

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, 2006

PROPERTY AND CASUALTY COMBINED

2006

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)	28,498,846,673		28,498,846,673	26,659,338,981
2. Stocks (Schedule D):				
2.1 Preferred stocks	438,033,521		438,033,521	87,373,423
2.2 Common stocks	2,667,919,333		2,667,919,333	2,272,086,716
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	295,511,696		295,511,696	39,500,000
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	366,799,143		366,799,143	355,450,019
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,111,445		1,111,445	1,199,491
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 628,590,368 , Schedule E-Part 1), cash equivalents (\$ 490,976,767 Schedule E-Part 2) and short-term investments (\$ 1,304,067,572 , Schedule DA)	2,423,634,707		2,423,634,707	1,897,049,829
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	3,812,210,203		3,812,210,203	2,423,970,748
8. Receivables for securities	97,865,613		97,865,613	41,021,898
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	38,601,932,334		38,601,932,334	33,776,991,105
11. Title plants less \$ 0 charged off (for Title insurers only)				
12. Investment income due and accrued	316,337,015		316,337,015	302,205,768
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,272,525,027	42,878,472	1,229,646,555	1,085,201,811
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 45,170,256 earned but unbilled premiums)	2,918,535,706	4,619,141	2,913,916,565	2,905,576,307
13.3 Accrued retrospective premiums	818,268,400	79,096,294	739,172,106	704,100,692
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	703,137,003		703,137,003	574,635,588
14.2 Funds held by or deposited with reinsured companies	85,962,378		85,962,378	32,535,958
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans	3,217,962	3,217,962		
16.1 Current federal and foreign income tax recoverable and interest thereon				37,280,305
16.2 Net deferred tax asset	1,366,821,621	373,719,784	993,101,837	1,037,149,666
17. Guaranty funds receivable or on deposit	54,777,900		54,777,900	61,970,620
18. Electronic data processing equipment and software	295,470,555	252,650,809	42,819,746	44,392,678
19. Furniture and equipment, including health care delivery assets (\$ 0)	26,417,430	26,417,430		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	54,113,788		54,113,788	122,589,565
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	868,062,424	136,305,543	731,756,881	715,511,861
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	47,385,579,543	918,905,435	46,466,674,108	41,400,141,924
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	47,385,579,543	918,905,435	46,466,674,108	41,400,141,924

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				
2301. Other assets	363,360,364	122,927,091	240,433,273	250,223,405
2302. Amounts billed and receivable under high deductible policies	261,034,456	13,378,452	247,656,004	250,203,929
2303. Cash surrender value life insurance	243,667,604		243,667,604	215,084,527
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	868,062,424	136,305,543	731,756,881	715,511,861

LIABILITIES, SURPLUS AND OTHER FUNDS	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 34, Column 8)	18,331,174,116	16,975,228,760
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	186,489,506	148,012,750
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	3,823,008,104	3,515,992,134
4. Commissions payable, contingent commissions and other similar charges	313,907,911	283,146,118
5. Other expenses (excluding taxes, licenses and fees)	577,584,317	519,936,252
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	443,681,754	419,625,725
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	49,947,217	
7.2 Net deferred tax liability		
8. Borrowed money \$ 961,000 and interest thereon \$ 345,151	1,306,151	102,773,665
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,000,795,141 and including warranty reserves of \$ 0)	6,264,845,628	5,702,782,139
10. Advance premium	45,266,654	60,027,465
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	7,497,723	4,647,529
12. Ceded reinsurance premiums payable (net of ceding commissions)	669,415,980	732,737,912
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,943,829,551	2,283,925,620
14. Amounts withheld or retained by company for account of others	682,415,832	608,776,621
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	163,016,283	186,202,986
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	494,042,969	560,618,933
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities	510,299,270	147,227,370
21. Liability for amounts held under uninsured plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities	(172,246,798)	(720,565,999)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	34,335,482,168	31,531,095,980
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	34,335,482,168	31,531,095,980
27. Aggregate write-ins for special surplus funds	1,219,752,836	1,174,770,646
28. Common capital stock	25,700,000	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	1,013,209,431	1,012,986,455
32. Gross paid in and contributed surplus	3,666,760,105	2,784,796,955
33. Unassigned funds (surplus)	6,203,269,568	4,868,991,888
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 39)	12,131,191,940	9,869,045,944
36. TOTALS (Page 2, Line 26, Col. 3)	46,466,674,108	41,400,141,924

DETAILS OF WRITE-INS		
2301. Other liabilities	475,976,593	427,999,374
2302. Retroactive reinsurance reserve - ceded	(2,295,932,588)	(2,257,326,651)
2303. Amounts held under uninsured plans	730,543,099	710,867,662
2398. Summary of remaining write-ins for Line 23 from overflow page	917,166,098	397,893,616
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	(172,246,798)	(720,565,999)
2701. Special surplus from retroactive reinsurance	1,219,752,836	1,174,770,646
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)	1,219,752,836	1,174,770,646
3001. Guaranty funds	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

STATEMENT OF INCOME		
	1	2
	Current Year	Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	14,798,631,626	13,652,912,028
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	8,808,867,286	8,322,967,515
3. Loss expenses incurred (Part 3, Line 25, Column 1)	2,147,740,631	2,376,130,952
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	4,193,478,504	3,715,986,991
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	15,150,086,421	14,415,085,458
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(351,454,795)	(762,173,430)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,732,980,708	1,618,042,975
10. Net realized capital gains (losses) less capital gains tax of \$ 57,097,715 (Exhibit of Capital Gains (Losses))	106,166,957	273,728,472
11. Net investment gain (loss) (Lines 9 + 10)	1,839,147,665	1,891,771,447
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 2,368,593 amount charged off \$ 23,378,950)	(21,010,358)	(38,695,258)
13. Finance and service charges not included in premiums	70,232,006	72,247,251
14. Aggregate write-ins for miscellaneous income	(144,353,090)	(145,780,694)
15. Total other income (Lines 12 through 14)	(95,131,442)	(112,228,701)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,392,561,428	1,017,369,316
17. Dividends to policyholders	60,715,562	46,803,383
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	1,331,845,866	970,565,933
19. Federal and foreign income taxes incurred	464,902,820	50,238,128
20. Net income (Line 18 minus Line 19) (to Line 22)	866,943,046	920,327,805
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	9,869,045,943	8,739,369,790
22. Net income (from Line 20)	866,943,046	920,327,805
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 98,574,408	444,817,908	(571,876,791)
25. Change in net unrealized foreign exchange capital gain (loss)	16,698,629	(3,619,089)
26. Change in net deferred income tax	65,705,492	(233,218,550)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(43,656,572)	382,639,137
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	25,015,099	(24,914,806)
29. Change in surplus notes	222,976	135,529
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		156,763,001
32. Capital changes:		
32.1 Paid in	700,000	
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	881,963,148	585,724,963
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(2,801,809)	(100,851,000)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	6,538,080	18,565,954
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	2,262,145,997	1,129,676,153
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	12,131,191,940	9,869,045,943

DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus Line 0598) (Line 5 above)		
1401. Other income/(expense)	(195,263,239)	(193,277,666)
1402. Retroactive reinsurance gain/(loss)	50,910,149	47,496,972
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)	(144,353,090)	(145,780,694)
3701. Other surplus gain/(loss)	6,538,080	18,565,954
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus Line 3798) (Line 37 above)	6,538,080	18,565,954

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	15,098,804,186	13,805,459,441
2. Net investment income	1,829,931,073	1,748,687,986
3. Miscellaneous income	(400,643,575)	158,943,244
4. Total (Lines 1 through 3)	16,528,091,684	15,713,090,671
5. Benefit and loss related payments	7,609,775,432	7,066,215,749
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	5,934,191,063	5,551,941,412
8. Dividends paid to policyholders	57,865,372	49,342,007
9. Federal and foreign income taxes paid (recovered) \$ 0 net of tax on capital gains (losses)	434,907,817	167,026,385
10. Total (Lines 5 through 9)	14,036,739,684	12,834,525,553
11. Net cash from operations (Line 4 minus Line 10)	2,491,352,000	2,878,565,118
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,102,609,643	11,059,603,229
12.2 Stocks	442,357,586	1,445,423,906
12.3 Mortgage loans		
12.4 Real estate	510,756	
12.5 Other invested assets	534,848,794	512,225,416
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(58,347)	(810,866)
12.7 Miscellaneous proceeds	366,772,213	42,710,784
12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,447,040,645	13,059,152,469
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,923,151,626	13,341,136,529
13.2 Stocks	842,213,394	1,222,604,945
13.3 Mortgage loans	256,011,696	39,500,000
13.4 Real estate	31,310,438	82,629,751
13.5 Other invested assets	1,545,071,969	993,035,220
13.6 Miscellaneous applications	23,131,877	131,151,278
13.7 Total investments acquired (Lines 13.1 to 13.6)	11,620,891,000	15,810,057,723
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,173,850,355)	(2,750,905,254)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	222,976	135,529
16.2 Capital and paid in surplus, less treasury stock	882,663,148	585,724,963
16.3 Borrowed funds	(101,467,514)	73,982,015
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	2,801,808	100,850,998
16.6 Other cash provided (applied)	430,466,432	(121,545,524)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,209,083,234	437,445,985
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	526,584,879	565,105,849
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,897,049,828	1,331,943,979
19.2 End of year (Line 18 plus Line 19.1)	2,423,634,707	1,897,049,828

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	322,404,146	143,217,053	160,671,802	304,949,397
2. Allied lines	130,787,271	56,063,377	66,638,360	120,212,288
3. Farmowners multiple peril	31,621,901	15,119,079	16,189,397	30,551,583
4. Homeowners multiple peril	1,853,740,672	881,173,504	1,049,679,250	1,685,234,926
5. Commercial multiple peril	1,351,698,308	607,831,834	653,323,201	1,306,206,941
6. Mortgage guaranty				
8. Ocean marine	24,542,901	12,789,311	12,073,722	25,258,490
9. Inland marine	456,537,670	74,657,655	86,120,724	445,074,601
10. Financial guaranty				
11.1 Medical malpractice - occurrence	3,539			3,539
11.2 Medical malpractice - claims-made				
12. Earthquake	48,174,386	18,023,073	23,230,250	42,967,209
13. Group accident and health	(631)			(631)
14. Credit accident and health (group and individual)				
15. Other accident and health	398,468	65,505	189,776	274,197
16. Workers' compensation	4,606,748,405	38,085,006	151,937,553	4,492,895,858
17.1 Other liability - occurrence	856,738,303	255,720,108	354,159,727	758,298,684
17.2 Other liability - claims-made	173,595,939	79,582,522	80,160,797	173,017,664
18.1 Products liability - occurrence	166,899,019	48,404,386	58,486,061	156,817,344
18.2 Products liability - claims-made	7,280,527	2,619	641,115	6,642,031
19.1, 19.2 Private passenger auto liability	2,435,599,127	1,234,178,865	1,223,044,852	2,446,733,140
19.3, 19.4 Commercial auto liability	950,460,805	344,774,129	391,467,568	903,767,366
21. Auto physical damage	1,496,800,934	933,443,558	946,270,026	1,483,974,466
22. Aircraft (all perils)	74,175,899	16,598,569	24,804,468	65,970,000
23. Fidelity	5,452,575	2,348,997	2,235,117	5,566,455
24. Surety	251,794,181	113,916,330	147,058,503	218,652,008
26. Burglary and theft	1,081,803	525,638	496,893	1,110,548
27. Boiler and machinery	5,320,711	2,173,653	2,669,568	4,824,796
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	62,670,971	4,930,945	6,249,610	61,352,306
31. Reinsurance-Nonproportional Assumed Liability	52,056,697	5,824,984	2,631,482	55,250,199
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	15,366,584,527	4,889,450,700	5,460,429,822	14,795,605,405

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

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	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	159,145,759	1,526,043			160,671,802
2. Allied lines	66,602,918	35,442			66,638,360
3. Farmowners multiple peril	16,184,346	5,051			16,189,397
4. Homeowners multiple peril	1,049,679,250				1,049,679,250
5. Commercial multiple peril	648,842,767	16,827,365	(12,346,931)		653,323,201
6. Mortgage guaranty					
8. Ocean marine	10,550,746	1,522,976			12,073,722
9. Inland marine	83,611,214	2,509,510			86,120,724
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	23,032,642	197,608			23,230,250
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health	189,776				189,776
16. Workers' compensation	827,522,304	15,044,808	(14,945,243)	(675,684,316)	151,937,553
17.1 Other liability - occurrence	376,673,357	22,979,262	(5,166,539)	(40,326,353)	354,159,727
17.2 Other liability - claims-made	59,059,175	21,101,622			80,160,797
18.1 Products liability - occurrence	72,793,651	2,115,102		(16,422,692)	58,486,061
18.2 Products liability - claims-made	641,115				641,115
19.1, 19.2 Private passenger auto liability	1,223,044,852				1,223,044,852
19.3, 19.4 Commercial auto liability	424,047,887	8,690,514		(41,270,833)	391,467,568
21. Auto physical damage	946,046,916	224,713		(1,603)	946,270,026
22. Aircraft (all perils)	24,804,468				24,804,468
23. Fidelity	2,051,266	183,851			2,235,117
24. Surety	136,157,414	9,152,384		1,748,705	147,058,503
26. Burglary and theft	486,462	10,431			496,893
27. Boiler and machinery	2,661,364	8,204			2,669,568
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property	6,249,610				6,249,610
31. Reinsurance-Nonproportional Assumed Liability	2,631,482				2,631,482
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	6,162,710,741	102,134,886	(32,458,713)	(771,957,092)	5,460,429,822
35. Accrued retrospective premiums based on experience					771,957,093
36. Earned but unbilled premiums					32,458,713
37. Balance (Sum of Line 34 through 36)					6,264,845,628

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) State here basis of computation used in each case Daily pro rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

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	417,103,942	(173,603)	2,814,859	(1,065,348)	98,406,400	322,404,146
2. Allied lines	193,218,027	(316,888)	5,044,881	(1,060,319)	68,219,068	130,787,271
3. Farmowners multiple peril	32,194,834	(473)	331	482,437	90,354	31,621,901
4. Homeowners multiple peril	1,889,462,751	68,749,496	2,962,815	324,857	107,109,533	1,853,740,672
5. Commercial multiple peril	1,500,383,741	160,347	35,502,123	1,965,539	182,382,364	1,351,698,308
6. Mortgage guaranty						
8. Ocean marine	34,133,708	397,242	613,402	(62)	10,601,513	24,542,901
9. Inland marine	635,466,603	(263,192)	28,446,028	1,231,138	205,880,631	456,537,670
10. Financial guaranty						
11.1 Medical malpractice - occurrence	3,478	(4)	65			3,539
11.2 Medical malpractice - claims-made						
12. Earthquake	57,790,858	1,405	3,993		9,621,870	48,174,386
13. Group accident and health		9	(640)			(631)
14. Credit accident and health (group and individual)						
15. Other accident and health	483,864		280		85,676	398,468
16. Workers' compensation	5,580,220,524	108,055	228,723,007	173,654,927	1,028,648,254	4,606,748,405
17.1 Other liability - occurrence	1,238,491,503	999,098	37,431	(15,020,960)	397,810,689	856,738,303
17.2 Other liability - claims-made	408,878,696	3,083,582	4,329,963	320,369	242,375,933	173,595,939
18.1 Products liability - occurrence	171,230,062	(249)	728,727	(3,751,490)	8,811,011	166,899,019
18.2 Products liability - claims-made	7,280,527					7,280,527
19.1, 19.2 Private passenger auto liability	2,505,668,521	201	19,221,954	306,604	88,984,945	2,435,599,127
19.3, 19.4 Commercial auto liability	1,096,115,633	(11,040)	15,401,593	36,496,754	124,548,627	950,460,805
21. Auto physical damage	1,965,263,720	(119,708)	6,109,383	419,197,387	55,255,074	1,496,800,934
22. Aircraft (all perils)	94,930,488	18,854	11,682,380	18,852	32,436,971	74,175,899
23. Fidelity	(39,484,929)	(200,150)	107,097	4,686	(45,035,243)	5,452,575
24. Surety	260,424,655	3,590,599	6,474,648	82	18,695,639	251,794,181
26. Burglary and theft	65,730,938	(94)	6,486	13,606	64,641,921	1,081,803
27. Boiler and machinery	6,850,228	1	(1,200)	77,874	1,450,444	5,320,711
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	850,000	69,554,906		7,733,935	62,670,971
31. Reinsurance-Nonproportional Assumed Liability	X X X	(15,751)	52,074,042		1,594	52,056,697
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	18,121,842,372	76,857,737	489,838,554	613,196,933	2,708,757,203	15,366,584,527

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 \$ 4,745,222,328

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 4,908,934,374

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	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)
1. Fire	185,170,496	2,369,823	62,260,342	125,279,977	103,168,408	114,322,361	114,126,024	37.425
2. Allied lines	449,531,372	8,555,372	348,425,223	109,661,521	65,926,661	71,667,353	103,920,829	86.448
3. Farmowners multiple peril	13,785,600	2,541,399	3,831,185	12,495,814	7,375,437	5,968,258	13,902,993	45.507
4. Homeowners multiple peril	1,013,488,430	9,563,795	210,636,264	812,415,961	395,561,450	322,796,078	885,181,333	52.526
5. Commercial multiple peril	720,187,703	123,872,328	277,319,826	566,740,205	1,069,693,625	902,774,970	733,658,860	56.167
6. Mortgage guaranty								
8. Ocean marine	16,893,403	1,111,610	4,063,410	13,941,603	39,438,737	39,126,187	14,254,153	56.433
9. Inland marine	442,826,480	38,817,883	131,006,602	350,637,761	85,944,799	103,794,210	332,788,350	74.771
10. Financial guaranty								
11.1 Medical malpractice - occurrence		11,193		11,193	413,782	(64,871)	489,846	13,841.368
11.2 Medical malpractice - claims - made								
12. Earthquake	316,126	340	218,375	98,091	(166,235)	797,171	(865,315)	(2.014)
13. Group accident and health	2,274,180	4,381	1,314,226	964,335	3,398,482	3,712,208	650,609	(103,107.607)
14. Credit accident and health (group and individual)								
15. Other accident and health	350,429	246,039	16,780	579,688	3,191,181	3,439,031	331,838	121.022
16. Workers' compensation	2,699,825,207	179,024,350	823,490,793	2,055,358,764	9,989,116,400	8,860,742,727	3,183,732,437	70.861
17.1 Other liability - occurrence	655,986,413	48,632,222	322,581,046	382,037,589	1,989,217,671	1,899,198,332	472,056,928	62.252
17.2 Other liability - claims - made	261,168,851	7,473,109	199,300,064	69,341,896	286,018,699	286,929,774	68,430,821	39.551
18.1 Products liability - occurrence	86,016,614	2,696,093	126,782,192	(38,069,485)	424,191,461	414,323,503	(28,201,527)	(17.984)
18.2 Products liability - claims - made	402,177	(6)	395,499	6,672	11,321,247	7,396,374	3,931,545	59.192
19.1, 19.2 Private passenger auto liability	1,606,658,419	52,572,842	108,535,382	1,550,695,879	2,112,002,732	2,229,719,507	1,432,979,104	58.567
19.3, 19.4 Commercial auto liability	527,803,314	32,055,488	123,077,274	436,781,528	1,024,491,855	1,031,950,148	429,323,235	47.504
21. Auto physical damage	992,440,626	6,374,365	245,217,563	753,597,428	(27,035,986)	(27,662,428)	754,223,870	50.825
22. Aircraft (all perils)	35,592,026	9,802,635	13,401,339	31,993,322	69,410,801	66,496,789	34,907,334	52.914
23. Fidelity	624,650	964	28,503	597,111	14,984,846	10,177,724	5,404,233	97.086
24. Surety	45,903,993	5,716,829	35,375,591	16,245,231	91,377,992	62,931,419	44,691,804	20.440
26. Burglary and theft	132,358	2,067	1,052	133,373	1,282,123	1,963,276	(547,780)	(49.325)
27. Boiler and machinery	220,148	(6,582)	228,448	(14,882)	339,066	5,555,108	(5,230,924)	(108.418)
28. Credit					14,040	14,040		
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	90,604,598	30,987,137	59,617,461	125,107,790	140,454,489	44,270,762	72.158
31. Reinsurance-Nonproportional Assumed Liability	X X X	167,820,761	16,463,634	151,357,127	441,697,891	414,371,588	178,683,430	323.408
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	585,513		585,513	3,689,152	2,333,435	1,941,230	
33. Aggregate write-ins for other lines of business								
34. TOTALS	9,757,599,015	790,449,411	3,084,957,750	7,463,090,676	18,331,174,107	16,975,228,761	8,819,036,022	59.606

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	103,771,981	2,078,567	26,311,605	79,538,943	19,339,840	(2,884,678)	(7,174,303)	103,168,408	12,400,656
2. Allied lines	65,787,019	4,364,278	16,284,453	53,866,844	20,224,204	(345,092)	7,819,294	65,926,662	9,846,551
3. Farmowners multiple peril	7,765,330	(873)	1,500,182	6,264,275	1,114,867	78,730	82,435	7,375,437	1,422,083
4. Homeowners multiple peril	270,091,095	2,612,644	34,319,880	238,383,859	298,830,652	1,897,163	143,550,221	395,561,453	93,548,002
5. Commercial multiple peril	813,686,022	55,706,396	234,472,481	634,919,937	597,863,831	18,824,563	181,914,706	1,069,693,625	417,317,670
6. Mortgage guaranty									
8. Ocean marine	36,322,756	9,996,808	17,336,300	28,983,264	22,857,228	214,071	12,615,826	39,438,737	9,967,889
9. Inland marine	57,388,340	26,554,515	41,945,723	41,997,132	75,856,488	624,047	32,532,876	85,944,791	10,585,746
10. Financial guaranty									
11.1 Medical malpractice - occurrence	300,000	368,370	300,000	368,370	101	45,327	16	413,782	188
11.2 Medical malpractice - claims - made									
12. Earthquake	347,364	109,668	205,062	251,970	184,839	483,911	1,086,954	(166,234)	65,082
13. Group accident and health	8,088,047	44,406	6,678,243	1,454,210	2,347,788	21,238	424,753	(a) 3,398,483	268,227
14. Credit accident and health (group and individual)									
15. Other accident and health	8,464	818,497	(4,746)	831,707	526,814	1,832,663	1	(a) 3,191,183	102,579
16. Workers' compensation	7,783,405,299	748,629,263	2,535,566,510	5,996,468,052	5,695,019,555	611,051,448	2,313,422,655	9,989,116,400	1,211,818,021
17.1 Other liability - occurrence	1,358,466,910	44,787,360	383,914,565	1,019,339,705	2,434,667,878	55,537,760	1,520,327,667	1,989,217,676	797,080,735
17.2 Other liability - claims - made	178,106,556	10,047,493	115,079,958	73,074,091	550,028,870	2,951,602	340,035,868	286,018,695	103,608,153
18.1 Products liability - occurrence	283,540,173	3,478,749	178,025,861	108,993,061	362,559,734	13,339,005	60,700,342	424,191,458	279,369,793
18.2 Products liability - claims - made	3,297,778	1	750,000	2,547,779	7,587,108	(1,186,361)	11,321,248	5,858,472	
19.1, 19.2 Private passenger auto liability	1,696,643,946	28,066,300	321,007,025	1,403,703,221	755,976,568	4,932,451	52,609,513	2,112,002,727	568,024,805
19.3, 19.4 Commercial auto liability	693,843,599	16,472,566	134,355,559	575,960,606	668,100,180	15,633,409	235,202,339	1,024,491,856	185,319,451
21. Auto physical damage	10,292,330	72,639	588,563	9,776,406	(17,092,898)	877,434	20,596,928	(27,035,986)	59,169,265
22. Aircraft (all perils)	106,440,231	8,916,671	66,696,413	48,660,489	20,990,759	8,240,081	8,480,527	69,410,802	14,364,048
23. Fidelity	3,328,584	431,145	58,943	3,700,786	21,777,309	724,776	11,218,026	14,984,845	1,396,906
24. Surety	23,886,515	198,287	7,966,209	16,118,593	79,776,056	3,053,524	7,570,180	91,377,993	26,045,030
26. Burglary and theft	23,493	101,468	1	124,960	8,876,350	421,672	8,140,861	1,282,121	1,338,238
27. Boiler and machinery	56,306	14,575	51,138	19,743	418,002	140,244	238,923	339,066	97,001
28. Credit						14,040		14,040	737
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	83,716,942	12,705,323	71,011,619	X X X	55,652,270	1,556,100	125,107,789	2,328,030
31. Reinsurance-Nonproportional Assumed Liability	X X X	455,241,217	215,017,880	240,223,337	X X X	638,213,398	436,738,844	441,697,891	11,621,777
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	3,689,152		3,689,152	X X X			3,689,152	42,969
33. Aggregate write-ins for other lines of business									
34. TOTALS	13,504,888,138	1,506,517,104	4,351,133,131	10,660,272,111	11,627,832,123	1,431,575,057	5,388,505,191	18,331,174,100	3,823,008,104

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	1,199,777,502			1,199,777,502
1.2 Reinsurance assumed	44,673,082			44,673,082
1.3 Reinsurance ceded	245,529,502			245,529,502
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	998,921,082			998,921,082
2. Commission and brokerage:				
2.1 Direct, excluding contingent		1,108,578,692		1,108,578,692
2.2 Reinsurance assumed, excluding contingent		129,243,557		129,243,557
2.3 Reinsurance ceded, excluding contingent		698,514,514		698,514,514
2.4 Contingent-direct		214,264,509		214,264,509
2.5 Contingent-reinsurance assumed		5,460,896		5,460,896
2.6 Contingent-reinsurance ceded		2,784,530		2,784,530
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)		756,248,610		756,248,610
3. Allowances to manager and agents	2,794	1,248,884		1,251,678
4. Advertising	13,133,353	131,041,006	327,701	144,502,060
5. Boards, bureaus and associations	3,491,427	28,883,544	10,822	32,385,793
6. Surveys and underwriting reports	10,941	33,785,157	333	33,796,431
7. Audit of assureds' records		302,197		302,197
8. Salary and related items:				
8.1 Salaries	620,674,850	1,462,321,851	74,752,592	2,157,749,293
8.2 Payroll taxes	36,727,696	119,457,046	3,365,348	159,550,090
9. Employee relations and welfare	125,859,870	406,223,865	3,380,733	535,464,468
10. Insurance	72,952,510	18,562,217	260,600	91,775,327
11. Directors' fees	1,034	204,457	994	206,485
12. Travel and travel items	41,112,705	116,215,644	2,577,183	159,905,532
13. Rent and rent items	41,467,655	136,042,452	1,101,185	178,611,292
14. Equipment	32,743,363	94,831,968	1,211,406	128,786,737
15. Cost or depreciation of EDP equipment and software	18,138,536	35,653,239	635,301	54,427,076
16. Printing and stationery	9,301,958	28,986,923	172,763	38,461,644
17. Postage, telephone and telegraph, exchange and express	26,743,162	82,802,621	399,466	109,945,249
18. Legal and auditing	5,958,146	29,535,133	7,379,466	42,872,745
19. Totals (Lines 3 to 18)	1,048,320,000	2,726,098,204	95,575,893	3,869,994,097
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 11,469,032		561,898,724		561,898,724
20.2 Insurance department licenses and fees		10,695,140		10,695,140
20.3 Gross guaranty association assessments		(16,102,193)		(16,102,193)
20.4 All other (excluding federal and foreign income and real estate)		19,975,234		19,975,234
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		576,466,905		576,466,905
21. Real estate expenses			36,296,870	36,296,870
22. Real estate taxes			6,385,092	6,385,092
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	100,499,555	134,664,782	11,971,164	247,135,501
25. Total expenses incurred	2,147,740,637	4,193,478,501	150,229,019 (a)	6,491,448,157
26. Less unpaid expenses-current year	3,823,008,105	1,275,326,183	59,847,798	5,158,182,086
27. Add unpaid expenses-prior year	3,515,992,132	1,173,278,840	49,429,256	4,738,700,228
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,840,724,664	4,091,431,158	139,810,477	6,071,966,299

DETAILS OF WRITE-INS				
2401. Change in unallocated expense reserves	54,348,540	430,970	553,209	55,332,719
2402. Other expenses	46,151,015	134,233,812	11,417,955	191,802,782
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	100,499,555	134,664,782	11,971,164	247,135,501

(a) Includes management fees of \$ 0 to affiliates and \$ 3,532,896 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 239,422,160	230,878,106
1.1 Bonds exempt from U.S. tax	(a) 165,559,852	199,340,409
1.2 Other bonds (unaffiliated)	(a) 998,710,274	984,116,381
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 13,301,542	15,511,158
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	55,252,950	54,466,586
2.21 Common stocks of affiliates	9,750,000	10,200,000
3. Mortgage loans	(c) 3,026,365	2,468,787
4. Real estate	(d) 77,694,862	77,694,862
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 53,898,282	56,162,923
7. Derivative instruments	(f)	
8. Other invested assets	352,179,770	352,179,770
9. Aggregate write-ins for investment income	3,013,225	3,013,225
10. Total gross investment income	1,971,809,282	1,986,032,207
11. Investment expenses		(g) 150,229,019
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 82,775,122
14. Depreciation on real estate and other invested assets		(i) 20,047,357
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		253,051,498
17. Net investment income (Line 10 minus Line 16)		1,732,980,709
DETAILS OF WRITE-INS		
0901. MISCELLANEOUS INCOME/(EXPENSE)	3,013,225	3,013,225
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)	3,013,225	3,013,225
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 \$ 45,453,785 accrual of discount less \$ 46,633,187 amortization of premium and less \$ 52,353,963 paid for accrued interest on purchases.		
(b) Includes \$ 39,541 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 \$ 74,237,311 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.		
(e) Includes \$ 5,083,974 accrual of discount less \$ 114,975 amortization of premium and less \$ 2,455,565 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 \$ 80,874,102 interest on surplus notes and \$ 0 interest on capital notes.		
(i) Includes \$ 20,047,357 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Unrealized Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds	4,241,486	(2,491,548)		1,749,938
1.1 Bonds exempt from U.S. tax	1,647,423		2,129,887	3,777,310
1.2 Other bonds (unaffiliated)	24,106,204	(24,030,233)	3,538,993	3,614,964
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	7,489,185	(2,150,289)	715,845	6,054,741
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	79,070,401	(5,790,325)	153,441,718	226,721,794
2.21 Common stocks of affiliates	(662,090)	(258,001)	89,711,199	88,791,108
3. Mortgage loans				
4. Real estate	508,751			508,751
5. Contract loans				
6. Cash, cash equivalents and short-term investments	(58,347)			(58,347)
7. Derivative instruments				
8. Other invested assets	120,585,348	(39,531,667)	293,854,674	374,908,355
9. Aggregate write-ins for capital gains (losses)	588,380			588,380
10. Total capital gains (losses)	237,516,741	(74,252,063)	543,392,316	706,656,994
DETAILS OF WRITE-INS				
0901. GAIN/(LOSS) - SALE OF MISCELLANEOUS ASSETS	588,380			588,380
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)	588,380			588,380

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 Governments (Including all obligations guaranteed by governments)	1. United States	5,618,980,986	5,548,430,313	5,637,304,393	5,558,586,273
	2. Canada	364,972,427	369,468,667	323,875,320	358,716,911
	3. Other Countries	276,117,478	277,875,679	268,911,610	29,750,097
	4. Totals	6,260,070,891	6,195,774,659	6,230,091,323	5,947,053,281
States, Territories and Possessions (Direct and guaranteed)	5. United States	1,951,346,066	1,974,515,766	1,950,865,422	1,965,870,000
	6. Canada	103,458,157	110,546,425	86,532,877	103,395,701
	7. Other Countries				
	8. Totals	2,054,804,223	2,085,062,191	2,037,398,299	2,069,265,701
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	1,295,247,770	1,306,189,198	1,294,849,617	1,304,225,000
	10. Canada				
	11. Other Countries				
	12. Totals	1,295,247,770	1,306,189,198	1,294,849,617	1,304,225,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	10,098,229,157	10,016,117,887	10,101,283,954	10,127,041,493
	14. Canada	27,155,807	28,152,533	21,451,683	26,818,190
	15. Other Countries				
	16. Totals	10,125,384,964	10,044,270,420	10,122,735,637	10,153,859,683
Public Utilities (unaffiliated)	17. United States	892,218,115	876,702,216	897,610,018	883,184,264
	18. Canada	7,883,000	8,028,000	7,994,000	7,550,000
	19. Other Countries	11,140,557	11,819,975	11,094,022	10,832,825
	20. Totals	911,241,672	896,550,191	916,698,040	901,567,089
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	7,086,443,212	7,024,156,548	7,115,834,175	7,089,287,970
	22. Canada	190,963,482	192,329,152	177,121,732	190,545,581
	23. Other Countries	574,690,462	598,871,829	565,435,491	575,075,258
	24. Totals	7,852,097,156	7,815,357,529	7,858,391,398	7,854,908,809
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	28,498,846,676	28,343,204,188	28,460,164,314	28,230,879,563
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States	2,117,774	2,188,733	1,719,838	
	28. Canada				
	29. Other Countries				
	30. Totals	2,117,774	2,188,733	1,719,838	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	189,178,000	190,322,000	185,706,000	
	32. Canada				
	33. Other Countries				
	34. Totals	189,178,000	190,322,000	185,706,000	
Industrial and Miscellaneous (unaffiliated)	35. United States	246,606,425	246,861,465	244,415,951	
	36. Canada				
	37. Other Countries				
	38. Totals	246,606,425	246,861,465	244,415,951	
Parent, Subsidiaries and Affiliates	39. Totals	131,322	131,322	131,322	
	40. Total Preferred Stocks	438,033,521	439,503,520	431,973,111	
COMMON STOCKS Public Utilities (unaffiliated)	41. United States	50,574,623	50,574,623	27,096,367	
	42. Canada				
	43. Other Countries	2,552,919	2,552,919	2,906,251	
	44. Totals	53,127,542	53,127,542	30,002,618	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	148,411,971	148,411,971	64,526,713	
	46. Canada	242,950	242,950	99,741	
	47. Other Countries	40,863,248	40,863,248	28,907,494	
	48. Totals	189,518,169	189,518,169	93,533,948	
Industrial and Miscellaneous (unaffiliated)	49. United States	1,331,579,266	1,331,579,266	716,084,675	
	50. Canada	34,549	34,549	14,428	
	51. Other Countries	420,664,755	420,664,755	316,113,810	
	52. Totals	1,752,278,570	1,752,278,570	1,032,212,913	
Parent, Subsidiaries and Affiliates	53. Totals	672,995,050	672,995,050	1,686,800,360	
	54. Total Common Stocks	2,667,919,331	2,667,919,331	2,842,549,839	
	55. Total Stocks	3,105,952,852	3,107,422,851	3,274,522,950	
	56. Total Bonds and Stocks	31,604,799,528	31,450,627,039	31,734,687,264	

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	29,018,799,114	7. Amortization of premium	46,633,187
2. Cost of bonds and stocks acquired, Column 7, Part 3	9,765,365,025	8. Foreign Exchange Adjustment:	
3. Accrual of discount	45,453,783	8.1 Column 15, Part 1	(2,728,300)
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2 Section 1	
4.1 Columns 12 - 14, Part 1	(6,787,853)	8.3 Column 16, Part 2, Section 2	16,833,568
4.2 Column 15 - 17, Part 2, Section 1	6,146,583	8.4 Column 15, Part 4	14,474,513
4.3 Column 15, Part 2, Section 2	311,672,140	9. Book/adjusted carrying value at end of current period	28,579,781
4.4 Column 11 - 13, Part 4	(88,721,238)	10. Total valuation allowance	
5. Total gain (loss), Column 19, Part 4	115,892,609	11. Subtotal (Lines 9 plus 10)	31,604,799,528
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	7,544,967,229	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	31,604,799,528

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	1,247,761,535	1,751,888,576	1,340,797,024	1,070,381,058	384,823,910	5,795,652,103	19.131	5,821,468,961	20.569	5,795,652,104	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	1,247,761,535	1,751,888,576	1,340,797,024	1,070,381,058	384,823,910	5,795,652,103	19.131	5,821,468,961	20.569	5,795,652,104	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	266,390,878	291,298,222	68,750,498		2,714,856	629,154,454	2.077	494,048,739	1.746	620,626,787	8,527,667
2.2 Class 2											
2.3 Class 3		54,820,804				54,820,804	0.181			54,820,804	
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	266,390,878	346,119,026	68,750,498		2,714,856	683,975,258	2.258	494,048,739	1.746	675,447,591	8,527,667
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	3,097,323	117,305,270	203,564,740	1,663,321,176	67,515,710	2,054,804,219	6.783	1,679,771,413	5.935	2,054,804,217	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	3,097,323	117,305,270	203,564,740	1,663,321,176	67,515,710	2,054,804,219	6.783	1,679,771,413	5.935	2,054,804,217	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	3,123,508	13,168,210	106,736,978	1,141,679,811	32,647,795	1,297,356,302	4.283	1,763,523,248	6.231	1,297,356,302	
4.2 Class 2								12,000,000	0.042		
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	3,123,508	13,168,210	106,736,978	1,141,679,811	32,647,795	1,297,356,302	4.283	1,775,523,248	6.274	1,297,356,302	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	526,612,823	2,159,219,403	2,531,318,692	3,575,325,952	1,254,481,174	10,046,958,044	33.165	8,142,792,616	28.771	10,046,958,044	
5.2 Class 2	750,000	17,727,871		12,035,709	48,463,764	78,977,344	0.261	21,756,939	0.077	78,977,344	
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	527,362,823	2,176,947,274	2,531,318,692	3,587,361,661	1,302,944,938	10,125,935,388	33.426	8,164,549,555	28.848	10,125,935,388	

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	100,000	81,321,951	332,218,391	45,706,904	58,493,615	517,840,861	1.709	540,768,585	1.911	517,840,862	
6.2 Class 2		46,816,102	183,867,592	999,595		231,683,289	0.765	188,407,110	0.666	231,683,290	
6.3 Class 3		52,576,881	19,979,027	22,959,400	14,813,482	110,328,790	0.364	102,143,176	0.361	106,389,911	3,938,879
6.4 Class 4		11,828,927	28,010,010	6,195,964		46,034,901	0.152	56,039,593	0.198	46,034,901	
6.5 Class 5		5,831,447				5,831,447	0.019	6,532,500	0.023	5,831,447	
6.6 Class 6								1,612,875	0.006		
6.7 Totals	100,000	198,375,308	564,075,020	75,861,863	73,307,097	911,719,288	3.010	895,503,839	3.164	907,780,411	3,938,879
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,930,802,324	1,389,420,996	1,628,185,564	612,143,502	1,043,563,289	6,604,115,675	21.800	6,228,207,112	22.007	6,274,148,761	329,966,912
7.2 Class 2	63,192,564	654,568,282	786,334,910	184,255,404	59,132,844	1,747,484,004	5.768	1,932,103,789	6.827	1,625,397,309	122,086,695
7.3 Class 3	23,237,943	154,359,897	257,056,714	18,376,860	4,018,000	457,049,414	1.509	630,261,050	2.227	378,637,103	78,412,311
7.4 Class 4	24,575,830	229,565,336	285,206,973	13,060,754		552,408,893	1.823	611,256,768	2.160	377,267,197	175,141,696
7.5 Class 5	2,814,787	17,032,364	28,329,535	12,203,384	3,002,625	63,382,695	0.209	46,246,169	0.163	47,172,001	16,210,694
7.6 Class 6			7,781			7,781		22,691,017	0.080	1	7,780
7.7 Totals	2,044,623,448	2,444,946,875	2,985,121,477	840,039,904	1,109,716,758	9,424,448,462	31.110	9,470,765,905	33.464	8,702,622,372	721,826,088
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

SCHEDULE D - PART 1A - SECTION 1 (continued)
Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	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	3,977,888,391	5,803,622,628	6,211,571,887	8,108,558,403	2,844,240,349	26,945,881,658	88.948	X X X	X X X	26,607,387,077	338,494,579
10.2 Class 2	63,942,564	719,112,255	970,202,502	197,290,708	107,596,608	2,058,144,637	6.794	X X X	X X X	1,936,057,943	122,086,695
10.3 Class 3	23,237,943	261,757,582	277,035,741	41,336,260	18,831,482	622,199,008	2.054	X X X	X X X	539,847,818	82,351,190
10.4 Class 4	24,575,830	241,394,263	313,216,983	19,256,718		598,443,794	1.975	X X X	X X X	423,302,098	175,141,696
10.5 Class 5	2,814,787	22,863,811	28,329,535	12,203,384	3,002,625	(c) 69,214,142	0.228	X X X	X X X	53,003,448	16,210,694
10.6 Class 6			7,781			(c) 7,781		X X X	X X X	1	7,780
10.7 Totals	4,092,459,515	7,048,750,539	7,800,364,429	8,378,645,473	2,973,671,064	(b) 30,293,891,020	100.000	X X X	X X X	29,559,598,385	734,292,634
10.8 Line 10.7 as a % of Col. 6	13.509	23.268	25.749	27.658	9.816	100.000	X X X	X X X	X X X	97.576	2.424
11. Total Bonds Prior Year											
11.1 Class 1	3,158,109,183	6,035,587,494	5,960,596,303	6,790,133,868	2,726,153,826	X X X	X X X	24,670,580,674	87.170	24,175,960,897	494,619,776
11.2 Class 2	86,393,900	780,501,880	1,016,358,051	244,442,885	26,571,122	X X X	X X X	2,154,267,838	7.612	2,035,315,236	118,952,601
11.3 Class 3	32,696,859	333,096,416	297,930,246	48,708,934	19,971,771	X X X	X X X	732,404,226	2.588	580,510,803	151,893,423
11.4 Class 4	26,099,032	251,113,603	363,442,526	23,631,150	3,010,050	X X X	X X X	667,296,361	2.358	423,878,023	243,418,338
11.5 Class 5	145,912	12,762,563	36,174,520	3,695,674		X X X	X X X	(c) 52,778,669	0.186	46,238,909	6,539,760
11.6 Class 6	5,907,931	3,384,928	9,665,511	5,345,522		X X X	X X X	(c) 24,303,892	0.086	21,188,050	3,115,842
11.7 Totals	3,309,352,817	7,416,446,884	7,684,167,157	7,115,958,033	2,775,706,769	X X X	X X X	(b) 28,301,631,660	100.000	27,283,091,918	1,018,539,740
11.8 Line 11.7 as a % of Col. 8	11.693	26.205	27.151	25.143	9.808	X X X	X X X	100.000	X X X	96.401	3.599
12. Total Publicly Traded Bonds											
12.1 Class 1	3,957,202,401	5,775,769,534	6,173,045,118	7,949,212,761	2,752,157,262	26,607,387,076	87.831	24,175,960,897	85.422	26,607,387,076	X X X
12.2 Class 2	60,245,890	700,207,843	950,924,919	126,768,590	97,910,701	1,936,057,943	6.391	2,035,315,236	7.192	1,936,057,943	X X X
12.3 Class 3	23,237,943	214,599,442	241,842,691	41,336,260	18,831,482	539,847,818	1.782	580,510,803	2.051	539,847,818	X X X
12.4 Class 4	24,575,830	184,714,717	194,754,833	19,256,718		423,302,098	1.397	423,878,023	1.498	423,302,098	X X X
12.5 Class 5	2,814,787	22,863,811	12,118,841	12,203,384	3,002,625	53,003,448	0.175	46,238,909	0.163	53,003,448	X X X
12.6 Class 6			1			1		21,188,050	0.075	1	X X X
12.7 Totals	4,068,076,851	6,898,155,347	7,572,686,403	8,148,777,713	2,871,902,070	29,559,598,384	97.576	27,283,091,918	96.401	29,559,598,384	X X X
12.8 Line 12.7 as a % of Col. 6	13.762	23.336	25.618	27.567	9.716	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	13.429	22.771	24.997	26.899	9.480	97.576	X X X	X X X	X X X	97.576	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	20,685,992	27,853,091	38,526,771	159,345,642	92,083,085	338,494,581	1.117	494,619,776	1.748	X X X	338,494,581
13.2 Class 2	3,696,673	18,904,412	19,277,584	70,522,118	9,685,908	122,086,695	0.403	118,952,601	0.420	X X X	122,086,695
13.3 Class 3		47,158,140	35,193,050			82,351,190	0.272	151,893,423	0.537	X X X	82,351,190
13.4 Class 4		56,679,546	118,462,150			175,141,696	0.578	243,418,338	0.860	X X X	175,141,696
13.5 Class 5			16,210,694			16,210,694	0.054	6,539,760	0.023	X X X	16,210,694
13.6 Class 6			7,780			7,780		3,115,842	0.011	X X X	7,780
13.7 Totals	24,382,665	150,595,189	227,678,029	229,867,760	101,768,993	734,292,636	2.424	1,018,539,740	3.599	X X X	734,292,636
13.8 Line 13.7 as a % of Col. 6	3.321	20.509	31.006	31.305	13.859	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	0.080	0.497	0.752	0.759	0.336	2.424	X X X	X X X	X X X	X X X	2.424

(a) Includes \$ 734,292,629 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 2,603,000 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 \$ 17,089,131 current year, \$ 3,471,842 prior year of bonds with 5* designations and \$ 7,780 current year, \$ 6,980 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	1,044,543,660	1,620,694,400	1,112,001,795	201,002,922	259,200,959	4,237,443,736	13.988	3,878,145,510	13.703	4,237,443,739	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	203,217,873	131,194,178	228,795,228	869,378,138	125,622,951	1,558,208,368	5.144	1,943,323,450	6.866	1,558,208,367	
1.7 Totals	1,247,761,533	1,751,888,578	1,340,797,023	1,070,381,060	384,823,910	5,795,652,104	19.131	5,821,468,960	20.569	5,795,652,106	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	266,390,878	346,119,026	68,750,498		2,714,856	683,975,258	2.258	494,048,739	1.746	675,447,591	8,527,667
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals	266,390,878	346,119,026	68,750,498		2,714,856	683,975,258	2.258	494,048,739	1.746	675,447,591	8,527,667
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	3,097,323	117,305,270	203,564,740	1,663,321,176	67,515,711	2,054,804,220	6.783	1,679,771,413	5.935	2,054,804,217	
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	3,097,323	117,305,270	203,564,740	1,663,321,176	67,515,711	2,054,804,220	6.783	1,679,771,413	5.935	2,054,804,217	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	3,123,508	13,168,210	106,736,978	1,141,679,811	32,647,795	1,297,356,302	4.283	1,775,523,248	6.274	1,297,356,302	
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	3,123,508	13,168,210	106,736,978	1,141,679,811	32,647,795	1,297,356,302	4.283	1,775,523,248	6.274	1,297,356,302	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	8,952,884	90,211,401	382,302,037	2,448,545,187	258,137,448	3,188,148,957	10.524	1,005,523,875	3.553	3,188,148,955	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	423,104,503	1,253,042,876	923,257,049	918,411,340	590,198,326	4,108,014,094	13.561	7,095,081,881	25.070	4,108,014,094	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	93,974,833	782,230,527	1,225,759,608	220,405,133	413,528,471	2,735,898,572	9.031	63,670,258	0.225	2,735,898,574	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined	1,330,602	51,462,469			41,080,692	93,873,763	0.310	273,544	0.001	93,873,764	
5.6 Other											
5.7 Totals	527,362,822	2,176,947,273	2,531,318,694	3,587,361,660	1,302,944,937	10,125,935,386	33.426	8,164,549,558	28.848	10,125,935,387	

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	100,000	198,375,308	564,075,020	75,861,863	73,307,097	911,719,288	3.010	895,503,838	3.164	907,780,409	3,938,879
6.2 Single Class Mortgage-Backed/Asset-Backed Securities								1			
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	100,000	198,375,308	564,075,020	75,861,863	73,307,097	911,719,288	3.010	895,503,839	3.164	907,780,409	3,938,879
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	2,041,420,533	2,331,936,794	2,917,886,419	763,546,927	181,266,864	8,236,057,537	27.187	8,473,602,067	29.940	7,532,074,582	703,982,954
7.2 Single Class Mortgage-Backed/Asset-Backed Securities								663,331,449	2.344		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined	1,192,647	4,180,215	14,398,031	21,452,350	52,412,157	93,635,400	0.309	35,146,365	0.124	93,635,400	
7.4 Other								25,574,375	0.090		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	2,010,268	100,835,356	52,837,027	55,040,625	867,460,348	1,078,183,624	3.559	132,717,744	0.469	1,060,340,492	17,843,133
7.6 Other		7,994,509			8,577,388	16,571,897	0.055	140,393,906	0.496	16,571,897	
7.7 Totals	2,044,623,448	2,444,946,874	2,985,121,477	840,039,902	1,109,716,757	9,424,448,458	31.110	9,470,765,906	33.464	8,702,622,371	721,826,087
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed 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											

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	3,367,628,786	4,717,810,409	5,355,317,487	6,293,957,886	874,790,730	20,609,505,298	68.032	X X X	X X X	19,893,055,795	716,449,500
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	626,322,376	1,384,237,054	1,152,052,277	1,787,789,478	715,821,277	5,666,222,462	18.704	X X X	X X X	5,666,222,461	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	95,167,480	786,410,742	1,240,157,639	241,857,483	465,940,628	2,829,533,972	9.340	X X X	X X X	2,829,533,974	
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	3,340,870	152,297,825	52,837,027	55,040,625	908,541,040	1,172,057,387	3.869	X X X	X X X	1,154,214,256	17,843,133
10.6 Other		7,994,509			8,577,388	16,571,897	0.055	X X X	X X X	16,571,897	
10.7 Totals	4,092,459,512	7,048,750,539	7,800,364,430	8,378,645,472	2,973,671,063	30,293,891,016	100.000	X X X	X X X	29,559,598,383	734,292,633
10.8 Line 10.7 as a % of Col. 6	13.509	23.268	25.749	27.658	9.816	100.000	X X X	X X X	X X X	97.576	2.424
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,589,147,372	4,954,740,119	5,148,916,227	4,745,898,749	763,416,223	X X X	X X X	18,202,118,690	64.315	17,228,814,290	973,304,397
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	718,248,632	2,331,888,709	2,517,296,241	2,357,917,239	1,776,385,960	X X X	X X X	9,701,736,781	34.280	9,701,736,779	1
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	1,839,643	68,642,614	13,714,689	11,089,090	3,530,587	X X X	X X X	98,816,623	0.349	98,816,623	
11.4 Other		1,485,368		1,052,957	23,036,050	X X X	X X X	25,574,375	0.090	25,574,376	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined		18,201,763			114,789,525	X X X	X X X	132,991,288	0.470	89,662,260	43,329,028
11.6 Other	117,170	41,488,314	4,239,997		94,548,425	X X X	X X X	140,393,906	0.496	138,487,591	1,906,315
11.7 Totals	3,309,352,817	7,416,446,887	7,684,167,154	7,115,958,035	2,775,706,770	X X X	X X X	28,301,631,663	100.000	27,283,091,919	1,018,539,741
11.8 Line 11.7 as a % of Col. 8	11.693	26.205	27.151	25.143	9.808	X X X	X X X	100.000	X X X	96.401	3.599
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	3,343,246,123	4,567,215,219	5,127,639,460	6,064,090,128	790,864,870	19,893,055,800	65.667	17,228,814,290	60.876	19,893,055,800	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	626,322,378	1,384,237,053	1,152,052,277	1,787,789,477	715,821,277	5,666,222,462	18.704	9,701,736,779	34.280	5,666,222,462	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	95,167,480	786,410,742	1,240,157,639	241,857,483	469,529,293	2,833,122,637	9.352	98,816,623	0.349	2,833,122,637	X X X
12.4 Other								25,574,376	0.090		X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	3,340,870	153,301,835	52,837,027	55,040,626	890,697,906	1,155,218,264	3.813	89,662,260	0.317	1,155,218,264	X X X
12.6 Other		6,990,499			4,988,721	11,979,220	0.040	138,487,591	0.489	11,979,220	X X X
12.7 Totals	4,068,076,851	6,898,155,348	7,572,686,403	8,148,777,714	2,871,902,067	29,559,598,383	97.576	27,283,091,919	96.401	29,559,598,383	X X X
12.8 Line 12.7 as a % of Col. 6	13.762	23.336	25.618	27.567	9.716	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	13.429	22.771	24.997	26.899	9.480	97.576	X X X	X X X	X X X	97.576	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	24,382,665	150,595,189	227,678,028	229,867,759	83,925,859	716,449,500	2.365	973,304,397	3.439	X X X	716,449,500
13.2 Single Class Mortgage-Backed/Asset-Backed Securities								1		X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined					17,843,134	17,843,134	0.059	43,329,028	0.153	X X X	17,843,134
13.6 Other								1,906,315	0.007	X X X	
13.7 Totals	24,382,665	150,595,189	227,678,028	229,867,759	101,768,993	734,292,634	2.424	1,018,539,741	3.599	X X X	734,292,634
13.8 Line 13.7 as a % of Col. 6	3.321	20.509	31.006	31.305	13.859	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	0.080	0.497	0.752	0.759	0.336	2.424	X X X	X X X	X X X	X X X	2.424

NONE Schedule F - Part 2 Premium Portfolio

Annual Statement for the year 2006 of the

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

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						6,298				6	(2)	6,302	1,211		5,091	1,198	
0399999		Total Authorized - Affiliates - Other (Non-U.S.)			30	(605)		1		88	1	12		(503)	5		(508)		
0499999		Total Authorized - Affiliates			30	(605)		6,299		88	1	18	(2)	5,799	1,216		4,583	1,198	
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			(26,197)	(240)	3	638	135	858	259	51		1,704	507		1,197	404,258	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			851,956	289,651	9,284	1,550,649	307,530	2,945,124	531,114	364,925	220	5,998,497	198,766		5,799,731	1,389,369	
0699999		Total authorized - Pools - Mandatory			719,913	141,568	2,429	1,815,207	13,777	1,007,677	31,210	277,242		3,289,110	182,178		3,106,932		
0799999		Total Authorized - Pools - Voluntary			70,003	12,121	1,331	135,470	18,274	104,664	10,197	22,090		304,147	11,473		292,674	1,166	
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			427	(102)	(63)	358	62	380	305	41		981	45		936		
0899999		Total Authorized - Other Non-U.S. Insurers			145,119	66,087	13,199	131,600	22,371	168,901	26,464	38,361		466,983	24,652		442,331	2,969	
0999999		Total Authorized			1,787,021	508,822	26,243	3,639,225	361,952	4,226,454	598,986	702,636	218	10,064,536	418,285		9,646,251	1,394,702	
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																	
1199999		Total Unauthorized - Affiliates - U.S. Non-Pool			28,095		9	2	8	532		1,061		1,612	(287)		1,899	938	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			585,080	18,110		50,698	2,278	119,911	27,744	34,799		253,540	34,604		218,936	138,154	
1399999		Total Unauthorized - Affiliates			613,175	18,110	9	50,700	2,286	120,443	27,744	35,860		255,152	34,317		220,835	139,092	
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			1	20	3	169	43	298	93			626	6		620	31	
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			41,912	4,818	195	17,286	1,177	19,944	3,067	11,505		57,992	6,271		51,721	14,335	
1599999		Total Unauthorized - Pools - Mandatory																	
1699999		Total Unauthorized - Pools - Voluntary			18,196	105		52,342	15,813	7,665	1,882	7,962		85,769			85,769		
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			631	(2,650)	45	1,301	(939)	1,868	373	104		102	878		(776)	120,190	
1799999		Total Unauthorized - Other Non-U.S. Insurers			861,657	131,061	13,774	591,585	61,509	1,013,998	78,249	242,832		2,133,008	210,543		1,922,465	395,699	
1899999		Total Unauthorized			1,534,940	154,094	13,978	711,913	80,785	1,162,050	110,942	298,159		2,531,921	251,131		2,280,790	549,126	
1999999		Total Authorized and Unauthorized			3,321,961	662,916	40,221	4,351,138	442,737	5,388,504	709,928	1,000,795	218	12,596,457	669,416		11,927,041	1,943,828	
2099999		Total Protected Cells																	
9999999		Totals			3,321,961	662,916	40,221	4,351,138	442,737	5,388,504	709,928	1,000,795	218	12,596,457	669,416		11,927,041	1,943,828	

NOTE: A. 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 Reinsurer	2 Commission Rate	3 Ceded Premium
1) LLOYDS SYNDICATE #5000	51.00	2,526
2) LLOYDS ATR SYNDICATE #0570	51.00	849
3) LLOYDS ATK SYNDICATE #1183	51.00	722
4) LLOYDS ATK SYNDICATE #2003	51.00	722
5) LLOYDS SYNDICATE #2987	51.00	722

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1) NATIONAL WORKERS' COMPENSATION REINS	1,937,999	399,963	YES [] NO [X]
2) NATIONWIDE INDEMNITY CO	1,836,158	(3,144)	YES [] NO [X]
3) SWISS REINSURANCE AMERICA CORPORATION	908,873	166,618	YES [] NO [X]
4) UPINGSCO	482,238	188,393	YES [] NO [X]
5) EVEREST REINSURANCE CO	396,332	132,980	YES [] NO [X]

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										
0399999		Total Authorized-Affiliates-Other (Non-U.S.)		(605)						(605)		
0499999		Total Authorized Affiliates		(605)						(605)		
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		158,576	16,785	16,888	3,805	102,881	140,359	298,935	46.953	34.416
0699999		Total Authorized-Pools - Mandatory		143,881	27	34	33	22	116	143,997	0.081	0.015
0799999		Total Authorized-Pools - Voluntary		8,612		71		4,769	4,840	13,452	35.980	35.452
0899999		Total Authorized-Other Non-U.S. Insurers		55,384	847	4,423	760	17,872	23,902	79,286	30.147	22.541
0999999		Total Authorized		365,848	17,659	21,416	4,598	125,544	169,217	535,065	31.626	23.463
1099999		Total Unauthorized-Affiliates-U.S. Intercompany Pooling										
1199999		Total Unauthorized-Affiliates-U.S. Non-Pool		9						9		
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		18,110						18,110		
1399999		Total Unauthorized Affiliates		18,119						18,119		
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		2,973	845	98	46	1,051	2,040	5,013	40.694	20.965
1599999		Total Unauthorized-Pools - Mandatory										
1699999		Total Unauthorized-Pools - Voluntary		105						105		
1799999		Total Unauthorized-Other Non-U.S. Insurers		84,983	8,989	23,001	1,386	26,476	59,852	144,835	41.324	18.280
1899999		Total Unauthorized		106,180	9,834	23,099	1,432	27,527	61,892	168,072	36.825	16.378
1999999		Total Authorized and Unauthorized		472,028	27,493	44,515	6,030	153,071	231,109	703,137	32.868	21.770
2099999		Total Protected Cells										
9999999		Totals		472,028	27,493	44,515	6,030	153,071	231,109	703,137	32.868	21.770

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
0199999		Total Affiliates - U.S. Intercompany Pooling														
0299999		Total Affiliates - U.S. Non-Pool		1,612	938		(287)		14,356	1,436	176				(3)	19
0399999		Total Affiliates - Other Non-U.S. Insurers		253,538	138,154	31,000	34,604		113,639	253,060	478					478
0499999		Total Affiliates		255,150	139,092	31,000	34,317		127,995	254,496	654				(3)	497
0599999		Total Other U.S. Unaffiliated Insurers		57,965	14,335	63,952	6,271		9,260	47,746	10,219	1,022	204	204	(615)	9,573
0699999		Total Pools and Associations - Mandatory														
0799999		Total Pools and Associations - Voluntary		84,744		71,658			8,231	79,845	4,899					4,899
0899999		Total Other Non-U.S. Insurers		2,132,787	395,699	1,825,632	210,543		873,089	2,026,436	106,351	15,714	3,143	3,143	(4,865)	110,761
0999999		Total Affiliates and Others		2,530,646	549,126	1,992,242	251,131		1,018,575	2,408,523	122,123	16,736	3,347	3,347	(5,483)	125,730
1099999		Total Protected Cells														
9999999		Totals		2,530,646	549,126	1,992,242	251,131		1,018,575	2,408,523	122,123	16,736	3,347	3,347	(5,483)	125,730

1. Amounts in dispute totaling \$ 13,045 are included in Column 5.
2. Amounts in dispute totaling \$ 12,223 are excluded from Column 13.

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 \$ 37,238,764 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 40,456,567 in dispute.

SCHEDULE F - PART 7

Provisions for Overdue Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable All Items	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Other Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 5 thru 9 but not in Excess of Col. 4	Col. 4 minus Col. 10	Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
40											
9999999		Total	276,418,920		894,338	1,152,967		183,226,777	185,274,082	91,144,838	145,476,246

1. Total	145,476,246
2. Line 1 x .20	29,095,249
3. Schedule F - Part 6 Col. 11	8,191,034
4. Provision for Overdue Authorized Reinsurance (Lines 3 + 4)	37,286,283
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Col.17 x 1000)	125,730,000
6. Provision for Reinsurance (sum Lines 4 + 5)(Enter this amount on Page 3, Line 16)	163,016,283

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	397,839	X X X	(629)	X X X		X X X		X X X	83,093	X X X	3,389	X X X		X X X		X X X	311,986	X X X
2. Premiums earned	273,565	X X X	(629)	X X X		X X X		X X X	83,109	X X X	3,535	X X X		X X X		X X X	187,550	X X X
3. Incurred claims	982,446	359.1	650,608	(103,435.3)			500		201,748	242.8	79,693	2,254.4					49,897	26.6
4. Cost containment expenses	51,593	18.9	27,978	(4,448.0)													23,615	12.6
5. Incurred claims and cost containment expenses (Lines 3 and 4)	1,034,039	378.0	678,586	(107,883.3)			500		201,748	242.8	79,693	2,254.4					73,512	39.2
6. Increase in contract reserves																		
7. Commissions (a)	3,969,699	1,451.1	3,903,168	(620,535.5)													66,531	35.5
8. Other general insurance expenses	422,164	154.3	105,428	(16,761.2)					17,271	20.8	703	19.9					298,762	159.3
9. Taxes, licenses and fees	22,153	8.1							4		82	2.3					22,067	11.8
10. Total other expenses incurred	4,414,016	1,613.5	4,008,596	(637,296.7)					17,275	20.8	785	22.2					387,360	206.5
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(5,174,490)	(1,891.5)	(4,687,811)	745,280.0			(500)		(135,914)	(163.5)	(76,943)	(2,176.6)					(273,322)	(145.7)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(5,174,490)	(1,891.5)	(4,687,811)	745,280.0			(500)		(135,914)	(163.5)	(76,943)	(2,176.6)					(273,322)	(145.7)

DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Total (Lines 1101 through 1103 + 1198) (Line 11 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	189,776				32	841			188,903
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	189,776				32	841			188,903
5. Total premium reserves, prior year	65,503				48	988			64,467
6. Increase in total premium reserves	124,273				(16)	(147)			124,436
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	6,589,663	3,398,482		101,000	22,000	100,000			2,968,181
2. Total prior year	7,151,238	3,712,207		106,000	26,000	72,000			3,235,031
3. Increase	(561,575)	(313,725)		(5,000)	(4,000)	28,000			(266,850)
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	1,236,859	963,356			27,162	304			246,037
1.2. On claims incurred during current year	307,161	977		5,501	178,586	51,389			70,708
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	6,275,004	3,383,846		101,000	22,000	100,000			2,668,158
2.2. On claims incurred during current year	314,661	14,638							300,023
3. Test:									
3.1. Lines 1.1 and 2.1	7,511,863	4,347,202		101,000	49,162	100,304			2,914,195
3.2. Claim reserves and liabilities, December 31, prior year	7,151,238	3,712,207		106,000	26,000	72,000			3,235,031
3.3. Line 3.1 minus Line 3.2	360,625	634,995		(5,000)	23,162	28,304			(320,836)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	(350)	(630)							280
2. Premiums earned	(355)	(630)							275
3. Incurred claims	10,061	10,067							(6)
4. Commissions	3,157	2,234							923
B. Reinsurance Ceded:									
1. Premiums written	85,676								85,676
2. Premiums earned	105,133								105,133
3. Incurred claims	(31,151)	(45,413)							14,262
4. Commissions	5,989								5,989

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 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	798,456	285,076	286,254	113,566	37,060	13,153	7,552	709,975	X X X
2. 1997	10,612,575	1,601,370	9,011,205	7,542,375	1,015,850	682,133	77,349	827,076	25,677	267,631	7,932,708	X X X
3. 1998	11,356,417	1,730,053	9,626,364	8,651,221	1,204,495	700,883	74,276	948,985	51,439	301,537	8,970,879	X X X
4. 1999	11,143,621	1,839,719	9,303,902	8,676,675	1,216,224	718,539	90,811	961,956	49,481	295,302	9,000,654	X X X
5. 2000	11,489,613	1,978,121	9,511,492	8,571,872	1,462,296	676,282	84,952	915,049	33,454	239,799	8,582,501	X X X
6. 2001	11,805,913	1,884,068	9,921,845	8,216,668	1,655,805	611,736	76,752	875,853	33,656	279,829	7,938,044	X X X
7. 2002	13,948,958	2,820,606	11,128,352	7,896,403	1,388,670	548,145	73,261	954,526	45,803	407,401	7,891,340	X X X
8. 2003	16,224,961	4,005,558	12,219,403	7,092,615	1,378,639	478,833	36,186	1,063,086	51,152	416,938	7,168,557	X X X
9. 2004	16,548,610	3,829,098	12,719,512	6,439,867	1,453,686	345,884	65,236	1,000,946	52,469	386,782	6,215,306	X X X
10. 2005	16,976,408	3,323,516	13,652,892	6,535,210	1,614,427	230,598	47,977	971,434	55,690	340,536	6,019,148	X X X
11. 2006	18,187,044	3,388,456	14,798,588	3,723,864	514,668	90,851	11,336	832,486	73,017	199,280	4,048,180	X X X
12. Totals	X X X	X X X	X X X	74,145,226	13,189,836	5,370,138	751,702	9,388,457	484,991	3,142,587	74,477,292	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			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	5,432,995	1,767,798	2,171,358	1,455,289	270,477	222,697	1,141,618	478,010	79,089	1,861	39,943	5,169,882	X X X
2. 1997	349,097	52,318	74,337	20,712	20,516	10,526	29,189	7,091	10,585	(386)	3,054	393,463	X X X
3. 1998	479,497	81,138	164,863	85,542	8,920	1,179	35,767	6,519	20,119	(1,694)	4,939	536,482	X X X
4. 1999	511,715	128,762	130,935	87,070	10,147	1,459	42,894	16,371	18,123	(1,698)	9,569	481,850	X X X
5. 2000	527,704	175,447	207,042	145,856	13,964	6,492	49,499	12,508	21,238	(1,175)	11,916	480,319	X X X
6. 2001	728,565	363,113	306,223	182,174	21,668	10,768	88,618	31,933	26,954	120	19,844	583,920	X X X
7. 2002	742,299	351,485	542,023	385,187	33,013	18,467	121,631	8,614	37,657	615	20,451	712,255	X X X
8. 2003	892,804	286,574	980,285	463,528	27,065	6,362	223,990	42,977	68,612	9,808	32,620	1,383,507	X X X
9. 2004	1,249,435	290,493	1,583,729	555,685	43,769	15,105	381,087	54,200	109,696	2,236	53,184	2,449,997	X X X
10. 2005	1,857,467	520,514	2,567,557	960,267	44,763	11,076	568,272	84,148	229,016	24,107	86,173	3,666,963	X X X
11. 2006	2,239,833	333,491	4,332,966	1,049,110	42,522	9,450	825,551	90,740	345,632	8,173	239,918	6,295,540	X X X
12. Totals	15,011,411	4,351,133	13,061,318	5,390,420	536,824	313,581	3,508,116	833,111	966,721	41,967	521,611	22,154,178	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	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	4,381,266	788,616
2. 1997	9,535,308	1,209,137	8,326,171	89,849	75,506	92,398			100.000	350,404	43,059
3. 1998	11,010,255	1,502,894	9,507,361	96,952	86,870	98,764			100.000	477,680	58,802
4. 1999	11,070,984	1,588,480	9,482,504	99,348	86,344	101,920			100.000	426,818	55,032
5. 2000	10,982,650	1,919,830	9,062,820	95,588	97,053	95,283			100.000	413,443	66,876
6. 2001	10,876,285	2,354,321	8,521,964	92,126	124,959	85,891			100.000	489,501	94,419
7. 2002	10,875,697	2,272,102	8,603,595	77,968	80,554	77,312			100.000	547,650	164,605
8. 2003	10,827,290	2,275,226	8,552,064	66,732	56,802	69,988			100.000	1,122,987	260,520
9. 2004	11,154,413	2,489,110	8,665,303	67,404	65,005	68,126			100.000	1,986,986	463,011
10. 2005	13,004,317	3,318,206	9,686,111	76,602	99,840	70,945			100.000	2,944,243	722,720
11. 2006	12,433,705	2,089,985	10,343,720	68,366	61,680	69,897			100.000	5,190,198	1,105,342
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	18,331,176	3,823,002

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	One Year	Two Year
1. Prior	14,450,934	14,155,023	13,603,649	13,400,721	14,002,135	14,503,280	14,994,382	15,668,056	16,180,874	16,461,912	281,038	793,856
2. 1997	6,977,386	6,974,090	7,183,700	7,278,341	7,396,516	7,403,731	7,417,697	7,494,920	7,542,781	7,579,419	36,638	84,499
3. 1998	X X X	7,669,205	7,881,415	8,040,315	8,258,067	8,327,258	8,385,942	8,484,903	8,572,568	8,674,616	102,048	189,713
4. 1999	X X X	X X X	7,564,212	7,783,362	8,042,398	8,236,405	8,373,299	8,444,384	8,575,943	8,619,660	43,717	175,276
5. 2000	X X X	X X X	X X X	7,288,775	7,622,236	7,681,948	7,922,207	8,097,414	8,159,481	8,207,205	47,724	109,791
6. 2001	X X X	X X X	X X X	X X X	7,514,206	7,345,018	7,472,131	7,402,168	7,600,352	7,677,004	76,652	274,836
7. 2002	X X X	X X X	X X X	X X X	X X X	7,693,054	7,372,965	7,378,549	7,558,366	7,679,594	121,228	301,045
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	8,034,063	7,348,318	7,157,323	7,506,919	349,596	158,601
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,392,596	7,849,488	7,675,530	(173,958)	(717,066)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,098,928	8,655,677	(443,251)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,361,655	X X X	X X X
12. Totals											441,432	1,370,551

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior	000	2,930,013	4,694,898	6,008,002	6,810,441	7,739,518	8,460,789	9,222,172	9,921,790	10,607,858	X X X	X X X
2. 1997	2,887,952	4,369,038	5,305,843	5,966,601	6,399,734	6,672,852	6,840,323	7,000,481	7,072,120	7,131,309	X X X	X X X
3. 1998	X X X	3,156,527	5,015,518	6,081,734	6,842,766	7,283,895	7,580,533	7,807,660	7,958,063	8,073,333	X X X	X X X
4. 1999	X X X	X X X	3,163,446	4,990,684	6,088,258	6,859,217	7,364,986	7,729,442	7,945,317	8,088,179	X X X	X X X
5. 2000	X X X	X X X	X X X	3,276,299	5,139,061	6,089,433	6,732,102	7,288,491	7,527,825	7,700,906	X X X	X X X
6. 2001	X X X	X X X	X X X	X X X	3,414,374	5,173,636	6,023,052	6,545,653	6,895,708	7,095,847	X X X	X X X
7. 2002	X X X	X X X	X X X	X X X	X X X	3,240,160	5,023,222	6,033,437	6,575,043	6,982,617	X X X	X X X
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	3,120,598	4,780,732	5,589,576	6,156,623	X X X	X X X
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,894,948	4,504,454	5,266,829	X X X	X X X
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,295,982	5,103,404	X X X	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,288,711	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	6,085,880	4,352,712	2,861,462	2,415,956	1,896,840	1,474,430	1,471,005	1,234,625	1,527,106	1,435,213
2. 1997	2,216,966	1,087,040	625,809	410,876	321,682	183,695	93,841	84,599	86,716	98,728
3. 1998	X X X	2,400,642	1,060,425	614,917	369,520	260,116	122,736	128,394	104,433	142,135
4. 1999	X X X	X X X	2,331,362	1,100,771	559,590	336,782	194,585	159,868	134,483	103,045
5. 2000	X X X	X X X	X X X	1,935,038	783,518	365,809	246,079	191,861	129,020	117,190
6. 2001	X X X	X X X	X X X	X X X	2,039,352	868,091	500,054	282,476	208,273	183,011
7. 2002	X X X	X X X	X X X	X X X	X X X	2,417,924	1,013,021	457,209	339,693	273,003
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	3,116,351	1,308,384	642,971	703,675
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,658,330	2,061,098	1,401,966
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,017,212	2,165,493
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,119,150

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	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	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	X X X	X X X	X X X	2,237	690	221	1	98		132	1,865	X X X
2. 1997	902,319	37,999	864,320	536,261	15,374	22,104	822	66,304	447	10,171	608,026	246,269
3. 1998	983,178	43,416	939,762	679,220	25,229	26,892	537	85,642	579	10,752	765,409	263,613
4. 1999	1,030,313	49,122	981,191	646,235	10,357	26,792	550	94,506	655	10,695	755,971	231,791
5. 2000	1,066,678	60,290	1,006,388	748,370	12,517	35,314	761	94,293	624	12,948	864,075	237,093
6. 2001	1,132,898	87,409	1,045,489	828,714	38,082	28,728	1,848	103,409	1,171	16,744	919,750	244,620
7. 2002	1,297,259	149,051	1,148,208	781,881	68,461	29,290	3,150	110,143	4,304	16,757	845,399	218,560
8. 2003	1,491,697	220,253	1,271,444	842,222	75,311	23,178	2,904	129,103	9,577	13,595	906,711	244,367
9. 2004	1,562,635	203,492	1,359,143	868,368	120,890	16,549	4,249	127,280	8,245	14,379	878,813	359,948
10. 2005	1,688,319	168,018	1,520,301	1,132,122	217,111	14,196	1,805	157,576	12,968	9,057	1,072,010	202,993
11. 2006	1,840,437	124,652	1,715,785	622,807	11,372	5,830	563	111,523	3,485	2,786	724,740	176,395
12. Totals	X X X	X X X	X X X	7,688,437	595,394	229,094	17,190	1,079,877	42,055	118,016	8,342,769	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	2,537	5	237				283		117		13	3,169	261
2.	1997	1,009		162	26			258	26	58	1	1	1,434	90
3.	1998	1,437		119	32		11	424	31	84	5	1	1,985	135
4.	1999	1,882	1	153	47			741	46	168	7	1	2,843	186
5.	2000	2,017	61	782	50	2		1,206	235	160	13	23	3,808	203
6.	2001	4,664	12	575	51	1	5	2,082	476	356	13	81	7,121	303
7.	2002	9,673	238	849	5	1		3,679	606	584	10	92	13,927	408
8.	2003	15,148	389	9,574	30	43	2	6,491	728	9,275	8,621	592	30,761	710
9.	2004	26,014	895	830	2,918	33	23	8,500	1,030	4,321	344	768	34,488	1,164
10.	2005	59,580	33,108	183,085	135,888	18	2,252	12,456	938	19,277	15,000	2,194	87,230	4,444
11.	2006	156,506	1,109	105,556	4,585	2	(437)	30,860	517	24,803	805	2,804	311,148	26,270
12.	Totals	280,467	35,818	301,922	143,632	100	1,856	66,980	4,633	59,203	24,819	6,570	497,914	34,174

	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	2,769	400
2. 1997	626,156	16,696	609,460	69.394	43.938	70.513			100.000	1,145	289
3. 1998	793,818	26,424	767,394	80.740	60.862	81.658			100.000	1,524	461
4. 1999	770,477	11,663	758,814	74.781	23.743	77.336			100.000	1,987	856
5. 2000	882,144	14,261	867,883	82.700	23.654	86.237			100.000	2,688	1,120
6. 2001	968,529	41,658	926,871	85.491	47.659	88.654			100.000	5,176	1,945
7. 2002	936,100	76,774	859,326	72.160	51.509	74.841			100.000	10,279	3,648
8. 2003	1,035,034	97,562	937,472	69.386	44.295	73.733			100.000	24,303	6,458
9. 2004	1,051,895	138,594	913,301	67.315	68.108	67.197			100.000	23,031	11,457
10. 2005	1,578,310	419,070	1,159,240	93.484	249.420	76.251			100.000	73,669	13,561
11. 2006	1,057,887	21,999	1,035,888	57.480	17.648	60.374			100.000	256,368	54,780
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	402,939	94,975

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	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	18,071	14,234	644	18	5,848	(977)	251	11,288	X X X
2. 1997	2,204,376	112,821	2,091,555	1,534,241	112,125	129,513	7,867	186,946	2,723	28,633	1,727,985	538,311
3. 1998	2,136,541	121,644	2,014,897	1,491,627	112,809	130,145	11,200	197,342	4,393	27,306	1,690,712	534,248
4. 1999	2,092,920	142,039	1,950,881	1,550,682	141,231	130,999	13,199	205,572	6,433	25,373	1,726,390	564,610
5. 2000	2,126,084	159,166	1,966,918	1,674,979	184,337	145,286	13,970	203,879	4,388	26,887	1,821,449	640,626
6. 2001	2,285,270	86,839	2,198,431	1,771,822	127,833	144,813	6,911	217,560	2,895	35,485	1,996,556	734,661
7. 2002	2,550,522	175,522	2,375,000	1,874,410	130,907	135,131	4,744	232,613	7,205	42,653	2,099,298	739,830
8. 2003	2,913,650	332,214	2,581,436	1,746,585	131,531	117,561	3,708	266,947	9,026	50,238	1,986,828	761,573
9. 2004	2,707,175	130,260	2,576,915	1,387,062	70,545	77,037	5,494	211,131	485	39,177	1,598,706	807,881
10. 2005	2,624,460	86,608	2,537,852	1,067,459	36,253	37,042	708	161,353	1,629	25,624	1,227,264	478,246
11. 2006	2,534,552	87,819	2,446,733	592,795	30,806	13,431	2,430	182,742	1,649	6,064	754,083	460,429
12. Totals	X X X	X X X	X X X	14,709,733	1,092,611	1,061,602	70,249	2,071,933	39,849	307,691	16,640,559	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	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	342,119	255,270	1,807	5,942			94		6,105	1,517	24	87,396	1,129
2. 1997	2,576	611	569				623	4	131	(2)	34	3,286	308
3. 1998	6,243	1,109	1,067				2,171	7	311	(1)	105	8,677	409
4. 1999	8,394	1,650	837	35			3,177	18	451	(1)	219	11,157	587
5. 2000	15,483	2,478	993	68		13	5,602	220	747	(3)	632	20,049	1,079
6. 2001	32,291	4,075	2,282	132	1	1	10,165	374	1,509	(1)	1,356	41,667	1,575
7. 2002	62,050	6,262	9,391	364			19,866	759	3,309	1	2,877	87,230	4,556
8. 2003	136,024	5,452	20,383	5,888	4	4	48,152	1,341	7,478	9	6,544	199,347	8,067
9. 2004	245,108	11,786	58,496	9,852		907	96,024	2,002	23,874	20	11,941	398,935	9,376
10. 2005	348,653	6,701	197,350	22,671	26	(1,035)	128,964	3,901	30,571	74	22,079	673,252	20,511
11. 2006	525,769	25,604	468,441	8,359		2,893	130,140	1,118	62,737	65	39,741	1,149,048	123,473
12. Totals	1,724,710	320,998	761,616	53,311	31	2,783	444,978	9,744	137,223	1,678	85,552	2,680,044	171,070

		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	82,714	4,682
2.	1997	1,854,599	123,328	1,731,271	84.133	109.313	82.774			100.000	2,534	752
3.	1998	1,828,906	129,517	1,699,389	85.601	106.472	84.341			100.000	6,201	2,476
4.	1999	1,900,112	162,565	1,737,547	90.788	114.451	89.065			100.000	7,546	3,611
5.	2000	2,046,969	205,471	1,841,498	96.279	129.092	93.624			100.000	13,930	6,119
6.	2001	2,180,443	142,220	2,038,223	95.413	163.774	92.713			100.000	30,366	11,301
7.	2002	2,336,770	150,242	2,186,528	91.619	85.597	92.064			100.000	64,815	22,415
8.	2003	2,343,134	156,959	2,186,175	80.419	47.246	84.688			100.000	145,067	54,280
9.	2004	2,098,732	101,091	1,997,641	77.525	77.607	77.521			100.000	281,966	116,969
10.	2005	1,971,418	70,902	1,900,516	75.117	81.865	74.887			100.000	516,631	156,621
11.	2006	1,976,055	72,924	1,903,131	77.965	83.039	77.783			100.000	960,247	188,801
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,112,017	568,027

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	6,703	1,608	1,132	11	476		15	6,692	X X X
2. 1997	698,461	131,448	567,013	679,967	116,147	67,344	8,321	56,981	616	2,318	679,208	143,444
3. 1998	808,385	139,080	669,305	738,487	121,950	67,077	10,835	68,743	1,321	2,510	740,201	147,292
4. 1999	736,870	181,549	555,321	815,975	219,004	85,769	18,279	68,583	1,900	15,804	731,144	150,959
5. 2000	734,136	188,554	545,582	692,890	192,748	77,236	17,763	60,315	1,467	4,725	618,463	131,330
6. 2001	636,422	122,103	514,319	440,925	83,102	39,603	5,208	47,956	1,745	1,095	438,429	102,503
7. 2002	792,928	199,067	593,861	430,801	101,419	36,527	7,148	46,913	3,719	1,636	401,955	92,698
8. 2003	910,341	239,819	670,522	393,628	108,940	31,045	7,244	43,656	5,322	2,592	346,823	99,988
9. 2004	1,032,314	226,916	805,398	363,521	82,672	23,791	5,456	59,546	1,575	3,109	357,155	123,000
10. 2005	1,059,416	161,847	897,569	258,439	40,424	11,055	2,305	47,957	7,843	2,241	266,879	113,250
11. 2006	1,078,699	174,561	904,138	114,953	9,653	2,841	293	45,569	658	1,036	152,759	115,534
12. Totals	X X X	X X X	X X X	4,936,289	1,077,667	443,420	82,863	546,695	26,166	37,081	4,739,708	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	24,602	6,523	16,460	5,602	153	113	7,037	5,372	122	1	287	30,763	254
2. 1997	4,161	213	2,346	2,077	22		987	333	92	1	53	4,984	81
3. 1998	1,462	205	11,353	9,774	106		1,764	1,169	114	1	11	3,650	111
4. 1999	8,398	2,009	23,086	20,694	314	1	3,654	2,949	202	1	28	10,000	471
5. 2000	11,543	2,691	23,881	21,854	333	221	3,021	1,960	489	4	97	12,537	519
6. 2001	15,387	4,442	19,508	15,648	303	157	7,338	3,486	899	8	187	19,694	537
7. 2002	33,676	7,628	27,017	15,122	362	7	7,551	1,362	1,760	15	328	46,232	755
8. 2003	61,262	15,380	57,898	24,819	780	12	13,525	4,697	4,036	31	799	92,562	1,346
9. 2004	126,334	32,883	73,559	30,708	1,143	116	24,832	8,662	8,804	60	1,206	162,243	2,620
10. 2005	193,567	35,991	141,014	32,149	1,594	53	35,455	6,836	17,888	121	1,703	314,368	5,345
11. 2006	229,917	26,397	288,814	57,958	654	44	53,012	5,061	30,028	194	2,796	512,771	34,825
12. Totals	710,309	134,362	684,936	236,405	5,764	724	158,176	41,887	64,434	437	7,495	1,209,804	46,864

	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	28,937	1,826
2. 1997	811,900	127,708	684,192	116.241	97.155	120.666			100.000	4,217	767
3. 1998	889,106	145,255	743,851	109.985	104.440	111.138			100.000	2,836	814
4. 1999	1,005,981	264,837	741,144	136.521	145.876	133.462			100.000	8,781	1,219
5. 2000	869,708	238,708	631,000	118.467	126.599	115.656			100.000	10,879	1,658
6. 2001	571,919	113,796	458,123	89.865	93.197	89.074			100.000	14,805	4,889
7. 2002	584,607	136,420	448,187	73.728	68.530	75.470			100.000	37,943	8,289
8. 2003	605,830	166,445	439,385	66.550	69.404	65.529			100.000	78,961	13,601
9. 2004	681,530	162,132	519,398	66.020	71.450	64.490			100.000	136,302	25,941
10. 2005	706,969	125,722	581,247	66.732	77.680	64.758			100.000	266,441	47,927
11. 2006	765,788	100,258	665,530	70.992	57.434	73.609			100.000	434,376	78,395
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,024,478	185,326

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	410,737	91,611	28,058	(2,630)	21,522	206	2,069	371,130	X X X
2. 1997	3,006,047	587,338	2,418,709	2,341,100	399,561	193,121	22,622	261,601	12,721	32,945	2,360,918	837,162
3. 1998	3,339,968	710,666	2,629,302	2,860,105	525,956	224,713	29,383	305,293	36,397	41,048	2,798,375	911,340
4. 1999	3,047,185	766,113	2,281,072	2,643,357	453,262	208,561	22,335	290,218	30,163	37,239	2,636,376	838,733
5. 2000	3,180,022	829,207	2,350,815	2,346,458	506,600	183,057	18,100	228,942	16,095	38,084	2,217,662	762,718
6. 2001	3,134,298	822,630	2,311,668	1,728,078	527,000	137,571	1,759	187,824	10,536	35,571	1,514,178	675,135
7. 2002	3,677,580	1,102,352	2,575,228	1,772,452	554,882	141,648	1,411	243,148	6,127	36,885	1,594,828	677,034
8. 2003	4,496,495	1,170,866	3,325,629	1,641,699	367,530	123,023	(5,170)	282,695	5,036	32,822	1,680,021	606,019
9. 2004	4,896,022	1,309,332	3,586,690	1,581,649	438,076	120,762	3,745	215,657	2,897	18,951	1,473,350	611,074
10. 2005	5,303,745	1,339,326	3,964,419	1,269,696	332,709	100,295	7,452	204,018	3,313	6,971	1,230,535	593,418
11. 2006	5,811,227	1,318,394	4,492,833	651,773	127,726	50,764	4,431	166,217	(382)	864	736,979	575,551
12. Totals	X X X	X X X	X X X	19,247,104	4,324,913	1,511,573	103,438	2,407,135	123,109	283,449	18,614,352	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	3,866,316	964,025	579,388	304,394	41,453	560	117,299	16,629	17,518	263	12,102	3,336,103	30,785	
2. 1997	289,816	45,196	59,710	14,322	3,108	129	11,292	1,930	6,783	(403)	2,166	309,535	2,825	
3. 1998	393,593	68,485	128,337	58,595	4,804	383	14,135	3,044	9,199	(1,733)	3,796	421,294	3,837	
4. 1999	404,799	106,131	61,386	35,913	6,144	631	16,225	6,112	9,542	(1,774)	7,241	351,083	4,629	
5. 2000	364,372	127,967	143,603	104,097	5,372	601	18,081	7,950	12,288	(1,306)	8,573	304,407	5,041	
6. 2001	345,854	188,653	176,491	114,581	4,600	573	23,399	3,158	14,335	(758)	10,997	258,472	5,758	
7. 2002	422,632	275,041	328,317	283,539	5,378	807	47,019	8,970	19,179	(39)	9,933	254,207	7,538	
8. 2003	436,451	172,784	542,809	251,171	7,865	1,028	74,145	9,000	25,816	398	14,063	652,705	9,867	
9. 2004	562,083	184,917	858,740	215,230	9,767	521	102,914	5,846	34,787	487	20,864	1,161,290	7,151	
10. 2005	653,067	207,649	1,224,708	365,155	17,133	834	153,030	18,065	87,795	740	31,410	1,543,290	35,677	
11. 2006	793,052	194,714	2,202,587	566,428	26,021	953	287,401	29,907	95,462	3,971	71,521	2,608,550	123,716	
12. Totals	8,532,035	2,535,562	6,306,076	2,313,425	131,645	7,020	864,940	110,611	332,704	(154)	192,666	11,200,936	236,824	

		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	3,177,285	158,818
2.	1997	3,166,531	496,078	2,670,453	105,339	84,462	110,408			100.000	290,008	19,527
3.	1998	3,940,179	720,510	3,219,669	117,971	101,385	122,453			100.000	394,850	26,444
4.	1999	3,640,232	652,773	2,987,459	119,462	85,206	130,967			100.000	324,141	26,942
5.	2000	3,302,173	780,104	2,522,069	103,841	94,078	107,285			100.000	275,911	28,496
6.	2001	2,618,152	845,502	1,772,650	83,532	102,780	76,683			100.000	219,111	39,361
7.	2002	2,979,773	1,130,738	1,849,035	81,025	102,575	71,801			100.000	192,369	61,838
8.	2003	3,134,503	801,777	2,332,726	69,710	68,477	70,144			100.000	555,305	97,400
9.	2004	3,486,359	851,719	2,634,640	71,208	65,050	73,456			100.000	1,020,676	140,614
10.	2005	3,709,742	935,917	2,773,825	69,946	69,880	69,968			100.000	1,304,971	238,319
11.	2006	4,273,277	927,748	3,345,529	73,535	70,370	74,464			100.000	2,234,497	374,053
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	9,989,124	1,211,812

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	13,949	5,672	11,847	3,054	562	517	259	17,115	X X X
2. 1997	628,902	100,762	528,140	454,480	69,467	72,275	6,914	44,405	902	14,416	493,877	105,281
3. 1998	633,539	86,090	547,449	433,448	59,036	80,387	6,210	43,674	189	29,948	492,074	82,454
4. 1999	611,124	92,508	518,616	442,669	80,060	74,791	5,250	48,313	2,968	12,668	477,495	82,849
5. 2000	678,061	108,944	569,117	495,655	89,114	72,387	6,829	47,716	4,118	13,615	515,697	82,572
6. 2001	800,816	132,477	668,339	527,446	155,159	87,516	7,277	52,951	10,889	21,312	494,588	77,209
7. 2002	1,087,272	301,656	785,616	487,459	107,891	71,312	11,338	49,456	10,330	30,747	478,668	67,690
8. 2003	1,281,342	357,141	924,201	443,373	105,399	61,717	9,700	70,115	5,735	17,787	454,371	56,588
9. 2004	1,357,286	254,989	1,102,297	441,634	108,418	34,232	3,424	73,318	7,517	12,309	429,825	55,309
10. 2005	1,326,512	182,128	1,144,384	570,604	178,095	24,576	4,351	73,580	2,035	6,036	484,279	52,249
11. 2006	1,466,136	162,786	1,303,350	244,047	17,772	5,020	268	67,034	8,916	1,962	289,145	76,848
12. Totals	X X X	X X X	X X X	4,554,764	976,083	596,060	64,615	571,124	54,116	161,059	4,627,134	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	31,090	11,980	26,855	21,842	17,022	14,786	28,159	13,625	1,638	27	4,256	42,504	11,401
2. 1997	5,812	606	3,256	702	243	(15)	1,045	130	1,032	10	299	9,955	223
3. 1998	7,258	598	3,126	975	486		1,173	164	1,969	25	350	12,250	300
4. 1999	11,598	753	9,915	5,010	48	1	4,094	256	2,185	53	543	21,767	319
5. 2000	13,665	4,923	6,760	2,866	1,549		5,569	717	2,518	93	870	21,462	325
6. 2001	85,142	45,135	5,652	1,427	1,352	35	4,542	570	2,978	736	3,920	51,763	540
7. 2002	41,276	2,160	15,320	3,224	1,129	35	19,556	746	4,120	326	3,363	74,910	946
8. 2003	49,384	10,229	37,908	2,641	1,808	108	21,736	1,206	6,895	143	4,210	103,404	1,311
9. 2004	114,700	8,307	98,248	12,431	3,472	377	67,974	2,314	9,943	548	6,432	270,360	1,836
10. 2005	251,997	124,581	172,549	93,304	5,684	1,405	86,902	5,617	20,581	7,111	8,854	305,695	3,452
11. 2006	257,475	25,199	237,105	37,486	1,633	259	108,906	3,884	36,178	1,499	13,067	572,970	38,371
12. Totals	869,397	234,471	616,694	181,908	34,426	16,991	349,656	29,229	90,037	10,571	46,164	1,487,040	59,024

	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	24,123	18,381
2. 1997	582,548	78,716	503,832	92.629	78.121	95.397			100.000	7,760	2,195
3. 1998	571,521	67,197	504,324	90.211	78.054	92.123			100.000	8,811	3,439
4. 1999	593,613	94,351	499,262	97.135	101.992	96.268			100.000	15,750	6,017
5. 2000	645,819	108,660	537,159	95.245	99.739	94.385			100.000	12,636	8,826
6. 2001	767,579	221,228	546,351	95.850	166.994	81.748			100.000	44,232	7,531
7. 2002	689,628	136,050	553,578	63.427	45.101	70.464			100.000	51,212	23,698
8. 2003	692,936	135,161	557,775	54.079	37.845	60.352			100.000	74,422	28,982
9. 2004	843,521	143,336	700,185	62.148	56.213	63.521			100.000	192,210	78,150
10. 2005	1,206,473	416,499	789,974	90.951	228.685	69.031			100.000	206,661	99,034
11. 2006	957,398	95,283	862,115	65.301	58.533	66.146			100.000	431,895	141,075
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,069,712	417,328

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	9		1					10	X X X
2. 1997	48		48	198		13		130			341	492
3. 1998	133		133			6		112			118	520
4. 1999						4					4	4
5. 2000	47		47	6	(1)	1		164			172	6
6. 2001	28		28	6	(4)	1		286			297	
7. 2002								135			135	1
8. 2003	1		1									
9. 2004												
10. 2005	5		5			5		2			7	
11. 2006	4		4									
12. Totals	X X X	X X X	X X X	219	(5)	31		829			1,084	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	384	300	7		23	23	(1)		13			103	26
2. 1997			37				(13)					24	
3. 1998													
4. 1999	188						6					194	
5. 2000	97											97	
6. 2001													
7. 2002													
8. 2003													
9. 2004													
10. 2005							(5)					(5)	
11. 2006													
12. Totals	669	300	44		23	23	(13)		13			413	26

		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	91	12
2.	1997	365		365	760.417		760.417			100.000	37	(13)
3.	1998	118		118	88.722		88.722			100.000		
4.	1999	198		198						100.000	188	6
5.	2000	268	(1)	269	570.213		572.340			100.000	97	
6.	2001	293	(4)	297	1,046.429		1,060.714			100.000		
7.	2002	135		135						100.000		
8.	2003									100.000		
9.	2004									100.000		
10.	2005	2		2	40.000		40.000			100.000		(5)
11.	2006									100.000		
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	413	

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. 1997												
3. 1998												4
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. Totals	X X X	X X X	X X X									X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 1997													
3. 1998													
4. 1999													
5. 2000													
6. 2001													
7. 2002													
8. 2003													
9. 2004													
10. 2005													
11. 2006													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1997									100.000		
3. 1998									100.000		
4. 1999									100.000		
5. 2000									100.000		
6. 2001									100.000		
7. 2002									100.000		
8. 2003									100.000		
9. 2004									100.000		
10. 2005									100.000		
11. 2006									100.000		
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	432	37	96	9	1	2		481	X X X
2. 1997	99,689	35,357	64,332	63,950	15,127	6,142	1,409	1,691	177	4,541	55,070	X X X
3. 1998	101,409	36,074	65,335	72,393	18,976	5,344	1,538	2,779	312	2,588	59,690	X X X
4. 1999	99,328	35,787	63,541	77,089	14,357	5,032	1,592	1,426	222	3,668	67,376	X X X
5. 2000	106,910	37,948	68,962	52,802	18,682	5,346	2,111	891	121	2,570	38,125	X X X
6. 2001	110,872	53,101	57,771	110,375	45,111	10,153	2,457	579	10	3,688	73,529	X X X
7. 2002	253,509	110,618	142,891	52,891	10,347	5,600	1,311	213	61	4,708	46,985	X X X
8. 2003	200,858	71,539	129,319	52,889	13,523	3,551	592	480	141	4,762	42,664	X X X
9. 2004	157,168	66,782	90,386	47,021	9,398	2,503	587	1,172	(134)	989	40,845	X X X
10. 2005	187,968	61,488	126,480	38,917	19,860	821	391	693	(55)	480	20,235	X X X
11. 2006	139,816	43,523	96,293	28,449	7,009	882	193	3,068	(14)	236	25,211	X X X
12. Totals	X X X	X X X	X X X	597,208	172,427	45,470	12,190	12,993	843	28,230	470,211	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	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	2,331	177	3,268	558	110		336	32	13		42	5,291	104
2. 1997	846	19	166	18	20	5	117	13	12		7	1,106	17
3. 1998	1,182	164	223	27			157	66	5		2	1,310	7
4. 1999	3,743	155	678	114	55		133	49	31		5	4,322	27
5. 2000	4,072	648	2,019	577	17	(2)	1,182	207	112	3	31	5,969	28
6. 2001	58,250	48,922	5,894	527	376	64	19,006	17,423	24	67	819	16,547	26
7. 2002	10,230	2,229	3,713	545	122	2	3,304	564	219	147	102	14,101	43
8. 2003	10,896	1,977	4,914	1,576	68	16	4,037	741	297	193	151	15,709	46
9. 2004	12,751	3,617	6,954	1,945	22		4,335	1,746	299	118	218	16,935	51
10. 2005	27,536	17,754	18,911	11,874	63	4	3,980	1,730	936	84	43	19,980	91
11. 2006	29,914	8,427	6,126	3,578	169	27	9,490	2,448	1,239	129	551	32,329	276
12. Totals	161,751	84,089	52,866	21,339	1,022	116	46,077	25,019	3,187	741	1,971	133,599	716

		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	4,864	427
2.	1997	72,944	16,768	56,176	73.172	47.425	87.322			100.000	975	131
3.	1998	82,083	21,083	61,000	80.943	58.444	93.365			100.000	1,214	96
4.	1999	88,187	16,489	71,698	88.784	46.075	112.837			100.000	4,152	170
5.	2000	66,441	22,347	44,094	62.147	58.888	63.940			100.000	4,866	1,103
6.	2001	204,657	114,581	90,076	184.589	215.779	155.919			100.000	14,695	1,852
7.	2002	76,292	15,206	61,086	30.094	13.746	42.750			100.000	11,169	2,932
8.	2003	77,132	18,759	58,373	38.401	26.222	45.139			100.000	12,257	3,452
9.	2004	75,057	17,277	57,780	47.756	25.871	63.926			100.000	14,143	2,792
10.	2005	91,857	51,642	40,215	48.868	83.987	31.796			100.000	16,819	3,161
11.	2006	79,337	21,797	57,540	56.744	50.082	59.755			100.000	24,035	8,294
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	109,189	24,410

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	212,555	125,068	147,197	53,059	4,194	10,802	3,573	175,017	X X X
2. 1997	477,555	79,853	397,702	401,303	50,905	87,926	10,287	51,778	1,365	4,729	478,450	104,283
3. 1998	545,337	105,668	439,669	480,680	61,901	97,085	9,906	56,881	3,774	2,883	559,065	116,981
4. 1999	572,259	90,027	482,232	524,582	60,621	102,962	12,986	56,459	3,716	2,001	606,680	112,609
5. 2000	536,598	110,158	426,440	490,176	98,615	91,311	14,469	57,577	3,530	1,325	522,450	97,980
6. 2001	574,459	150,057	424,402	417,253	117,646	76,969	20,387	66,412	3,507	805	419,094	296,394
7. 2002	698,825	230,146	468,679	411,712	110,712	57,044	16,744	49,287	4,845	1,724	385,742	71,204
8. 2003	836,985	362,526	474,459	311,643	149,563	63,679	8,014	29,125	4,579	874	242,291	55,690
9. 2004	1,164,396	533,995	630,401	160,534	61,624	21,483	4,972	64,786	6,735	432	173,472	53,376
10. 2005	1,132,600	442,727	689,873	97,638	50,054	8,884	1,804	31,465	1,047	365	85,082	45,367
11. 2006	1,123,653	340,949	782,704	11,093	581	2,416	325	38,771	936	974	50,438	43,678
12. Totals	X X X	X X X	X X X	3,519,169	887,290	756,956	152,953	506,735	44,836	19,685	3,697,781	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	593,200	131,377	887,537	625,660	31,843	30,272	805,761	393,385	31,689	48	6,736	1,169,288	14,962
2.	1997	28,852	697	4,679	2,809	1,111	641	7,028	3,782	1,931	3	88	35,669	235
3.	1998	40,828	3,204	16,392	15,627	1,831	536	6,369	1,230	2,990	7	152	47,806	354
4.	1999	38,386	7,449	22,182	20,480	1,781	582	9,409	5,961	3,338	15	158	40,609	453
5.	2000	56,963	12,871	15,977	13,799	3,918	4,856	7,343	(1,008)	3,745	21	221	57,407	669
6.	2001	101,522	54,826	42,865	35,025	8,702	6,370	15,480	5,161	3,988	44	496	71,131	869
7.	2002	108,113	50,020	96,765	75,807	10,149	7,116	11,259	(3,703)	6,445	96	356	103,395	1,252
8.	2003	97,646	37,794	178,596	138,345	5,324	1,568	31,692	18,834	9,039	279	408	125,477	1,996
9.	2004	101,137	30,832	289,875	197,173	5,740	1,727	34,834	20,999	16,274	388	1,845	196,741	3,006
10.	2005	147,387	43,266	355,344	181,059	3,893	954	73,839	23,415	42,640	550	1,108	373,859	3,787
11.	2006	89,231	11,599	579,992	214,546	1,812	150	103,343	23,545	41,051	676	1,187	564,913	10,318
12.	Totals	1,403,265	383,935	2,490,204	1,520,330	76,104	54,772	1,106,357	491,601	163,130	2,127	12,755	2,786,295	37,901

	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	723,700	445,588
2. 1997	584,608	70,489	514,119	122.417	88.273	129.272			100.000	30,025	5,644
3. 1998	703,056	96,185	606,871	128.921	91.026	138.029			100.000	38,389	9,417
4. 1999	759,099	111,810	647,289	132.650	124.196	134.228			100.000	32,639	7,970
5. 2000	727,010	147,153	579,857	135.485	133.584	135.976			100.000	46,270	11,137
6. 2001	733,191	242,966	490,225	127.632	161.916	115.510			100.000	54,536	16,595
7. 2002	750,774	261,637	489,137	107.434	113.683	104.365			100.000	79,051	24,344
8. 2003	726,744	358,976	367,768	86.829	99.021	77.513			100.000	100,103	25,374
9. 2004	694,663	324,450	370,213	59.659	60.759	58.727			100.000	163,007	33,734
10. 2005	761,090	302,149	458,941	67.198	68.247	66.525			100.000	278,406	95,453
11. 2006	867,709	252,358	615,351	77.222	74.016	78.619			100.000	443,078	121,835
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,989,204	797,091

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	2,730	2,167	170	37	1,487	1		2,182	X X X
2. 1997	33,770	8,480	25,290	6,333	5,576	13,517	8,880	504	114	1,989	5,784	164
3. 1998	30,634	11,084	19,550	19,673	1,526	4,092	290	1,261			23,210	340
4. 1999	32,934	15,952	16,982	68,463	46,770	11,785	5,790	1,898	(39)	4	29,625	1,150
5. 2000	52,151	31,181	20,970	53,231	32,158	6,264	1,898	969	(19)	116	26,427	1,825
6. 2001	112,399	82,699	29,700	115,168	88,204	25,529	19,117	2,135	229	568	35,282	454
7. 2002	215,860	126,623	89,237	242,213	195,919	30,763	19,703	2,381	1,377	398	58,358	984
8. 2003	440,723	325,166	115,557	32,313	40,630	22,265	3,862	2,815	1,532	488	11,369	1,129
9. 2004	313,460	214,327	99,133	29,686	20,028	29,880	11,836	6,775	(1,018)	314	35,495	4,560
10. 2005	376,371	209,566	166,805	16,112	12,284	11,992	5,283	4,293	424	185	14,406	3,968
11. 2006	406,407	234,625	171,782	3,490	1,497	3,949	1,990	3,202	(70)	26	7,224	3,493
12. Totals	X X X	X X X	X X X	589,412	446,759	160,206	78,686	27,720	2,531	4,088	249,362	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	14,291	4,853	4,894	19	1,446	1,447	1,379	469	2			15,224	29
2.	1997	3,231	1,611	1,368	7	13,786	9,567	9	31	99			7,277	7
3.	1998	10,039	5,461	1,369	338	207	94	92	38	222			5,998	9
4.	1999	4,360	2,512	3,502	1,651	319	45	352	329	157			4,153	17
5.	2000	27,588	21,496	1,980	494	1,037	316	705	559	419			8,864	46
6.	2001	12,814	9,614	6,946	4,865	4,372	3,221	1,364	995	479	2		7,278	110
7.	2002	5,305	2,586	12,152	5,586	15,201	10,381	805	(273)	254	31		15,406	312
8.	2003	50,608	37,431	62,207	37,264	9,754	3,524	10,640	5,633	2,354	66		51,645	560
9.	2004	30,558	14,128	107,036	76,437	22,717	11,412	17,380	9,860	3,581	163		69,272	1,019
10.	2005	16,696	6,100	141,491	84,175	14,429	6,161	26,789	15,647	4,546	316		91,552	1,789
11.	2006	12,661	9,287	210,036	129,200	11,594	5,418	40,985	24,189	6,302	524		112,960	3,000
12.	Totals	188,151	115,079	552,981	340,036	94,862	51,586	100,500	57,477	18,415	1,102		389,629	6,898

	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	14,313	911
2. 1997	38,847	25,786	13,061	115.034	304.080	51.645			100.000	2,981	4,296
3. 1998	36,955	7,747	29,208	120.634	69.894	149.402			100.000	5,609	389
4. 1999	90,836	57,058	33,778	275.812	357.686	198.905			100.000	3,699	454
5. 2000	92,193	56,902	35,291	176.781	182.489	168.293			100.000	7,578	1,286
6. 2001	168,807	126,247	42,560	150.185	152.658	143.300			100.000	5,281	1,997
7. 2002	309,074	235,310	73,764	143.183	185.835	82.661			100.000	9,285	6,121
8. 2003	192,956	129,942	63,014	43.782	39.962	54.531			100.000	38,120	13,525
9. 2004	247,613	142,846	104,767	78.993	66.649	105.683			100.000	47,029	22,243
10. 2005	236,348	130,390	105,958	62.797	62.219	63.522			100.000	67,912	23,640
11. 2006	292,219	172,035	120,184	71.903	73.323	69.963			100.000	84,210	28,750
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	286,017	103,612

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	39,863	25,428	5,559	2,097	121	30	2,835	17,988	X X X
2. 2005	853,727	247,096	606,631	850,002	472,434	12,751	3,961	15,807	23	3,425	402,142	X X X
3. 2006	1,335,194	417,874	917,320	460,414	71,567	2,903	189	8,279	89	2,425	399,751	X X X
4. Totals	X X X	X X X	X X X	1,350,279	569,429	21,213	6,247	24,207	142	8,685	819,881	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	40,417	18,037	35,007	12,332	1,453	685	7,252	3,142	10,487	174	635	60,246	73
2.	2005	98,428	36,224	27,282	28,163	1,519	438	13,533	5,373	(5,843)	84	984	64,637	(89)
3.	2006	121,683	30,470	60,491	1,924	287	133	12,797	650	3,630	201	1,723	165,510	2,260
4.	Totals	260,528	84,731	122,780	42,419	3,259	1,256	33,582	9,165	8,274	459	3,342	290,393	2,244

	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	27	28	29	30	31	32	33		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	45,055	15,191
2. 2005	1,013,479	546,700	466,779	118,712	221,250	76,946			100.000	61,323	3,314
3. 2006	670,484	105,223	565,261	50,216	25,181	61,621			100.000	149,780	15,730
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	256,158	34,235

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	(7,871)	6,154	1,418	(1,003)	6,786	(33)	14,420	(4,785)	X X X
2. 2005	1,964,326	282,008	1,682,318	1,019,614	140,383	4,263	992	244,395	26,378	286,083	1,100,519	1,038,089
3. 2006	1,956,851	473,247	1,483,604	982,004	236,135	1,867	582	193,584	57,656	182,868	883,082	875,786
4. Totals	X X X	X X X	X X X	1,993,747	382,672	7,548	571	444,765	84,001	483,371	1,978,816	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	95	97	(3,677)	1,586	7		3,870	313	3,244	1	19,297	1,542	9,150
2. 2005	590	311	(7,858)	3,050	7		2,172	677	5,767	3	16,354	(3,363)	12,529
3. 2006	9,682	171	(4,684)	15,961	47	1	7,762	(3,364)	33,970	51	104,308	33,957	73,779
4. Totals	10,367	579	(16,219)	20,597	61	1	13,804	(2,374)	42,981	55	139,959	32,136	95,458

		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	(5,265)	6,807
2.	2005	1,268,950	171,794	1,097,156	64.600	60.918	65.217			100.000	(10,629)	7,266
3.	2006	1,224,232	307,193	917,039	62.561	64.912	61.812			100.000	(11,134)	45,091
4.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(27,028)	59,164

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	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	(98)	(353)	4,149	1,006	(73)		370	3,325	X X X
2. 2005	225,521	37,947	187,574	120,310	40,333	2,363	33	17,798	(1)	17	100,106	X X X
3. 2006	207,107	(16,585)	223,692	6,722	35	622	1	5,179		26	12,487	X X X
4. Totals	X X X	X X X	X X X	126,934	40,015	7,134	1,040	22,904	(1)	413	115,918	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	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	12,115	2,472	36,719	9,360	1,131	64	6,602	1,519	3,596		772	46,748	199
2. 2005	7,713	5,550	12,797	3,093	12	9	8,182	1,624	2,145		39	20,573	49
3. 2006	8,018	1	55,817	6,336	57	6	7,856	1,113	2,199		102	66,491	56
4. Totals	27,846	8,023	105,333	18,789	1,200	79	22,640	4,256	7,940		913	133,812	304

		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	37,002	9,746
2.	2005	171,320	50,641	120,679	75,966	133,452	64,337			100.000	11,867	8,706
3.	2006	86,470	7,492	78,978	41,751	(45,173)	35,307			100.000	57,498	8,993
4.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	106,367	27,445

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	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	2,522	973	37					1,586	X X X
2. 2005	187	43	144	666	648			37			55	X X X
3. 2006	382	104	278	322	17	28		27			360	X X X
4. Totals	X X X	X X X	X X X	3,510	1,638	65		64			2,001	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	8,942	6,674	4,444	423			140		128			6,557	
2. 2005	1											1	
3. 2006	17	1	299						100			415	642
4. Totals	8,960	6,675	4,743	423			140		228			6,973	642

	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	6,289	268
2. 2005	704	648	56	376.471	1,506.977	38.889			100.000	1	
3. 2006	793	18	775	207.592	17.308	278.777			100.000	315	100
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	6,605	368

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. 1997												X X X
3. 1998												X X X
4. 1999												X X X
5. 2000												X X X
6. 2001												X X X
7. 2002												X X X
8. 2003												X X X
9. 2004												X X X
10. 2005												X X X
11. 2006												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. 1997													
3. 1998													
4. 1999													
5. 2000													
6. 2001													
7. 2002													
8. 2003													
9. 2004													
10. 2005													
11. 2006													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1997									100.000		
3. 1998									100.000		
4. 1999									100.000		
5. 2000									100.000		
6. 2001									100.000		
7. 2002									100.000		
8. 2003									100.000		
9. 2004									100.000		
10. 2005									100.000		
11. 2006									100.000		
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	1,087		2					1,089	X X X
2. 1997	51,047	7,110	43,937	37,296	9,997	61					27,360	X X X
3. 1998	72,597	12,364	60,233	86,032	30,247	454					56,239	X X X
4. 1999	85,229	10,933	74,296	104,593	21,935	2,292					84,950	X X X
5. 2000	45,932	6,009	39,923	31,652	343	457					31,766	X X X
6. 2001	61,402	40,331	21,071	140,800	102,627	408					38,581	X X X
7. 2002	65,022	16,099	48,923	19,291		23					19,314	X X X
8. 2003	102,367	16,754	85,613	16,659	40	55					16,674	X X X
9. 2004	45,909	5,999	39,910	36,883	10,000	162					27,045	X X X
10. 2005	41,796	16,350	25,446	87,541	38,354	150					49,337	X X X
11. 2006	69,086	7,733	61,353	3,931		1					3,932	X X X
12. Totals	X X X	X X X	X X X	565,765	213,543	4,065					356,287	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	11,359	9,420	300				1					2,240	X X X
2.	1997	960		575									1,535	X X X
3.	1998	1,294	228	243				1					1,310	X X X
4.	1999	2,610	849	246				43					2,050	X X X
5.	2000	4,714	61	268				22					4,943	X X X
6.	2001	14,889		189				37					15,115	X X X
7.	2002	6,773		927				99					7,799	X X X
8.	2003	2,019		9,711	1,537			405					10,598	X X X
9.	2004	262		12,621				199					13,082	X X X
10.	2005	36,388	2,147	20,692	19			112					55,026	X X X
11.	2006	2,452		9,885				178		1,226			13,741	X X X
12.	Totals	83,720	12,705	55,657	1,556			1,097		1,226			127,439	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	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	2,239	1
2.	1997	38,892	9,997	28,895	76,189	140,605	65,765			100.000	1,535	
3.	1998	88,024	30,475	57,549	121,250	246,482	95,544			100.000	1,309	1
4.	1999	109,784	22,784	87,000	128,811	208,397	117,099			100.000	2,007	43
5.	2000	37,113	404	36,709	80,800	6,723	91,950			100.000	4,921	22
6.	2001	156,323	102,627	53,696	254,589	254,462	254,834			100.000	15,078	37
7.	2002	27,113		27,113	41,698		55,420			100.000	7,700	99
8.	2003	28,849	1,577	27,272	28,182	9,413	31,855			100.000	10,193	405
9.	2004	50,127	10,000	40,127	109,188	166,694	100,544			100.000	12,883	199
10.	2005	144,883	40,520	104,363	346,643	247,829	410,135			100.000	54,914	112
11.	2006	17,673		17,673	25,581		28,805			100.000	12,337	1,404
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	125,116	2,323

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	82,572	16,465	1,444	1,429	318			66,440	X X X
2. 1997	4,332		4,332	22,011		11					22,022	X X X
3. 1998	8,724	(1)	8,725	15,796		137					15,933	X X X
4. 1999	19,030	(5)	19,035	42,501		1,051					43,552	X X X
5. 2000	37,346	76	37,270	71,043		4,026					75,069	X X X
6. 2001	64,620	27,441	37,179	55,258		1,902					57,160	X X X
7. 2002	77,448	1,011	76,437	58,806		1,456					60,262	X X X
8. 2003	137,963	(92)	138,055	21,229		382	(4,692)				26,303	X X X
9. 2004	86,558	26	86,532	10,051		163					10,214	X X X
10. 2005	55,647	20	55,627	2,736		22					2,758	X X X
11. 2006	55,251	2	55,249	82		4					86	X X X
12. Totals	X X X	X X X	X X X	382,085	16,465	10,598	(3,263)	318			379,799	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	310,492	215,018	476,257	436,739	2,288	2,288	1,741	1,671	2,134			137,196	X X X
2.	1997	418		311				1					730	X X X
3.	1998	8,336		414				58					8,808	X X X
4.	1999	6,444		1,853				115					8,412	X X X
5.	2000	15,689		3,237				420					19,346	X X X
6.	2001	47,549		23,105				344					70,998	X X X
7.	2002	30,581		24,699				439					55,719	X X X
8.	2003	18,736		19,001				644					38,381	X X X
9.	2004	11,548		21,684				1,872					35,104	X X X
10.	2005	5,075		39,610				1,950					46,635	X X X
11.	2006	379		28,039				1,473		2,099			31,990	X X X
12.	Totals	455,247	215,018	638,210	436,739	2,288	2,288	9,057	1,671	4,233			453,319	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	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	134,992	2,204
2. 1997	22,752		22,752	525.208		525.208			100.000	729	1
3. 1998	24,741		24,741	283.597		283.564			100.000	8,750	58
4. 1999	51,964		51,964	273.064		272.992			100.000	8,297	115
5. 2000	94,415		94,415	252.812		253.327			100.000	18,926	420
6. 2001	128,158		128,158	198.326		344.705			100.000	70,654	344
7. 2002	115,981		115,981	149.753		151.734			100.000	55,280	439
8. 2003	59,992	(4,692)	64,684	43.484	5,100.000	46.854			100.000	37,737	644
9. 2004	45,318		45,318	52.356		52.371			100.000	33,232	1,872
10. 2005	49,393		49,393	88.761		88.793			100.000	44,685	1,950
11. 2006	32,076		32,076	58.055		58.057			100.000	28,418	3,572
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	441,700	11,619

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	586							586	X X X
2. 1997	9		9									X X X
3. 1998												X X X
4. 1999												X X X
5. 2000												X X X
6. 2001												X X X
7. 2002	(6)		(6)									X X X
8. 2003		(19)	19									X X X
9. 2004												X X X
10. 2005												X X X
11. 2006												X X X
12. Totals	X X X	X X X	X X X	586							586	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	3,689						43					3,732	X X X
2.	1997													X X X
3.	1998													X X X
4.	1999													X X X
5.	2000													X X X
6.	2001													X X X
7.	2002													X X X
8.	2003													X X X
9.	2004													X X X
10.	2005													X X X
11.	2006													X X X
12.	Totals	3,689						43					3,732	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	3,689	43
2. 1997									100.000		
3. 1998									100.000		
4. 1999									100.000		
5. 2000									100.000		
6. 2001									100.000		
7. 2002									100.000		
8. 2003									100.000		
9. 2004									100.000		
10. 2005									100.000		
11. 2006									100.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,689	43

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	45,572	27,038	94,191	58,133	2,593	2,599	804	54,586	X X X
2. 1997	113,294	5,041	108,253	75,227	12,236	47,639	5,103	10,078	1,180	607	114,425	36,297
3. 1998	88,450	7,505	80,945	52,257	10,069	35,971	1,585	8,305	1,036	1,236	83,843	46,297
4. 1999	93,049	7,254	85,795	50,454	11,574	39,446	6,244	6,687	817	539	77,952	13,585
5. 2000	85,280	10,846	74,434	34,402	11,389	23,424	3,398	8,356	1,253	1,367	50,142	23,431
6. 2001	99,417	12,439	86,978	29,641	11,891	25,440	4,767	4,515	587	811	42,351	9,571
7. 2002	97,106	7,184	89,922	13,516	6,024	19,145	4,179	4,741	97	380	27,102	19,649
8. 2003	123,140	39,301	83,839	11,308	13,549	15,344	7,837	4,766	254	518	9,778	45,510
9. 2004	127,633	126,747	886	8,185	47,540	6,086	23,438	15,568	690	208	(41,829)	29,154
10. 2005	132,213	88,226	43,987	2,957	35,095	2,117	18,847	12,436	79	46	(36,511)	7,353
11. 2006	155,596	18,762	136,834	979	492	301	68	7,290	90	15	7,920	4,830
12. Totals	X X X	X X X	X X X	324,498	186,897	309,104	133,599	85,335	8,682	6,531	389,759	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	221,342	166,663	166,744	52,153	175,488	173,055	175,977	46,686	17,864	1	16,331	318,857	88,170
2. 1997	4,840	313	1,843	1,043	1,878	19	6,404	489	484		322	13,585	212
3. 1998	4,506	113	1,062	687	1,468	140	8,605	173	868		295	15,396	172
4. 1999	2,190	106	2,019	1,247	1,170	140	5,024	222	651		163	9,339	107
5. 2000	4,965	1,414	2,685	268	1,531	472	4,654	493	704	1	400	11,891	152
6. 2001	7,708	1,077	8,566	348	1,560	207	4,490	27	640	1	361	21,304	202
7. 2002	9,023	4,081	13,607	424	494	7	6,724	176	841	4	580	25,997	253
8. 2003	7,154	1,504	25,259	1,697	731	13	9,853	74	976	8	898	40,677	234
9. 2004	11,442	1,110	34,495	26	663		14,827	254	1,780	17	1,330	61,800	296
10. 2005	10,767	1,128	38,939	52	381		20,248	379	2,712	24	1,400	71,464	372
11. 2006	3,083	515	80,680	2,758	246		29,646	1,671	4,613	60	2,110	113,264	1,000
12. Totals	287,020	178,024	375,899	60,703	185,610	174,053	286,452	50,644	32,133	116	24,190	703,574	91,170

	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	169,270	149,587
2. 1997	148,393	20,383	128,010	130,980	404,344	118,251			100.000	5,327	8,258
3. 1998	113,042	13,803	99,239	127,803	183,917	122,601			100.000	4,768	10,628
4. 1999	107,641	20,350	87,291	115,682	280,535	101,744			100.000	2,856	6,483
5. 2000	80,721	18,688	62,033	94,654	172,303	83,340			100.000	5,968	5,923
6. 2001	82,560	18,905	63,655	83,044	151,982	73,185			100.000	14,849	6,455
7. 2002	68,091	14,992	53,099	70,120	208,686	59,050			100.000	18,125	7,872
8. 2003	75,391	24,936	50,455	61,224	63,449	60,181			100.000	29,212	11,465
9. 2004	93,046	73,075	19,971	72,901	57,654	2,254,063			100.000	44,801	16,999
10. 2005	90,557	55,604	34,953	68,493	63,025	79,462			100.000	48,526	22,938
11. 2006	126,838	5,654	121,184	81,518	30,135	88,563			100.000	80,490	32,774
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	424,192	279,382

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	(340)		147					(193)	X X X	
2. 1997	994	17	977	586		6,358		61	1		7,004	168	
3. 1998	298	12	286	361		189		140	1	26	689	228	
4. 1999	670	(732)	1,402	438		262		194	1	552	893	137	
5. 2000	561	76	485	239		(87)		19		131	171	183	
6. 2001	292		292	923		382	1	(4)		916	1,300	61	
7. 2002	1,548		1,548	81		915	225	4		37	775	98	
8. 2003	1,050	14	1,036	227	3	1,082	249	73	1	1,653	1,129	181	
9. 2004	2,417		2,417	47	47	1	1	94			94	55	
10. 2005	3,608	126	3,482	397	397	58	47	13	1		23	39	
11. 2006	6,644		6,644			(2)		(4)			(6)	23	
12. Totals	X X X	X X X	X X X	2,959	447	9,305	523	590	5	3,315	11,879	X X X	

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	1,805		43		418	12	476		1,337			4,067	7
2.	1997	19						76		22			117	4
3.	1998													1
4.	1999	115		95				134					344	29
5.	2000			15									15	6
6.	2001			19				62					81	7
7.	2002	1,306	751	134	(744)			22	(169)				1,624	7
8.	2003			622				72	(248)				942	7
9.	2004	30		1,209	(47)			421	(1)				1,708	7
10.	2005	19		1,653	(397)	2		663	(47)				2,781	29
11.	2006			3,793				1,701					5,494	11
12.	Totals	3,294	751	7,583	(1,188)	420	12	3,627	(465)	1,359			17,173	115

	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	1,848	2,219
2. 1997	7,122	1	7,121	716.499	5.882	728.864			100.000	19	98
3. 1998	690	1	689	231.544	8.333	240.909			100.000		
4. 1999	1,238	1	1,237	184.776	(0.137)	88.231			100.000	210	134
5. 2000	186		186	33.155		38.351			100.000	15	
6. 2001	1,382	1	1,381	473.288		472.945			100.000	19	62
7. 2002	2,462	63	2,399	159.044		154.974			100.000	1,433	191
8. 2003	2,076	5	2,071	197.714	35.714	199.903			100.000	622	320
9. 2004	1,802		1,802	74.555		74.555			100.000	1,286	422
10. 2005	2,805	1	2,804	77.744	0.794	80.528			100.000	2,069	712
11. 2006	5,488		5,488	82.601		82.601			100.000	3,793	1,701
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	11,314	5,859

SCHEDULE P-PART 1S
FINANCIAL GUARANTY / MORTGAGE GUARANTY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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. 2005												X X X
3. 2006												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. 2005													
3. 2006													
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. 2005									100.000		
3. 2006									100.000		
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

SCHEDULE P-PART 2A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	173,610	155,220	147,346	143,977	133,091	134,569	135,554	135,371	137,418	137,784	366	2,413
2. 1997	554,033	540,109	545,515	544,165	543,236	544,117	543,429	542,715	543,070	543,546	476	831
3. 1998	X X X	668,948	674,896	680,321	682,150	685,508	684,857	681,378	681,781	682,252	471	874
4. 1999	X X X	X X X	642,773	648,328	658,598	663,191	663,311	663,084	663,410	664,802	1,392	1,718
5. 2000	X X X	X X X	X X X	699,930	752,112	769,716	770,687	771,541	771,891	774,067	2,176	2,526
6. 2001	X X X	X X X	X X X	X X X	771,694	806,396	819,215	821,243	822,079	824,290	2,211	3,047
7. 2002	X X X	X X X	X X X	X X X	X X X	780,038	750,645	733,111	739,916	752,913	12,997	19,802
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	828,842	824,154	811,259	817,292	6,033	(6,862)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	895,783	815,497	790,289	(25,208)	(105,494)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	993,068	1,010,355	17,287	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	903,852	X X X	X X X
12. Totals											18,201	(81,145)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	1,611,746	1,445,479	1,399,158	1,374,780	1,351,120	1,368,518	1,381,550	1,398,489	1,403,262	1,371,516	(31,746)	(26,973)
2. 1997	1,694,859	1,570,937	1,554,272	1,548,582	1,540,960	1,543,588	1,547,579	1,545,964	1,546,592	1,546,915	323	951
3. 1998	X X X	1,540,651	1,485,849	1,487,893	1,492,738	1,505,570	1,501,172	1,502,861	1,502,499	1,506,128	3,629	3,267
4. 1999	X X X	X X X	1,530,551	1,497,962	1,494,010	1,522,415	1,530,651	1,529,534	1,534,338	1,537,956	3,618	8,422
5. 2000	X X X	X X X	X X X	1,536,904	1,568,428	1,603,510	1,623,914	1,636,212	1,637,092	1,641,257	4,165	5,045
6. 2001	X X X	X X X	X X X	X X X	1,741,175	1,741,092	1,802,033	1,801,238	1,809,235	1,822,048	12,813	20,810
7. 2002	X X X	X X X	X X X	X X X	X X X	1,985,774	1,937,656	1,930,769	1,949,909	1,957,812	7,903	27,043
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	1,982,154	1,934,660	1,887,460	1,920,785	33,325	(13,875)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,893,678	1,821,869	1,763,141	(58,728)	(130,537)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,771,561	1,710,295	(61,266)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,659,367	X X X	X X X
12. Totals											(85,964)	(105,847)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	561,516	615,512	629,692	639,499	664,315	677,120	658,518	695,115	683,848	677,344	(6,504)	(17,771)
2. 1997	447,203	533,556	567,961	602,995	625,743	629,455	629,499	629,585	628,407	627,736	(671)	(1,849)
3. 1998	X X X	544,567	568,148	610,837	669,243	683,631	693,412	679,286	679,233	676,316	(2,917)	(2,970)
4. 1999	X X X	X X X	517,311	577,525	617,958	665,960	664,714	670,800	677,661	674,260	(3,401)	3,460
5. 2000	X X X	X X X	X X X	477,105	514,388	527,870	560,893	564,441	576,701	571,667	(5,034)	7,226
6. 2001	X X X	X X X	X X X	X X X	431,228	359,094	392,100	402,800	411,436	411,021	(415)	8,221
7. 2002	X X X	X X X	X X X	X X X	X X X	429,015	382,040	384,736	403,084	403,248	164	18,512
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	447,325	409,634	408,193	397,046	(11,147)	(12,588)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	517,764	484,874	452,683	(32,191)	(65,081)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	567,922	523,366	(44,556)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	590,785	X X X	X X X
12. Totals											(106,672)	(62,840)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	7,931,856	7,665,555	7,189,920	6,957,930	7,464,958	7,523,585	7,800,046	8,057,255	8,233,209	8,463,588	230,379	406,333
2. 1997	2,094,686	2,098,132	2,176,293	2,232,607	2,294,814	2,298,979	2,345,885	2,406,900	2,447,308	2,480,005	32,697	73,105
3. 1998	X X X	2,407,071	2,509,532	2,603,865	2,709,275	2,745,469	2,807,739	2,892,873	2,949,760	3,026,455	76,695	133,582
4. 1999	X X X	X X X	2,294,802	2,367,698	2,502,426	2,537,460	2,600,090	2,661,809	2,752,289	2,785,540	33,251	123,731
5. 2000	X X X	X X X	X X X	1,951,873	1,998,260	2,029,243	2,144,393	2,278,411	2,304,109	2,344,021	39,912	65,610
6. 2001	X X X	X X X	X X X	X X X	1,551,413	1,496,282	1,478,238	1,442,908	1,555,271	1,604,340	49,069	161,432
7. 2002	X X X	X X X	X X X	X X X	X X X	1,633,331	1,560,927	1,538,615	1,612,502	1,614,560	2,058	75,945
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	2,307,937	1,923,730	1,805,005	2,055,242	250,237	131,512
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,581,777	2,449,167	2,453,744	4,577	(128,033)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,930,379	2,576,284	(354,095)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,202,305	X X X	X X X
12. Totals											364,780	1,043,217

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	568,107	546,328	521,972	529,120	561,346	611,603	595,057	615,914	622,374	630,572	8,198	14,658
2. 1997	429,913	432,096	452,574	450,486	454,577	453,207	453,903	465,308	457,937	459,307	1,370	(6,001)
3. 1998	X X X	405,856	431,037	434,550	437,914	434,020	425,161	459,284	457,753	458,895	1,142	(389)
4. 1999	X X X	X X X	385,792	396,595	410,682	437,975	434,674	445,652	446,491	451,785	5,294	6,133
5. 2000	X X X	X X X	X X X	415,152	457,139	475,250	472,230	482,204	488,352	491,136	2,784	8,932
6. 2001	X X X	X X X	X X X	X X X	612,250	534,082	479,774	490,588	493,613	502,047	8,434	11,459
7. 2002	X X X	X X X	X X X	X X X	X X X	524,452	503,169	502,831	499,610	510,658	11,048	7,827
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	503,552	426,599	453,800	486,643	32,843	60,044
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	634,400	592,225	624,989	32,764	(9,411)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	712,464	704,959	(7,505)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	769,318	X X X	X X X
12. Totals											96,372	93,252

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	359	270	239	376	394	469	436	476	434	449	15	(27)
2. 1997		36				1		1	(1)	235	236	234
3. 1998	X X X	76	133		6	5	6	6	6	6		
4. 1999	X X X	X X X		22	4	48	55	57	55	198	143	141
5. 2000	X X X	X X X	X X X	11	9	6	7	7	7	105	98	98
6. 2001	X X X	X X X	X X X	X X X	61	11	11	11	11	11		
7. 2002	X X X	X X X	X X X	X X X	X X X	(11)						
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2005	X X X	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. 2006	X X X	X X X	X X X	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											492	446

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	1											
2. 1997												
3. 1998	X X X											
4. 1999	X X X	X X X										
5. 2000	X X X	X X X	X X X									
6. 2001	X X X	X X X	X X X	X X X								
7. 2002	X X X	X X X	X X X	X X X	X X X							
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2005	X X X	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. 2006	X X X	X X X	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	40,605	40,088	43,800	41,856	36,912	36,061	48,690	38,812	38,081	40,363	2,282	1,551
2. 1997	41,030	65,502	60,573	57,092	55,352	54,027	54,821	54,325	54,171	54,650	479	325
3. 1998	X X X	35,582	62,422	57,675	58,888	58,427	57,586	58,294	58,442	58,528	86	234
4. 1999	X X X	X X X	43,956	59,257	65,223	65,921	68,661	70,096	70,233	70,463	230	367
5. 2000	X X X	X X X	X X X	36,150	29,089	42,268	20,335	44,662	44,344	43,215	(1,129)	(1,447)
6. 2001	X X X	X X X	X X X	X X X	48,306	63,266	82,266	80,161	81,709	89,550	7,841	9,389
7. 2002	X X X	X X X	X X X	X X X	X X X	72,070	56,026	55,394	55,461	60,862	5,401	5,468
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	92,654	77,857	62,113	57,930	(4,183)	(19,927)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,545	60,854	56,293	(4,561)	(13,252)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,977	38,615	(9,362)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,348	X X X	X X X
12. Totals											(2,916)	(17,292)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	2,264,938	2,397,631	2,446,292	2,483,296	2,545,542	2,915,693	3,094,136	3,336,435	3,742,556	3,798,435	55,879	462,000
2. 1997	338,635	336,753	414,224	432,792	459,442	473,447	423,200	443,027	462,655	461,778	(877)	18,751
3. 1998	X X X	384,826	402,117	436,108	488,505	502,717	500,524	523,101	549,091	550,781	1,690	27,680
4. 1999	X X X	X X X	370,598	364,970	474,450	534,394	573,004	568,067	593,572	591,223	(2,349)	23,156
5. 2000	X X X	X X X	X X X	407,552	500,795	446,764	501,856	506,596	522,969	522,086	(883)	15,490
6. 2001	X X X	X X X	X X X	X X X	440,987	384,504	397,240	411,359	428,585	423,376	(5,209)	12,017
7. 2002	X X X	X X X	X X X	X X X	X X X	377,357	380,974	383,341	414,030	438,346	24,316	55,005
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	366,673	287,071	309,731	334,462	24,731	47,391
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	479,030	360,893	296,276	(64,617)	(182,754)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	472,635	386,433	(86,202)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	537,141	X X X	X X X
12. Totals											(53,521)	478,736

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	57,553	60,119	51,958	58,924	68,098	54,648	57,023	55,133	63,827	65,624	1,797	10,491
2. 1997	13,837	11,182	45,200	28,133	11,079	11,428	13,600	16,746	12,243	12,572	329	(4,174)
3. 1998	X X X	27,736	24,154	23,438	15,439	18,215	28,548	25,696	26,217	27,725	1,508	2,029
4. 1999	X X X	X X X	17,921	20,450	19,502	20,447	26,538	31,147	31,007	31,684	677	537
5. 2000	X X X	X X X	X X X	14,532	11,753	17,496	34,394	41,361	34,632	33,884	(748)	(7,477)
6. 2001	X X X	X X X	X X X	X X X	19,067	24,006	49,830	44,058	44,329	40,177	(4,152)	(3,881)
7. 2002	X X X	X X X	X X X	X X X	X X X	83,257	28,477	45,265	61,035	72,537	11,502	27,272
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	40,318	71,916	70,019	59,443	(10,576)	(12,473)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,174	98,587	93,556	(5,031)	(2,618)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,827	97,859	1,032	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,134	X X X	X X X
12. Totals											(3,662)	9,706

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	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	191,453	198,979	171,397	(27,582)	(20,056)
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	415,718	456,922	41,204	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	553,642	X X X	X X X
4. Totals											13,622	(20,056)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	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	(15,106)	(17,849)	(37,200)	(19,351)	(22,094)
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	850,499	873,375	22,876	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	747,192	X X X	X X X
4. Totals											3,525	(22,094)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	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	95,641	55,908	33,681	(22,227)	(61,960)
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95,130	100,735	5,605	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,600	X X X	X X X
4. Totals											(16,622)	(61,960)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	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	7,669	8,151	9,182	1,031	1,513
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	669	19	(650)	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	648	X X X	X X X
4. Totals											381	1,513

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior												
2. 1997												
3. 1998	X X X											
4. 1999	X X X	X X X										
5. 2000	X X X	X X X	X X X									
6. 2001	X X X	X X X	X X X	X X X								
7. 2002	X X X	X X X	X X X	X X X	X X X							
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2005	X X X	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. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P-PART 2N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	20,181	8,178	27,578	27,372	27,856	4,920	6,920	6,995	7,274	7,272	(2)	277
2. 1997	32,066	27,286	27,719	27,400	28,272	28,299	28,639	28,866	28,900	28,895	(5)	29
3. 1998	X X X	37,761	57,671	55,264	57,649	57,477	57,278	57,903	57,928	57,549	(379)	(354)
4. 1999	X X X	X X X	63,799	78,317	80,231	81,813	84,898	86,055	86,121	87,000	879	945
5. 2000	X X X	X X X	X X X	12,660	24,421	26,097	31,771	35,282	36,013	36,709	696	1,427
6. 2001	X X X	X X X	X X X	X X X	32,663	65,895	46,013	48,400	55,801	53,696	(2,105)	5,296
7. 2002	X X X	X X X	X X X	X X X	X X X	6,910	16,282	23,512	29,612	27,113	(2,499)	3,601
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	58,723	47,901	33,971	27,272	(6,699)	(20,629)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,879	34,974	40,127	5,153	(3,752)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,408	104,363	32,955	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,447	X X X	X X X
12. Totals											27,994	(13,160)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	129,092	121,636	105,755	85,505	107,138	139,710	128,508	251,870	256,032	273,964	17,932	22,094
2. 1997	1,843	2,049	2,951	21,199	22,816	25,903	30,268	22,580	22,737	22,752	15	172
3. 1998	X X X	3,181	6,513	6,764	7,848	9,767	13,017	22,305	24,256	24,741	485	2,436
4. 1999	X X X	X X X	7,961	19,060	22,748	30,055	39,993	44,582	47,843	51,964	4,121	7,382
5. 2000	X X X	X X X	X X X	14,537	24,561	43,237	60,097	79,638	83,231	94,415	11,184	14,777
6. 2001	X X X	X X X	X X X	X X X	5,773	20,669	41,570	76,592	103,778	128,158	24,380	51,566
7. 2002	X X X	X X X	X X X	X X X	X X X	6,048	16,061	46,514	80,306	115,981	35,675	69,467
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	68,928	47,273	41,649	64,684	23,035	17,411
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,496	17,994	45,318	27,324	(10,178)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,727	49,393	6,666	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,977	X X X	X X X
12. Totals											150,817	175,127

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior						26	3,952	(103,873)	(103,267)	(101,327)	1,940	2,546
2. 1997					22							
3. 1998	X X X											
4. 1999	X X X	X X X										
5. 2000	X X X	X X X	X X X									
6. 2001	X X X	X X X	X X X	X X X								
7. 2002	X X X	X X X	X X X	X X X	X X X							
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2005	X X X	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. 2006	X X X	X X X	X X X	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											1,940	2,546

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	793,954	739,572	689,887	685,616	718,732	716,050	754,433	889,719	808,917	808,124	(793)	(81,595)
2. 1997	79,807	59,012	70,030	80,689	103,367	98,698	109,281	118,479	114,695	118,628	3,933	149
3. 1998	X X X	68,279	64,144	63,970	72,424	74,444	76,671	77,457	79,077	91,102	12,025	13,645
4. 1999	X X X	X X X	80,778	82,439	55,959	53,202	68,687	83,295	87,586	80,770	(6,816)	(2,525)
5. 2000	X X X	X X X	X X X	60,249	51,607	48,767	53,662	51,963	50,513	54,227	3,714	2,264
6. 2001	X X X	X X X	X X X	X X X	61,630	27,952	37,481	45,303	47,030	59,088	12,058	13,785
7. 2002	X X X	X X X	X X X	X X X	X X X	64,608	55,057	41,408	38,976	47,618	8,642	6,210
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	65,972	42,765	37,722	44,975	7,253	2,210
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,493	4,424	3,330	(1,094)	(5,163)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,849	19,908	(6,941)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,431	X X X	X X X
12. Totals											31,981	(51,020)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	11 One Year	12 Two Year
1. Prior	4,313	4,464	3,085	2,938	3,019	3,662	7,656	8,243	8,811	8,715	(96)	472
2. 1997	9,837	11,067	12,598	10,317	11,472	10,104	6,921	6,921	6,937	7,039	102	118
3. 1998	X X X	43	317	488	550	730	580	562	562	550	(12)	(12)
4. 1999	X X X	X X X	662	772	1,222	763	885	1,098	1,553	1,044	(509)	(54)
5. 2000	X X X	X X X	X X X	989	1,744	2,694	2,580	781	168	167	(1)	(614)
6. 2001	X X X	X X X	X X X	X X X	678	897	994	1,548	1,239	1,385	146	(163)
7. 2002	X X X	X X X	X X X	X X X	X X X	1,231	807	943	1,364	2,395	1,031	1,452
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	702	1,456	1,845	1,999	154	543
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,080	1,557	1,708	151	(372)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,092	2,792	(300)	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,492	X X X	X X X
12. Totals											666	1,370

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006	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. 2005	X X X	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. 2006	X X X	X X X	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	52,670	84,828	102,601	116,065	123,384	127,403	131,589	132,965	134,732	220,685	94,387
2. 1997	389,367	490,080	514,496	526,190	534,054	538,011	539,598	541,067	541,978	542,169	176,494	69,684
3. 1998	X X X	496,349	622,716	651,529	668,185	676,384	679,916	679,637	680,559	680,346	185,807	77,671
4. 1999	X X X	X X X	475,409	601,608	629,745	645,253	653,938	659,609	661,122	662,120	167,904	63,696
5. 2000	X X X	X X X	X X X	521,306	702,151	736,390	751,215	763,907	768,226	770,406	172,079	64,812
6. 2001	X X X	X X X	X X X	X X X	585,337	765,857	782,862	803,535	812,666	817,512	178,409	65,904
7. 2002	X X X	X X X	X X X	X X X	X X X	514,430	686,046	717,172	732,095	739,560	160,117	58,038
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	578,053	742,709	776,768	787,185	171,381	72,277
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	584,663	750,190	759,778	243,392	115,393
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	735,465	927,402	135,960	62,590
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	616,702	99,303	50,820

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	565,976	900,115	1,077,024	1,159,080	1,207,984	1,234,712	1,280,870	1,284,245	1,288,708	178,103	165,424
2. 1997	527,945	955,858	1,196,900	1,361,784	1,456,629	1,499,918	1,520,375	1,536,002	1,540,914	1,543,762	328,817	209,184
3. 1998	X X X	515,590	1,162,469	1,162,050	1,327,126	1,418,047	1,458,645	1,486,273	1,494,597	1,497,763	312,084	221,757
4. 1999	X X X	X X X	516,854	952,906	1,191,358	1,352,641	1,442,683	1,497,233	1,515,278	1,527,251	324,764	239,258
5. 2000	X X X	X X X	X X X	570,401	1,061,860	1,288,209	1,439,530	1,562,406	1,603,641	1,621,958	359,374	280,173
6. 2001	X X X	X X X	X X X	X X X	667,300	1,186,031	1,440,953	1,643,642	1,740,939	1,781,891	406,046	327,044
7. 2002	X X X	X X X	X X X	X X X	X X X	688,670	1,275,044	1,589,364	1,769,816	1,873,890	410,784	324,487
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	696,390	1,291,133	1,551,175	1,728,907	404,410	349,098
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	605,388	1,128,264	1,388,060	487,797	310,710
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	591,225	1,067,540	266,734	191,003
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	572,990	175,046	161,908

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	257,457	430,962	528,024	578,824	615,748	629,105	635,746	640,486	646,702	315	334
2. 1997	120,137	260,814	396,385	507,837	562,664	590,783	608,613	621,077	622,856	622,843	86,752	56,611
3. 1998	X X X	129,505	293,136	445,199	549,833	622,996	650,433	664,752	670,520	672,779	87,878	59,307
4. 1999	X X X	X X X	126,139	295,232	443,380	561,395	621,885	648,335	661,929	664,461	87,979	62,514
5. 2000	X X X	X X X	X X X	119,393	270,467	383,411	471,266	524,544	552,208	559,615	77,066	53,746
6. 2001	X X X	X X X	X X X	X X X	85,488	176,700	271,002	342,520	382,189	392,218	62,042	39,923
7. 2002	X X X	X X X	X X X	X X X	X X X	66,055	157,264	264,085	319,812	358,761	57,521	34,425
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	74,926	167,255	248,590	308,489	59,992	38,653
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,722	198,370	299,184	74,580	45,799
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	90,750	226,765	62,241	45,666
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	107,848	44,020	36,690

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	1,076,486	1,733,471	2,273,963	2,469,854	2,913,274	3,335,979	3,683,051	4,033,526	4,383,340	(1,458)	723
2. 1997	531,716	1,123,771	1,445,762	1,648,507	1,777,027	1,891,857	1,962,264	2,024,638	2,073,436	2,112,038	602,328	232,010
3. 1998	X X X	606,937	1,312,362	1,709,944	1,997,043	2,154,478	2,285,870	2,373,399	2,453,198	2,529,479	638,321	269,185
4. 1999	X X X	X X X	562,211	1,195,992	1,621,635	1,887,705	2,065,931	2,191,062	2,295,186	2,376,321	591,292	242,815
5. 2000	X X X	X X X	X X X	512,548	1,133,205	1,503,190	1,697,329	1,857,889	1,926,616	2,004,815	532,723	224,951
6. 2001	X X X	X X X	X X X	X X X	404,523	908,474	1,132,603	1,210,749	1,292,622	1,336,890	468,021	201,357
7. 2002	X X X	X X X	X X X	X X X	X X X	426,287	968,078	1,173,389	1,289,814	1,357,807	452,672	216,823
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	414,568	929,264	1,231,390	1,402,362	428,235	167,919
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	459,118	974,003	1,260,590	517,418	86,503
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	510,161	1,029,830	397,688	160,054
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	570,380	281,635	170,201

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	172,437	288,581	363,628	446,348	491,656	521,852	544,630	572,609	589,679	828	48,955
2. 1997	165,779	265,347	324,099	369,003	404,387	422,729	433,167	443,512	445,474	450,374	38,129	66,931
3. 1998	X X X	158,596	264,754	323,283	367,995	391,759	411,786	428,058	441,262	448,589	40,529	41,627
4. 1999	X X X	X X X	151,820	244,371	307,767	352,809	384,675	411,853	425,363	432,150	38,997	43,534
5. 2000	X X X	X X X	X X X	171,103	310,063	371,304	405,633	437,495	461,055	472,099	36,908	45,337
6. 2001	X X X	X X X	X X X	X X X	176,903	321,068	361,770	402,371	431,121	452,526	33,432	43,240
7. 2002	X X X	X X X	X X X	X X X	X X X	152,678	276,390	339,805	403,707	439,542	29,609	37,131
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	175,414	286,070	338,217	389,991	26,079	29,200
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,804	307,368	364,024	27,521	25,953
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	202,432	412,734	30,686	18,115
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	231,027	22,354	16,126

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	31	76	133	131	282	329	337	349	359		
2. 1997								71	207	211		492
3. 1998	X X X				6	6	6	6	6	6		520
4. 1999	X X X	X X X			4	4	4	4	4	4	1	2
5. 2000	X X X	X X X	X X X		9	7	7	7	7	8		6
6. 2001	X X X	X X X	X X X	X X X	12	11	11	11	11	11		
7. 2002	X X X	X X X	X X X	X X X	X X X							1
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2005	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		
11. 2006	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000											
2. 1997												
3. 1998	X X X											4
4. 1999	X X X	X X X										
5. 2000	X X X	X X X	X X X									
6. 2001	X X X	X X X	X X X	X X X								
7. 2002	X X X	X X X	X X X	X X X	X X X							
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2005	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. 2006	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	11,713	25,120	30,804	32,590	32,608	34,806	36,188	34,603	35,085	X X X	X X X
2. 1997	19,681	35,904	43,871	50,933	51,522	53,024	53,432	53,168	53,454	53,556	X X X	X X X
3. 1998	X X X	17,887	42,421	47,433	51,152	53,212	54,893	55,655	56,448	57,223	X X X	X X X
4. 1999	X X X	X X X	23,316	47,782	52,787	57,278	61,841	64,695	65,397	66,172	X X X	X X X
5. 2000	X X X	X X X	X X X	19,262	20,807	29,276	30,134	33,724	35,429	37,355	X X X	X X X
6. 2001	X X X	X X X	X X X	X X X	28,139	36,931	59,200	65,761	70,427	72,960	X X X	X X X
7. 2002	X X X	X X X	X X X	X X X	X X X	27,104	30,995	39,676	43,157	46,833	X X X	X X X
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	23,079	34,913	38,998	42,325	X X X	X X X
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,802	33,453	39,539	X X X	X X X
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,828	19,487	X X X	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,129	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	501,512	867,785	1,202,708	1,524,499	1,852,507	2,070,898	2,255,810	2,479,163	2,660,788	3,280	369,329
2. 1997	31,066	85,148	179,423	267,648	329,731	368,090	392,412	409,786	421,161	428,037	39,305	64,745
3. 1998	X X X	32,970	123,708	235,982	338,840	398,160	444,133	470,812	491,506	505,958	42,987	73,639
4. 1999	X X X	X X X	27,780	114,573	234,314	345,614	435,237	487,965	530,843	553,937	38,233	73,923
5. 2000	X X X	X X X	X X X	20,348	115,199	214,541	314,783	389,482	439,015	468,403	35,942	61,368
6. 2001	X X X	X X X	X X X	X X X	12,031	78,681	174,110	260,351	313,803	356,189	26,563	268,962
7. 2002	X X X	X X X	X X X	X X X	X X X	26,557	100,240	189,449	266,980	341,300	21,882	48,070
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	25,126	82,459	154,228	217,745	19,733	33,963
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,033	54,850	115,421	21,174	29,200
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,571	54,664	13,527	28,055
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,603	9,881	23,480

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	26,800	27,932	28,746	28,081	25,548	34,512	37,043	49,706	50,402	19	10,225
2. 1997	610	2,102	7,991	8,326	8,545	9,170	9,262	8,837	4,694	5,394	68	87
3. 1998	X X X	5,288	8,918	10,272	10,519	10,769	13,329	13,793	20,980	21,949	60	272
4. 1999	X X X	X X X	151	7,456	14,496	16,154	19,597	19,614	24,657	27,688	93	1,038
5. 2000	X X X	X X X	X X X	182	5,738	9,232	16,736	17,789	19,038	25,439	91	1,688
6. 2001	X X X	X X X	X X X	X X X	9,861	17,993	21,360	27,145	26,826	33,376	280	61
7. 2002	X X X	X X X	X X X	X X X	X X X	2,369	3,298	11,086	17,932	57,354	561	111
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	(157)	14,276	(1,996)	10,086	939	(369)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,684	12,434	27,702	2,394	1,149
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,828	10,537	1,764	415
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,952	674	(181)

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	103,567	121,464	X X X	X X X
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	198,525	386,358	X X X	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	391,561	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	(23,895)	(35,499)	6,986,522	2,598,471
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	858,716	882,502	697,820	265,720
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	747,154	573,894	228,119

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	(12,869)	(9,471)	X X X	X X X
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,802	82,307	X X X	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,308	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	1,167	2,753	X X X	X X X
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	331	18	X X X	X X X
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	333	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000										X X X	X X X
2. 1997											X X X	X X X
3. 1998	X X X										X X X	X X X
4. 1999	X X X	X X X									X X X	X X X
5. 2000	X X X	X X X	X X X								X X X	X X X
6. 2001	X X X	X X X	X X X	X X X							X X X	X X X
7. 2002	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 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
9. 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. 2005	X X X	X X X	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. 2006	X X X	X X X	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	3,440	4,257	2,766	4,006	3,198	3,456	3,996	3,943	5,032	X X X	X X X
2. 1997	10,989	22,229	24,402	25,264	26,957	27,432	27,492	27,387	27,348	27,360	X X X	X X X
3. 1998	X X X	20,042	46,311	58,298	55,457	56,035	56,026	56,390	56,076	56,239	X X X	X X X
4. 1999	X X X	X X X	12,606	67,837	74,769	80,674	82,861	84,456	84,310	84,950	X X X	X X X
5. 2000	X X X	X X X	X X X	3,264	12,280	18,571	24,407	28,349	30,697	31,766	X X X	X X X
6. 2001	X X X	X X X	X X X	X X X	24,994	67,579	102,188	28,683	36,789	38,581	X X X	X X X
7. 2002	X X X	X X X	X X X	X X X	X X X	2,674	10,908	16,109	19,277	19,314	X X X	X X X
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	4,158	11,694	15,037	16,674	X X X	X X X
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,748	19,157	27,045	X X X	X X X
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,684	49,337	X X X	X X X
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,932	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	12,008	10,136	17,282	29,641	48,017	55,463	63,128	72,780	138,902	X X X	X X X
2. 1997	36	111	1,050	4,565	11,528	16,758	21,514	21,660	21,678	22,022	X X X	X X X
3. 1998	X X X	100	1,348	3,364	4,791	6,843	8,450	10,910	14,261	15,933	X X X	X X X
4. 1999	X X X	X X X	562	5,486	11,280	19,032	27,407	32,102	37,791	43,552	X X X	X X X
5. 2000	X X X	X X X	X X X	1,066	6,713	22,178	34,819	50,756	60,487	75,069	X X X	X X X
6. 2001	X X X	X X X	X X X	X X X	849	4,690	14,273	26,664	40,079	57,160	X X X	X X X
7. 2002	X X X	X X X	X X X	X X X	X X X	7	4,813	18,890	36,600	60,262	X X X	X X X
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	427	2,548	12,987	26,303	X X X	X X X
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38	2,850	10,214	X X X	X X X
10. 2005	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	2,758	X X X	X X X
11. 2006	X X X	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	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000				(1)	(78,928)	(106,053)	(105,741)	(105,645)	(105,059)	X X X	X X X
2. 1997											X X X	X X X
3. 1998	X X X										X X X	X X X
4. 1999	X X X	X X X									X X X	X X X
5. 2000	X X X	X X X	X X X								X X X	X X X
6. 2001	X X X	X X X	X X X	X X X							X X X	X X X
7. 2002	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 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
9. 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. 2005	X X X	X X X	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. 2006	X X X	X X X	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	102,878	155,026	199,717	231,313	293,936	292,168	381,952	452,538	507,130	3,559	381,757
2. 1997	2,066	10,900	26,604	36,293	63,286	72,534	82,831	96,676	101,334	105,527	4,056	32,028
3. 1998	X X X	2,091	9,833	20,024	32,731	40,486	49,971	61,514	68,986	76,574	3,900	42,223
4. 1999	X X X	X X X	2,111	5,995	17,995	24,770	41,742	55,200	63,319	72,082	2,995	10,481
5. 2000	X X X	X X X	X X X	1,834	7,512	14,033	23,737	31,111	39,412	43,039	3,218	20,065
6. 2001	X X X	X X X	X X X	X X X	464	482	7,870	13,392	24,136	38,423	1,993	7,376
7. 2002	X X X	X X X	X X X	X X X	X X X	488	1,382	5,013	11,327	22,458	1,636	17,759
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	654	3,022	10,683	5,266	1,401	43,876
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	254	1,961	(56,707)	3,543	25,317
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	623	(48,868)	2,456	4,522
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	720	1,491	2,335

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
1. Prior	000	751	2,988	3,007	3,018	3,023	5,158	5,539	6,178	5,985		9,712
2. 1997	1,603	4,390	6,017	6,903	6,924	6,921	6,921	6,921	6,921	6,944	17	147
3. 1998	X X X		201	486	550	580	580	562	562	550	26	201
4. 1999	X X X	X X X	49	66	61	384	462	580	681	700	20	85
5. 2000	X X X	X X X	X X X	1	76	492	232	235	152	152	13	163
6. 2001	X X X	X X X	X X X	X X X	1	237	280	807	826	1,304	12	43
7. 2002	X X X	X X X	X X X	X X X	X X X	93	94	262	432	771	12	79
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	(12)	209	652	1,057	17	157
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X				1	46
10. 2005	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	11	1	9
11. 2006	X X X	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	2

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006		
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. 2005	X X X	X X X	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. 2006	X X X	X X X	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	43,602	24,622	17,952	14,200	70	874	1,268	90	156	520
2. 1997	62,685	13,072	8,488	3,361	1,007	819	642	1	15	368
3. 1998	X X X	57,498	12,649	6,138	1,553	2,418	1,551	(48)	(32)	480
4. 1999	X X X	X X X	53,567	9,821	4,389	2,389	1,981	(61)	(56)	801
5. 2000	X X X	X X X	X X X	39,796	5,206	6,867	4,890	478	(35)	1,703
6. 2001	X X X	X X X	X X X	X X X	33,541	7,039	10,011	3,296	1,173	2,130
7. 2002	X X X	X X X	X X X	X X X	X X X	100,951	20,346	(8,154)	(6,572)	3,917
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	113,995	35,283	11,844	15,307
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	170,655	22,740	5,382
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	220,870	58,715
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	131,314

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	519,886	216,764	105,475	46,350	23,549	16,723	24,117	6,017	2,319	(4,041)
2. 1997	557,051	240,860	112,623	38,228	8,525	1,249	4,286	1,093	113	1,188
3. 1998	X X X	473,032	220,702	84,128	22,319	13,648	2,199	2,726	253	3,231
4. 1999	X X X	X X X	483,335	193,090	66,183	24,415	10,131	4,489	1,723	3,961
5. 2000	X X X	X X X	X X X	392,407	124,360	56,525	20,531	7,596	2,376	6,307
6. 2001	X X X	X X X	X X X	X X X	436,527	196,114	92,433	29,713	7,244	11,941
7. 2002	X X X	X X X	X X X	X X X	X X X	598,339	243,866	83,144	37,903	28,134
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	651,366	247,965	100,831	61,306
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	723,484	324,761	142,666
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	675,875	299,742
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	589,105

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	167,726	71,501	33,011	13,779	18,842	19,474	(1,874)	30,526	20,997	12,523
2. 1997	146,112	94,314	30,577	15,606	17,700	12,463	6,486	1,216	991	923
3. 1998	X X X	207,581	71,373	28,341	14,816	9,876	18,420	1,652	2,061	2,174
4. 1999	X X X	X X X	187,241	78,470	17,417	13,653	3,661	3,907	6,511	3,097
5. 2000	X X X	X X X	X X X	166,250	65,000	18,046	16,389	5,901	6,982	3,088
6. 2001	X X X	X X X	X X X	X X X	209,973	48,981	30,674	15,064	8,732	7,712
7. 2002	X X X	X X X	X X X	X X X	X X X	242,237	97,946	37,508	31,195	18,084
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	235,641	124,613	80,191	41,907
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	271,878	156,097	59,021
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	317,901	137,484
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	278,807

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	3,042,090	2,182,209	1,275,679	1,192,964	1,088,182	602,660	511,681	457,409	372,511	431,200
2. 1997	900,061	437,590	275,505	226,620	189,761	88,837	61,649	58,304	57,710	77,755
3. 1998	X X X	1,067,039	481,421	334,207	237,212	168,283	88,665	87,573	69,832	114,399
4. 1999	X X X	X X X	995,772	547,091	345,438	186,397	108,136	103,165	84,654	68,243
5. 2000	X X X	X X X	X X X	841,764	356,549	160,225	116,448	100,214	64,544	68,650
6. 2001	X X X	X X X	X X X	X X X	645,123	339,633	171,046	98,874	78,112	84,428
7. 2002	X X X	X X X	X X X	X X X	X X X	676,619	321,732	137,408	121,292	85,977
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	1,378,674	524,505	214,081	362,688
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,565,549	1,013,604	787,613
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,867,693	1,068,597
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,994,136

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	267,673	152,741	63,525	37,078	17,928	35,664	23,075	15,695	21,434	19,547
2. 1997	136,091	84,114	43,410	25,951	15,759	7,202	9,499	3,776	5,035	3,469
3. 1998	X X X	124,429	65,408	44,591	24,261	9,962	(8,189)	14,231	5,804	3,160
4. 1999	X X X	X X X	114,414	79,277	41,294	34,863	17,355	9,996	8,769	8,743
5. 2000	X X X	X X X	X X X	106,773	49,916	40,585	20,891	12,412	8,879	8,746
6. 2001	X X X	X X X	X X X	X X X	261,822	109,460	43,675	23,799	12,632	8,197
7. 2002	X X X	X X X	X X X	X X X	X X X	249,785	115,974	54,807	40,569	30,907
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	161,329	79,096	45,983	55,797
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	277,309	169,808	151,477
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	270,024	160,530
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	304,641

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior						4	2	9	7	6
2. 1997						1	(49)	(86)	(209)	24
3. 1998	X X X					(1)				
4. 1999	X X X	X X X		22		43	(138)	(831)	(137)	6
5. 2000	X X X	X X X	X X X			(1)				
6. 2001	X X X	X X X	X X X	X X X	49					
7. 2002	X X X	X X X	X X X	X X X	X X X	(1)				
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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)
11. 2006	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	1									
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	8,095	3,227	5,052	4,432	316	522	11,536	1,062	1,369	3,014
2. 1997	7,410	2,812	3,915	2,554	1,486	365	427	121	189	252
3. 1998	X X X	12,175	6,432	1,325	1,567	674	220	366	305	287
4. 1999	X X X	X X X	5,948	367	2,598	325	728	1,242	851	648
5. 2000	X X X	X X X	X X X	2,710	3,743	2,969	(10,469)	6,758	4,087	2,417
6. 2001	X X X	X X X	X X X	X X X	3,274	16,959	(9,030)	2,649	(81)	6,950
7. 2002	X X X	X X X	X X X	X X X	X X X	17,166	11,092	7,303	5,495	5,908
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	48,068	14,127	12,075	6,634
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,276	14,798	7,598
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,103	9,287
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,590

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	1,389,447	1,212,859	975,547	798,527	526,448	509,753	542,649	391,386	691,092	674,253
2. 1997	224,991	135,924	90,419	53,608	56,328	64,330	(2,556)	6,149	11,335	5,116
3. 1998	X X X	267,463	117,784	57,237	36,434	31,857	1,036	9,552	21,724	5,904
4. 1999	X X X	X X X	276,251	108,582	49,841	39,040	29,480	12,321	13,637	5,150
5. 2000	X X X	X X X	X X X	299,413	166,901	54,085	38,980	27,744	29,106	10,529
6. 2001	X X X	X X X	X X X	X X X	343,235	124,888	85,151	59,480	47,735	18,159
7. 2002	X X X	X X X	X X X	X X X	X X X	274,829	142,213	87,268	62,563	35,920
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	245,849	118,882	70,946	53,109
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	391,781	219,563	106,537
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	394,091	224,709
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	445,244

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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	20,280	17,628	17,969	8,988	1,920	2,099	9,820	6,973	3,308	5,785
2. 1997	8,999	6,550	13,668	11,491	1,763	884	2,644	5,400	1,772	1,339
3. 1998	X X X	9,238	5,702	4,088	4,769	1,286	6,348	3,051	712	1,085
4. 1999	X X X	X X X	9,819	3,331	2,502	9,325	3,659	3,265	1,350	1,874
5. 2000	X X X	X X X	X X X	6,486	2,921	6,502	6,682	7,670	2,022	1,632
6. 2001	X X X	X X X	X X X	X X X	3,182	3,005	29,921	12,883	11,981	2,450
7. 2002	X X X	X X X	X X X	X X X	X X X	73,092	24,796	12,487	16,663	7,644
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	41,157	41,182	43,684	29,950
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,634	68,388	38,119
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80,440	68,458
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	97,632

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,165	48,680	26,785
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,537	7,279
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,714

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(26,735)	5,497	(1,706)
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(17,776)	(9,413)
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(9,519)

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,988	51,790	32,442
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,036	16,262
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,224

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,805	4,326	4,161
2. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	308	
3. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	299

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	8,520	1,482	55	(149)				647	1,134	301
2. 1997	18,486	2,066	867	642				561	702	575
3. 1998	X X X	8,720	5,157	1,513	(1)		(1)	673	778	244
4. 1999	X X X	X X X	36,050	1,707	438			196	128	289
5. 2000	X X X	X X X	X X X	2,713	2,055			463	640	290
6. 2001	X X X	X X X	X X X	X X X	(42,329)	(5,454)	(3,515)	115	2,013	226
7. 2002	X X X	X X X	X X X	X X X	X X X	66		1,144	3,436	1,026
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	48,321	32,730	16,891	8,579
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,702	8,240	12,820
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,112	20,785
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,063

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	58,615	47,113	55,478	26,961	38,731	36,944	20,107	131,404	128,741	39,588
2. 1997	1,791	1,702	1,438	4,934				482	419	312
3. 1998	X X X	2,962	3,105	2,480	335			300	1,414	472
4. 1999	X X X	X X X	6,270	6,612	1,169			807	806	1,968
5. 2000	X X X	X X X	X X X	7,683	2,402			1,458	1,456	3,657
6. 2001	X X X	X X X	X X X	X X X	(963)			1,277	3,781	23,449
7. 2002	X X X	X X X	X X X	X X X	X X X	1,548		1,421	4,282	25,138
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	64,038	33,379	10,166	19,645
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,106	5,243	23,556
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,180	41,560
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,512

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior						78,932	108,633	(29)	1	43
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	548,804	422,482	311,453	274,530	168,293	162,176	200,210	183,771	271,758	243,882
2. 1997	68,769	34,083	25,450	19,783	22,259	7,422	10,034	6,758	5,069	6,715
3. 1998	X X X	58,363	36,446	24,969	22,663	16,569	11,997	7,303	5,421	8,807
4. 1999	X X X	X X X	71,713	62,687	26,125	16,282	10,789	18,275	16,100	5,574
5. 2000	X X X	X X X	X X X	50,834	37,430	23,490	19,544	15,690	5,937	6,578
6. 2001	X X X	X X X	X X X	X X X	60,207	26,826	21,657	18,764	10,364	12,681
7. 2002	X X X	X X X	X X X	X X X	X X X	60,321	41,018	26,728	17,873	19,731
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	61,392	35,242	22,277	33,341
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,872	2,233	49,042
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,128	58,756
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	105,897

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	2,252	2,091	98	(68)		634	1,157	1,223	1,182	519
2. 1997	4,300	3,637	3,273	99	1,498	133			11	76
3. 1998	X X X	26	49	(5)		150				
4. 1999	X X X	X X X	280	(17)	384	181	278	121	723	229
5. 2000	X X X	X X X	X X X	(67)	550	237	2,213	546	15	15
6. 2001	X X X	X X X	X X X	X X X	219	325	295	606	265	81
7. 2002	X X X	X X X	X X X	X X X	X X X	1,098	630	633	537	1,069
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	562	928	335	942
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,080	1,528	1,678
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,687	2,760
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,494

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	30,463	2,909	5,906	126	(139)	518	(7,253)	9,662	7,181	220,685
2. 1997	151,691	173,982	175,177	175,363	175,535	175,867	172,363	176,110	176,453	176,494
3. 1998	X X X	174,484	181,761	184,556	186,054	186,472	182,223	185,227	185,751	185,807
4. 1999	X X X	X X X	142,595	164,270	167,649	168,987	164,336	167,026	167,701	167,904
5. 2000	X X X	X X X	X X X	139,726	165,781	169,107	167,824	170,270	171,888	172,079
6. 2001	X X X	X X X	X X X	X X X	147,014	171,124	173,377	175,627	178,105	178,409
7. 2002	X X X	X X X	X X X	X X X	X X X	131,385	152,945	155,304	159,647	160,117
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	133,562	151,512	170,288	171,381
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	178,963	238,575	243,392
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	110,463	135,960
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	99,303

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	12,127	6,683	2,381	1,479	926	638	458	279	298	261
2. 1997	26,500	5,370	1,815	996	534	321	192	98	97	90
3. 1998	X X X	34,070	4,486	2,284	1,107	604	297	153	161	135
4. 1999	X X X	X X X	27,910	5,459	2,498	1,241	588	228	365	186
5. 2000	X X X	X X X	X X X	31,561	5,489	2,332	985	345	314	203
6. 2001	X X X	X X X	X X X	X X X	28,923	5,461	1,687	542	460	303
7. 2002	X X X	X X X	X X X	X X X	X X X	26,282	4,266	929	729	408
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	14,646	2,200	1,480	710
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,713	3,023	1,164
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,819	4,444
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,270

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	15,775	766	2,336	(402)	(5,957)	741	(7,069)	11,372	8,724	315,029
2. 1997	234,765	246,643	247,750	247,448	243,423	244,092	241,053	245,688	246,230	246,269
3. 1998	X X X	269,112	272,201	272,346	263,424	263,904	259,381	262,853	263,563	263,613
4. 1999	X X X	X X X	220,715	229,624	232,389	233,122	227,535	230,517	231,725	231,791
5. 2000	X X X	X X X	X X X	221,559	235,108	236,092	232,048	234,600	236,959	237,093
6. 2001	X X X	X X X	X X X	X X X	229,820	241,291	238,817	240,827	244,382	244,620
7. 2002	X X X	X X X	X X X	X X X	X X X	208,201	211,194	212,032	218,250	218,560
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	199,852	218,071	243,738	244,367
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	304,681	381,423	359,948
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190,173	202,993
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	176,395

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	120,819	45,298	16,408	159,160	129,605	1,404	(2,079)	147,655	156,864	178,103
2. 1997	203,034	280,055	296,232	304,599	310,633	312,469	309,225	318,684	328,441	328,817
3. 1998	X X X	194,443	271,120	286,369	296,651	297,804	295,267	303,580	311,532	312,084
4. 1999	X X X	X X X	194,664	273,504	299,089	302,521	303,615	311,681	323,705	324,764
5. 2000	X X X	X X X	X X X	200,763	304,392	323,651	329,214	339,210	357,787	359,374
6. 2001	X X X	X X X	X X X	X X X	235,924	348,259	362,637	374,303	403,436	406,046
7. 2002	X X X	X X X	X X X	X X X	X X X	249,946	340,431	355,466	405,388	410,784
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	231,250	297,312	394,664	404,410
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	300,936	430,243	487,797
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,408	266,734
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	175,046

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	109,511	51,103	23,936	12,361	7,457	4,776	2,957	1,533	1,589	1,129
2. 1997	133,426	44,220	20,494	11,329	5,925	3,457	1,770	733	561	308
3. 1998	X X X	124,925	36,663	21,465	11,144	6,072	2,883	1,178	777	409
4. 1999	X X X	X X X	125,609	39,890	18,725	10,462	5,091	2,102	1,344	587
5. 2000	X X X	X X X	X X X	136,580	39,209	21,744	11,251	4,136	2,486	1,079
6. 2001	X X X	X X X	X X X	X X X	143,712	39,405	19,827	7,554	4,071	1,575
7. 2002	X X X	X X X	X X X	X X X	X X X	145,716	40,821	16,679	10,421	4,556
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	93,012	32,704	18,330	8,067
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,715	27,438	9,376
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84,024	20,511
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	123,473

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	41,575	(48,025)	445	205,215	189,737	823	(347)	151,358	167,505	343,306
2. 1997	495,159	517,813	514,875	513,768	514,095	517,366	514,107	524,532	538,086	538,311
3. 1998	X X X	485,014	507,168	509,289	513,163	515,071	513,807	522,594	533,918	534,248
4. 1999	X X X	X X X	497,842	522,932	534,424	541,330	539,100	546,708	564,094	564,610
5. 2000	X X X	X X X	X X X	522,946	581,080	604,851	605,809	612,629	640,006	640,626
6. 2001	X X X	X X X	X X X	X X X	613,011	683,217	683,955	689,440	733,850	734,661
7. 2002	X X X	X X X	X X X	X X X	X X X	640,138	653,767	656,946	738,940	739,830
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	555,307	585,511	760,221	761,573
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	634,543	790,808	807,881
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	446,347	478,246
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	460,429

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	27,298	8,869	20,988	24,181	9,153	17,609	33	7,019	8,226	315
2. 1997	54,504	74,155	79,792	82,080	83,282	83,441	82,733	85,000	86,738	86,752
3. 1998	X X X	55,229	77,353	83,292	84,656	85,340	84,533	86,445	87,844	87,878
4. 1999	X X X	X X X	51,530	75,418	80,835	84,235	84,246	86,456	87,768	87,979
5. 2000	X X X	X X X	X X X	49,923	68,573	72,694	73,362	75,779	76,904	77,066
6. 2001	X X X	X X X	X X X	X X X	42,835	56,433	58,126	60,457	61,787	62,042
7. 2002	X X X	X X X	X X X	X X X	X X X	38,354	51,422	54,622	56,831	57,521
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	40,697	54,535	58,351	59,992
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,823	56,823	74,580
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	44,654	62,241
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	44,020

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	19,905	10,473	5,545	2,890	1,491	933	602	317	292	254
2. 1997	28,948	9,524	5,270	2,784	1,181	586	338	154	95	81
3. 1998	X X X	30,486	9,884	5,316	2,473	1,195	607	244	143	111
4. 1999	X X X	X X X	40,167	16,180	8,349	4,322	2,248	977	678	471
5. 2000	X X X	X X X	X X X	29,928	9,004	4,788	2,585	1,168	658	519
6. 2001	X X X	X X X	X X X	X X X	19,800	6,325	3,264	1,535	797	537
7. 2002	X X X	X X X	X X X	X X X	X X X	20,272	5,856	2,884	1,423	755
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	14,629	5,798	2,866	1,346
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,250	5,495	2,620
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,165	5,345
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,825

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	18,398	(2,832)	3,513	22,696	411	10,205	747	9,992	12,916	620
2. 1997	121,449	133,566	136,409	136,170	137,768	138,104	138,198	140,865	143,429	143,444
3. 1998	X X X	125,539	139,897	141,964	143,546	143,994	143,272	145,360	147,272	147,292
4. 1999	X X X	X X X	131,514	145,831	147,967	148,754	147,633	149,400	150,900	150,959
5. 2000	X X X	X X X	X X X	118,816	130,117	130,491	128,554	130,189	131,270	131,330
6. 2001	X X X	X X X	X X X	X X X	93,839	101,756	100,192	101,420	102,444	102,503
7. 2002	X X X	X X X	X X X	X X X	X X X	86,552	90,048	90,945	92,490	92,698
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	88,096	97,452	99,572	99,988
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	99,183	110,675	123,000
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	103,317	113,250
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	115,534

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	843,489	697,221	1,104,510	687,050	773,694	673,372	728,546	684,297	691,351	(1,458)
2. 1997	291,923	373,922	528,498	538,580	598,405	601,117	600,259	600,645	602,122	602,328
3. 1998	X X X	315,326	538,447	563,299	620,401	626,624	634,243	635,771	637,811	638,321
4. 1999	X X X	X X X	378,817	489,140	558,511	570,324	584,271	587,560	590,428	591,292
5. 2000	X X X	X X X	X X X	348,746	484,339	507,402	522,016	527,349	530,726	532,723
6. 2001	X X X	X X X	X X X	X X X	329,035	427,591	450,480	460,014	465,285	468,021
7. 2002	X X X	X X X	X X X	X X X	X X X	315,836	418,107	438,449	447,896	452,672
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	305,664	400,356	419,962	428,235
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	310,457	412,567	517,418
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	306,457	397,688
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	281,635

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	109,326	89,660	80,556	68,093	57,309	51,883	47,400	40,516	36,003	30,785
2. 1997	96,006	42,026	22,719	15,234	9,580	7,032	5,312	4,260	3,414	2,825
3. 1998	X X X	111,278	49,766	30,574	18,091	11,961	9,151	6,119	4,715	3,837
4. 1999	X X X	X X X	106,370	52,706	28,434	17,797	12,968	7,918	5,849	4,629
5. 2000	X X X	X X X	X X X	102,892	45,142	25,670	16,959	9,875	6,858	5,041
6. 2001	X X X	X X X	X X X	X X X	90,976	41,162	25,130	12,889	8,250	5,758
7. 2002	X X X	X X X	X X X	X X X	X X X	92,947	41,865	19,990	12,002	7,538
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	82,205	27,027	17,557	9,867
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	89,311	22,401	7,151
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,876	35,677
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	123,716

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	855,031	801,411	797,543	841,896	885,066	802,432	859,792	812,958	820,739	(4,820)
2. 1997	711,099	755,454	762,997	766,487	839,045	838,202	837,986	836,815	837,560	837,162
3. 1998	X X X	772,320	818,930	828,356	903,023	902,545	912,090	910,841	911,710	911,340
4. 1999	X X X	X X X	652,242	759,962	823,015	824,142	838,958	838,248	839,132	838,733
5. 2000	X X X	X X X	X X X	684,566	748,213	751,809	762,529	762,259	762,979	762,718
6. 2001	X X X	X X X	X X X	X X X	631,626	663,123	674,039	674,655	675,211	675,135
7. 2002	X X X	X X X	X X X	X X X	X X X	618,383	674,647	676,710	677,413	677,034
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	580,234	605,026	607,061	606,019
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	597,855	624,446	611,074
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	569,747	593,418
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	575,551

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	5,487	5,880	217	470	(360)	871	10,626	4,729	3,049	828
2. 1997	28,049	29,762	31,498	31,591	31,777	32,456	36,178	37,929	37,997	38,129
3. 1998	X X X	26,104	30,255	31,833	32,325	33,103	38,725	40,292	40,372	40,529
4. 1999	X X X	X X X	24,816	30,012	30,098	30,862	37,115	38,548	38,818	38,997
5. 2000	X X X	X X X	X X X	24,862	28,111	28,278	34,509	36,012	36,679	36,908
6. 2001	X X X	X X X	X X X	X X X	22,341	24,602	30,183	31,232	33,094	33,432
7. 2002	X X X	X X X	X X X	X X X	X X X	21,215	26,522	27,064	29,170	29,609
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	21,059	23,633	25,131	26,079
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,267	24,123	27,521
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,303	30,686
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,354

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	13,012	37,882	43,204	48,320	27,186	38,531	20,626	27,103	10,399	11,401
2. 1997	10,466	4,819	2,141	1,890	818	10,877	4,145	4,990	294	223
3. 1998	X X X	11,460	2,959	2,752	1,300	878	513	406	355	300
4. 1999	X X X	X X X	10,971	4,613	3,127	1,433	747	629	394	319
5. 2000	X X X	X X X	X X X	12,843	3,277	1,877	1,076	842	449	325
6. 2001	X X X	X X X	X X X	X X X	11,788	3,639	1,836	1,097	683	540
7. 2002	X X X	X X X	X X X	X X X	X X X	9,688	3,943	2,773	1,197	946
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	9,308	2,664	1,883	1,311
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,354	2,897	1,836
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,371	3,452
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,371

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	11,377	4,656	1,882	45,435	47	13,683	31,051	23,797	20,286	50,922
2. 1997	56,313	62,499	64,298	63,963	62,434	69,778	82,905	91,188	95,155	105,281
3. 1998	X X X	54,366	60,810	63,613	64,247	66,411	79,847	81,931	82,247	82,454
4. 1999	X X X	X X X	51,411	61,055	62,612	65,356	80,080	81,783	82,372	82,849
5. 2000	X X X	X X X	X X X	54,415	61,744	64,039	79,549	81,250	82,297	82,572
6. 2001	X X X	X X X	X X X	X X X	51,377	56,835	71,743	73,700	76,596	77,209
7. 2002	X X X	X X X	X X X	X X X	X X X	47,022	62,826	63,898	66,236	67,690
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	43,295	49,754	55,816	56,588
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	44,347	51,985	55,309
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,641	52,249
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	76,848

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	6		20	29						
2. 1997	17	38								
3. 1998	X X X	52								
4. 1999	X X X	X X X			1	1	1	1	1	1
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	18	18	75	36	38	36	38	27	26	26
2. 1997	150	76								
3. 1998	X X X	101								
4. 1999	X X X	X X X	1	1						
5. 2000	X X X	X X X	X X X	1						
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	14	7	1	67		2		1	(1)	
2. 1997	439	485	485	487	489	492	492	492	492	492
3. 1998	X X X	523	521	521	521	520	520	520	520	520
4. 1999	X X X	X X X	1	4	4	4	4	4	4	4
5. 2000	X X X	X X X	X X X	6	6	6	6	6	6	6
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X	1	1	1	1	1
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior			1							
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior			1						1	
2. 1997										
3. 1998	X X X		4	4	4	4	4	4	4	4
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	13,354	5,542	26,307	4,615	1,851	773	1,901	11,998	12,753	3,280
2. 1997	21,033	30,442	36,820	38,493	38,467	38,414	38,820	39,154	39,252	39,305
3. 1998	X X X	23,717	38,054	41,645	41,623	41,631	42,348	42,774	42,917	42,987
4. 1999	X X X	X X X	22,129	35,043	35,009	35,810	37,117	37,800	38,066	38,233
5. 2000	X X X	X X X	X X X	21,653	29,232	31,855	33,887	34,967	35,488	35,942
6. 2001	X X X	X X X	X X X	X X X	14,932	21,549	23,862	25,186	26,044	26,563
7. 2002	X X X	X X X	X X X	X X X	X X X	11,809	17,743	19,706	20,981	21,882
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	10,840	16,626	18,369	19,733
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,015	15,353	21,174
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,453	13,527
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,881

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	19,351	224,949	273,064	202,776	225,406	284,935	129,707	183,523	44,742	14,962
2. 1997	16,684	6,738	4,878	3,130	1,434	817	363	294	244	235
3. 1998	X X X	20,637	9,002	6,686	4,075	1,631	642	371	421	354
4. 1999	X X X	X X X	25,386	9,154	4,691	3,021	1,489	915	643	453
5. 2000	X X X	X X X	X X X	22,939	7,214	4,610	2,292	1,553	1,077	669
6. 2001	X X X	X X X	X X X	X X X	12,823	5,499	2,813	2,288	1,382	869
7. 2002	X X X	X X X	X X X	X X X	X X X	10,997	3,704	3,775	2,120	1,252
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	8,948	5,567	2,943	1,996
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,103	4,119	3,006
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,168	3,787
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,318

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	14,531	(1,376)	186	201,881	24,523	60,191	173,358	294,426	96,535	342,843
2. 1997	84,897	98,568	101,923	102,933	102,896	102,700	103,432	103,946	104,151	104,283
3. 1998	X X X	95,903	111,854	115,347	115,205	115,099	116,271	116,715	116,857	116,981
4. 1999	X X X	X X X	98,298	109,559	109,432	109,585	111,087	111,770	112,371	112,609
5. 2000	X X X	X X X	X X X	93,825	93,884	93,579	95,776	96,790	97,585	97,980
6. 2001	X X X	X X X	X X X	X X X	58,105	65,907	81,514	85,902	180,286	296,394
7. 2002	X X X	X X X	X X X	X X X	X X X	52,453	58,363	62,220	70,522	71,204
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	45,564	52,484	54,259	55,690
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,617	53,781	53,376
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,576	45,367
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,678

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior		(41)	103	70	17	5		7	9	19
2. 1997	1	1	12	22	27	28	28	56	66	68
3. 1998	X X X	30	12	17	47	47	47	48	55	60
4. 1999	X X X	X X X		11	36	38	38	43	77	93
5. 2000	X X X	X X X	X X X	4	6	9	31	36	75	91
6. 2001	X X X	X X X	X X X	X X X	6	19	50	97	211	280
7. 2002	X X X	X X X	X X X	X X X	X X X	5	98	104	406	561
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	17	27	590	939
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	701	2,394
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	252	1,764
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	674

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	65	45	1,471	2,233	112	92	19,859	97	42	29
2. 1997	19	12	31	12	4	4	8	6	9	7
3. 1998	X X X	79	49	26	6	4	11	6	9	9
4. 1999	X X X	X X X	103	36	9	4	14	4	29	17
5. 2000	X X X	X X X	X X X	88	53	6	36	51	55	46
6. 2001	X X X	X X X	X X X	X X X	42	26	207	19	137	110
7. 2002	X X X	X X X	X X X	X X X	X X X	414	436	50	459	312
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	716	19	879	560
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37	1,940	1,019
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,201	1,789
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,000

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	1	4	11	2,288	14	6	1,639	8,028	3,128	10,228
2. 1997	60	60	112	114	116	118	126	129	164	164
3. 1998	X X X	325	325	326	326	327	335	335	340	340
4. 1999	X X X	X X X	1,086	1,106	1,112	1,114	1,127	1,133	1,149	1,150
5. 2000	X X X	X X X	X X X	1,742	1,742	1,742	1,794	1,813	1,823	1,825
6. 2001	X X X	X X X	X X X	X X X	151	187	418	428	438	454
7. 2002	X X X	X X X	X X X	X X X	X X X	482	902	924	978	984
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	977	1,026	1,116	1,129
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80	581	4,560
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,501	3,968
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,493

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	2,248	1,987	4,558	3,622	1,649	497	4,369	3,487	5,172	3,559
2. 1997	1,084	2,004	2,561	2,849	2,994	3,184	3,412	3,739	3,919	4,056
3. 1998	X X X	1,009	2,104	2,438	2,474	2,776	3,051	3,593	3,790	3,900
4. 1999	X X X	X X X	1,184	2,168	2,311	2,474	2,690	2,840	2,920	2,995
5. 2000	X X X	X X X	X X X	1,789	2,531	2,728	2,891	3,072	3,159	3,218
6. 2001	X X X	X X X	X X X	X X X	1,303	1,779	1,659	1,778	1,911	1,993
7. 2002	X X X	X X X	X X X	X X X	X X X	839	1,190	1,329	1,462	1,636
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	575	1,177	1,283	1,401
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,093	2,874	3,543
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,769	2,456
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,491

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	42,145	335,257	423,104	514,477	368,583	536,163	219,976	275,061	109,538	88,170
2. 1997	1,635	2,082	2,623	1,037	674	1,390	1,667	510	313	212
3. 1998	X X X	1,747	1,096	1,461	1,701	1,407	863	599	231	172
4. 1999	X X X	X X X	2,624	1,080	983	771	518	627	179	107
5. 2000	X X X	X X X	X X X	2,916	2,448	1,682	1,353	3,402	191	152
6. 2001	X X X	X X X	X X X	X X X	1,119	522	227	338	246	202
7. 2002	X X X	X X X	X X X	X X X	X X X	1,403	258	384	335	253
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	691	469	300	234
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,185	370	296
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,058	372
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,000

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	14,555	10,215	247	511,483	5,568	169,777	193,009	239,660	160,351	363,949
2. 1997	5,732	8,878	10,204	11,459	12,412	13,791	15,067	16,193	19,890	36,297
3. 1998	X X X	5,832	7,540	8,592	9,710	10,340	12,479	17,227	20,502	46,297
4. 1999	X X X	X X X	6,688	8,069	8,679	9,063	10,448	11,681	11,678	13,585
5. 2000	X X X	X X X	X X X	7,860	10,751	13,130	18,725	22,466	20,356	23,431
6. 2001	X X X	X X X	X X X	X X X	4,987	5,934	5,759	6,179	8,988	9,571
7. 2002	X X X	X X X	X X X	X X X	X X X	4,942	6,536	12,983	14,505	19,649
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	2,952	6,120	32,715	45,510
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,534	12,478	29,154
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,121	7,353
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,830

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	16	(1,281)	894	534	171	2,065		1	2	
2. 1997	1	9	17	17	17	17	17	17	17	17
3. 1998	X X X	12	1	17	17	17	17	17	26	26
4. 1999	X X X	X X X	1	12	12	14	14	13	20	20
5. 2000	X X X	X X X	X X X	6	6	9	9	12	15	13
6. 2001	X X X	X X X	X X X	X X X			8	9	11	12
7. 2002	X X X	X X X	X X X	X X X	X X X	1	2	4	9	12
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X		1	12	17
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1	1
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1
11. 2006	X X X	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

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	400	1,289	55	14,791	22	21	107	2,151	11	7
2. 1997	29	29	5	1	1	2			1	4
3. 1998	X X X	154	9	5	11	11			1	1
4. 1999	X X X	X X X	17	12	12	9	38	1	1	29
5. 2000	X X X	X X X	X X X	133	85	76	11			6
6. 2001	X X X	X X X	X X X	X X X	26	26	14	1	1	7
7. 2002	X X X	X X X	X X X	X X X	X X X	31	20	13	11	7
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	67	19	11	7
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X		6	7
10. 2005	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	29
11. 2006	X X X	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

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	(7)	13	(2)	15,282	406	2,068	2	2,105	(1,748)	9,709
2. 1997	47	47	49	50	52	163	163	163	164	168
3. 1998	X X X	169	169	187	192	201	202	205	228	228
4. 1999	X X X	X X X	30	47	49	50	76	76	99	137
5. 2000	X X X	X X X	X X X	161	161	167	167	171	178	183
6. 2001	X X X	X X X	X X X	X X X	35	46	47	47	55	61
7. 2002	X X X	X X X	X X X	X X X	X X X	79	80	85	94	98
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	98	110	162	181
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9	26	55
10. 2005	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	39
11. 2006	X X X	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

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	50,433	48,625	14,139	14,332	(1,858)	(4,400)	2,307	(8,612)	(2,196)	30,566	30,566
2. 1997	638,000	711,523	701,856	699,254	704,660	688,460	695,305	687,972	688,584	688,393	(191)
3. 1998	X X X	695,244	738,287	734,297	738,322	725,646	731,680	719,905	721,400	720,977	(423)
4. 1999	X X X	X X X	689,169	701,485	702,196	702,685	702,349	705,064	710,093	711,249	1,156
5. 2000	X X X	X X X	X X X	714,049	719,892	725,417	725,631	725,663	720,761	721,066	305
6. 2001	X X X	X X X	X X X	X X X	622,303	741,975	748,810	748,900	748,702	740,055	(8,647)
7. 2002	X X X	X X X	X X X	X X X	X X X	700,519	676,275	701,478	701,602	701,571	(31)
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	912,754	917,073	913,570	913,615	45
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,027,606	1,031,057	1,027,236	(3,821)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,059,503	1,059,409	(94)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,059,831	1,059,831
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	1,078,696
13. Earned Premiums (Sc P-Pt 1)	698,461	808,385	736,870	734,136	636,422	792,928	910,341	1,032,314	1,059,416	1,078,696	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	16,115	1,186	(185)	8	(441)	(674)	10	(40)	(531)	31,348	31,348
2. 1997	110,058	128,579	129,050	128,880	128,851	128,810	128,856	128,630	128,137	128,137	
3. 1998	X X X	128,930	139,845	140,376	140,610	141,006	141,092	141,304	141,305	141,305	
4. 1999	X X X	X X X	170,146	173,580	176,566	176,971	176,984	177,168	176,021	176,020	(1)
5. 2000	X X X	X X X	X X X	184,756	192,084	193,633	193,626	193,527	193,560	193,699	139
6. 2001	X X X	X X X	X X X	X X X	112,024	176,794	177,713	179,121	179,015	178,775	(240)
7. 2002	X X X	X X X	X X X	X X X	X X X	132,663	137,308	138,892	140,083	140,633	550
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	234,180	235,219	237,134	237,706	572
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	222,800	232,606	236,602	3,996
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	151,183	149,179	(2,004)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	140,198	140,198
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	174,558
13. Earned Premiums (Sc P-Pt 1)	131,448	139,080	181,549	188,554	122,103	199,065	239,818	226,916	161,846	174,557	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	(121,942)	(26,375)	(13,809)	103,836	(6,765)	74,649	44,479	57,250	45,331	147,050	147,050
2. 1997	2,949,639	3,071,900	3,094,975	3,134,324	3,131,740	3,117,940	3,128,812	3,141,015	3,147,745	3,158,322	10,577
3. 1998	X X X	2,897,088	3,070,946	3,113,263	3,141,571	3,109,794	3,119,549	3,121,065	3,128,934	3,145,186	16,252
4. 1999	X X X	X X X	2,676,643	2,829,514	2,895,660	2,906,994	2,914,220	2,850,109	2,854,372	2,875,417	21,045
5. 2000	X X X	X X X	X X X	2,726,292	2,936,549	2,990,054	3,028,000	3,029,068	2,974,185	2,998,268	24,083
6. 2001	X X X	X X X	X X X	X X X	2,773,651	3,158,622	3,138,815	3,133,781	3,134,439	3,050,110	(84,329)
7. 2002	X X X	X X X	X X X	X X X	X X X	3,183,877	3,400,050	3,418,935	3,419,947	3,420,935	988
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	4,213,878	4,255,902	4,270,306	4,259,753	(10,553)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,841,818	4,903,018	4,900,895	(2,123)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,227,056	5,301,833	74,777
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,613,457	5,613,457
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	5,811,224
13. Earned Premiums (Sc P-Pt 1)	3,006,047	3,339,968	3,047,185	3,180,022	3,134,298	3,677,580	4,496,495	4,896,022	5,303,745	5,811,223	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	(9,568)	(11,781)	141,713	155,944	15,412	12,751	15,189	14,760	(8,386)	123,263	123,263
2. 1997	466,860	481,903	474,505	478,682	482,807	485,028	486,047	484,392	477,223	477,086	(137)
3. 1998	X X X	362,913	431,888	436,632	428,874	430,354	431,061	417,952	418,050	418,092	42
4. 1999	X X X	X X X	375,389	474,190	466,353	467,278	467,393	454,380	432,652	432,708	56
5. 2000	X X X	X X X	X X X	450,163	540,692	540,870	541,286	542,364	533,546	529,083	(4,463)
6. 2001	X X X	X X X	X X X	X X X	662,915	971,628	978,048	951,935	955,035	956,797	1,762
7. 2002	X X X	X X X	X X X	X X X	X X X	761,249	888,726	930,030	954,452	980,807	26,355
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	1,030,414	1,039,580	1,040,018	1,039,150	(868)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,306,018	1,325,550	1,314,529	(11,021)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,347,738	1,370,912	23,174
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,160,224	1,160,224
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	1,318,387
13. Earned Premiums (Sc P-Pt 1)	587,338	710,664	766,113	829,208	822,632	1,102,353	1,170,865	1,309,333	1,339,326	1,318,386	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	179,791	(3,313)	(297)	20,779	(140)	(17,621)	2	(1)	1	1	1
2. 1997	439,397	613,279	614,268	622,564	622,474	614,541	614,541	614,539	614,539	612,998	(1,541)
3. 1998	X X X	472,013	638,268	642,099	642,082	634,917	634,917	634,913	634,914	634,914	
4. 1999	X X X	X X X	445,194	463,784	473,370	464,983	464,979	464,965	464,684	464,684	
5. 2000	X X X	X X X	X X X	662,590	691,483	686,737	686,730	686,736	686,736	686,735	(1)
6. 2001	X X X	X X X	X X X	X X X	762,235	1,018,893	1,018,503	1,018,526	1,018,527	1,018,527	
7. 2002	X X X	X X X	X X X	X X X	X X X	800,332	805,958	805,300	805,329	805,323	(6)
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	1,276,116	1,284,708	1,283,912	1,283,910	(2)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,349,343	1,357,176	1,356,851	(325)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,319,721	1,329,107	9,386
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,458,626	1,458,629
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	1,466,141
13. Earned Premiums (Sc P-Pt 1)	628,902	633,539	611,124	678,061	800,816	1,087,272	1,281,342	1,357,286	1,326,512	1,466,137	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	64,697	(4,177)	58	20,366	19	(17,828)	1	1	(219)		
2. 1997	26,896	83,315	87,237	95,939	95,303	87,293	86,827	86,959	85,028	83,514	(1,514)
3. 1998	X X X	44,087	86,430	95,293	92,071	84,836	84,545	84,515	84,514	84,514	
4. 1999	X X X	X X X	46,224	71,070	66,076	57,267	57,336	57,363	57,359	57,359	
5. 2000	X X X	X X X	X X X	82,211	84,903	79,634	80,698	80,819	80,810	80,810	
6. 2001	X X X	X X X	X X X	X X X	138,252	213,655	215,875	216,317	216,318	216,319	1
7. 2002	X X X	X X X	X X X	X X X	X X X	197,272	202,410	202,281	202,280	202,281	1
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	349,399	351,977	355,180	355,173	(7)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	251,845	255,847	267,862	12,015
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,083	165,054	(12,029)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	164,320	164,320
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	162,787
13. Earned Premiums (Sc P-Pt 1)	100,763	86,090	92,508	108,946	132,477	301,657	357,140	254,988	182,127	162,786	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	16,380	(764)	49,562	8,605	2,056	(2,422)	2,143	6,970	29,695	757	757
2. 1997	461,317	482,975	466,296	461,327	469,337	464,441	465,152	462,631	464,797	464,816	19
3. 1998	X X X	530,262	553,437	555,366	559,105	567,699	568,410	562,421	566,492	566,492	
4. 1999	X X X	X X X	516,200	524,639	538,755	540,987	541,287	530,705	534,054	535,897	1,843
5. 2000	X X X	X X X	X X X	522,588	530,400	530,980	532,740	532,591	515,074	515,180	106
6. 2001	X X X	X X X	X X X	X X X	538,715	577,085	573,991	576,091	575,354	580,890	5,536
7. 2002	X X X	X X X	X X X	X X X	X X X	627,207	599,563	623,470	627,726	624,011	(3,715)
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	862,094	847,443	846,930	844,594	(2,336)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,165,315	1,164,544	1,122,898	(41,646)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,108,593	1,102,818	(5,775)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,168,864	1,168,864
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	1,123,653
13. Earned Premiums (Sc P-Pt 1)	477,555	545,337	572,259	536,598	574,458	698,825	836,985	1,164,396	1,132,600	1,123,654	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	8,508	7,711	625	(3,234)	(15)	(561)	(3)	5,883	(8,433)	4,400	4,400
2. 1997	72,314	82,777	83,983	84,564	83,461	83,372	83,464	83,403	81,022	81,022	
3. 1998	X X X	89,743	97,921	97,857	98,542	98,829	98,867	98,766	98,808	98,926	118
4. 1999	X X X	X X X	79,993	84,410	86,804	87,253	87,046	88,420	87,323	87,859	536
5. 2000	X X X	X X X	X X X	108,459	117,184	117,985	118,201	117,153	115,854	112,485	(3,369)
6. 2001	X X X	X X X	X X X	X X X	139,365	150,393	154,569	155,116	153,721	157,730	4,009
7. 2002	X X X	X X X	X X X	X X X	X X X	189,070	196,990	192,928	194,009	192,326	(1,683)
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	350,292	350,542	353,854	351,661	(2,193)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	531,206	532,048	497,243	(34,805)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	452,056	451,949	(107)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	374,044	374,044
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	340,950
13. Earned Premiums (Sc P-Pt 1)	79,854	105,666	90,027	110,158	150,056	230,146	362,524	533,993	442,725	340,950	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior								(305)	11	(7)	(7)
2. 1997	33,771	33,771	33,771	33,771	33,771	33,771	33,771	33,771	33,771	33,771	
3. 1998	X X X	30,633	30,633	30,633	30,633	30,633	30,633	30,633	30,633	30,632	(1)
4. 1999	X X X	X X X	32,934	32,934	32,934	32,934	32,934	32,934	32,934	32,934	
5. 2000	X X X	X X X	X X X	52,151	52,151	52,151	52,151	52,151	52,151	52,150	(1)
6. 2001	X X X	X X X	X X X	X X X	133,399	133,399	133,399	132,899	133,192	132,897	(295)
7. 2002	X X X	X X X	X X X	X X X	X X X	194,299	194,299	194,299	193,530	194,314	784
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	440,708	440,677	440,723	440,730	7
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	314,299	314,207	314,252	45
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	376,879	376,954	75
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	405,801	405,801
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	406,408
13. Earned Premiums (Sc P-Pt 1)	33,771	30,633	32,934	52,151	112,399	215,861	440,724	313,788	376,371	406,408	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	8,480	8,480	8,480	8,480	8,480	8,480	8,480	8,480	8,480	8,480	
3. 1998	X X X	11,084	11,084	11,084	11,084	11,084	11,084	11,084	11,084	11,084	
4. 1999	X X X	X X X	15,952	15,952	15,952	15,952	15,952	15,952	15,952	15,952	
5. 2000	X X X	X X X	X X X	31,181	31,181	31,181	31,181	31,181	31,345	31,345	
6. 2001	X X X	X X X	X X X	X X X	82,699	82,699	82,699	82,699	82,699	82,699	
7. 2002	X X X	X X X	X X X	X X X	X X X	126,062	126,062	125,814	125,138	125,138	
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	325,150	325,150	325,280	325,281	1
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,575	214,285	214,255	(30)
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	210,236	209,936	(300)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	234,956	234,956
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	234,627
13. Earned Premiums (Sc P-Pt 1)	8,480	11,084	15,952	31,181	82,699	126,624	325,166	214,655	209,566	234,627	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	X X X										
4. 1999	X X X	X X X									
5. 2000	X X X	X X X	X X X								
6. 2001	X X X	X X X	X X X	X X X							
7. 2002	X X X	X X X	X X X	X X X	X X X						
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997											
3. 1998	X X X										
4. 1999	X X X	X X X									
5. 2000	X X X	X X X	X X X								
6. 2001	X X X	X X X	X X X	X X X							
7. 2002	X X X	X X X	X X X	X X X	X X X						
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	7,347	530	231	(26)	(202)	43	(43)	131	6	9	9
2. 1997	43,702	45,169	47,988	47,994	47,757	47,718	47,681	47,678	47,687	47,685	(2)
3. 1998	X X X	70,580	74,634	76,537	76,757	75,342	74,550	74,712	74,720	74,721	1
4. 1999	X X X	X X X	78,160	81,105	84,387	83,850	83,214	83,243	83,270	83,125	(145)
5. 2000	X X X	X X X	X X X	41,079	44,605	45,498	45,598	45,273	44,927	44,946	19
6. 2001	X X X	X X X	X X X	X X X	54,824	57,224	61,177	63,863	62,992	63,265	273
7. 2002	X X X	X X X	X X X	X X X	X X X	63,679	71,878	66,968	65,419	65,570	151
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	91,631	91,631	89,897	90,227	330
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,139	48,142	50,692	2,550
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,251	45,289	(962)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,861	66,861
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	69,085
13. Earned Premiums (Sc P-Pt 1)	51,047	72,597	85,229	45,932	61,403	65,022	102,365	45,910	41,796	69,085	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	2,072	93	(71)	160	131	12		27	2		
2. 1997	5,046	5,277	5,887	5,887	5,887	5,887	5,887	5,887	5,887	5,887	
3. 1998	X X X	12,060	12,293	12,465	12,736	12,736	12,794	12,796	12,796	12,816	20
4. 1999	X X X	X X X	10,157	10,395	10,939	10,934	11,109	11,115	11,193	11,193	
5. 2000	X X X	X X X	X X X	5,449	5,748	5,747	5,838	5,838	5,838	5,838	
6. 2001	X X X	X X X	X X X	X X X	39,087	39,096	39,096	39,096	39,096	39,096	
7. 2002	X X X	X X X	X X X	X X X	X X X	16,085	16,139	16,139	16,139	16,139	
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	16,377	16,377	16,377	16,377	
9. 2004	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	5,963	
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,272	17,034	762
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,951	6,951
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	7,733
13. Earned Premiums (Sc P-Pt 1)	7,108	12,364	10,933	6,010	40,331	16,099	16,761	5,999	16,350	7,733	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	1,805	212	(7)	22	67	139	225	63	(5)	30	30
2. 1997	2,509	2,792	2,839	2,838	2,857	3,027	4,358	4,516	4,572	4,669	97
3. 1998	X X X	8,270	8,802	10,326	10,620	10,720	11,671	12,018	11,932	12,009	77
4. 1999	X X X	X X X	18,452	20,928	25,193	25,451	25,914	26,178	26,260	26,311	51
5. 2000	X X X	X X X	X X X	33,313	39,224	41,591	42,756	43,100	43,657	44,340	683
6. 2001	X X X	X X X	X X X	X X X	54,053	59,437	65,385	65,114	66,685	68,968	2,283
7. 2002	X X X	X X X	X X X	X X X	X X X	69,038	79,476	83,294	83,117	85,012	1,895
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	117,448	117,518	113,454	115,877	2,423
9. 2004	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	85,296	3,548
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,716	57,994	278
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,888	43,888
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	55,253
13. Earned Premiums (Sc P-Pt 1)	4,331	8,724	19,030	37,346	64,624	77,448	137,955	86,553	55,646	55,253	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior								269	7	(1)	(1)
2. 1997											
3. 1998	X X X										
4. 1999	X X X	X X X	(5)	1	31	31	31	31	31	31	
5. 2000	X X X	X X X	X X X	67	85	85	85	85	85	85	
6. 2001	X X X	X X X	X X X	X X X	27,394	27,394	27,394	27,394	27,394	27,394	
7. 2002	X X X	X X X	X X X	X X X	X X X	1,011	1,011	1,011	1,011	1,011	
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	(86)	(360)	(360)	(360)	
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26	23	23	
10. 2005	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	18	
11. 2006	X X X	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	3
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
13. Earned Premiums (Sc P-Pt 1)		(1)	(5)	76	27,441	1,011	(86)	26	22	2	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	3,217	(5,270)	3,231	392	459	(2,206)		(764)	347	(199)	(199)
2. 1997	110,006	109,482	110,037	109,562	113,999	110,185	110,185	108,949	109,577	110,029	452
3. 1998	X X X	94,331	92,609	93,121	94,763	96,993	95,280	93,583	94,704	94,953	249
4. 1999	X X X	X X X	90,931	91,500	97,369	94,512	94,213	91,002	92,460	92,862	402
5. 2000	X X X	X X X	X X X	84,320	79,393	80,398	80,088	80,430	74,607	74,811	204
6. 2001	X X X	X X X	X X X	X X X	91,855	94,772	94,486	92,696	92,988	89,353	(3,635)
7. 2002	X X X	X X X	X X X	X X X	X X X	99,789	98,213	99,126	96,800	99,501	2,701
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	127,323	131,370	131,349	131,338	(11)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	131,029	134,294	136,461	2,167
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133,266	134,063	797
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	152,465	152,465
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	155,592
13. Earned Premiums (Sc P-Pt 1)	113,294	88,450	93,049	85,280	99,418	97,106	123,140	127,633	132,213	155,593	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior	34	12	(113)	2	11			2	(62)		
2. 1997	4,541	4,665	4,705	4,705	4,705	4,705	4,705	4,708	4,641	4,641	
3. 1998	X X X	6,713	6,799	6,804	6,799	6,799	6,799	6,803	6,803	6,803	
4. 1999	X X X	X X X	6,591	6,604	6,642	6,642	6,642	6,615	6,615	6,615	
5. 2000	X X X	X X X	X X X	10,680	10,803	10,821	10,821	10,821	10,821	10,821	
6. 2001	X X X	X X X	X X X	X X X	12,175	12,405	12,402	12,402	12,402	12,402	
7. 2002	X X X	X X X	X X X	X X X	X X X	6,971	7,300	6,916	6,916	6,916	
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	38,980	38,988	39,018	38,267	(751)
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,139	127,166	128,784	1,618
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,302	88,223	(79)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,973	17,973
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	18,761
13. Earned Premiums (Sc P-Pt 1)	5,041	7,505	7,255	10,847	12,436	7,187	39,304	126,750	88,222	18,761	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	994	994	994	994	994	994	994	994	994	994	
3. 1998	X X X	298	298	310	310	310	310	310	310	310	
4. 1999	X X X	X X X	670	670	670	670	670	670	670	670	
5. 2000	X X X	X X X	X X X	561	561	561	561	561	561	561	
6. 2001	X X X	X X X	X X X	X X X	292	292	292	292	419	291	(128)
7. 2002	X X X	X X X	X X X	X X X	X X X	1,548	1,548	1,548	1,212	1,547	335
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	1,050	1,080	1,080	1,080	
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,388	2,388	2,388	
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,819	3,800	(19)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,452	6,452
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,640
13. Earned Premiums (Sc P-Pt 1)	994	298	670	561	292	1,548	1,050	2,419	3,608	6,640	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
1. Prior											
2. 1997	17	17	17	17	17	17	17	17	17	17	
3. 1998	X X X	12	12	12	12	12	12	12	12	12	
4. 1999	X X X	X X X	(732)	(732)	(732)	(732)	(732)	(732)	(732)	(732)	
5. 2000	X X X	X X X	X X X	76	76	76	76	76	76	76	
6. 2001	X X X	X X X	X X X	X X X							
7. 2002	X X X	X X X	X X X	X X X	X X X						
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	14	14	14	14	
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126	126	
11. 2006	X X X	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)	17	12	(732)	76			14		126		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	497,914			1,885,363		
2. Private Passenger Auto Liability/Medical	2,680,044	30	0.001	2,435,599		
3. Commercial Auto/Truck Liability/Medical	1,209,804	91,390	7.554	950,461	51,568	5.426
4. Workers' Compensation	11,200,936	3,406,886	30.416	4,606,750	719,893	15.627
5. Commercial Multiple Peril	1,487,040			1,351,698		
6. Medical Malpractice - Occurrence	414			4		
7. Medical Malpractice - Claims-made						
8. Special Liability	133,599			104,040		
9. Other Liability - Occurrence	2,786,295	260,273	9.341	856,738	56,366	6.579
10. Other Liabilities - Claims-made	389,629			173,596	3,907	2.251
11. Special Property	290,393			958,986		
12. Auto Physical Damage	32,136	937	2.916	1,496,801	1,681	0.112
13. Fidelity/Surety	133,812			257,247		
14. Other	6,973			400		
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	703,574	68,610	9.752	166,899	19,727	11.820
20. Products Liability - Claims-made	17,173			7,281	2,156	29.611
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	21,569,736	3,828,126	17.748	15,251,863	855,298	5.608

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	784,643	751,242	761,288	795,800	825,957	792,538	811,538	825,375	816,921	862,972
2. 1997	468,792	878,715	809,845	818,995	886,911	861,428	892,337	918,918	1,044,134	1,111,432
3. 1998	X X X	509,090	842,705	733,198	822,330	794,357	843,126	856,369	995,259	1,083,604
4. 1999	X X X	X X X	534,242	896,030	849,494	794,736	851,063	914,310	1,040,254	1,171,226
5. 2000	X X X	X X X	X X X	473,781	780,637	718,722	756,517	847,175	755,702	899,349
6. 2001	X X X	X X X	X X X	X X X	423,165	692,217	656,515	781,589	706,528	845,315
7. 2002	X X X	X X X	X X X	X X X	X X X	422,796	756,706	931,624	770,912	908,821
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	532,468	1,060,638	809,726	880,960
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	566,760	1,009,943	892,547
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	575,084	1,026,785
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	588,108

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	309,098	150,605	87,455	76,505	75,285	27,485	15,225	18,497	14,903	15,037
2. 1997	254,963	334,426	142,611	77,737	94,798	38,170	17,863	21,840	16,776	18,541
3. 1998	X X X	308,474	348,928	120,608	122,259	48,607	17,811	28,400	22,062	21,669
4. 1999	X X X	X X X	323,132	370,421	198,094	73,467	32,421	50,188	16,214	26,714
5. 2000	X X X	X X X	X X X	309,186	335,113	144,155	51,919	85,335	35,713	44,567
6. 2001	X X X	X X X	X X X	X X X	281,118	304,468	101,410	147,694	98,519	92,166
7. 2002	X X X	X X X	X X X	X X X	X X X	255,040	267,790	315,590	182,101	158,567
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	320,240	600,573	354,638	252,175
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	398,651	671,912	371,896
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	450,654	616,268
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	409,670

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	931,556	974,227	982,400	992,957	981,520	965,280	983,185	983,495	989,280	1,085,858
2. 1997	575,576	950,723	955,782	973,661	977,571	937,347	948,724	938,401	949,876	1,008,522
3. 1998	X X X	500,007	829,268	863,461	861,299	821,034	835,264	771,565	784,803	935,346
4. 1999	X X X	X X X	579,338	800,271	850,364	861,652	890,438	840,733	807,824	787,842
5. 2000	X X X	X X X	X X X	560,098	900,086	876,634	928,781	946,411	898,863	786,977
6. 2001	X X X	X X X	X X X	X X X	802,065	1,005,808	880,027	1,055,410	1,043,176	906,608
7. 2002	X X X	X X X	X X X	X X X	X X X	548,346	1,155,299	1,174,562	1,216,647	1,050,681
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	741,523	1,355,897	1,224,721	1,194,527
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	628,053	1,221,697	1,253,831
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	555,594	1,113,459
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	453,730

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	(24,556)	142,627	96,588	61,192	29,187	5,030	16,863	9,081	11,241	10,998
2. 1997	(32,345)	71,020	150,861	112,303	82,863	27,408	31,298	10,486	16,565	24,158
3. 1998	X X X	(15,805)	84,757	172,533	137,269	76,657	86,942	12,477	20,894	34,555
4. 1999	X X X	X X X	83,353	59,759	154,489	122,146	142,115	65,759	26,782	42,767
5. 2000	X X X	X X X	X X X	47,288	119,613	176,522	174,871	160,041	105,149	53,832
6. 2001	X X X	X X X	X X X	X X X	53,736	131,227	137,842	252,562	217,992	155,297
7. 2002	X X X	X X X	X X X	X X X	X X X	11,821	42,956	192,189	197,050	183,376
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	47,387	55,476	120,084	129,184
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(23,367)	(8,701)	47,450
10. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(28,275)	(25,394)
11. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(23,328)

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	497,914			1,885,363		
2. Private Passenger Auto Liability/Medical	2,680,044	30	0.001	2,435,599		
3. Commercial Auto/Truck Liability/Medical	1,209,804	91,390	7.554	950,461	51,568	5.426
4. Workers' Compensation	11,200,936	3,406,886	30.416	4,606,750	719,893	15.627
5. Commercial Multiple Peril	1,487,040			1,351,698		
6. Medical Malpractice - Occurrence	414			4		
7. Medical Malpractice - Claims-made						
8. Special Liability	133,599			104,040		
9. Other Liability - Occurrence	2,786,295	260,273	9.341	856,738	56,366	6.579
10. Other Liability - Claims-made	389,629			173,596	3,907	2.251
11. Special Property	290,393			958,986		
12. Auto Physical Damage	32,136	937	2.916	1,496,801	1,681	0.112
13. Fidelity/Surety	133,812			257,247		
14. Other	6,973			400		
15. International						
16. Reinsurance - Nonproportional Assumed Property	127,439			62,671		
17. Reinsurance - Nonproportional Assumed Liability	453,319			52,057		
18. Reinsurance - Nonproportional Assumed Financial Lines	3,732					
19. Products Liability - Occurrence	703,574	68,610	9.752	166,889	19,727	11.820
20. Products Liability - Claims-made	17,173			7,281	2,156	29.611
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	22,154,226	3,828,126	17.279	15,366,581	855,298	5.566

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	3,650	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300
2. 1997	3,142	2,096	2,096	2,096	2,096	2,096	2,096	2,096	2,096	2,096
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	349									
2. 1997	1,047									
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	4,342	4,342	4,342	4,342	4,342	4,342	4,342	4,342	4,342	4,342
2. 1997	5,771	6,566	6,566	6,566	6,566	6,566	6,566	6,566	6,566	6,566
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	349									
2. 1997	1,047									
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X	X X X						
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X							
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior										
2. 1997										
3. 1998	X X X									
4. 1999	X X X	X X X								
5. 2000	X X X	X X X	X X X							
6. 2001	X X X	X X X	X X X							
7. 2002	X X X	X X X	X X X	X X X	X X X					
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2005	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. 2006	X X X	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	135,587,541	130,062,441	158,107	71,223,752	49,144,014	251,171,236	245,460	
2. Alaska	AK	YES	62,694,205	62,512,899	(30,327)	25,060,503	32,230,775	122,987,822	4,852	
3. Arizona	AZ	YES	221,779,811	215,805,516	26,939	113,845,602	126,396,341	203,665,679	579,305	
4. Arkansas	AR	YES	75,302,132	73,926,155	9,937	31,483,211	32,372,759	123,541,965	96,021	
5. California	CA	YES	1,748,215,203	1,673,342,066	400,781	815,454,764	914,901,383	2,319,290,188	4,543,608	
6. Colorado	CO	YES	235,058,178	229,690,603	252,044	105,704,892	105,428,749	256,305,097	701,036	
7. Connecticut	CT	YES	438,047,229	428,859,970	1,143,615	218,616,977	238,228,332	553,957,817	2,077,463	
8. Delaware	DE	YES	131,279,648	131,347,311	73,451	62,559,963	79,731,008	185,021,498	472,252	
9. Dist. Columbia	DC	YES	46,826,249	42,951,725	12,888	18,323,447	20,338,325	78,672,455	68,075	
10. Florida	FL	YES	1,683,127,778	1,627,190,847	35,253,957	845,853,132	893,852,404	1,865,576,521	4,909,872	
11. Georgia	GA	YES	509,751,328	488,694,424	352,036	267,097,486	315,567,296	491,660,521	1,712,494	
12. Hawaii	HI	YES	70,172,282	68,446,443	(1,260)	25,455,022	33,952,960	57,327,051	263,618	
13. Idaho	ID	YES	101,540,074	99,187,884	4,043,391	47,782,818	71,411,336	117,135,910	109,640	11,804
14. Illinois	IL	YES	597,630,916	590,974,101	312,998	426,063,592	461,384,127	1,245,603,079	1,665,750	
15. Indiana	IN	YES	451,448,787	463,879,172	125,382	273,638,878	301,361,639	426,367,572	2,209,306	
16. Iowa	IA	YES	101,541,802	100,859,504	18,832	63,711,080	73,804,401	160,165,961	374,974	
17. Kansas	KS	YES	100,183,122	96,153,874	40,231	55,088,081	50,095,369	165,033,577	183,512	
18. Kentucky	KY	YES	317,286,155	310,993,959	246,157	155,479,192	165,244,438	467,841,365	948,361	
19. Louisiana	LA	YES	315,704,101	302,019,445	70,884	604,125,690	356,380,967	574,890,475	738,798	
20. Maine	ME	YES	164,903,944	161,695,200	233,936	74,554,879	77,605,088	162,394,323	1,023,538	
21. Maryland	MD	YES	286,183,332	280,991,888	196,224	126,821,124	140,512,280	334,434,480	1,183,945	
22. Massachusetts	MA	YES	696,712,255	689,733,251	143,547	390,857,761	259,546,831	893,896,586	7,045,373	
23. Michigan	MI	YES	347,682,219	339,763,053	276,423	174,388,937	162,373,688	540,924,618	1,339,019	
24. Minnesota	MN	YES	230,889,666	221,658,602	(11,419)	131,071,778	147,910,328	457,472,880	663,525	
25. Mississippi	MS	YES	105,887,300	100,646,320	(30,304)	88,474,523	48,171,479	183,950,378	56,347	
26. Missouri	MO	YES	273,371,428	265,131,412	221,205	135,511,879	184,389,292	323,821,759	821,954	
27. Montana	MT	YES	72,015,271	69,399,845	187,441	35,022,324	54,477,146	156,582,352	62,639	
28. Nebraska	NE	YES	70,026,580	65,093,952	(41,709)	30,508,562	52,546,205	119,663,058	121,080	
29. Nevada	NV	YES	146,524,539	135,741,244	45,504	50,886,773	39,780,556	91,881,569	349,511	
30. New Hampshire	NH	YES	262,688,051	263,403,872	660,725	140,725,549	129,549,049	284,536,310	1,349,005	
31. New Jersey	NJ	YES	1,099,661,535	1,122,642,030	583,213	611,732,970	724,074,211	1,999,867,581	7,869,329	
32. New Mexico	NM	YES	69,486,783	65,593,070	(104,349)	31,442,858	37,159,846	70,591,637	170,025	
33. New York	NY	YES	1,619,338,641	1,566,317,312	2,378,271	791,330,913	673,928,647	2,424,824,631	8,601,613	
34. No. Carolina	NC	YES	480,149,379	467,711,310	66,396	205,443,847	246,947,414	562,465,376	1,140,562	
35. No. Dakota	ND	YES	6,998,346	7,438,595	(8,451)	5,599,585	1,199,632	6,694,600	8,730	
36. Ohio	OH	YES	385,507,437	381,235,683	2,483	164,288,391	184,411,318	346,694,870	2,235,609	
37. Oklahoma	OK	YES	155,720,789	149,650,536	89,921	79,089,709	87,541,135	165,183,146	468,765	
38. Oregon	OR	YES	332,458,468	326,567,148	140,855	177,143,569	212,375,707	707,703,941	345,480	
39. Pennsylvania	PA	YES	851,763,136	826,929,511	170,484	447,113,155	558,449,207	1,278,913,180	4,281,162	
40. Rhode Island	RI	YES	116,090,913	113,481,227	2,198	59,113,129	52,925,523	127,900,578	629,468	
41. So. Carolina	SC	YES	201,398,804	191,615,895	136,607	86,364,627	117,562,554	240,322,814	429,188	
42. So. Dakota	SD	YES	15,353,746	14,162,259	(5,522)	5,620,042	(919,633)	26,402,094	17,326	
43. Tennessee	TN	YES	331,681,904	330,286,334	495,717	170,004,506	174,874,384	449,133,407	1,284,185	
44. Texas	TX	YES	954,201,652	902,865,914	1,737,520	413,864,380	413,936,578	1,264,399,988	2,651,040	
45. Utah	UT	YES	99,495,504	97,525,402	1,273	37,845,486	53,400,040	94,451,544	243,454	
46. Vermont	VT	YES	99,350,572	98,327,987	495,049	36,669,714	51,411,575	107,469,095	413,260	
47. Virginia	VA	YES	311,658,775	300,465,427	172,576	153,775,071	162,443,431	372,596,675	1,205,817	
48. Washington	WA	YES	248,346,312	239,726,893	(4,493)	120,233,746	161,474,621	220,819,626	427,508	
49. West Virginia	WV	YES	41,244,748	39,818,451	98	20,718,236	28,000,942	46,545,879	220,557	
50. Wisconsin	WI	YES	362,044,008	351,267,300	7,188,930	308,700,159	303,640,272	708,123,176	639,914	
51. Wyoming	WY	YES	26,065,328	25,800,268	(192)	9,676,578	12,666,764	13,797,705	73,069	
52. American Samoa	AS	NO								
53. Guam	GU	YES	(103,541)	(24,173)			62,709	122,043		
54. Puerto Rico	PR	YES	14,151,194	12,884,346	106	4,270,540	5,522,288	9,610,009		
55. U.S. Virgin Islands	VI	YES	3,249,001	3,311,832		386,347	1,323,264	4,152,160		
56. Northern Mariana Islands	MP	YES								
57. Canada	CN	YES	164,718,307	162,836,765		148,291,129	120,831,429	265,871,091		
58. Aggregate other alien	OT	X X X	131,749,500	131,773,436	(61,866)	63,488,166	44,433,734	402,289,331		
59. Totals	(a)	55	18,121,842,367	17,660,367,736	57,868,440	9,757,599,024	10,048,366,157	25,132,720,279	69,276,394	11,804

DETAILS OF WRITE-INS									
5801. Other alien	X X X	131,749,500	131,773,436	(61,866)	63,488,166	44,433,734	402,289,331		
5802.	X X X								
5803.	X X X								
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X								
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	X X X	131,749,500	131,773,436	(61,866)	63,488,166	44,433,734	402,289,331		

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

OVERFLOW PAGE FOR WRITE-INS

Page 3 - Continuation
LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR LIABILITIES		
2304. Collateral held for securities loaned	917,166,098	397,893,616
2305.		
2306.		
2307.		
2308.		
2309.		
2310.		
2311.		
2312.		
2313.		
2314.		
2315.		
2316.		
2317.		
2318.		
2319.		
2320.		
2321.		
2322.		
2323.		
2324.		
2325.		
2397. Totals (Lines 2304 through 2325) (Page 3, Line 2398)	917,166,098	397,893,616
REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR SPECIAL SURPLUS FUNDS		
2704.		
2705.		
2706.		
2707.		
2708.		
2709.		
2710.		
2711.		
2712.		
2713.		
2714.		
2715.		
2716.		
2717.		
2718.		
2719.		
2720.		
2721.		
2722.		
2723.		
2724.		
2725.		
2797. Totals (Lines 2704 through 2725) (Page 3, Line 2798)		
REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR OTHER THAN SPECIAL SURPLUS FUNDS		
3004.		
3005.		
3006.		
3007.		
3008.		
3009.		
3010.		
3011.		
3012.		
3013.		
3014.		
3015.		
3016.		
3017.		
3018.		
3019.		
3020.		
3021.		
3022.		
3023.		
3024.		
3025.		
3097. Totals (Lines 3004 through 3025) (Page 3, Line 3098)		

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					3,860,372,416	X X X	3,772,310,787	3,779,784,959	3,838,650,850		(5,132,560)	716,724		X X X	X X X	X X X	45,106,001	129,037,976	X X X	X X X
0299999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					1,759,497,945	X X X	1,758,874,656	1,761,367,277	1,762,896,110		227,436			X X X	X X X	X X X	19,709,523	88,802,503	X X X	X X X
0399999	Subtotal-U.S. Governments					5,619,870,361	X X X	5,531,185,443	5,541,152,236	5,601,546,960		(4,905,124)	716,724		X X X	X X X	X X X	64,815,524	217,840,479	X X X	X X X
0499999	Subtotal-Issuer Obligations					592,786,928	X X X	647,344,351	388,467,010	641,089,898	(57,566)	21,628,545		(2,722,802)	X X X	X X X	X X X	3,958,427	16,793,679	X X X	X X X
0899999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					9,281,229	X X X	9,190,781	9,281,229	9,281,229					X X X	X X X	X X X	99,813	357,971	X X X	X X X
0999999	Subtotal-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					8,152,807	X X X	8,054,084	8,152,807	8,152,807					X X X	X X X	X X X	68,503	345,107	X X X	X X X
1099999	Subtotal-All Other Governments					610,220,964	X X X	664,589,216	405,901,046	658,523,934	(57,566)	21,628,545		(2,722,802)	X X X	X X X	X X X	4,126,743	17,496,757	X X X	X X X
1199999	Subtotal-Issuer Obligations					2,037,398,299	X X X	2,085,062,191	2,069,265,701	2,054,804,223		(169,486)		(2,120)	X X X	X X X	X X X	21,288,744	55,697,421	X X X	X X X
1799999	Subtotal-States, Territories and Possessions					2,037,398,299	X X X	2,085,062,191	2,069,265,701	2,054,804,223		(169,486)		(2,120)	X X X	X X X	X X X	21,288,744	55,697,421	X X X	X X X
1899999	Subtotal-Issuer Obligations					1,294,849,617	X X X	1,306,189,198	1,304,225,000	1,295,247,770		308,285			X X X	X X X	X X X	14,850,865	30,198,684	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.					1,294,849,617	X X X	1,306,189,198	1,304,225,000	1,295,247,770		308,285			X X X	X X X	X X X	14,850,865	30,198,684	X X X	X X X
2599999	Subtotal-Issuer Obligations					3,188,174,326	X X X	3,229,169,650	3,199,446,384	3,188,672,900		67,190			X X X	X X X	X X X	43,795,255	88,459,736	X X X	X X X
2699999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					4,107,152,877	X X X	4,050,191,976	4,123,030,747	4,108,013,609		1,024,652			X X X	X X X	X X X	18,200,394	185,342,396	X X X	X X X
2799999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					2,740,215,193	X X X	2,672,891,770	2,738,938,251	2,735,898,581		(1,266,524)			X X X	X X X	X X X	11,516,617	133,654,968	X X X	X X X
2999999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					87,193,241	X X X	92,017,024	92,444,301	92,799,873		(57,552)			X X X	X X X	X X X	297,821	3,827,594	X X X	X X X
3199999	Subtotal-Special Revenue					10,122,735,637	X X X	10,044,270,420	10,153,859,683	10,125,384,963		(232,234)			X X X	X X X	X X X	73,810,087	411,284,694	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
CUSIP Identi- fication	Description				NAIC Desig- nation	Actual Cost			Par Value												
3299999	Subtotal-Issuer Obligations					917,075,656	X X X	896,927,807	901,944,705	911,619,288	796,746	(1,939,668)			X X X	X X X	X X X	12,778,406	46,554,890	X X X	X X X
3899999	Subtotal-Public Utilities (Unaffiliated)					917,075,656	X X X	896,927,807	901,944,705	911,619,288	796,746	(1,939,668)			X X X	X X X	X X X	12,778,406	46,554,890	X X X	X X X
3999999	Subtotal-Issuer Obligations					6,676,945,073	X X X	6,658,611,947	6,686,991,584	6,673,010,365	935,069	(11,233,383)	7,745,378	(3,378)	X X X	X X X	X X X	105,662,253	343,020,156	X X X	X X X
4199999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					93,607,872	X X X	95,146,082	96,036,231	93,635,400		45,059			X X X	X X X	X X X	488,379	2,370,644	X X X	X X X
4399999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					1,085,164,280	X X X	1,058,934,707	1,069,267,079	1,082,776,261		(964,229)			X X X	X X X	X X X	5,459,226	49,047,720	X X X	X X X
4499999	Subtotal-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					2,296,555	X X X	2,287,177	2,236,298	2,297,512		2,330			X X X	X X X	X X X	115,619	466,839	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)					7,858,013,780	X X X	7,814,979,913	7,854,531,192	7,851,719,538	935,069	(12,150,223)	7,745,378	(3,378)	X X X	X X X	X X X	111,725,477	394,905,359	X X X	X X X
5499999	Total Bonds-Issuer Obligations					18,567,602,315	X X X	18,595,615,931	18,330,125,343	18,603,095,294	1,674,249	3,528,923	8,462,102	(2,728,300)	X X X	X X X	X X X	247,439,951	709,762,542	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities					5,866,650,822	X X X	5,809,066,632	5,884,398,024	5,870,909,719		1,252,088			X X X	X X X	X X X	37,909,917	274,144,899	X X X	X X X
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities					2,833,823,065	X X X	2,768,037,852	2,834,974,482	2,829,533,981		(1,221,465)			X X X	X X X	X X X	12,004,996	136,025,612	X X X	X X X
5899999	Total Bonds-Defined Multi-Class Commercial Mortgage-Backed Securities					1,181,638,750	X X X	1,160,142,512	1,170,992,609	1,184,857,363		(1,021,781)			X X X	X X X	X X X	5,856,860	53,233,285	X X X	X X X
5999999	Total Bonds-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					10,449,362	X X X	10,341,261	10,389,105	10,450,319		2,330			X X X	X X X	X X X	184,122	811,946	X X X	X X X
6099999	Grand Total Bonds					28,460,164,314	X X X	28,343,204,188	28,230,879,563	28,498,846,676	1,674,249	2,540,095	8,462,102	(2,728,300)	X X X	X X X	X X X	303,395,846	1,173,978,284	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

[illegible]

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 234, the total \$ value (included in Column 8) of all such issues \$ 466,902,691.

E10

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
LIBERTY MUTUAL MID-ATLANTIC 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	92-6029263	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
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	04-1023460	100.000	100.000	CONSOLIDATION

PART 3 - COMPANIES EXCLUDED IN CURRENT YEAR AND INCLUDED IN PRIOR YEAR

[illegible]



01112200627000100

INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2006

(To Be Filed by April 1)

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 0112
Federal Employer's Identification Number (FEIN) 00-0000000
Contact Person DOUGLAS LINK Title SR MGR, FINANCIAL ANALYSIS
Telephone 617-574-5668

**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.**

- (1) Refer to Annual Statement Instructions appendix 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

\$

169,529,125

2.2

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

\$

8,575,626

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

\$

13,239,926

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

\$

1,732,980,708

3.2

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

\$

106,166,957

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	1,199,777					1,199,777
1.2 Reinsurance assumed	44,675					44,675
1.3 Reinsurance ceded	245,529					245,529
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	998,923					998,923
2. Commission and brokerage:						
2.1 Direct excluding contingent		1,108,336	241			1,108,577
2.2 Reinsurance assumed excluding contingent		129,244				129,244
2.3 Reinsurance ceded excluding contingent		698,272	241			698,513
2.4 Contingent - direct		214,340	(76)			214,264
2.5 Contingent - reinsurance assumed		5,460				5,460
2.6 Contingent - reinsurance ceded		2,862	(76)			2,786
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)		756,246				756,246
3. Allowances to managers and agents	2	1,246	2			1,250
4. Advertising	13,133	98,381	32,660		327	144,501
5. Boards, bureaus and associations	3,491	7,429	21,455		11	32,386
6. Surveys and underwriting reports	11	6,469	27,315			33,795
7. Audit of assureds' records			302			302
8. Salary related items:						
8.1 Salaries	620,675	824,194	638,128		74,755	2,157,752
8.2 Payroll taxes	36,727	44,697	74,759		3,364	159,547
9. Employee relations and welfare	125,859	153,098	253,123		3,382	535,462
10. Insurance	72,953	8,499	10,066		256	91,774
11. Directors' fees	1		205		4	210
12. Travel and travel items	41,113	58,567	57,649		2,576	159,905
13. Rent and rent items	41,468	49,988	86,057		1,101	178,614
14. Equipment	32,743	39,217	55,614		1,210	128,784
15. Cost or depreciation of EDP equipment and software	18,138	9,473	26,181		635	54,427
16. Printing and stationery	9,304	19,360	9,627		173	38,464
17. Postage, telephone and telegraph, exchange and express	26,744	52,916	29,889		401	109,950
18. Legal and auditing	5,958	13,725	15,810		7,376	42,869
19. Totals (Lines 3 to 18)	1,048,320	1,387,259	1,338,842		95,571	3,869,992
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 11,468				561,898		561,898
20.2 Insurance department licenses and fees				10,695		10,695
20.3 Gross guaranty association assessments				(16,101)		(16,101)
20.4 All other (excl. Fed. and foreign income and real estate)				19,975		19,975
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				576,467		576,467
21. Real estate expenses					36,296	36,296
22. Real estate taxes					6,385	6,385
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	100,499	98,673	35,988		11,971	247,131
25. TOTAL EXPENSES INCURRED	2,147,742	2,242,178	1,374,830	576,467	150,223	6,491,440

DETAILS OF WRITE-INS						
2401. Change in unallocated expense reserves	54,348	33	398		553	55,332
2402. Other expenses	46,151	98,640	35,590		11,418	191,799
2403.						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Line 2401 through 2403 plus 2498) (Line 24 above)	100,499	98,673	35,988		11,971	247,131

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. 6, 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	322,405	XXX	304,947	100.0	53		114,123	37.4	6,775	2.2	7,021	2.3	103,170	33.8	11,357	3.7	1,046	0.3	160,672	52.7	44,568	14.6
2.1	Allied Lines	130,841	XXX	118,094	100.0	19		104,361	88.4	7,099	6.0	2,119	1.8	65,898	55.8	7,324	6.2	2,425	2.1	66,638	56.4	22,917	19.4
2.2	Multiple Peril Crop		XXX		100.0																		
2.3	Federal Flood	(51)	XXX	2,116	100.0			(440)	(20.8)			312	14.7	28	1.3	40	1.9	56	2.6			(11,499)	(543.4)
3.	Farmowners Multiple Peril	31,622	XXX	30,552	100.0			13,904	45.5	1,342	4.4	2,220	7.3	7,377	24.1	643	2.1	778	2.5	16,189	53.0	8,917	29.2
4.	Homeowners Multiple Peril	1,853,743	XXX	1,685,234	100.0	294		885,181	52.5	21,625	1.3	126,901	7.5	395,561	23.5	59,949	3.6	33,597	2.0	1,049,680	62.3	506,680	30.1
5.1	Commercial Multiple Peril (Non-Liability Portion)	681,111	XXX	655,791	100.0	172		393,362	60.0	14,089	2.1	53,779	8.2	231,153	35.2	31,643	4.8	19,867	3.0	352,948	53.8	177,785	27.1
5.2	Commercial Multiple Peril (Liability Portion)	670,590	XXX	650,417	100.0	17		340,299	52.3	117,325	18.0	44,389	6.8	838,538	128.9	306,216	47.1	59,593	9.2	300,374	46.2	201,629	31.0
6.	Mortgage Guaranty		XXX		100.0																		
8.	Ocean Marine	24,543	XXX	25,259	100.0	4		14,256	56.4	626	2.5	3,529	14.0	39,439	156.1	7,389	29.3	2,580	10.2	12,072	47.8	25,282	100.1
9.	Inland Marine	456,537	XXX	445,075	100.0	64		332,789	74.8	2,731	0.6	952	0.2	85,944	19.3	6,686	1.5	3,902	0.9	86,122	19.3	99,301	22.3
10.	Financial Guaranty		XXX		100.0																		
11.	Medical Malpractice	3	XXX	3	100.0			489	16,300.0					414	13,800.0	(12)	(400.0)	13	433.3			1	33.3
12.	Earthquake	48,174	XXX	42,966	100.0	6		(864)	(2.0)	328	0.8	471	1.1	(166)	(0.4)	26	0.1	39	0.1	23,232	54.1	9,965	23.2
13.	Group A&H (See Interrogatory 1)		XXX		100.0			652		28		(20)		3,400		66		200					
14.	Credit A&H		XXX		100.0																		
15.	Other A&H (See Interrogatory 1)	400	XXX	273	100.0			331	121.2	23	8.4	31	11.4	3,191	1,168.9	72	26.4	29	10.6	189	69.2	108	39.6
16.	Workers' Compensation	4,606,749	XXX	4,492,895	100.0	57,112	1.3	3,183,737	70.9	369,027	8.2	316,985	7.1	9,989,116	222.3	878,958	19.6	332,860	7.4	151,937	3.4	882,289	19.6
17.	Other Liability	1,030,335	XXX	931,315	100.0	348		540,489	58.0	155,365	16.7	102,216	11.0	2,275,237	244.3	722,380	77.6	178,309	19.1	434,320	46.6	115,099	12.4
18.	Products Liability	174,181	XXX	163,460	100.0	31		(24,271)	(14.8)	67,406	41.2	13,595	8.3	435,512	266.4	251,857	154.1	33,371	20.4	59,128	36.2	44,231	27.1
19.1, 19.2	Private Passenger Auto Liability	2,435,601	XXX	2,446,732	100.0	403		1,432,981	58.6	141,421	5.8	234,216	9.6	2,112,003	86.3	432,481	17.7	135,545	5.5	1,223,045	50.0	658,043	26.9
19.3, 19.4	Commercial Auto Liability	950,459	XXX	903,767	100.0	279		429,323	47.5	53,715	5.9	87,760	9.7	1,024,492	113.4	121,322	13.4	63,999	7.1	391,467	43.3	207,535	23.0
21.1	Private Passenger Auto Physical Damage	1,281,303	XXX	1,272,903	100.0	202		640,358	50.3	(5,151)	(0.4)	153,224	12.0	(33,451)	(2.6)	6,912	0.5	41,271	3.2	848,932	66.7	329,966	25.9
21.2	Commercial Auto Physical Damage	215,495	XXX	211,068	100.0	14		113,868	53.9	2,088	1.0	15,587	7.4	6,413	3.0	9,325	4.4	1,657	0.8	97,337	46.1	58,537	27.7
22.	Aircraft (all perils)	74,177	XXX	65,970	100.0	13		34,908	52.9	6,086	9.2	738	1.1	69,412	105.2	14,489	22.0	(125)	(0.2)	24,804	37.6	13,452	20.4
23.	Fidelity	5,451	XXX	5,564	100.0	1		5,403	97.1	(691)	(12.4)	(98)	(1.8)	14,987	269.4	892	16.0	505	9.1	2,233	40.1	(979)	(17.6)
24.	Surety	251,793	XXX	218,654	100.0	1,659	0.8	44,692	20.4	5,589	2.6	11,757	5.4	91,377	41.8	18,612	8.5	7,428	3.4	147,057	67.3	32,475	14.9
26.	Burglary and Theft	1,082	XXX	1,111	100.0			(550)	(49.5)	854	76.9	(164)	(14.8)	1,281	115.3	991	89.2	344	31.0	498	44.8	(2,172)	(195.5)
27.	Boiler and Machinery	5,320	XXX	4,824	100.0	1		(5,230)	(108.4)	(353)	(7.3)	85	1.8	340	7.0	100	2.1	(6)	(0.1)	2,671	55.4	1,451	30.1
28.	Credit		XXX		100.0									13								6	
29.	International		XXX		100.0																		
30, 31, 32	Reinsurance - Nonproportional Assumed	114,727	XXX	116,601	100.0	20		224,897	192.9	2,280	2.0	507	0.4	570,494	489.3	8,533	7.3	5,459	4.7	8,883	7.6	47,875	41.1
33.	Aggregate write-ins for Other Lines of Business		XXX		100.0																		
34.	TOTALS (Lines 1 through 33)	15,366,591	XXX	14,795,591	100.0	60,712	0.4	8,819,048	59.6	969,627	6.6	1,178,112	8.0	18,331,173	123.9	2,898,251	19.6	924,742	6.3	5,460,428	36.9	3,473,462	23.5

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 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	22,795	7.5	10,913	3.6	22,524	7.4	51,142	16.8	3,488	1.1	73,089	24.0	7,984	2.6	81,073	26.6	25,125	8.2	106,198	34.8
2.1 Allied Lines	9,649	8.2	3,407	2.9	7,695	6.5	14,390	12.2	1,056	0.9	(29,589)	(25.1)	5,378	4.6	(24,211)	(20.5)	9,632	8.2	(14,579)	(12.3)
2.2 Multiple Peril Crop													2		2				2	
2.3 Federal Flood	(4,430)	(209.4)	827	39.1	3,331	157.4	1,325	62.6	(1)	(0.0)	1,190	56.2	169	8.0	1,359	64.2	978	46.2	2,337	110.4
3. Farmowners Multiple Peril	12,995	42.5	678	2.2	1,552	5.1	2,788	9.1	74	0.2	(4,853)	(15.9)	1,466	4.8	(3,387)	(11.1)	1,627	5.3	(1,760)	(5.8)
4. Homeowners Multiple Peril	165,057	9.8	40,335	2.4	206,944	12.3	95,715	5.7	11,580	0.7	154,762	9.2	39,262	2.3	194,024	11.5	128,382	7.6	322,406	19.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	103,173	15.7	20,603	3.1	60,200	9.2	68,153	10.4	3,923	0.6	(53,817)	(8.2)	28,821	4.4	(24,996)	(3.8)	46,367	7.1	21,371	3.3
5.2 Commercial Multiple Peril (Liability Portion)	119,103	18.3	17,494	2.7	47,482	7.3	48,242	7.4	1,873	0.3	(82,061)	(12.6)	143,917	22.1	61,856	9.5	56,858	8.7	118,714	18.3
6. Mortgage Guaranty			1								(1)				(1)				(1)	
8. Ocean Marine	1,956	7.7	369	1.5	408	1.6	5,098	20.2	3,203	12.7	2,216	8.8	2,045	8.1	4,261	16.9	3,144	12.4	7,405	29.3
9. Inland Marine	(3,609)	(0.8)	10,890	2.4	8,048	1.8	42,658	9.6	1,783	0.4	52,335	11.8	5,551	1.2	57,886	13.0	26,265	5.9	84,151	18.9
10. Financial Guaranty																	1		1	
11. Medical Malpractice					1	33.3	1	33.3			(488)	(16,266.7	(1)	(33.3)	(489)	(16,300.0	(1)	(33.3)	(490)	(16,333.3
12. Earthquake	3,580	8.3	1,297	3.0	2,293	5.3	519	1.2	522	1.2	35,858	83.5	474	1.1	36,332	84.6	2,598	6.0	38,930	90.6
13. Group A&H (See Interrogatory 1)	3,905						104		743		(3,926)		5,234		1,308		108		1,416	
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)	66	24.2	22	8.1			316	115.8	24	8.8	(492)	(180.2)	186	68.1	(306)	(112.1)	112	41.0	(194)	(71.1)
16. Workers' Compensation	53,994	1.2	288,912	6.4	251,027	5.6	312,004	6.9	(133,200)	(3.0)	(473,103)	(10.5)	627,388	14.0	154,285	3.4	476,631	10.6	630,916	14.0
17. Other Liability	22,279	2.4	33,952	3.6	68,067	7.3	176,379	18.9	(15,392)	(1.7)	(183,172)	(19.7)	170,950	18.4	(12,222)	(1.3)	141,638	15.2	129,416	13.9
18. Products Liability	3,736	2.3	4,117	2.5	10,499	6.4	22,497	13.8	(5,126)	(3.1)	60,724	37.1	31,321	19.2	92,045	56.3	28,483	17.4	120,528	73.7
19.1, 19.2 Private Passenger Auto Liability	95,509	3.9	52,081	2.1	410,100	16.8	164,061	6.7	14,400	0.6	(69,640)	(2.8)	190,274	7.8	120,634	4.9	238,352	9.7	358,986	14.7
19.3, 19.4 Commercial Auto Liability	66,403	7.3	25,446	2.8	80,539	8.9	109,615	12.1	4,593	0.5	55,280	6.1	129,076	14.3	184,356	20.4	70,250	7.8	254,606	28.2
21.1 Private Passenger Auto Physical Damage	(40,658)	(3.2)	49,803	3.9	286,243	22.5	109,835	8.6	7,281	0.6	86,328	6.8	2,035	0.2	88,363	6.9	94,454	7.4	182,817	14.4
21.2 Commercial Auto Physical Damage	26,792	12.7	5,090	2.4	15,754	7.5	23,401	11.1	452	0.2	8,926	4.2	907	0.4	9,833	4.7	12,444	5.9	22,277	10.6
22. Aircraft (all perils)	15,590	23.6	2,501	3.8	46	0.1	26,345	39.9	76	0.1	(20,181)	(30.6)	4,566	6.9	(15,615)	(23.7)	6,139	9.3	(9,476)	(14.4)
23. Fidelity	3,023	54.3	(678)	(12.2)	631	11.3	(61)	(1.1)	71	1.3	(1,895)	(34.1)	885	15.9	(1,010)	(18.2)	755	13.6	(255)	(4.6)
24. Surety	57,670	26.4	7,043	3.2	4		97,174	44.4	2,364	1.1	(4,570)	(2.1)	7,357	3.4	2,787	1.3	19,414	8.9	22,201	10.2
26. Burglary and Theft	(5,044)	(454.0)	1,242	111.8	204	18.4	2,934	264.1	2	0.2	1,637	147.3	589	53.0	2,226	200.4	(85)	(7.7)	2,141	192.7
27. Boiler and Machinery	113	2.3	119	2.5	2,340	48.5	266	5.5	40	0.8	7,523	155.9	468	9.7	7,991	165.7	353	7.3	8,344	173.0
28. Credit									1		1				1		30		31	
29. International																				
30, 31, 32. Reinsurance - Nonproportional Assumed	22,602	19.4					(67)	(0.1)	1,076	0.9	(132,562)	(113.7)	8,371	7.2	(124,191)	(106.5)	29,365	25.2	(94,826)	(81.3)
33. Aggregate write-ins for Other Lines of Business									(33)		(33)		3,850		3,817				3,817	
34. TOTALS (Lines 1 through 33)	756,249	5.1	576,464	3.9	1,485,932	10.0	1,374,834	9.3	(95,127)	(0.6)	(520,514)	(3.5)	1,418,525	9.6	898,011	6.1	1,419,419	9.6	2,317,430	15.7

DETAILS OF WRITE-INS																				
3301.									(33)		(33)		3,850		3,817				3,817	
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)									(33)		(33)		3,850		3,817				3,817	

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	417,103	XXX	393,734	100.0			127,925	32.5	7,730	2.0	7,186	1.8	123,113	31.3	12,223	3.1	1,075	0.3	179,902	45.7	97,620	24.8
2.1 Allied Lines	161,060	XXX	146,530	100.0			92,401	63.1	6,829	4.7	3,113	2.1	84,789	57.9	7,812	5.3	3,353	2.3	68,087	46.5	35,129	24.0
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	32,157	XXX	29,745	100.0			182,403	613.2			313	1.1	1,227	4.1	41	0.1	57	0.2	15,137	50.9	173	0.6
3. Farmowners Multiple Peril	32,195	XXX	31,130	100.0			15,085	48.5	1,341	4.3	2,198	7.1	8,880	28.5	647	2.1	666	2.1	16,206	52.1	4,848	15.6
4. Homeowners Multiple Peril	1,889,463	XXX	1,794,027	100.0			946,733	52.8	25,620	1.4	139,831	7.8	568,923	31.7	65,833	3.7	54,930	3.1	1,006,196	56.1	320,356	17.9
5.1 Commercial Multiple Peril (Non-Liability Portion)	822,143	XXX	778,853	100.0	141		386,063	49.6	12,358	1.6	57,623	7.4	523,020	67.2	35,824	4.6	29,805	3.8	397,794	51.1	159,503	20.5
5.2 Commercial Multiple Peril (Liability Portion)	678,241	XXX	654,129	100.0			343,814	52.6	121,075	18.5	50,633	7.7	888,508	135.8	343,167	52.5	60,460	9.2	319,339	48.8	186,420	28.5
6. Mortgage Guaranty		XXX		100.0																	300	
8. Ocean Marine	34,134	XXX	30,695	100.0			19,304	62.9	360	1.2	3,464	11.3	62,180	202.6	8,945	29.1	1,412	4.6	15,147	49.3	35,364	115.2
9. Inland Marine	635,466	XXX	626,342	100.0			384,385	61.4	5,617	0.9	1,189	0.2	129,832	20.7	13,801	2.2	3,729	0.6	96,140	15.3	(42,814)	(6.8)
10. Financial Guaranty		XXX		100.0																		
11. Medical Malpractice	3	XXX	3	100.0			(600)	(20,000.0)	556	18,533.3			300	10,000.0	24	800.0	4	133.3			1	33.3
12. Earthquake	57,792	XXX	51,805	100.0			314	0.6	462	0.9	97	0.2	532	1.0	18		16		25,156	48.6	13,896	26.8
13. Group A&H (See Interrogatory 1)		XXX		100.0			597		28		(21)		10,436		65		200					
14. Credit A&H		XXX		100.0																		
15. Other A&H (See Interrogatory 1)	484	XXX	381	100.0			343	90.0			32	8.4	535	140.4	73	19.2	29	7.6	190	49.9	(95)	(24.9)
16. Workers' Compensation	5,580,220	XXX	5,567,445	100.0	55,731	1.0	3,681,778	66.1	390,802	7.0	320,665	5.8	13,478,425	242.1	985,838	17.7	332,888	6.0	420,126	7.5	1,184,669	21.3
17. Other Liability	1,647,372	XXX	1,486,948	100.0	191		1,002,038	67.4	239,328	16.1	113,690	7.6	4,521,539	304.1	1,365,909	91.9	175,383	11.8	808,095	54.3	140,380	9.4
18. Products Liability	178,511	XXX	198,052	100.0			(147,282)	(74.4)	112,674	56.9	16,209	8.2	656,983	331.7	471,810	238.2	33,487	16.9	60,151	30.4	32,319	16.3
19.1,19.2 Private Passenger Auto Liability	2,505,667	XXX	2,512,493	100.0			1,398,680	55.7	139,566	5.6	235,228	9.4	2,452,620	97.6	446,220	17.8	128,280	5.1	1,256,724	50.0	846,067	33.7
19.3,19.4 Commercial Auto Liability	1,096,117	XXX	1,063,068	100.0	191		517,192	48.7	57,893	5.4	88,091	8.3	1,361,945	128.1	159,325	15.0	64,501	6.1	439,964	41.4	253,183	23.8
21.1 Private Passenger Auto Physical Damage	1,745,341	XXX	1,729,770	100.0			884,828	51.2	(9,294)	(0.5)	210,898	12.2	(15,333)	(0.9)	3,645	0.2	41,251	2.4	870,495	50.3	592,103	34.2
21.2 Commercial Auto Physical Damage	219,924	XXX	215,631	100.0			114,167	52.9	1,899	0.9	15,708	7.3	8,533	4.0	9,967	4.6	1,739	0.8	98,526	45.7	52,722	24.5
22. Aircraft (all perils)	94,930	XXX	89,314	100.0			53,789	60.2	7,317	8.2	738	0.8	127,431	142.7	20,535	23.0	(126)	(0.1)	38,143	42.7	812	0.9
23. Fidelity	(39,486)	XXX	(29,828)	100.0			(893)	3.0	2,753	(9.2)	100	(0.3)	25,267	(84.7)	3,968	(13.3)	491	(1.6)	5,476	(18.4)	(2,455)	8.2
24. Surety	260,425	XXX	229,575	100.0	1,612	0.7	40,759	17.8	5,483	2.4	11,699	5.1	103,662	45.2	19,656	8.6	7,430	3.2	139,468	60.8	4,434	1.9
26. Burglary and Theft	65,728	XXX	54,211	100.0			7,534	13.9	(1,807)	(3.3)	(98)	(0.2)	8,901	16.4	1,921	3.5	126	0.2	12,037	22.2	121	0.2
27. Boiler and Machinery	6,850	XXX	6,307	100.0			(2,992)	(47.4)	(344)	(5.5)	171	2.7	473	7.5	105	1.7	98	1.6	3,190	50.6	1,658	26.3
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)	18,121,840	XXX	17,660,360	100.0	57,866	0.3	10,048,365	56.9	1,128,246	6.4	1,278,757	7.2	25,132,721	142.3	3,977,372	22.5	941,284	5.3	6,291,689	35.6	3,916,714	22.2

DETAILS OF WRITE-INS																						
3301. Other income		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		28,903	7.3	10,922	2.8	22,527	5.7	51,274	13.0	1,286	0.3	138,553	35.2
2.1 Allied Lines		12,209	8.3	3,545	2.4	7,695	5.3	14,424	9.8	256	0.2	6,570	4.5
2.2 Multiple Peril Crop													
2.3 Federal Flood		1,172	3.9	828	2.8	3,331	11.2	1,328	4.5	(3)	(0.0)	(159,633)	(536.7)
3. Farmowners Multiple Peril		5,652	18.2	538	1.7	1,550	5.0	2,788	9.0	153	0.5	2,131	6.8
4. Homeowners Multiple Peril		181,451	10.1	37,869	2.1	206,944	11.5	96,591	5.4	11,973	0.7	170,961	9.5
5.1 Commercial Multiple Peril (Non-Liability Portion)		126,134	16.2	17,592	2.3	60,200	7.7	67,867	8.7	1,769	0.2	52,644	6.8
5.2 Commercial Multiple Peril (Liability Portion)		120,695	18.5	17,473	2.7	47,480	7.3	48,223	7.4	655	0.1	(94,609)	(14.5)
6. Mortgage Guaranty													
8. Ocean Marine		3,046	9.9	149	0.5	408	1.3	5,033	16.4	(98)	(0.3)	(1,167)	(3.8)
9. Inland Marine		42,061	6.7	11,143	1.8	8,046	1.3	41,483	6.6	(6,639)	(1.1)	125,779	20.1
10. Financial Guaranty													
11. Medical Malpractice						1	33.3	1	33.3			45	1,500.0
12. Earthquake		4,241	8.2	1,316	2.5	2,295	4.4	536	1.0	366	0.7	42,910	82.8
13. Group A&H (See Interrogatory 1)		3,901						105		744		(3,866)	
14. Credit A&H													
15. Other A&H (See Interrogatory 1)		72	18.9					315	82.7	252	66.1	(129)	(33.9)
16. Workers' Compensation		217,305	3.9	311,858	5.6	251,024	4.5	313,677	5.6	(30,461)	(0.5)	(5,856)	(0.1)
17. Other Liability		148,282	10.0	27,155	1.8	68,065	4.6	175,528	11.8	(4,284)	(0.3)	(291,613)	(19.6)
18. Products Liability		3,817	1.9	4,122	2.1	10,931	5.5	22,453	11.3	(1,274)	(0.6)	173,854	87.8
19.1,19.2 Private Passenger Auto Liability		118,720	4.7	62,386	2.5	410,302	16.3	164,539	6.5	12,023	0.5	(4,905)	(0.2)
19.3,19.4 Commercial Auto Liability		98,443	9.3	26,875	2.5	80,128	7.5	109,500	10.3	396		85,151	8.0
21.1 Private Passenger Auto Physical Damage		91,890	5.3	41,205	2.4	286,223	16.5	109,988	6.4	8,562	0.5	122,594	7.1
21.2 Commercial Auto Physical Damage		28,297	13.1	4,841	2.2	15,547	7.2	23,385	10.8	(264)	(0.1)	11,523	5.3
22. Aircraft (all perils)		20,527	23.0	2,500	2.8	47	0.1	26,118	29.2	(1,305)	(1.5)	(23,027)	(25.8)
23. Fidelity		(22,261)	74.6	(952)	3.2	630	(2.1)	(97)	0.3	(134)	0.4	(9,242)	31.0
24. Surety		59,509	25.9	7,043	3.1	4		96,597	42.1	(3,176)	(1.4)	3,693	1.6
26. Burglary and Theft		28,190	52.0	1,240	2.3	205	0.4	2,934	5.4	(9)	(0.0)	16,004	29.5
27. Boiler and Machinery		592	9.4	119	1.9	2,340	37.1	266	4.2	20	0.3	6,175	97.9
28. Credit								1		(2)		(3)	
29. International													
33. Aggregate write-ins for Other Lines of Business								(122)		(1,961)		(1,839)	
34. TOTAL (Lines 1 through 33)		1,322,848	7.5	589,767	3.3	1,485,923	8.4	1,374,735	7.8	(11,155)	(0.1)	362,698	2.1

DETAILS OF WRITE-INS											
3301. Other income						(122)		(1,961)		(1,839)	
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)						(122)		(1,961)		(1,839)	

OVERFLOW PAGE FOR WRITE-INS