120,214
25. TOTAL EXPENSES INCURRED	1,962,076	1,690,021	1,196,877	520,888	109,108	5,478,970

DETAILS OF WRITE-INS						
2401. Other expenses	50,998	64,056	(1,524)		6,684	120,214
2402.						
2403.						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Line 2401 through 2403 plus 2498) (Line 24 above)	50,998	64,056	(1,524)		6,684	120,214

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

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
	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 %
1. Fire	213,442	XXX	192,516	100.0			56,657	29.4	2,702	1.4	6,415	3.3	76,631	39.8	5,205	2.7	1,843	1.0	110,902	57.6	59,058	30.7
2.1 Allied Lines	91,288	XXX	86,031	100.0			48,171	56.0	1,952	2.3	2,932	3.4	42,878	49.8	2,123	2.5	1,752	2.0	47,270	54.9	27,055	31.4
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	144	XXX	(380)	100.0			86	(22.6)	61	(16.1)	355	(93.4)	414	(108.9)	81	(21.3)	4	(1.1)	2,071	(545.0)	(2,878)	757.4
3. Farmowners Multiple Peril	29,175	XXX	27,707	100.0			13,453	48.6	1		2,144	7.7	7,184	25.9	570	2.1	689	2.5	15,013	54.2	7,124	25.7
4. Homeowners Multiple Peril	1,401,521	XXX	1,331,432	100.0			818,434	61.5	39,641	3.0	124,263	9.3	379,136	28.5	57,402	4.3	37,266	2.8	834,685	62.7	243,583	18.3
5.1 Commercial Multiple Peril (Non-Liability Portion)	640,176	XXX	623,894	100.0	150		236,011	37.8	14,658	2.3	45,610	7.3	175,687	28.2	31,264	5.0	24,027	3.9	314,404	50.4	173,465	27.8
5.2 Commercial Multiple Peril (Liability Portion)	511,755	XXX	478,402	100.0	5		268,554	56.1	127,593	26.7	36,176	7.6	632,618	132.2	210,573	44.0	36,264	7.6	230,979	48.3	140,492	29.4
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	27,202	XXX	31,632	100.0			25,690	81.2	1,393	4.4	691	2.2	64,519	204.0	7,755	24.5	1,993	6.3	42,001	132.8	(348)	(1.1)
9. Inland Marine	144,031	XXX	139,339	100.0	62		48,874	35.1	1,445	1.0	2,481	1.8	50,272	36.1	6,302	4.5	4,424	3.2	73,690	52.9	54,403	39.0
10. Financial Guaranty		XXX		100.0																		
11. Medical Malpractice	(18)	XXX	(2)	100.0			29	(1,450.0)	2	(100.0)	1	(50.0)	110	(5,500.0)	6	(300.0)	4	(200.0)	1	(50.0)	(4)	200.0
12. Earthquake	41,475	XXX	39,615	100.0			(5,857)	(14.8)	1,453	3.7	216	0.5	1,450	3.7	679	1.7	(275)	(0.7)	19,758	49.9	9,506	24.0
13. Group A&H (See Interrogatory 1)	(8,192)	XXX	(7,023)	100.0			(43,261)	616.0	11	(0.2)	625	(8.9)	3,881	(55.3)	66	(0.9)	243	(3.5)			(93,385)	1,329.7
14. Credit A&H		XXX		100.0																		
15. Other A&H (See Interrogatory 1)	142	XXX	134	100.0			(157)	(117.2)	19	14.2	(2,403)	(1,793.3)	3,613	2,696.3	105	78.4	29	21.6	9	6.7	53	39.6
16. Workers' Compensation	3,684,030	XXX	3,586,684	100.0	42,002	1.2	2,532,500	70.6	236,720	6.6	316,929	8.8	7,898,314	220.2	667,892	18.6	302,541	8.4	(74,328)	(2.1)	346,463	9.7
17. Other Liability	742,212	XXX	697,861	100.0	37		773,280	110.8	38,660	5.5	67,785	9.7	2,063,088	295.6	509,019	72.9	112,879	16.2	295,052	42.3	187,066	26.8
18. Products Liability	45,368	XXX	34,972	100.0			58,293	166.7	115,035	328.9	2,942	8.4	567,884	1,623.8	235,869	674.5	22,249	63.6	12,187	34.8	50,247	143.7
19.1, 19.2 Private Passenger Auto Liability	2,673,977	XXX	2,576,915	100.0	1,694	0.1	1,674,658	65.0	184,793	7.2	241,329	9.4	2,298,731	89.2	382,517	14.8	133,717	5.2	1,300,995	50.5	993,286	38.5
19.3, 19.4 Commercial Auto Liability	847,809	XXX	805,400	100.0	18		484,526	60.2	40,426	5.0	67,654	8.4	917,905	114.0	85,744	10.6	51,848	6.4	294,535	36.6	210,526	26.1
21.1 Private Passenger Auto Physical Damage	1,583,049	XXX	1,549,848	100.0	6,017	0.4	757,350	48.9	2,384	0.2	198,176	12.8	(45,477)	(2.9)	17,816	1.1	34,811	2.2	863,720	55.7	586,923	37.9
21.2 Commercial Auto Physical Damage	203,845	XXX	195,445	100.0			83,477	42.7	2,119	1.1	12,854	6.6	4,497	2.3	7,201	3.7	1,456	0.7	84,697	43.3	52,178	26.7
22. Aircraft (all perils)	63,942	XXX	56,297	100.0			37,728	67.0	6,764	12.0	250	0.4	63,249	112.3	13,009	23.1	(3)	(0.0)	18,692	33.2	20,136	35.8
23. Fidelity	3,942	XXX	4,873	100.0			3,350	68.7	(300)	(6.2)	322	6.6	7,506	154.0	1,424	29.2	728	14.9	54	1.1	1,069	21.9
24. Surety	142,905	XXX	138,043	100.0	2,812	2.0	62,542	45.3	4,249	3.1	9,187	6.7	66,790	48.4	19,912	14.4	614	0.4	101,783	73.7	44,345	32.1
26. Burglary and Theft	1,081	XXX	976	100.0			2,727	279.4	(56)	(5.7)	(290)	(29.7)	5,428	556.1	188	19.3	(70)	(7.2)	469	48.1	131	13.4
27. Boiler and Machinery	2,714	XXX	2,450	100.0			(904)	(36.9)	26	1.1	(9)	(0.4)	681	27.8	206	8.4	34	1.4	(1,026)	(41.9)	1,056	43.1
28. Credit		XXX		100.0			(74)		(15)				15		92		20					
29. International		XXX		100.0																		
30, 31, 32. Reinsurance - Nonproportional Assumed	120,960	XXX	126,440	100.0			191,833	151.7	3,719	2.9			534,564	422.8	7,445	5.9	2,126	1.7	9,878	7.8	65,130	51.5
33. Aggregate write-ins for Other Lines of Business		XXX		100.0																		
34. TOTALS (Lines 1 through 33)	13,207,975	XXX	12,719,501	100.0	52,797	0.4	8,127,970	63.9	825,455	6.5	1,136,635	8.9	15,821,568	124.4	2,270,465	17.9	771,213	6.1	4,597,491	36.1	3,176,680	25.0

DETAILS OF WRITE-INS																					
3301. Other income (expense)		XXX		100.0																	
3302.		XXX		100.0																	
3303.		XXX		100.0																	
3398. Summary of remaining write-ins for Line 33 from from overflow page		XXX		100.0																	
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)		XXX		100.0																	

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	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 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	14,788	7.7	5,656	2.9	11,013	5.7	25,719	13.4	(1,175)	(0.6)	68,391	35.5	5,690	3.0	74,081	38.5	7,492	3.9	81,573	42.4
2.1 Allied Lines	10,421	12.1	2,080	2.4	4,044	4.7	5,797	6.7	(365)	(0.4)	10,269	11.9	2,598	3.0	12,867	15.0	3,500	4.1	16,367	19.0
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(2,720)	715.8	743	(195.5)	2,355	(619.7)	1,081	(284.5)	(4)	1.1	(2,345)	617.1	(91)	23.9	(2,436)	641.1	615	(161.8)	(1,821)	479.2
3. Farmowners Multiple Peril	5,504	19.9	506	1.8	1,889	6.8	2,247	8.1	28	0.1	1,991	7.2	401	1.4	2,392	8.6	2,483	9.0	4,875	17.6
4. Homeowners Multiple Peril	86,563	6.5	41,072	3.1	168,965	12.7	75,876	5.7	(2,439)	(0.2)	(25,821)	(1.9)	36,664	2.8	10,843	0.8	70,369	5.3	81,212	6.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	102,406	16.4	20,867	3.3	50,984	8.2	67,970	10.9	(2,092)	(0.3)	83,146	13.3	22,373	3.6	105,519	16.9	32,249	5.2	137,768	22.1
5.2 Commercial Multiple Peril (Liability Portion)	91,481	19.1	12,236	2.6	34,832	7.3	43,474	9.1	(332)	(0.1)	(136,281)	(28.5)	34,707	7.3	(101,574)	(21.2)	26,865	5.6	(74,709)	(15.6)
6. Mortgage Guaranty																	67		67	
8. Ocean Marine	1,393	4.4	268	0.8	386	1.2	1,888	6.0	(128)	(0.4)	(205)	(0.6)	4,964	15.7	4,759	15.0	2,830	8.9	7,589	24.0
9. Inland Marine	21,648	15.5	4,621	3.3	5,330	3.8	9,168	6.6	(294)	(0.2)	45,416	32.6	2,931	2.1	48,347	34.7	5,859	4.2	54,206	38.9
10. Financial Guaranty																				
11. Medical Malpractice							1	(50.0)			(35)	1,750.0	9	(450.0)	(26)	1,300.0	2	(100.0)	(24)	1,200.0
12. Earthquake	2,714	6.9	986	2.5	1,339	3.4	2,389	6.0	(257)	(0.6)	36,118	91.2	719	1.8	36,837	93.0	1,375	3.5	38,212	96.5
13. Group A&H (See Interrogatory 1)	(25,780)	367.1	(85)	1.2	1,327	(18.9)	3,691	(52.6)	(11,805)	168.1	44,644	(635.7)	14,524	(206.8)	59,168	(842.5)	5,009	(71.3)	64,177	(913.8)
14. Credit A&H							2,858				(2,858)				(2,858)				(2,858)	
15. Other A&H (See Interrogatory 1)					411	306.7	820	611.9	844	629.9	2,288	1,707.5	3,618	2,700.0	5,906	4,407.5	1,399	1,044.0	7,305	5,451.5
16. Workers' Compensation	(49,273)	(1.4)	233,655	6.5	220,321	6.1	368,363	10.3	(110,360)	(3.1)	(424,893)	(11.8)	488,737	13.6	63,844	1.8	186,739	5.2	250,583	7.0
17. Other Liability	5,585	0.8	26,238	3.8	41,697	6.0	169,735	24.3	(20,912)	(3.0)	(446,068)	(63.9)	114,542	16.4	(331,526)	(47.5)	59,378	8.5	(272,148)	(39.0)
18. Products Liability	(12,981)	(37.1)	3,615	10.3	8,267	23.6	18,537	53.0	(6,410)	(18.3)	(165,146)	(472.2)	38,889	111.2	(126,257)	(361.0)	13,833	39.6	(112,424)	(321.5)
19.1, 19.2 Private Passenger Auto Liability	98,691	3.8	61,596	2.4	316,671	12.3	135,830	5.3	(1,633)	(0.1)	(139,980)	(5.4)	175,600	6.8	35,620	1.4	137,743	5.3	173,363	6.7
19.3, 19.4 Commercial Auto Liability	62,240	7.7	25,423	3.2	60,328	7.5	72,986	9.1	(4,526)	(0.6)	(12,727)	(1.6)	68,454	8.5	55,727	6.9	43,369	5.4	99,096	12.3
21.1 Private Passenger Auto Physical Damage	43,634	2.8	67,418	4.3	233,797	15.1	105,466	6.8	(432)	(0.0)	135,174	8.7	4,819	0.3	139,993	9.0	52,158	3.4	192,151	12.4
21.2 Commercial Auto Physical Damage	25,526	13.1	5,005	2.6	12,399	6.3	13,369	6.8	(614)	(0.3)	40,082	20.5	4,365	2.2	44,447	22.7	7,481	3.8	51,928	26.6
22. Aircraft (all perils)	5,562	9.9	2,804	5.0	1,231	2.2	7,227	12.8	(255)	(0.5)	(5,524)	(9.8)	3,491	6.2	(2,033)	(3.6)	2,463	4.4	430	0.8
23. Fidelity	(503)	(10.3)	392	8.0	(2)	(0.0)	1,748	35.9	(17)	(0.3)	(151)	(3.1)	550	11.3	399	8.2	206	4.2	605	12.4
24. Surety	20,439	14.8	4,612	3.3	1,420	1.0	60,598	43.9	(559)	(0.4)	(28,375)	(20.6)	5,662	4.1	(22,713)	(16.5)	7,630	5.5	(15,083)	(10.9)
26. Burglary and Theft	73	7.5	24	2.5	11	1.1	(178)	(18.2)	(5)	(0.5)	(1,340)	(137.3)	257	26.3	(1,083)	(111.0)	101	10.3	(982)	(100.6)
27. Boiler and Machinery	26	1.1	62	2.5	36	1.5	220	9.0	(19)	(0.8)	2,974	121.4	115	4.7	3,089	126.1	90	3.7	3,179	129.8
28. Credit											89				89		40		129	
29. International																				
30, 31, 32. Reinsurance - Nonproportional Assumed	3,549	2.8	1,098	0.9					(4,659)	(3.7)	(78,418)	(62.0)	7,064	5.6	(71,354)	(56.4)	15,116	12.0	(56,238)	(44.5)
33. Aggregate write-ins for Other Lines of Business									3,688		3,688		3,242		6,930		8,907		15,837	
34. TOTALS (Lines 1 through 33)	510,986	4.0	520,892	4.1	1,179,051	9.3	1,196,880	9.4	(164,732)	(1.3)	(995,897)	(7.8)	1,044,894	8.2	48,997	0.4	695,368	5.5	744,365	5.9

DETAILS OF WRITE-INS																				
3301. Other income (expense)									3,688		3,688		3,242		6,930		8,907		15,837	
3302.																				
3303.																				
3398. Summary of remaining write-ins for Line 31 from overflow page																				
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)									3,688		3,688		3,242		6,930		8,907		15,837	

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.

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN
(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN	Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 58, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 58, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 58, Col. 7)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	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 %
1. Fire	239,641	XXX	217,550	100.0			72,586	33.4	2,527	1.2	6,924	3.2	79,164	36.4	5,296	2.4	1,510	0.7	113,293	52.1	60,370	27.7
2.1 Allied Lines	100,983	XXX	96,412	100.0			59,120	61.3	2,113	2.2	3,229	3.3	57,376	59.5	3,902	4.0	1,798	1.9	42,829	44.4	25,382	26.3
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	26,918	XXX	25,969	100.0			12,967	49.9	53	0.2	365	1.4	9,809	37.8	83	0.3	14	0.1	12,385	47.7	155	0.6
3. Farmowners Multiple Peril	29,993	XXX	28,521	100.0			12,808	44.9	(143)	(0.5)	1,554	5.4	8,518	29.9	501	1.8	716	2.5	15,028	52.7	6,016	21.1
4. Homeowners Multiple Peril	1,591,531	XXX	1,508,424	100.0			937,197	62.1	39,050	2.6	132,961	8.8	436,413	28.9	58,996	3.9	37,630	2.5	850,406	56.4	237,451	15.7
5.1 Commercial Multiple Peril (Non-Liability Portion)	830,733	XXX	816,702	100.0	150		305,394	37.4	15,454	1.9	46,481	5.7	382,697	46.9	37,247	4.6	22,535	2.8	360,405	44.1	188,335	23.1
5.2 Commercial Multiple Peril (Liability Portion)	521,678	XXX	494,028	100.0	5		302,735	61.3	136,202	27.6	43,527	8.8	678,502	137.3	252,120	51.0	42,225	8.5	232,300	47.0	150,781	30.5
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	27,168	XXX	30,921	100.0			(3,593)	(11.6)	1,486	4.8	1,738	5.6	69,330	224.2	8,450	27.3	2,579	8.3	33,048	106.9	3,756	12.1
9. Inland Marine	178,372	XXX	171,701	100.0	63		54,593	31.8	1,881	1.1	2,874	1.7	80,271	46.8	10,669	6.2	5,106	3.0	84,833	49.4	43,655	25.4
10. Financial Guaranty		XXX		100.0																		
11. Medical Malpractice	(19)	XXX		100.0			(1,808)		(906)		11		4,104		912		15		1		(5)	
12. Earthquake	45,335	XXX	43,775	100.0			(7,674)	(17.5)	2,780	6.4	203	0.5	1,787	4.1	1,310	3.0	(198)	(0.5)	19,767	45.2	9,261	21.2
13. Group A&H (See Interrogatory 1)	11	XXX	78	100.0			(2,304)	(2,953.8)	24	30.8	603	773.1	13,297	17,047.4	65	83.3	469	601.3			24	30.8
14. Credit A&H		XXX		100.0																		
15. Other A&H (See Interrogatory 1)	139	XXX	133	100.0			434	326.3	16	12.0	553	415.8	669	503.0	89	66.9	32	24.1	8	6.0	33	24.8
16. Workers' Compensation	4,723,262	XXX	4,601,650	100.0	58,174	1.3	3,476,058	75.5	282,493	6.1	303,308	6.6	11,507,458	250.1	740,080	16.1	293,857	6.4	315,972	6.9	489,887	10.6
17. Other Liability	1,490,722	XXX	1,414,985	100.0	16		1,911,310	135.1	337,261	23.8	92,707	6.6	3,985,731	281.7	968,915	68.5	121,768	8.6	631,491	44.6	267,038	18.9
18. Products Liability	209,236	XXX	186,444	100.0			208,560	111.9	147,037	78.9	20,991	11.3	1,023,893	549.2	471,824	253.1	23,584	12.6	84,315	45.2	55,364	29.7
19.1,19.2 Private Passenger Auto Liability	2,743,993	XXX	2,652,129	100.0	681		1,764,114	66.5	185,964	7.0	232,997	8.8	2,719,086	102.5	402,168	15.2	126,496	4.8	1,321,043	49.8	957,037	36.1
19.3,19.4 Commercial Auto Liability	1,044,558	XXX	1,003,326	100.0	8		672,693	67.0	63,499	6.3	74,467	7.4	1,391,527	138.7	135,767	13.5	55,633	5.5	402,558	40.1	252,972	25.2
21.1 Private Passenger Auto Physical Damage	1,837,798	XXX	1,806,730	100.0	1,255	0.1	907,991	50.3	2,200	0.1	207,449	11.5	(21,478)	(1.2)	19,624	1.1	35,178	1.9	867,872	48.0	565,067	31.3
21.2 Commercial Auto Physical Damage	212,595	XXX	207,251	100.0			84,636	40.8	(247)	(0.1)	12,962	6.3	8,126	3.9	7,570	3.7	1,866	0.9	92,328	44.5	54,933	26.5
22. Aircraft (all perils)	105,710	XXX	113,729	100.0			43,596	38.3	7,199	6.3	681	0.6	107,321	94.4	16,973	14.9	633	0.6	38,544	33.9	27,323	24.0
23. Fidelity	18,790	XXX	20,858	100.0			3,755	18.0	266	1.3	274	1.3	22,897	109.8	4,142	19.9	482	2.3	14,689	70.4	2,351	11.3
24. Surety	173,838	XXX	166,483	100.0	1,129	0.7	41,433	24.9	5,009	3.0	10,541	6.3	94,541	56.8	24,569	14.8	1,723	1.0	99,220	59.6	43,405	26.1
26. Burglary and Theft	1,103	XXX	1,006	100.0			(767)	(76.2)	9	0.9	(426)	(42.3)	1,418	141.0	86	8.5	(455)	(45.2)	472	46.9	203	20.2
27. Boiler and Machinery	4,514	XXX	4,289	100.0			1,202	28.0	29	0.7	38	0.9	4,145	96.6	533	12.4	143	3.3	2,074	48.4	1,159	27.0
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
33. Aggregate write-ins for Other Lines of Business		XXX		100.0																		
34. TOTALS (Lines 1 through 33)	16,158,602	XXX	15,613,094	100.0	61,481	0.4	10,857,036	69.5	1,231,256	7.9	1,197,012	7.7	22,666,602	145.2	3,171,891	20.3	775,339	5.0	5,634,881	36.1	3,441,953	22.0

DETAILS OF WRITE-INS																						
3301.		XXX		100.0																		
3302.		XXX		100.0																		
3303.		XXX		100.0																		
3398. Summary of remaining write-ins for Line 33 from overflow page		XXX		100.0																		
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)		XXX		100.0																		

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (continued)
(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN		Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire		22,907	10.5	5,699	2.6	10,904	5.0	25,401	11.7	(583)	(0.3)	70,019	32.2
2.1 Allied Lines		12,960	13.4	2,096	2.2	3,924	4.1	5,631	5.8	(375)	(0.4)	6,964	7.2
2.2 Multiple Peril Crop													
2.3 Federal Flood		1,054	4.1	764	2.9	2,345	9.0	1,167	4.5	156	0.6	7,410	28.5
3. Farmowners Multiple Peril		5,456	19.1	571	2.0	2,091	7.3	1,196	4.2	(128)	(0.4)	4,860	17.0
4. Homeowners Multiple Peril		134,137	8.9	41,347	2.7	168,823	11.2	75,359	5.0	7,826	0.5	(12,624)	(0.8)
5.1 Commercial Multiple Peril (Non-Liability Portion)		128,152	15.7	19,504	2.4	54,181	6.6	66,308	8.1	(2,958)	(0.4)	178,120	21.8
5.2 Commercial Multiple Peril (Liability Portion)		94,672	19.2	12,658	2.6	39,685	8.0	41,992	8.5	(2,685)	(0.5)	(180,133)	(36.5)
6. Mortgage Guaranty													
8. Ocean Marine		2,653	8.6	324	1.0	409	1.3	232	0.8	(166)	(0.5)	27,506	89.0
9. Inland Marine		24,536	14.3	4,742	2.8	5,076	3.0	8,570	5.0	(920)	(0.5)	68,446	39.9
10. Financial Guaranty													
11. Medical Malpractice				(1)								2,704	
12. Earthquake		3,674	8.4	998	2.3	1,228	2.8	2,272	5.2	(66)	(0.2)	40,228	91.9
13. Group A&H (See Interrogatory 1)				(85)	(109.0)	1,326	1,700.0	3,688	4,728.2	1,030	1,320.5	(2,144)	(2,748.7)
14. Credit A&H													
15. Other A&H (See Interrogatory 1)		1	0.8			411	309.0	3,655	2,748.1	842	633.1	(4,095)	(3,078.9)
16. Workers' Compensation		172,485	3.7	235,053	5.1	216,586	4.7	370,775	8.1	(39,150)	(0.9)	(552,432)	(12.0)
17. Other Liability		133,623	9.4	29,965	2.1	42,125	3.0	161,392	11.4	(4,732)	(0.3)	(1,298,146)	(91.7)
18. Products Liability		7,929	4.3	3,630	1.9	8,059	4.3	18,326	9.8	(944)	(0.5)	(229,032)	(122.8)
19.1,19.2 Private Passenger Auto Liability		146,307	5.5	62,035	2.3	317,482	12.0	140,050	5.3	5,113	0.2	(192,388)	(7.3)
19.3,19.4 Commercial Auto Liability		99,713	9.9	25,505	2.5	66,359	6.6	74,547	7.4	(4,675)	(0.5)	(78,140)	(7.8)
21.1 Private Passenger Auto Physical Damage		94,878	5.3	67,703	3.7	233,964	12.9	101,718	5.6	1,694	0.1	191,266	10.6
21.2 Commercial Auto Physical Damage		27,929	13.5	5,106	2.5	11,969	5.8	12,106	5.8	(889)	(0.4)	51,901	25.0
22. Aircraft (all perils)		22,213	19.5	2,805	2.5	1,219	1.1	7,194	6.3	(982)	(0.9)	27,840	24.5
23. Fidelity		5,700	27.3	541	2.6	30	0.1	1,756	8.4	(82)	(0.4)	8,454	40.5
24. Surety		40,782	24.5	4,611	2.8	1,405	0.8	60,108	36.1	(1,551)	(0.9)	(86)	(0.1)
26. Burglary and Theft		83	8.3	21	2.1	1	0.1	8	0.8	(9)	(0.9)	2,068	205.6
27. Boiler and Machinery		372	8.7	65	1.5	43	1.0	25	0.6	(23)	(0.5)	2,492	58.1
28. Credit								22				(22)	
29. International													
33. Aggregate write-ins for Other Lines of Business													
34. TOTAL (Lines 1 through 33)		1,182,216	7.6	525,657	3.4	1,189,645	7.6	1,183,498	7.6	(44,257)	(0.3)	(1,858,964)	(11.9)

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

OVERFLOW PAGE FOR WRITE-INS