

ANNUAL STATEMENT

Including Supplements

OF THE

of _____

in the state of _____

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
December 31, 2001

PROPERTY AND CASUALTY COMBINED

2001



0112200120100100

COMBINED ANNUAL STATEMENT

For the Year Ended December 31, 2001

OF THE CONDITION AND AFFAIRS OF THE

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

NAIC Group Code 0111 NAIC Company Code 01112

Mail Address 175 BERKELEY STREET BOSTON, MA 02117

Annual Statement Contact RANDALL KNEELAND 617-357-9500 44606

Name of Companies:

NAIC Company Code: State of Domicile:

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

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

- a. Is this an original filing? YES [X] NO []
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	17,241,752,340		17,241,752,340	18,379,377,855
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	233,868,516		233,868,516	139,725,985
2.2 Common Stocks (Schedule D, Part 2, Section 2)	4,024,102,016		4,024,102,016	4,929,730,171
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	202,321,197		202,321,197	229,470,655
4.2 Properties held for the production of income (less \$ 0 encumbrances)	3,427,325		3,427,325	
4.3 Properties held for sale (less \$ 0 encumbrances)	9,172,046		9,172,046	
5. Cash (\$ 210,888,421 Schedule E, Part 1) and short-term investments (\$ 1,285,844,709 Schedule DA, Part 2)	1,496,733,131		1,496,733,131	1,264,707,563
6. Other invested assets (Schedule BA)	615,730,338		615,730,338	758,254,041
7. Receivable for securities	77,812,492		77,812,492	67,298,249
8. Aggregate write-ins for invested assets	695,895		695,895	2,052,933
9. Subtotals, cash and invested assets (Lines 1 to 8)	23,905,615,296		23,905,615,296	25,770,617,452
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	1,136,282,261	19,637,854	1,116,644,407	788,212,895
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 55,236,867 earned but unbilled premiums)	1,553,337,948	3,237,151	1,550,100,797	1,393,845,225
10.3 Accrued retrospective premiums	801,122,533	76,781,301	724,341,232	626,858,862
11. Funds held by or deposited with reinsured companies	556,746,715		556,746,715	476,082,819
12. Bills receivable, taken for premiums	68,934	68,934		
13. Amounts billed and receivable under deductible and service only plans	257,162,815		257,162,815	
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	356,196,417	740,876	355,455,541	357,947,649
15. Federal and foreign income tax recoverable and interest thereon (including \$ 612,597,523 net deferred tax asset)	1,288,869,511	676,271,988	612,597,523	24,774,933
16. Guaranty funds receivable or on deposit	4,065,675		4,065,675	4,073,166
17. Electronic data processing equipment and software	96,783,311	38,307,591	58,475,720	58,229,028
18. Interest, dividends and real estate income due and accrued	260,446,683		260,446,683	281,830,216
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	63,277,155		63,277,155	33,537,311
21. Equities and deposits in pools and associations	39,151,181	227,099	38,924,082	35,745,827
22. Amounts receivable relating to uninsured accident and health plans	538		538	4,249,091
23. Other assets nonadmitted (Exhibit 1)	61,699,151	61,699,151		
24. Aggregate write-ins for other than invested assets	399,835,953	46,078,576	353,757,377	447,728,580
25. TOTALS (Lines 9 through 24)	30,780,662,077	923,050,521	29,857,611,556	30,303,733,054

DETAILS OF WRITE-INS				
0801. Other invested assets	695,895		695,895	2,052,933
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)	695,895		695,895	2,052,933
2401. Other assets	195,829,133	46,078,576	149,750,557	158,625,284
2402. Cash surrender value life insurance	204,006,820		204,006,820	102,119,826
2403. Amounts receivable under uninsured plans				186,983,470
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above)	399,835,953	46,078,576	353,757,377	447,728,580

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 3A, Line 34, Column 8)	14,079,478,290	13,513,462,274
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	71,491,264	69,257,672
3. Loss adjustment expenses (Part 3A, Line 34, Column 9)	2,753,214,054	2,864,576,013
4. Commissions payable, contingent commissions and other similar charges	64,069,518	28,846,246
5. Other expenses (excluding taxes, licenses and fees)	435,004,474	299,513,132
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	444,745,727	101,921,534
7. Federal and foreign income taxes (including \$ 993,844 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	99,432,188	256,068,968
8. Borrowed money \$ 660,895,845 and interest thereon \$ 28,669,676	689,565,521	484,977,328
9. Unearned premiums (Part 2A, Line 36, Column 5)(after deducting unearned premiums for ceded reinsurance of 579,245,566 and including warranty reserves of \$ 0)	3,487,622,957	3,129,756,082
10. Dividends declared and unpaid:		
10.1 Stockholders	2,310,000	281,200
10.2 Policyholders	41,876,817	34,115,533
11. Ceded reinsurance premiums payable (net of ceding commissions)	531,704,395	
12. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 14)	1,480,901,000	594,864,809
13. Amounts withheld or retained by company for account of others	276,357,083	390,104,626
14. Remittances and items not allocated		1,227,102
15. Provision for reinsurance (Schedule F, Part 7)	177,368,035	168,692,367
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	362,539,292	388,834,419
18. Payable to parent, subsidiaries and affiliates		
19. Payable for securities	58,903,033	35,888,379
20. Liability for amounts held under uninsured accident and health plans		
21. Capital notes \$ 0 and interest thereon \$ 0		
22. Aggregate write-ins for liabilities	(979,192,117)	794,341,044
23. Total liabilities (Lines 1 through 22)	24,077,391,531	23,156,728,728
24. Aggregate write-ins for special surplus funds	1,124,884,144	318,724,651
25. Common capital stock	15,000,000	
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds	2,500,000	2,500,000
28. Surplus notes	1,141,018,799	1,140,854,969
29. Gross paid in and contributed surplus		149,662,500
30. Unassigned funds (surplus)	3,496,817,082	5,535,262,206
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30, less 31) (Page 4, Line 36)	5,780,220,025	7,147,004,326
33. TOTALS (Page 2, Line 25, Col. 3)	29,857,611,556	30,303,733,054
DETAILS OF WRITE-INS		
2201. Amounts held under uninsured plans	415,087,360	260,566,355
2202. Other liabilities	362,262,050	272,582,070
2203. Retroactive reinsurance reserve - ceded	(2,132,977,874)	(445,570,637)
2298. Summary of remaining write-ins for Line 22 from overflow page	376,436,347	706,763,256
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	(979,192,117)	794,341,044
2401. Special surplus from retroactive reinsurance	1,124,884,144	318,724,651
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	1,124,884,144	318,724,651
2701. Guaranty funds	2,500,000	2,500,000
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	2,500,000	2,500,000

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 2, Line 34, Column 4)	8,760,261,641	8,450,304,997
DEDUCTIONS		
2. Losses incurred (Part 3, Line 34, Column 7)	7,459,379,352	6,323,148,797
3. Loss expenses incurred (Part 4, Line 25, Column 1)	1,379,664,311	1,301,033,631
4. Other underwriting expenses incurred (Part 4, Line 25, Column 2)	2,391,183,180	2,160,433,332
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	11,230,226,843	9,784,615,760
7. Net underwriting gain (loss) (Line 1 minus Line 6)	(2,469,965,202)	(1,334,310,763)
INVESTMENT INCOME		
8. Net investment income earned (Part 1, Line 15)	1,237,374,965	1,274,803,658
9. Net realized capital gains (losses) (Part 1A, Line 10)	295,996,921	336,548,991
10. Net investment gain (loss) (Lines 8 + 9)	1,533,371,886	1,611,352,649
OTHER INCOME		
11. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 2,211,206 amount charged off \$ 39,954,140)	(37,742,931)	(35,401,714)
12. Finance and service charges not included in premiums	55,273,445	51,332,629
13. Aggregate write-ins for miscellaneous income	650,237,541	252,807,359
14. Total other income (Lines 11 through 13)	667,768,055	268,738,274
15. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 7 + 10 + 14)	(268,825,261)	545,780,160
16. Dividends to policyholders	88,568,257	101,004,349
17. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 15 minus Line 16)	(357,393,518)	444,775,811
18. Federal and foreign income taxes incurred	(68,671,118)	41,681,346
19. Net income (Line 17 minus Line 18) (to Line 21)	(288,722,400)	403,094,465
CAPITAL AND SURPLUS ACCOUNT		
20. Surplus as regards policyholders, December 31 prior year (Page 4, Line 36, Column 2)	7,147,004,326	7,045,851,732
GAINS AND (LOSSES) IN SURPLUS		
21. Net income (from Line 19)	(288,722,400)	403,094,465
22. Net unrealized capital gains or (losses)	(1,021,157,990)	(280,568,577)
23. Change in net unrealized foreign exchange capital gain (loss)		
24. Change in net deferred income tax	147,670,442	
25. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	217,350,464	3,450,281
26. Change in provision for reinsurance (Page 3, Line 15, Column 2 minus Column 1)	(13,044,787)	16,277,407
27. Change in surplus notes	163,830	163,830
28. Cumulative effect of changes in accounting principles	(390,755,813)	
29. Capital changes:		
29.1 Paid in (Exhibit 2, Line 6, Column 1)		
29.2 Transferred from surplus (Stock Dividend)	15,000,000	
29.3 Transferred to surplus		
30. Surplus adjustments:		
30.1 Paid in (Exhibit 2, Line 7, Column 1)		
30.2 Transferred to capital (Stock Dividend)	(15,000,000)	
30.3 Transferred from capital		
31. Net remittances from or (to) Home Office		
32. Dividends to stockholders	(3,434,800)	(41,124,800)
33. Change in treasury stock (Page 3, Lines 31.1 and 31.2, Column 2 minus Column 1)		
34. Aggregate write-ins for gains and losses in surplus	(14,853,247)	(140,012)
35. Change in surplus as regards policyholders for the year (Lines 21 through 34)	(1,366,784,301)	101,152,594
36. Surplus as regards policyholders, December 31 current year (Lines 20 plus Line 35) (Page 3, Line 32)	5,780,220,025	7,147,004,326

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)		
1301. Other income (expense)	(88,388,060)	(47,303,971)
1302. Retroactive reinsurance gain	806,262,145	319,000,000
1303. Interest expense on funds held agreements	(56,766,800)	(18,888,670)
1398. Summary of remaining write-ins for Line 13 from overflow page	(10,869,744)	
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)	650,237,541	252,807,359
3401. Other surplus items	(14,853,247)	(140,012)
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus Line 3498) (Line 34 above)	(14,853,247)	(140,012)

CASH FLOW

Cash from Operations	1 Current Year	2 Prior Year
1. Premiums collected net of reinsurance	9,140,490,666	8,501,676,106
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	8,399,990,742	8,153,474,429
3. Underwriting expenses paid	2,285,444,359	2,102,455,724
4. Other underwriting income (expenses)	83,497,381	(69,202,867)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,461,447,054)	(1,823,456,914)
6. Net Investment income	1,345,574,651	1,380,429,737
7. Other income (expenses):		
7.1 Agents' balances charged off	(37,742,932)	(35,401,715)
7.2 Net funds held under reinsurance treaties	805,434,377	169,380,906
7.3 Net amount withheld or retained for account of others	(113,280,042)	(119,316,524)
7.4 Aggregate write-ins for miscellaneous items	(979,720,483)	183,939,972
7.5 Total other income (Lines 7.1 to 7.4)	(325,309,080)	198,602,639
8. Dividends to policyholders on direct business, less \$ 1,109,169 dividends on reinsurance assumed or ceded (net)	80,806,964	106,936,135
9. Federal and foreign income taxes (paid) recovered	56,600,393	3,634,533
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(465,388,054)	(347,726,140)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	8,447,866,571	3,623,494,559
11.2 Stocks	799,026,099	891,658,049
11.3 Mortgage loans		117,990
11.4 Real estate	1,449,994	6,576,960
11.5 Other invested assets	271,875,417	239,319,187
11.6 Net gains or (losses) on cash and short-term investments	89,639	944,076
11.7 Miscellaneous proceeds	3,557,465	12,594,108
11.8 Total investment proceeds (Lines 11.1 to 11.7)	9,523,865,185	4,774,704,929
12. Cost of investments acquired (long-term only):		
12.1 Bonds	7,155,972,202	3,459,597,206
12.2 Stocks	850,676,468	498,712,289
12.3 Mortgage loans		
12.4 Real estate	9,041,586	1,245,436
12.5 Other invested assets	263,920,011	360,902,980
12.6 Miscellaneous applications	87,261,381	1,384,346
12.7 Total investment acquired (Lines 12.1 to 12.6)	8,366,871,648	4,321,842,257
13. Net cash from investments (Line 11.8 minus Line 12.7)	1,156,993,537	452,862,672
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	163,830	163,830
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates		63,514,623
14.4 Borrowed funds received	183,314,390	102,894,884
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)	183,478,220	166,573,337
15. Cash applied:		
15.1 Dividends to stockholders paid	1,406,000	40,843,600
15.2 Net transfers to affiliates	33,864,878	
15.3 Borrowed funds repaid		
15.4 Other applications	607,787,197	7,656,712
15.5 Total (Lines 15.1 to 15.4)	643,058,075	48,500,312
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(459,579,855)	118,073,025
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	232,025,628	223,209,557
18. Cash and short-term investments:		
18.1 Beginning of year	1,264,707,563	1,041,498,006
18.2 End of year (Line 17 plus Line 18.1)	1,496,733,191	1,264,707,563
DETAILS OF WRITE-INS		
7.401 Other (expense) / income	(42,016,840)	183,939,972
7.402 Retroactive reinsurance	(880,936,843)	
7.403 Interest expense on funds held agreements	(56,766,800)	
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)	(979,720,483)	183,939,972

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

	Schedule	1 Collected During Year	Current Year			5 Prior Year Due and Accrued and Unearned	6 Earned During Year Cols. 1-2+3+4-5
			2 Unearned	3 Due and Accrued (g)	4 Foreign Exchange Adjustment		
1. U.S. government bonds	D(a)	282,885,881		37,190,189		49,762,024	270,314,046
1.1 Bonds exempt from U.S. tax	D(a)	119,447,696		21,946,444		34,287,023	107,107,117
1.2 Other bonds (unaffiliated)	D(a)	873,277,766		190,172,871	10,534,817	184,815,705	889,169,749
1.3 Bonds of affiliates	D(a)	19,570,286		114,313		4,218,697	15,465,902
2.1 Preferred stocks (unaffiliated)	D(b)	6,520,749		57,936		9,790	6,568,895
2.11 Preferred stocks of affiliates	D(b)						
2.2 Common stock (unaffiliated)	D	25,152,899		7,060,885		3,114,289	29,099,495
2.21 Common stock of affiliates	D	37,821,534					37,821,534
3. Mortgage loans	B(c)						
4. Real estate	A(d)	46,889,791		124,745		59,575	46,954,961
5.1 Cash on hand and on deposit	E	3,976,558		42,019		262,960	3,755,617
5.2 Short-term investments	DA(e)	27,747,270		2,179,502		3,178,049	26,748,723
6. Other invested assets	BA	16,522,546		1,557,780		2,122,106	15,958,220
7. Derivative instruments	DB(f)	(2,541,362)					(2,541,362)
8. Aggregate write-ins for investment income		3,972,220					3,972,220
9. TOTALS		1,461,243,834		260,446,684	10,534,817	281,830,218	1,450,395,117

		DEDUCTIONS	
10. Total investment expenses incurred (Part 4, Line 25, Col. 3)			66,152,866
11. Interest expense			(h) 133,575,478
12. Depreciation on real estate (for companies which depreciate annually on a formula basis)			10,731,981
13. Aggregate write-ins for deductions from investment income			2,559,829
14. Total deductions (Lines 10 to 13)			
15. Net investment income earned (Line 9 minus Line 14 - to Page 4, Line 8)			213,020,154
			1,237,374,963

DETAILS OF WRITE-INS						
0801. Miscellaneous Interest Income		3,972,220				3,972,220
0802.						
0803.						
0898. Summary of remaining write-ins for Line 8 from overflow page						
0899. Totals (Lines 0801 thru 0803 plus 0898) (Part 1, Line 8)		3,972,220				3,972,220

		DEDUCTIONS	
1301. Investment expense related to quota share agreement			2,559,829
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 thru 1303 plus 1398) (Part 1, Line 13)			2,559,829

(a) Includes \$ 23,260,203	accrual of discount	(e) Includes \$ 3,182,424	accrual of discount
less \$ 19,681,578	amortization of premium.	less \$ 112,305	amortization of premium.
(b) Includes \$ 48,169	accrual of discount	(f) Includes \$ 0	accrual of discount
less \$ 0	amortization of premium.	less \$ 0	amortization of premium.
(c) Includes \$ 0	accrual of discount	(g) Admitted items only. State basis of exclusions.	
less \$ 0	amortization of premium.	(h) Includes \$ 91,586,329	interest on surplus notes
(d) Includes \$ 42,094,679	for company's occupancy	and \$ 0	interest on capital notes.
of its own buildings.			

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

	1 Realized Profit (Loss) on Sale or Maturity	2 Realized Foreign Exchange Profit (Loss) on Sale or Maturity	3 Other Realized Adjustments	4 Increase (Decrease) by Adjustments	5 Unrealized Foreign Exchange Gain (Loss)	6 Net Gain (Loss) from Change in Differences Between Book/Adjusted Carrying and Admitted Values	7 Total (Sum of Cols. 1 to 6 incl.)
1. U.S. Government bonds	28,736,744						28,736,744
1.1 Bonds exempt from U.S. tax	43,630,467						43,630,467
1.2 Other bonds (unaffiliated)	124,090,579	(11,244,958)	(22,145,038)	19,866,731			110,567,314
1.3 Bonds of affiliates							
2.1 Preferred stocks (unaffiliated)	1,059,410		(1,535,439)	3,484,027			3,007,998
2.11 Preferred stocks of affiliates							
2.2 Common stock (unaffiliated)	216,099,856	(13,091,053)	(45,584,314)	(369,476,019)			(212,051,530)
2.21 Common stock of affiliates	(1,000,000)			(512,475,609)			(513,475,609)
3. Mortgage loans							
4. Real estate	(476,369)				(a)		(476,369)
5.1 Cash on hand and on deposit							
5.2 Short-term investments	89,639						89,639
6. Other invested assets	23,445,711		(24,061,288)	(170,274,910)			(170,890,487)
7. Derivative instruments	(22,017,027)			7,717,790			(14,299,237)
8. Aggregate write-ins for capital gains and (losses)							
9. TOTALS	413,659,010	(24,336,011)	(93,326,079)	(1,021,157,990)			(725,161,070)

(Distribution of Line 9, Col. 7)

10. Net realized capital gains or (losses) (Page 4, Line 9) (Col. 1 + 2 + 3, Line 9)							295,996,920
11. Net unrealized capital gains or (losses) (Page 4, Line 19)							(1,021,157,990)

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

(a) Excluding \$ 10,731,981 depreciation on real estate included in Part 1, Line 12.

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 2B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 2A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	90,208,858	34,443,796	54,324,093	69,398,630
2. Allied lines	42,977,218	23,715,424	17,083,991	49,621,386
3. Farmowners multiple peril	20,878,447	10,273,712	9,131,877	22,020,285
4. Homeowners multiple peril	708,411,456	366,364,164	390,691,166	683,393,510
5. Commercial multiple peril	701,159,188	279,172,930	318,560,776	668,335,161
6. Mortgage guaranty				
8. Ocean marine	51,442,186	15,509,316	37,396,738	28,463,121
9. Inland marine	109,914,763	50,227,212	50,346,549	109,117,071
10. Financial guaranty				
11.1 Medical malpractice - occurrence	195	28,094		28,290
11.2 Medical malpractice - claims-made				
12. Earthquake	19,667,611	8,272,436	9,616,111	18,325,852
13. Group accident and health	412,654,081	6,988,329	9,609,457	409,720,903
14. Credit accident and health (group and individual)				
15. Other accident and health	64,221,029	12,726,832	12,178,176	63,834,810
16. Workers' compensation	2,347,688,262	(214,004,795)	(171,700,687)	2,322,906,720
17.1 Other liability - occurrence	418,466,930	87,905,118	102,907,861	402,868,567
17.2 Other liability - claims-made	45,726,882	13,468,398	28,778,764	29,696,079
18.1 Products liability - occurrence	101,838,539	6,901,472	10,553,213	97,969,133
18.2 Products liability - claims-made	341,867	9,398	59,088	292,354
19.1, 19.2 Private passenger auto liability	1,749,589,018	821,966,362	858,684,140	1,715,545,634
19.3, 19.4 Commercial auto liability	524,876,571	160,689,807	171,310,890	514,067,757
21. Auto physical damage	1,440,822,301	633,041,221	693,741,993	1,380,338,950
22. Aircraft (all perils)	30,408,002	7,878,170	10,554,757	27,703,545
23. Fidelity	7,601,123	5,078,815	3,752,373	8,816,532
24. Surety	77,601,262	89,010,028	87,411,156	79,209,250
26. Burglary and theft	1,617,655	748,087	723,660	1,621,652
27. Boiler and machinery	(1,772,296)	(32,589)	(528,639)	(1,280,238)
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	11,047,029	2,073,910	(7,942,149)	21,063,177
31. Reinsurance-Nonproportional Assumed Liability	34,352,001	7,509,905	4,678,396	37,183,510
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	9,011,740,178	2,429,965,552	2,701,923,750	8,760,261,641

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - RECAPITULATION OF ALL PREMIUMS

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

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	52,505,907	1,818,186			54,324,093
2. Allied lines	11,515,668	5,568,323			17,083,991
3. Farmowners multiple peril	9,131,784	93			9,131,877
4. Homeowners multiple peril	389,131,642	1,559,524			390,691,166
5. Commercial multiple peril	311,331,334	3,644,206	4,463,786	(878,550)	318,560,776
6. Mortgage guaranty					
8. Ocean marine	37,096,112	300,626			37,396,738
9. Inland marine	49,607,336	739,213			50,346,549
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	9,417,322	198,789			9,616,111
13. Group accident and health	9,209,215			400,242	9,609,457
14. Credit accident and health (group and individual)					
15. Other accident and health	12,177,762	414			12,178,176
16. Workers' compensation	445,317,996	22,137,419	6,057,369	(645,213,471)	(171,700,687)
17.1 Other liability - occurrence	148,637,595	21,821,780	1,611,459	(69,162,973)	102,907,861
17.2 Other liability - claims-made	28,363,729	415,035			28,778,764
18.1 Products liability - occurrence	29,520,512	4,338,611		(23,305,910)	10,553,213
18.2 Products liability - claims-made	59,088				59,088
19.1, 19.2 Private passenger auto liability	856,483,510	2,200,630			858,684,140
19.3, 19.4 Commercial auto liability	220,491,145	489,922		(49,670,177)	171,310,890
21. Auto physical damage	692,057,999	1,685,353		(1,359)	693,741,993
22. Aircraft (all perils)	10,554,757				10,554,757
23. Fidelity	2,561,779	1,190,594			3,752,373
24. Surety	36,565,771	50,845,385			87,411,156
26. Burglary and theft	709,860	13,800			723,660
27. Boiler and machinery	(608,837)	80,198			(528,639)
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property	2,057,381	94		(10,000,000)	(7,942,525)
31. Reinsurance-Nonproportional Assumed Liability	4,490,503	187,893		376	4,678,772
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	3,368,386,870	119,236,088	12,132,614	(797,831,822)	2,701,923,750
35. Accrued retrospective premiums based on experience					797,831,821
36. Earned but unbilled premiums					(12,132,614)
37. Balance (Sum of Line 34 through 36)					3,487,622,957

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

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.

Are they so returned in this statement?

YES [X] NO []

(b) State here basis of computation used in each case Daily for direct business as reported by ceding companies for reinsurance assumed

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - PREMIUMS WRITTEN

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

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	103,806,463	(798,032)	26,876,103	441,355	39,234,319	90,208,860
2. Allied lines	58,440,489	(576,257)	11,109,005	190,666	25,805,353	42,977,218
3. Farmowners multiple peril	22,136,425	45,654	107,300	(22,212)	1,433,144	20,878,447
4. Homeowners multiple peril	770,399,820	770,846	36,458,457	39,141	99,178,526	708,411,456
5. Commercial multiple peril	814,703,504	(39,403)	47,007,347	(2,200,660)	162,712,920	701,159,188
6. Mortgage guaranty						
8. Ocean marine	62,469,072		8,648,358	(2,852,379)	22,527,615	51,442,194
9. Inland marine	139,721,530	3,008	32,198,268	84,420	61,923,623	109,914,763
10. Financial guaranty						
11.1 Medical malpractice - occurrence			195			195
11.2 Medical malpractice - claims-made						
12. Earthquake	23,172,694	1,670	1,196,881	20,641	4,682,993	19,667,611
13. Group accident and health	167,654,632	256,440,626		330,247	11,110,930	412,654,081
14. Credit accident and health (group and individual)						
15. Other accident and health	64,906,129		199,291		884,393	64,221,027
16. Workers' compensation	3,031,560,063	673,842	97,063,297	2,273,424	779,335,534	2,347,688,244
17.1 Other liability - occurrence	557,326,462	26,666,942	9,074,605	13,174,843	161,426,228	418,466,938
17.2 Other liability - claims-made	135,090,524	24,339,214	1,051,409		114,754,265	45,726,882
18.1 Products liability - occurrence	119,429,671	(198,310)	4,895,105	69,750	22,218,171	101,838,545
18.2 Products liability - claims-made	341,867					341,867
19.1, 19.2 Private passenger auto liability	1,773,677,267	745,045	69,386,096	2,623,011	91,596,379	1,749,589,018
19.3, 19.4 Commercial auto liability	615,586,981	54,608	39,947,455	(12,861)	130,725,335	524,876,570
21. Auto physical damage	1,449,625,935	303,863	45,800,395	(1,285,900)	56,193,795	1,440,822,298
22. Aircraft (all perils)	58,279,218		5,196,993	1	33,068,210	30,408,000
23. Fidelity	21,098,885		2,348,063	1,774,342	14,071,483	7,601,123
24. Surety	145,027,949	8,462,803	4,628,381		80,517,871	77,601,262
26. Burglary and theft	1,654,519	950	8,120	893	45,041	1,617,655
27. Boiler and machinery	5,049,128	(2,788)	88,929	(32,161)	6,939,725	(1,772,295)
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	(95,643)	51,300,115	(139,000)	40,296,443	11,047,029
31. Reinsurance-Nonproportional Assumed Liability	X X X	100,178	61,676,734		27,424,910	34,352,002
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	10,141,159,227	316,898,816	556,266,902	14,477,561	1,988,107,206	9,011,740,178

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

(a) Does the company's direct premiums written include premiums recorded on an installment basis? YES [X] NO []
 If yes: 1. The amount of such installment premiums \$ 1,334,530,471
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 1,684,530,471

UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 3A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 3) to Premiums Earned (Col. 4, Part 2)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	23,601,601	13,682,707	12,641,067	24,643,241	31,254,220	34,479,084	21,998,129	31.700
2. Allied Lines	52,395,311	13,245,040	32,373,346	33,267,005	31,144,096	34,910,512	29,372,960	59.190
3. Farmowners multiple peril	14,741,032	(2)	120,105	14,620,925	5,672,130	6,192,590	14,100,464	64.030
4. Homeowners multiple peril	550,995,767	1,645,852	10,241,713	542,399,906	194,333,706	183,292,274	553,843,780	81.040
5. Commercial multiple peril	515,207,246	47,710,010	92,188,652	470,728,604	695,268,711	570,060,451	595,571,422	89.110
6. Mortgage guaranty								
8. Ocean marine	28,666,844	17,405,925	20,929,933	25,142,836	35,982,624	38,814,952	23,109,488	81.190
9. Inland marine	80,015,043	11,059,296	1,636,148	89,438,191	41,197,778	48,668,958	82,228,977	75.360
10. Financial guaranty								
11.1 Medical malpractice - occurrence	215,000	27,916	215,000	27,916	283,298	268,803	42,411	149.910
11.2 Medical malpractice - claims - made								
12. Earthquake	1,313,909	75,478	6,397	1,382,990	5,293,031	3,662,342	3,069,046	16.750
13. Group accident and health	124,023,376	179,713,451	3,957,940	299,778,887	678,100,915	582,781,781	396,908,694	96.870
14. Credit accident and health (group and individual)								
15. Other accident and health	37,094,242	133,230	133,758	37,093,714	3,511,344	12,265,898	28,611,900	44.820
16. Workers' compensation	2,580,132,936	122,258,339	827,743,524	1,874,647,751	7,202,625,355	7,073,936,715	2,003,322,051	86.240
17.1 Other liability - occurrence	700,712,593	22,100,384	156,910,850	565,902,127	1,720,585,570	1,573,540,446	714,182,898	177.270
17.2 Other liability - claims - made	17,738,655	95,671	291,514	17,542,812	51,082,268	49,656,731	19,065,276	64.200
18.1 Products liability - occurrence	81,009,818	1,775,739	42,267,126	40,518,431	473,795,063	446,715,477	68,469,320	69.890
18.2 Products liability - claims - made	90,143			90,143	5,404,237	4,939,314	555,065	189.860
19.1, 19.2 Private passenger auto liability	1,419,241,109	37,884,777	171,376,296	1,285,749,590	1,789,018,001	1,772,242,541	1,310,926,051	76.410
19.3, 19.4 Commercial auto liability	647,775,478	37,413,258	152,095,183	533,093,553	896,184,413	883,880,349	546,192,874	106.250
21. Auto physical damage	903,111,473	19,895,458	33,628,951	889,377,980	(23,246,476)	(15,581,012)	881,877,865	63.890
22. Aircraft (all perils)	27,154,442	2,088,336	12,315,430	16,927,348	13,897,721	13,674,617	17,215,322	62.140
23. Fidelity	4,113,470	275,335	167,022	4,221,783	9,148,334	8,350,750	5,094,169	57.180
24. Surety	106,247,154	1,220,965	70,277,907	37,190,212	60,194,544	46,215,476	51,187,391	64.620
26. Burglary and theft	625,217	1,388	966	625,639	3,949,489	3,539,686	1,062,730	65.530
27. Boiler and machinery	2,633,177	501,463	2,201,138	933,502	3,346,596	1,452,508	2,830,214	(221.070)
28. Credit						111	(111)	
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	51,906,384	11,669,977	40,236,407	52,567,506	43,562,096	49,241,817	233.780
31. Reinsurance-Nonproportional Assumed Liability	X X X	57,174,757	24,820,600	32,354,157	98,859,200	91,938,824	39,275,428	105.630
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X				24,616		23,721	
33. Aggregate write-ins for other lines of business								
34. TOTALS	7,918,855,036	639,291,157	1,680,210,543	6,877,935,650	14,079,478,290	13,513,462,274	7,459,379,352	85.200

10

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 3A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	177,581,647	25,069,921	183,019,511	19,632,057	7,344,421	4,083,840	(193,902)	31,254,220	2,823,861
2. Allied lines	15,510,453	17,620,832	13,444,592	19,686,693	12,917,014	(295,216)	1,164,395	31,144,096	3,716,039
3. Farmowners multiple peril	6,064,924	2	28,638	6,036,288	(305,253)	39,198	98,103	5,672,130	2,139,712
4. Homeowners multiple peril	185,875,684	1,000,073	8,080,024	178,795,733	15,219,319	3,051,159	2,732,505	194,333,706	40,364,136
5. Commercial multiple peril	658,794,199	21,056,818	190,368,321	489,482,696	272,291,904	17,718,045	84,223,934	695,268,711	262,327,288
6. Mortgage guaranty									
8. Ocean marine	26,931,453	19,244,845	21,076,360	25,099,938	5,996,970	1,336,324	(3,549,392)	35,982,624	3,674,559
9. Inland marine	66,512,464	1,650,267	43,772,681	24,390,050	46,148,328	1,375,397	30,715,997	41,197,778	9,988,086
10. Financial guaranty									
11.1 Medical malpractice - occurrence	7,540,967	247,469	7,550,453	237,983	8,122,455	45,326	8,122,466	283,298	43,514
11.2 Medical malpractice - claims - made									
12. Earthquake	3,995,269	1,508,840	636,978	4,867,131	751,191	31,632	356,923	5,293,031	289,111
13. Group accident and health	20,212,589	611,127,872	9,823,125	621,517,336	49,609,486	10,666,313	3,692,220	(a) 678,100,915	760,844
14. Credit accident and health (group and individual)									
15. Other accident and health	829,893	635,387	131,630	1,333,650	6,969,891	3,234,011	8,026,208	(a) 3,511,344	294,028
16. Workers' compensation	6,432,642,356	598,734,387	1,705,059,077	5,326,317,666	3,200,305,545	383,161,829	1,707,159,685	7,202,625,355	868,212,029
17.1 Other liability - occurrence	1,346,730,190	39,153,582	215,634,395	1,170,249,377	914,595,027	59,185,927	423,444,761	1,720,585,570	703,419,893
17.2 Other liability - claims - made	56,557,349	1,510,234	17,428,347	40,639,236	56,673,732	12,281,186	58,511,886	51,082,268	22,061,439
18.1 Products liability - occurrence	504,604,124	5,138,762	192,686,342	317,056,544	227,690,610	(43,585)	70,908,506	473,795,063	266,993,955
18.2 Products liability - claims - made	5,404,238	(1)		5,404,237				5,404,237	2,887,717
19.1, 19.2 Private passenger auto liability	1,509,579,560	41,235,821	187,946,408	1,362,868,973	449,327,847	7,795,684	30,974,503	1,789,018,001	304,172,194
19.3, 19.4 Commercial auto liability	825,866,995	27,834,378	177,561,449	676,139,924	421,570,700	20,563,207	222,089,418	896,184,413	194,760,243
21. Auto physical damage	13,133,481	641,648	4,385,988	9,389,141	(30,197,325)	2,124,804	4,563,096	(23,246,476)	38,201,556
22. Aircraft (all perils)	73,198,902	14,800,658	75,604,540	12,395,020	2,353,947	(153,334)	697,912	13,897,721	367,294
23. Fidelity	4,132,561	198,981	182,321	4,149,221	10,773,104	993,920	6,767,911	9,148,334	1,902,987
24. Surety	194,248,095	1,749,145	156,333,057	39,664,183	17,338,580	13,206,202	10,014,421	60,194,544	22,020,990
26. Burglary and theft	678,798	1,237,548	18,835	1,897,511	2,113,838	667	62,527	3,949,489	355,386
27. Boiler and machinery	800,216	469,395	696,572	573,039	3,315,602	1,697	543,742	3,346,596	791,641
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	131,190,753	38,784,586	92,406,167	X X X	20,555,786	60,394,447	52,567,506	50,056
31. Reinsurance-Nonproportional Assumed Liability	X X X	216,274,759	140,195,809	76,078,950	X X X	293,161,597	270,381,347	98,859,200	595,496
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	24,616		24,616	X X X			24,616	
33. Aggregate write-ins for other lines of business									
34. TOTALS	12,137,426,407	1,779,356,992	3,390,450,039	10,526,333,360	5,700,926,933	854,121,616	3,001,903,619	14,079,478,290	2,753,214,054
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 4 - EXPENSES**

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	701,133,017			701,133,017
1.2 Reinsurance assumed	(9,162,830)			(9,162,830)
1.3 Reinsurance ceded	47,705,806			47,705,806
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	644,264,381			644,264,381
2. Commission and brokerage:				
2.1 Direct excluding contingent		533,443,440		533,443,440
2.2 Reinsurance assumed excluding contingent		141,163,588		141,163,588
2.3 Reinsurance ceded excluding contingent		315,667,061		315,667,061
2.4 Contingent-direct		30,425,899		30,425,899
2.5 Contingent-reinsurance assumed		3,210,107		3,210,107
2.6 Contingent-reinsurance ceded		2,176,904		2,176,904
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)		390,399,069		390,399,069
3. Allowances to manager and agents		3,663,730		3,663,730
4. Advertising	6,406,912	51,622,793	88,479	58,118,184
5. Boards, bureaus and associations	1,733,804	29,474,466	(849)	31,207,421
6. Surveys and underwriting reports	60,168	19,430,803	35	19,491,006
7. Audit of assureds' records		12,761,881		12,761,881
8. Salary and related items:				
8.1 Salaries	438,964,104	870,908,269	16,749,949	1,326,622,322
8.2 Payroll taxes	29,606,955	66,153,897	1,178,373	96,939,225
9. Employee relations and welfare	70,176,521	156,791,537	991,396	227,959,454
10. Insurance	30,202,920	3,583,301	2,312,815	36,099,036
11. Directors' fees	390,769	2,663,114	44,573	3,098,456
12. Travel and travel items	25,794,107	67,853,082	637,178	94,284,367
13. Rent and rent items	40,497,259	91,803,156	468,775	132,769,190
14. Equipment	28,589,826	67,006,019	492,447	96,088,292
15. Cost of depreciation of EDP equipment and software	13,385,702	26,690,090	246,284	40,322,076
16. Printing and stationery	10,868,656	27,815,776	110,421	38,794,853
17. Postage, telephone and telegraph, exchange and express	24,969,316	69,742,262	455,154	95,166,732
18. Legal and auditing	5,816,587	20,111,742	6,368,307	32,296,636
19. Totals (Lines 3 to 18)	727,463,606	1,588,075,918	30,143,337	2,345,682,861
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 3,848,014		334,679,534	3,780,512	338,460,046
20.2 Insurance department licenses and fees		11,980,584		11,980,584
20.3 Gross guaranty association assessments		59,252,345		59,252,345
20.4 All other (excluding federal and foreign income and real estate)		6,300,050		6,300,050
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		412,212,513	3,780,512	415,993,025
21. Real estate expenses			22,344,935	22,344,935
22. Real estate taxes			6,098,745	6,098,745
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	7,936,324	495,680	3,785,337	12,217,341
25. Total expenses incurred	1,379,664,311	2,391,183,180	66,152,866	(a) 3,837,000,357
26. Less unpaid expenses-current year	2,753,214,051	943,631,351	188,368	3,697,033,770
27. Add unpaid expenses-prior year	2,864,576,012	429,637,208	643,704	3,294,856,924
28. Amounts receivable relating to uninsured accident and health plans, prior year		677,459		677,459
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,489,061,270	2,285,444,359	66,608,202	3,841,113,831
DETAILS OF WRITE-INS				
2401. Change in unallocated expense reserves	(9,909,888)			(9,909,888)
2402. Other Expenses	17,846,212	495,680	3,785,337	22,127,229
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	7,936,324	495,680	3,785,337	12,217,341

(a) Includes management fees of \$ 3,821,999 to affiliates and \$ 4,458,224 to non-affiliates.

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 (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	3,361,661,104	3,437,262,677	3,364,516,289	3,355,894,125
	2. Canada	220,998,925	213,900,347	203,245,009	220,549,296
	3. Other Countries	16,000,064	16,000,064	15,947,109	16,000,000
	4. Totals	3,598,660,093	3,667,163,088	3,583,708,407	3,592,443,421
States, Territories and Possessions (Direct and guaranteed)	5. United States	270,320,265	278,254,966	270,105,522	269,695,000
	6. Canada	65,580,573	63,790,825	64,895,261	64,868,803
	7. Other Countries				
8. Totals	335,900,838	342,045,791	335,000,783	334,563,803	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	213,903,333	224,068,428	212,490,839	216,535,000
	10. Canada	8,770,260	5,814,313	10,509,424	8,505,964
	11. Other Countries				
12. Totals	222,673,593	229,882,741	223,000,263	225,040,964	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	3,285,731,072	3,335,844,882	3,278,016,657	3,310,949,829
	14. Canada	2,509,731	2,509,731	2,509,553	2,510,985
	15. Other Countries				
16. Totals	3,288,240,803	3,338,354,613	3,280,526,210	3,313,460,814	
Public Utilities (unaffiliated)	17. United States	266,039,622	269,611,628	265,093,933	267,556,000
	18. Canada	5,147,316	5,500,000	5,353,500	5,000,000
	19. Other Countries				
20. Totals	271,186,938	275,111,628	270,447,433	272,556,000	
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	8,733,297,693	8,914,716,014	8,782,286,802	8,848,892,439
	22. Canada	442,886,614	446,587,082	464,116,845	442,548,928
	23. Other Countries	342,009,713	350,864,643	342,372,241	357,114,897
24. Totals	9,518,194,020	9,712,167,739	9,588,775,888	9,648,556,264	
Parent, Subsidiaries and Affiliates	25. Totals	6,896,053	6,896,053	6,769,770	7,000,000
	26. Total Bonds	17,241,752,338	17,571,621,653	17,288,228,754	17,393,621,266
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States	33,922,499	33,970,694	35,514,590	
	28. Canada				
	29. Other Countries				
30. Totals	33,922,499	33,970,694	35,514,590		
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	4,660,830	4,946,730	5,135,100	
	32. Canada				
	33. Other Countries				
34. Totals	4,660,830	4,946,730	5,135,100		
Industrial and Miscellaneous (unaffiliated)	35. United States	184,889,398	178,755,846	185,968,710	
	36. Canada				
	37. Other Countries	166,600	185,220	299,684	
38. Totals	185,055,998	178,941,066	186,268,394		
Parent, Subsidiaries and Affiliates	39. Totals	10,229,189	10,229,189	10,229,189	
	40. Total Preferred Stocks	233,868,516	228,087,679	237,147,273	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	54,161,138	54,161,138	33,342,756	
	42. Canada				
	43. Other Countries				
44. Totals	54,161,138	54,161,138	33,342,756		
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	112,388,482	112,388,482	43,271,258	
	46. Canada				
	47. Other Countries				
48. Totals	112,388,482	112,388,482	43,271,258		
Industrial and Miscellaneous (unaffiliated)	49. United States	1,418,397,292	1,418,397,292	489,757,714	
	50. Canada	2,663,035	2,663,035	1,631,046	
	51. Other Countries	281,870,971	281,870,971	261,305,252	
52. Totals	1,702,931,298	1,702,931,298	752,694,012		
Parent, Subsidiaries and Affiliates	53. Totals	2,154,621,098	2,154,621,098	3,194,642,202	
	54. Total Common Stocks	4,024,102,016	4,024,102,016	4,023,950,228	
	55. Total Stocks	4,257,970,532	4,252,189,695	4,261,097,501	
	56. Total Bonds and Stocks	21,499,722,870	21,823,811,348	21,549,326,255	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 6,940,926,310 .

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	23,448,834,018	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	8,006,648,801	6.1 Column 17, Part 1	(18,016,983)
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Sec. 1	
3.1 Column 16, Part 1	(6,952,853)	6.3 Column 11, Part 2, Sec. 2	511,322
3.2 Column 12, Part 2, Sec. 1	3,262,437	6.4 Column 11, Part 4	(3,287,742)
3.3 Column 10, Part 2, Sec. 2	(891,138,473)	7. Book/adjusted carrying value at end of current period	21,499,722,870
3.4 Column 10, Part 4	(112,261,249)	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	319,016,262	9. Subtotal (Lines 7 plus 8)	21,499,722,870
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	9,246,892,670	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	21,499,722,870

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	584,939,993	831,489,323	434,918,713	1,099,102,623	413,900,243	3,364,350,895	18.159	4,351,034,903	22.262	3,364,350,894	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	584,939,993	831,489,323	434,918,713	1,099,102,623	413,900,243	3,364,350,895	18.159	4,351,034,903	22.262	3,364,350,894	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	86,717,850	164,905,995	5,003,286	242,169		256,869,300	1.386	387,738,862	1.984	256,869,300	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	86,717,850	164,905,995	5,003,286	242,169		256,869,300	1.386	387,738,862	1.984	256,869,300	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	22,622,961	30,412,435	76,129,370	114,524,194	83,051,650	326,740,610	1.764	292,766,649	1.498	326,740,610	
3.2 Class 2		9,160,229				9,160,229	0.049			9,160,229	
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	22,622,961	39,572,664	76,129,370	114,524,194	83,051,650	335,900,839	1.813	292,766,649	1.498	335,900,839	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	5,299,161	29,702,379	128,059,328	59,612,724		222,673,592	1.202	365,637,706	1.871	222,673,592	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	5,299,161	29,702,379	128,059,328	59,612,724		222,673,592	1.202	365,637,706	1.871	222,673,592	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	206,365,222	556,035,821	669,420,753	656,253,252	1,172,239,699	3,260,314,747	17.597	3,040,152,686	15.555	3,253,749,828	6,564,919
5.2 Class 2	1,000,000	14,016,103	8,729,942		4,000,000	27,746,045	0.150	105,447,026	0.540	22,635,964	5,110,081
5.3 Class 3	180,000					180,000	0.001	180,000	0.001	180,000	
5.4 Class 4								3,200,000	0.016		
5.5 Class 5								2,415,000	0.012		
5.6 Class 6											
5.7 Totals	207,545,222	570,051,924	678,150,695	656,253,252	1,176,239,699	3,288,240,792	17.748	3,151,394,712	16.124	3,276,565,792	11,675,000

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	13,315,324	76,347,681	85,793,064		6,776,344	182,232,413	0.984	295,390,306	1.511	180,732,413	1,500,000
6.2 Class 2	2,602,210	50,058,092	23,964,557			76,624,859	0.414	102,858,088	0.526	76,624,859	
6.3 Class 3			5,496,579			5,496,579	0.030	9,833,468	0.050	5,496,579	
6.4 Class 4			6,833,086			6,833,086	0.037	6,812,732	0.035	6,833,086	
6.5 Class 5											
6.6 Class 6											
6.7 Totals	15,917,534	126,405,773	122,087,286		6,776,344	271,186,937	1.464	414,894,594	2.123	269,686,937	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,471,304,999	1,377,103,874	2,358,901,939	298,856,965	1,638,086,138	7,144,253,915	38.560	7,660,316,616	39.193	6,083,918,181	1,060,335,735
7.2 Class 2	90,896,427	786,783,374	1,028,790,521	40,988,825	256,742,963	2,204,202,110	11.897	1,809,397,425	9.258	1,976,081,087	228,121,025
7.3 Class 3	22,790,579	138,079,797	684,415,608	13,821,181	2,319,365	861,426,530	4.649	564,570,311	2.889	826,132,106	35,294,423
7.4 Class 4	7,398,013	103,936,855	423,744,763	6,078,805	3,340,715	544,499,151	2.939	356,891,491	1.826	516,050,560	28,448,591
7.5 Class 5		17,313,112	9,000,937			26,314,049	0.142	1,534,351	0.008	26,308,016	6,033
7.6 Class 6		782,888				782,888	0.004	2,074,572	0.011	1	782,887
7.7 Totals	1,592,390,018	2,423,999,900	4,504,853,768	359,745,776	1,900,489,181	10,781,478,643	58.191	10,394,784,766	53.184	9,428,489,951	1,352,988,694
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		6,896,053				6,896,053	0.037	186,822,388	0.956		6,896,053
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals		6,896,053				6,896,053	0.037	186,822,388	0.956		6,896,053

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	2,390,565,510	3,072,893,561	3,758,226,453	2,228,591,927	3,314,054,074	14,764,331,525	79.688	X X X	X X X	13,689,034,818	1,075,296,707
10.2 Class 2	94,498,637	860,017,798	1,061,485,020	40,988,825	260,742,963	2,317,733,243	12.510	X X X	X X X	2,084,502,139	233,231,106
10.3 Class 3	22,970,579	138,079,797	689,912,187	13,821,181	2,319,365	867,103,109	4.680	X X X	X X X	831,808,685	35,294,423
10.4 Class 4	7,398,013	103,936,855	430,577,849	6,078,805	3,340,715	551,332,237	2.976	X X X	X X X	522,883,646	28,448,591
10.5 Class 5		17,313,112	9,000,937			(c) 26,314,049	0.142	X X X	X X X	26,308,016	6,033
10.6 Class 6		782,888				(c) 782,888	0.004	X X X	X X X	1	782,887
10.7 Totals	2,515,432,739	4,193,024,011	5,949,202,446	2,289,480,738	3,580,457,117	(b) 18,527,597,051	100.000	X X X	X X X	17,154,537,305	1,373,059,747
10.8 Line 10.7 as a % of Col. 6	13.577	22.631	32.110	12.357	19.325	100.000	X X X	X X X	X X X	92.589	7.411
11. Total Bonds Prior Year											
11.1 Class 1	1,658,681,468	3,385,844,608	4,515,267,356	2,663,159,903	4,356,906,781	X X X	X X X	16,579,860,116	84.829	15,224,136,689	1,355,723,429
11.2 Class 2	165,545,259	685,067,575	1,017,819,909	58,169,548	91,100,248	X X X	X X X	2,017,702,539	10.323	1,798,534,941	219,167,596
11.3 Class 3	1,048,792	171,091,866	390,222,265		12,220,856	X X X	X X X	574,583,779	2.940	525,369,813	49,213,966
11.4 Class 4	2,183,520	99,319,161	258,810,283	6,591,259		X X X	X X X	366,904,223	1.877	330,010,657	36,893,566
11.5 Class 5		647,200	3,302,151			X X X	X X X	(c) 3,949,351	0.020	3,943,306	6,045
11.6 Class 6			2,074,572			X X X	X X X	(c) 2,074,572	0.011	2,074,572	
11.7 Totals	1,827,459,039	4,341,970,410	6,187,496,536	2,727,920,710	4,460,227,885	X X X	X X X	(b) 19,545,074,580	100.000	17,884,069,978	1,661,004,602
11.8 Line 11.7 as a % of Col. 8	9.350	22.215	31.658	13.957	22.820	X X X	X X X	100.000	X X X	91.502	8.498
12. Total Publicly Traded Bonds											
12.1 Class 1	1,902,007,114	2,885,785,477	3,589,533,706	2,180,762,891	3,130,945,628	13,689,034,816	73.885	15,224,136,689	77.892	13,689,034,816	X X X
12.2 Class 2	82,699,701	803,072,566	977,337,122	32,988,825	188,403,925	2,084,502,139	11.251	1,798,534,941	9.202	2,084,502,139	X X X
12.3 Class 3	22,970,579	134,709,547	659,988,014	11,821,181	2,319,365	831,808,686	4.490	525,369,813	2.688	831,808,686	X X X
12.4 Class 4	7,398,013	101,936,855	404,580,706	6,078,805	2,889,267	522,883,646	2.822	330,010,657	1.688	522,883,646	X X X
12.5 Class 5		17,307,079	9,000,937			26,308,016	0.142	3,943,306	0.020	26,308,016	X X X
12.6 Class 6		1				1		2,074,572	0.011	1	X X X
12.7 Totals	2,015,075,407	3,942,811,525	5,640,440,485	2,231,651,702	3,324,558,185	17,154,537,304	92.589	17,884,069,978	91.502	17,154,537,304	X X X
12.8 Line 12.7 as a % of Col. 6	11.747	22.984	32.880	13.009	19.380	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	10.876	21.281	30.443	12.045	17.944	92.589	X X X	X X X	X X X	92.589	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	488,558,394	187,108,087	168,692,745	47,829,036	183,108,446	1,075,296,708	5.804	1,355,723,429	6.936	X X X	1,075,296,708
13.2 Class 2	11,798,936	56,945,232	84,147,898	8,000,000	72,339,038	233,231,104	1.259	219,167,596	1.121	X X X	233,231,104
13.3 Class 3		3,370,250	29,924,173	2,000,000		35,294,423	0.190	49,213,966	0.252	X X X	35,294,423
13.4 Class 4		2,000,000	25,997,143		451,448	28,448,591	0.154	36,893,566	0.189	X X X	28,448,591
13.5 Class 5		6,033				6,033		6,045		X X X	6,033
13.6 Class 6		782,887				782,887				X X X	782,887
13.7 Totals	500,357,330	250,212,489	308,761,959	57,829,036	255,898,932	1,373,059,746	7.411	1,661,004,602	8.498	X X X	1,373,059,746
13.8 Line 13.7 as a % of Col. 6	36.441	18.223	22.487	4.212	18.637	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	2.701	1.350	1.666	0.312	1.381	7.411	X X X	X X X	X X X	X X X	7.411

(a) Includes \$ 1,327,052,312 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 64,491,346 current year, \$3,450,547,379 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 6,033 current year, \$ 6,045 prior year of bonds with 5* designations and \$ 0 current year, \$ 138,305 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	161,241,386	339,917,907	198,049,802	772,015,451	146,748,167	1,617,972,713	8.733	1,946,664,091	9.960	1,617,972,714	
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds	423,698,606	491,571,416	236,868,911	327,087,172	267,152,077	1,746,378,182	9.426	2,404,370,811	12.302	1,746,378,180	
1.7 Totals	584,939,992	831,489,323	434,918,713	1,099,102,623	413,900,244	3,364,350,895	18.159	4,351,034,902	22.262	3,364,350,894	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	86,020,447	158,426,203	5,003,286			249,449,936	1.346	379,341,425	1.941	249,449,936	
2.2 Single Class Mortgage-Backed/Asset-Backed Bonds	697,403	6,479,792		242,169		7,419,364	0.040	8,397,437	0.043	7,419,364	
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	86,717,850	164,905,995	5,003,286	242,169		256,869,300	1.386	387,738,862	1.984	256,869,300	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	22,622,961	39,572,664	76,129,370	114,524,194	83,051,650	335,900,839	1.813	292,766,649	1.498	335,900,839	
3.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
3.3 Defined											
3.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
3.5 Defined											
3.6 Other											
3.7 Totals	22,622,961	39,572,664	76,129,370	114,524,194	83,051,650	335,900,839	1.813	292,766,649	1.498	335,900,839	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	5,299,161	29,702,379	128,059,328	59,612,724		222,673,592	1.202	365,637,706	1.871	222,673,592	
4.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
4.3 Defined											
4.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
4.5 Defined											
4.6 Other											
4.7 Totals	5,299,161	29,702,379	128,059,328	59,612,724		222,673,592	1.202	365,637,706	1.871	222,673,592	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	61,808,960	227,849,783	289,016,003	373,897,154	18,067,485	970,639,385	5.239	1,544,653,050	7.903	962,939,385	7,700,000
5.2 Single Class Mortgage-Backed/Asset-Backed Bonds	123,510,980	175,782,734	150,748,124	130,951,916	574,299,967	1,155,293,721	6.236	451,414,524	2.310	1,151,318,720	3,975,000
Multi-Class Residential Mortgage-backed Securities:											
5.3 Defined	22,225,282	166,419,407	238,386,569	151,404,182	583,872,247	1,162,307,687	6.273	1,052,038,208	5.383	1,162,307,687	
5.4 Other								103,288,931	0.528		
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
5.5 Defined											
5.6 Other											
5.7 Totals	207,545,222	570,051,924	678,150,696	656,253,252	1,176,239,699	3,288,240,793	17.748	3,151,394,713	16.124	3,276,565,792	11,675,000

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

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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	15,917,534	126,405,773	122,087,286		6,776,344	271,186,937	1.464	414,894,594	2.123	269,686,937	1,500,000
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
6.3 Defined											
6.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
6.5 Defined											
6.6 Other											
6.7 Totals	15,917,534	126,405,773	122,087,286		6,776,344	271,186,937	1.464	414,894,594	2.123	269,686,937	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,555,882,892	2,229,969,486	4,181,522,411	276,103,206	780,465,528	9,023,943,523	48.705	8,279,842,045	42.363	7,752,459,020	1,271,484,509
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	4,415,291	16,613,078	33,827,837	12,045,831	334,276,114	401,178,151	2.165	285,118,606	1.459	399,096,825	2,081,324
Multi-Class Residential Mortgage-backed Securities:											
7.3 Defined	18,944,683	79,782,618	128,652,399	54,879,171	643,489,989	925,748,860	4.997	1,221,888,316	6.252	925,748,860	
7.4 Other	188,548	782,323	3,275,113	11,801,617	51,916,359	67,963,960	0.367	71,970,753	0.368	67,963,960	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
7.5 Defined			20,784,092		14,818,389	35,602,481	0.192	62,342,324	0.319	35,602,481	
7.6 Other	12,958,604	96,852,395	136,791,916	4,915,951	75,522,802	327,041,668	1.765	473,622,722	2.423	247,618,805	79,422,860
7.7 Totals	1,592,390,018	2,423,999,900	4,504,853,768	359,745,776	1,900,489,181	10,781,478,643	58.191	10,394,784,766	53.184	9,428,489,951	1,352,988,693
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		6,896,053				6,896,053	0.037	186,822,388	0.956		6,896,053
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
Multi-Class Residential Mortgage-backed Securities:											
9.3 Defined											
9.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
9.5 Defined											
9.6 Other											
9.7 Totals		6,896,053				6,896,053	0.037	186,822,388	0.956		6,896,053

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. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,908,793,341	3,158,740,248	4,999,867,486	1,596,152,729	1,035,109,174	12,698,662,978	68.539	X X X	X X X	11,411,082,423	1,287,580,562
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	552,322,280	690,447,020	421,444,872	470,327,088	1,175,728,158	3,310,269,418	17.867	X X X	X X X	3,304,213,089	6,056,324
Multi-Class Residential Mortgage-backed Securities:											
10.3 Defined	41,169,965	246,202,025	367,038,968	206,283,353	1,227,362,236	2,088,056,547	11.270	X X X	X X X	2,088,056,547	
10.4 Other	188,548	782,323	3,275,113	11,801,617	51,916,359	67,963,960	0.367	X X X	X X X	67,963,960	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
10.5 Defined			20,784,092		14,818,389	35,602,481	0.192	X X X	X X X	35,602,481	
10.6 Other	12,958,604	96,852,395	136,791,916	4,915,951	75,522,802	327,041,668	1.765	X X X	X X X	247,618,805	79,422,860
10.7 Totals	2,515,432,738	4,193,024,011	5,949,202,447	2,289,480,738	3,580,457,118	18,527,597,052	100.000	X X X	X X X	17,154,537,305	1,373,059,746
10.8 Line 10.7 as a % of Col. 6	13.577	22.631	32.110	12.357	19.325	100.000		X X X	X X X	92.589	7.411
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,822,062,811	4,011,161,672	4,834,887,220	2,001,721,896	740,788,352	X X X	X X X	13,410,621,951	68.614	11,839,435,201	1,571,186,710
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	5,396,228	55,092,450	540,600,325	314,132,596	2,234,079,776	X X X	X X X	3,149,301,375	16.113	3,140,662,263	8,639,113
Multi-Class Residential Mortgage-backed Securities:											
11.3 Defined		146,553,945	535,820,560	353,895,016	1,237,657,003	X X X	X X X	2,273,926,524	11.634	2,273,920,479	6,045
11.4 Other		500,253	24,789,794	50,468,548	99,501,089	X X X	X X X	175,259,684	0.897	175,259,684	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
11.5 Defined			40,955,334		21,386,990	X X X	X X X	62,342,324	0.319	62,342,324	
11.6 Other		128,662,090	210,443,303	7,702,654	126,814,675	X X X	X X X	473,622,722	2.423	392,450,028	81,172,694
11.7 Totals	1,827,459,039	4,341,970,410	6,187,496,536	2,727,920,710	4,460,227,885	X X X	X X X	19,545,074,580	100.000	17,884,069,979	1,661,004,562
11.8 Line 11.7 as a % of Col. 8	9.350	22.215	31.658	13.957	22.820	X X X	X X X	100.000	X X X	91.502	8.498
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,422,316,270	2,953,131,313	4,713,454,534	1,542,970,060	779,210,243	11,411,082,420	61.590	11,839,435,201	60.575	11,411,082,420	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	550,240,955	686,472,021	421,444,872	470,327,088	1,175,728,156	3,304,213,092	17.834	3,140,662,263	16.069	3,304,213,092	X X X
Multi-Class Residential Mortgage-backed Securities:											
12.3 Defined	41,169,965	246,202,025	367,038,968	206,283,353	1,227,362,236	2,088,056,547	11.270	2,273,920,479	11.634	2,088,056,547	X X X
12.4 Other	188,548	782,323	3,275,113	11,801,617	51,916,359	67,963,960	0.367	175,259,684	0.897	67,963,960	X X X
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
12.5 Defined			20,784,092		14,818,389	35,602,481	0.192	62,342,324	0.319	35,602,481	X X X
12.6 Other	1,159,668	56,223,843	114,442,909	269,585	75,522,802	247,618,807	1.336	392,450,028	2.008	247,618,807	X X X
12.7 Totals	2,015,075,406	3,942,811,525	5,640,440,488	2,231,651,703	3,324,558,185	17,154,537,307	92.589	17,884,069,979	91.502	17,154,537,307	X X X
12.8 Line 12.7 as a % of Col. 6	11.747	22.984	32.880	13.009	19.380	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	10.876	21.281	30.443	12.045	17.944	92.589	X X X	X X X	X X X	92.589	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	486,477,070	205,608,937	286,412,952	53,182,671	255,898,932	1,287,580,562	6.950	1,571,186,710	8.039	X X X	1,287,580,562
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds	2,081,324	3,975,000				6,056,324	0.033	8,639,113	0.044	X X X	6,056,324
Multi-Class Residential Mortgage-backed Securities:											
13.3 Defined								6,045		X X X	
13.4 Other										X X X	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
13.5 Defined										X X X	
13.6 Other	11,798,936	40,628,552	22,349,007	4,646,365		79,422,860	0.429	81,172,694	0.415	X X X	79,422,860
13.7 Totals	500,357,330	250,212,489	308,761,959	57,829,036	255,898,932	1,373,059,746	7.411	1,661,004,562	8.498	X X X	1,373,059,746
13.8 Line 13.7 as a % of Col. 6	36.441	18.223	22.487	4.212	18.637	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	2.701	1.350	1.666	0.312	1.381	7.411	X X X	X X X	X X X	X X X	7.411

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
0199999		Subtotal - Affiliates - U.S. Intercompany Pooling											
0299999		Subtotal - Affiliates - U.S. Non-pool		256,441	12,302	632,444	644,746	2,547		4,092	529,490		
0399999		Subtotal - Affiliates - Other (Non-U.S.)		60,455	2,816	35,777	38,593		1,337	34,685	11,323		
0499999		Total - Affiliates		316,896	15,118	668,221	683,339	2,547	1,337	38,777	540,813		
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000		19,446	(12)	2,678	2,666		4,553	4,369	1		
0599999		Total - Other U.S. Unaffiliated Insurers		306,494	4,072	367,077	371,149	1,157	132,316	181,904	5,168	75	
0699998		Pools and Associations - less than \$100,000 - Mandatory Pools		3,425	(223)	1,228	1,005		65	1,113			
0699999		Total - Pools, Associations - Mandatory Pools		106,482	46,982	561,290	608,272		46,982	40,028	2,137		
0799998		Pools and Associations - less than \$100,000 - Voluntary Pools		101	1	330	331		730	20	3,280		
0799999		Total - Pools, Associations - Voluntary Pools		53,810	3,202	110,345	113,547		29,966	36,462	4,464		
0899999		Total - Pools and Associations		160,292	50,184	671,635	721,819		76,948	76,490	6,601		
0999998		Other Non-U.S. Insurers - less than \$100,000		26,913	(97)	2,339	2,242		11,199	12,266	466		
0999999		Total - Other Non-U.S. Insurers		89,483	2,118	107,271	109,389		22,487	21,181	4,165		
9999999		Grand Total - Schedule F - Part 1		873,165	71,492	1,814,204	1,885,696	3,704	233,088	318,352	556,747	75	

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium	
0199999		Total Reinsurance Ceded by Portfolio				
0299999		Total Reinsurance Assumed by Portfolio				
NONE						

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
0199999		Total Authorized - Affiliates - U.S. Intercompany Pooling																	
0299999		Total Authorized - Affiliates - U.S. Non-Pool			5,382	9,962		7,993		8,088					33,847	2,070		31,777	
0399999		Total Authorized - Affiliates - Other (Non-U.S.)			3,118	1,856	329	1,339	126	1,695	42				5,387	55		5,332	1,511
0499999		Total Authorized - Affiliates			8,500	11,818	329	9,332	126	9,783	42				39,234	2,125		37,109	1,511
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			1,252	(1,685)	(7)	759	100	983	175				443	(1,987)		2,430	891,602
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			731,651	131,733	16,440	1,172,187	217,013	1,252,204	208,387				3,308,679	299,184		3,009,495	905,857
0699999		Total authorized - Pools - Mandatory			390,954	89,756	484	1,326,751	11,424	472,034	6,051				2,036,851	87,811		1,949,040	2,635
0799999		Total Authorized - Pools - Voluntary			65,417	10,850	3,994	118,888	11,865	87,269	2,234				249,685	525		249,160	1
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			1,561	201		960	8	632	157				2,280	55		2,225	
0899999		Total Authorized - Other Non-U.S. Insurers			86,780	12,965	12,521	217,922	10,359	79,033	9,697				373,733	35,852		337,881	6,917
0999999		Total Authorized			1,283,302	257,122	33,768	2,845,080	250,787	1,900,323	226,411				6,008,182	425,497		5,582,685	916,921
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																	
1199999		Total Unauthorized - Affiliates - U.S. Non-Pool																	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			5,975	516	27	25,353	3,624	47,007	1				81,350	3,567		77,783	3,163
1399999		Total Unauthorized - Affiliates			5,975	516	27	25,353	3,624	47,007	1				81,350	3,567		77,783	3,163
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			318	9		131	59	219	37				530	63		467	34
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			99,388	4,386	1,148	26,873	1,881	117,071	1,294				162,542	7,568		154,974	59,485
1599999		Total Unauthorized - Pools - Mandatory			73														
1699999		Total Unauthorized - Pools - Voluntary			22,423	16		52,699	12,572	1,154	288				74,385	3,899		70,486	
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			563	1,263	(153)	1,128	334	2,175	202				5,242	280		4,962	1,450
1799999		Total Unauthorized - Other Non-U.S. Insurers			591,424	50,015	8,458	440,445	27,562	936,346	27,789				1,586,001	104,676		1,481,325	501,334
1899999		Total Unauthorized			719,283	54,933	9,633	545,370	45,639	1,101,578	29,372				1,904,278	119,710		1,784,568	563,982
9999999		Totals			2,002,585	312,055	43,401	3,390,450	296,426	3,001,901	255,783				7,912,460	545,207		7,367,253	1,480,903

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

1 Name of Company	2 Commission Rate	3 Ceded Premium
1)AMERICAN REINSURANCE COMPANY	27.00	541
2)GERLING GLOBAL REINSURANCE CORP	34.00	8,280
3)SWISS REINSURANCE	15.00	22,154
4)		
5)		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
0199999		Total Authorized-Affiliates U.S.- Intercompany Pooling											
0299999		Total Authorized-Affiliates U.S.- Non-Pool		16,382						16,382			
0399999		Total Authorized-Affiliates-Other (Non-U.S.)		1,006	115	452	344	268	1,179	2,185	53.959	12.265	
0499999		Total Authorized Affiliates		17,388	115	452	344	268	1,179	18,567	6.350	1.443	
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		98,012	4,598	14,320	1,655	23,169	43,742	141,754	30.858	16.345	
0699999		Total Authorized-Pools - Mandatory		90,240						90,240			
0799999		Total Authorized-Pools - Voluntary		12,085		175		2,584	2,759	14,844	18.587	17.408	
0899999		Total Authorized-Other Non-U.S. Insurers		8,707	381	1,235	(3,176)	18,337	16,777	25,484	65.833	71.955	
0999999		Total Authorized		226,432	5,094	16,182	(1,177)	44,358	64,457	290,889	22.159	15.249	
1099999		Total Unauthorized-Affiliates-U.S. Intercompany Pooling											
1199999		Total Unauthorized-Affiliates-U.S. Non-Pool											
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		70	474	1			475	545	87.156		
1399999		Total Unauthorized Affiliates		70	474	1			475	545	87.156		
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		2,265	416	502	634	1,718	3,270	5,535	59.079	31.039	
1599999		Total Unauthorized-Pools - Mandatory											
1699999		Total Unauthorized-Pools - Voluntary		15		1			1	16	6.250		
1799999		Total Unauthorized-Other Non-U.S. Insurers		25,797	606	1,948	14,009	16,109	32,672	58,469	55.879	27.551	
1899999		Total Unauthorized		28,147	1,496	2,452	14,643	17,827	36,418	64,565	56.405	27.611	
9999999		Totals		254,579	6,590	18,634	13,466	62,185	100,875	355,454	28.379	17.495	

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														
0399999		Total Affiliates Other Non-U.S. Insurers		81,351	3,163	95,735	3,567		259	81,323	28					28
0499999		Total Affiliates		81,351	3,163	95,735	3,567		259	81,323	28					28
0599999		Total Other U.S. Unaffiliated Insurers		161,804	59,485	77,979	7,568		11,617	141,110	20,694	2,351	470	271	(5)	20,946
0699999		Total Pools and Associations - Mandatory														
0799999		Total Pools and Associations - Voluntary		74,383		74,015	3,899			73,402	981				(23)	958
0899999		Total Other Non-U.S. Insurers		1,585,098	501,334	1,032,849	104,676		70,722	1,453,062	132,036	29,833	5,967	5,038	(737)	134,915
9999999		Totals		1,902,636	563,982	1,280,578	119,710		82,598	1,748,897	153,739	32,184	6,437	5,309	(765)	156,847

4
2

1. Amounts in dispute totaling \$ 290 are included in Column 5.
 2. Amounts in dispute totaling \$ 286 are excluded from Column 13.
 3. Column 5 excludes \$ 1,642 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE F - PART 6

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20 % of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
Totals			16,499,802	194,203,749	68,185,828	6.3	11,055,360	29,158,405	5,831,681	8,042,753

4
3

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 26,681,198 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 30,972,240 in dispute.

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	476,875,097	X X X	412,654,080	X X X		X X X		X X X	214,553	X X X	6,070	X X X		X X X		X X X	64,000,394	X X X
2. Premiums earned	473,555,702	X X X	409,720,901	X X X		X X X		X X X	214,664	X X X	6,350	X X X		X X X		X X X	63,613,787	X X X
3. Incurred claims	425,520,591	89.9	396,908,693	96.9			(47,839)		359,448	167.4	(1,388,994)	(21,873.9)					29,689,283	46.7
4. Increase in contract reserves																		
5. Commissions (a)	7,195,937	1.5	2,161,268	0.5			2,530,675										2,503,994	3.9
6. General insurance expenses	40,283,436	8.5	25,990,376	6.3			6,399,771		6,806	3.2	2,030	32.0					7,884,453	12.4
7. Taxes, licenses and fees	4,977,769	1.1	3,694,507	0.9					107		417	6.6					1,282,738	2.0
8. Total expenses incurred	52,457,142	11.1	31,846,151	7.8			8,930,446		6,913	3.2	2,447	38.5					11,671,185	18.3
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	(4,422,031)	(0.9)	(19,033,943)	(4.6)			(8,882,607)		(151,697)	(70.7)	1,392,897	21,935.4					22,253,319	35.0
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	(4,422,031)	(0.9)	(19,033,943)	(4.6)			(8,882,607)		(151,697)	(70.7)	1,392,897	21,935.4					22,253,319	35.0

46

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	21,387,391	9,209,218			179	2,232			12,175,762
2. Advance premiums									
3. Reserve for rate credits	400,241	400,241							
4. Total premium reserves, current year	21,787,632	9,609,459			179	2,232			12,175,762
5. Total premium reserves, prior year	19,715,161	6,988,330			284	2,546			12,724,001
6. Increase in total premium reserves	2,072,471	2,621,129			(105)	(314)			(548,239)
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	681,612,261	678,100,918		180,000	38,000	89,000			3,204,343
2. Total prior year	595,047,677	582,781,781		234,000	40,000	1,527,007			10,464,889
3. Increase	86,564,584	95,319,137		(54,000)	(2,000)	(1,438,007)			(7,260,546)
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	83,253,407	79,765,947		6,161	18,071	14,705			3,448,523
1.2. On claims incurred during current year	253,619,191	220,012,938			343,377	34,310			33,228,566
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	436,296,145	432,295,584		180,000					3,820,561
2.2. On claims incurred during current year	245,316,117	245,805,331			38,000	89,000			(616,214)
3. Test:									
3.1. Line 1.1 and 2.1	519,549,552	512,061,531		186,161	18,071	14,705			7,269,084
3.2. Claim reserves and liabilities, December 31 prior year	595,047,677	582,781,781		234,000	40,000	1,527,007			10,464,889
3.3. Line 3.1 minus Line 3.2	(75,498,125)	(70,720,250)		(47,839)	(21,929)	(1,512,302)			(3,195,805)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	256,639,919	256,440,626							199,293
2. Premiums earned	253,758,817	253,479,804							279,013
3. Incurred claims	260,029,863	259,970,001							59,862
4. Commissions	(4,621,263)	(4,662,010)							40,747
B. Reinsurance Ceded:									
1. Premiums written	12,325,569	11,441,177							884,392
2. Premiums earned	13,460,175	11,441,178							2,018,997
3. Incurred claims	9,492,148	1,261,205							8,230,943
4. Commissions	117,429								117,429

SCHEDULE P-ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P-PART 1-SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	678,524	550,693	157,976	42,362	31,741	6,036	790	269,150	X X X
2. 1992	11,280,520	2,564,477	8,716,043	6,980,532	1,817,707	442,072	35,191	556,152	5,204	172,270	6,120,654	X X X
3. 1993	10,885,547	2,519,439	8,366,108	6,276,723	1,485,606	436,683	44,509	581,918	3,828	188,752	5,761,381	X X X
4. 1994	10,741,128	3,201,682	7,539,446	6,220,066	1,285,393	467,510	60,814	609,770	3,020	197,080	5,948,119	X X X
5. 1995	9,735,203	2,040,764	7,694,439	5,951,913	1,042,580	426,392	38,335	639,633	1,906	202,388	5,935,117	X X X
6. 1996	9,464,629	1,845,874	7,618,755	6,167,327	978,422	480,147	39,660	632,829	2,753	223,120	6,259,468	X X X
7. 1997	9,120,343	1,230,833	7,889,510	6,173,950	916,866	511,871	48,555	660,661	3,971	224,166	6,377,090	X X X
8. 1998	9,823,135	1,214,278	8,608,857	6,629,528	833,860	445,805	31,169	728,219	5,954	230,866	6,932,569	X X X
9. 1999	9,664,922	1,367,002	8,297,920	5,984,404	779,314	335,336	30,849	713,011	10,459	207,147	6,212,129	X X X
10. 2000	10,062,210	1,605,944	8,456,266	4,796,974	628,900	195,197	21,375	619,511	6,285	120,739	4,955,122	X X X
11. 2001	10,462,607	1,702,348	8,760,259	3,131,929	188,599	89,127	4,673	490,997	947	14,363	3,517,834	X X X
12. Totals	X X X	X X X	X X X	58,991,870	10,507,940	3,988,116	397,492	6,264,442	50,363	1,781,681	58,288,633	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	4,159,020	1,213,071	1,286,808	598,731	349,473	80,138	452,664	274,487	137,811	806	4,503	4,218,543	X X X
2. 1992	326,742	122,583	100,477	37,216	11,311	166	19,594	1,243	10,112	10	1,655	307,018	X X X
3. 1993	333,859	118,727	114,394	55,052	16,249	153	23,910	1,677	11,286	17	2,707	324,072	X X X
4. 1994	325,431	98,384	143,607	47,536	19,287	2,187	29,111	2,755	13,244	35	4,237	379,783	X X X
5. 1995	378,363	85,270	176,880	51,663	21,776	1,293	29,375	3,322	16,491	32	7,840	481,305	X X X
6. 1996	452,962	85,244	229,261	128,601	27,245	2,381	50,851	5,080	22,528	65	14,332	561,476	X X X
7. 1997	723,660	110,776	244,979	105,409	47,194	6,332	121,028	8,314	29,634	133	25,085	935,531	X X X
8. 1998	1,203,351	254,169	308,269	155,150	84,940	8,798	129,898	8,896	44,942	148	47,285	1,344,239	X X X
9. 1999	1,527,606	255,292	516,434	271,855	103,796	14,790	196,970	17,695	66,696	319	61,703	1,851,551	X X X
10. 2000	1,703,692	330,703	974,151	504,535	102,513	16,079	289,032	32,692	105,261	673	92,693	2,289,967	X X X
11. 2001	2,782,097	716,230	2,459,775	1,046,141	81,176	18,685	409,835	30,632	219,714	1,694	166,358	4,139,215	X X X
12. Totals	13,916,783	3,390,449	6,555,035	3,001,889	864,960	151,002	1,752,268	386,793	677,719	3,932	428,398	16,832,700	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	3,634,026	584,517
2. 1992	8,446,992	2,019,320	6,427,672	74.881	78.742	73.745			200.100	267,420	39,598
3. 1993	7,795,022	1,709,569	6,085,453	71.609	67.855	72.739			200.100	274,474	49,598
4. 1994	7,828,026	1,500,124	6,327,902	72.879	46.854	83.931			200.100	323,118	56,665
5. 1995	7,640,823	1,224,401	6,416,422	78.487	59.997	83.390			200.100	418,310	62,995
6. 1996	8,063,150	1,242,206	6,820,944	85.192	67.296	89.528			200.100	468,378	93,098
7. 1997	8,512,977	1,200,356	7,312,621	93.341	97.524	92.688			200.100	752,454	183,077
8. 1998	9,574,952	1,298,144	8,276,808	97.473	106.907	96.143			200.100	1,102,301	241,938
9. 1999	9,444,253	1,380,573	8,063,680	97.717	100.993	97.177			200.100	1,516,893	334,658
10. 2000	8,786,331	1,541,242	7,245,089	87.320	95.971	85.677			200.100	1,842,605	447,362
11. 2001	9,664,650	2,007,601	7,657,049	92.373	117.931	87.407			200.100	3,479,501	659,714
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	14,079,480	2,753,220

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

SCHEDULE P-PART 2-SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	One Year	Two Year
1. Prior	13,157,149	13,510,325	13,676,582	13,960,998	14,312,625	14,682,059	14,702,137	14,440,015	14,343,936	14,938,379	594,443	498,364
2. 1992	7,123,711	7,092,646	6,521,344	6,359,774	6,103,133	6,096,695	6,036,037	5,955,760	5,929,184	5,914,460	(14,724)	(41,300)
3. 1993	X X X	6,701,914	6,487,411	6,148,432	5,835,471	5,772,877	5,695,950	5,589,563	5,521,351	5,542,742	21,391	(46,821)
4. 1994	X X X	X X X	6,448,553	6,270,171	6,081,182	6,011,148	5,890,516	5,794,886	5,726,676	5,757,203	30,527	(37,683)
5. 1995	X X X	X X X	X X X	6,190,622	6,023,801	5,877,287	5,837,879	5,790,337	5,779,713	5,804,761	25,048	14,424
6. 1996	X X X	X X X	X X X	X X X	6,291,120	6,084,210	6,139,421	6,166,929	6,240,777	6,228,077	(12,700)	61,148
7. 1997	X X X	X X X	X X X	X X X	X X X	6,173,227	6,267,257	6,475,249	6,572,032	6,694,382	122,350	219,133
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	6,979,776	7,210,070	7,369,846	7,588,331	218,485	378,261
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,900,003	7,150,139	7,411,742	261,603	511,739
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,639,344	6,643,890	4,546	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,051,924	X X X	X X X
12. Totals											1,250,969	1,557,265

SCHEDULE P-PART 3-SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001		
1. Prior	000	3,231,370	5,188,652	6,430,789	7,392,525	8,207,090	8,984,632	9,394,283	9,856,399	10,099,844	X X X	X X X
2. 1992	1,958,017	3,455,149	4,155,353	4,672,926	4,988,298	5,193,432	5,338,379	5,424,793	5,490,971	5,569,706	X X X	X X X
3. 1993	X X X	1,927,458	3,204,484	3,928,272	4,397,159	4,704,491	4,888,073	5,015,452	5,095,912	5,183,291	X X X	X X X
4. 1994	X X X	X X X	2,142,576	3,407,705	4,110,774	4,615,123	4,907,657	5,109,009	5,217,231	5,341,369	X X X	X X X
5. 1995	X X X	X X X	X X X	2,228,223	3,493,202	4,165,510	4,605,371	4,920,904	5,122,489	5,297,390	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	2,529,082	3,769,701	4,456,293	4,981,536	5,332,116	5,629,392	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	2,417,198	3,757,822	4,624,550	5,244,295	5,720,400	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,707,132	4,427,697	5,430,502	6,210,304	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,739,107	4,429,346	5,509,577	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,790,425	4,341,896	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,027,784	X X X	X X X

SCHEDULE P-PART 4-SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	4,466,828	3,159,497	3,061,509	2,778,996	2,521,336	2,357,653	1,963,549	1,468,701	1,421,109	988,723
2. 1992	2,933,121	2,014,799	1,266,957	921,840	552,466	466,312	342,646	190,115	150,287	87,652
3. 1993	X X X	2,856,708	1,803,746	1,175,013	692,976	527,126	388,827	210,411	129,447	94,420
4. 1994	X X X	X X X	2,515,394	1,509,337	957,883	675,192	441,614	248,417	159,472	141,028
5. 1995	X X X	X X X	X X X	2,329,126	1,285,408	803,518	512,838	317,312	229,274	167,228
6. 1996	X X X	X X X	X X X	X X X	2,105,220	1,120,316	664,155	393,767	296,079	175,900
7. 1997	X X X	X X X	X X X	X X X	X X X	2,011,254	1,047,593	606,840	402,691	284,623
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,268,539	1,016,252	598,760	314,957
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,201,917	1,066,611	483,463
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,902,109	787,073
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,844,815

SCHEDULE P-PART 1A-HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X	1,058		176		52			1,286	X X X	
2. 1992	429,961	22,392	407,569	507,510	117,219	17,405	499	35,602	(231)	4,163	443,030	215,751	
3. 1993	447,757	24,061	423,696	295,426	7,864	13,959	581	32,037		3,618	332,977	192,139	
4. 1994	472,832	37,258	435,574	353,346	9,086	16,220	207	38,904		4,465	399,177	220,443	
5. 1995	500,913	36,016	464,897	315,993	4,988	16,384	106	28,972	1	5,857	356,254	190,286	
6. 1996	526,539	32,921	493,618	476,274	27,562	23,247	402	38,265		6,289	509,822	266,763	
7. 1997	583,309	38,739	544,570	333,486	1,656	13,503	58	38,878		7,060	384,153	187,392	
8. 1998	659,702	42,687	617,015	452,416	20,797	16,991	133	49,203	17	6,332	497,663	225,789	
9. 1999	689,483	44,439	645,044	421,833	7,158	13,855	217	55,118	49	5,058	483,382	194,011	
10. 2000	717,373	45,581	671,792	465,365	8,646	12,519	228	56,900	61	2,674	525,849	190,800	
11. 2001	776,885	71,470	705,415	422,046	8,298	12,136	234	47,533	39	326	473,144	185,995	
12. Totals	X X X	X X X	X X X	4,044,753	213,274	156,395		2,665	421,464	(64)	45,842	4,406,737	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	2,056		1	11	408		29		157		31	2,640	115
2. 1992	827	11	1	13	54	1	32		75		3	964	30
3. 1993	898		(156)	10	121		29		84	3	4	963	39
4. 1994	1,326	169	(154)	13	94	13	36		120	3	35	1,224	77
5. 1995	2,295	1	(98)	17	228		58		181	3	186	2,643	180
6. 1996	3,447	31	(82)	44	453		412	13	248	3	475	4,387	332
7. 1997	5,570	3	(212)	107	343		1,172	28	359	3	729	7,091	528
8. 1998	8,581	172	(25)	263	579	23	2,230	45	619	4	1,401	11,477	1,070
9. 1999	18,585	522	340	485	861	30	3,563	70	1,322	9	2,549	23,555	2,439
10. 2000	25,380	648	(2,676)	660	860	20	5,260	111	2,099	31	4,725	29,453	5,399
11. 2001	123,976	6,548	21,066	1,196	1,520	28	8,875	177	10,764	120	7,601	158,132	27,620
12. Totals	192,941	8,105	18,005	2,819	5,521	115	21,696	444	16,028	179	17,739	242,529	37,829

	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	2,046	594
2. 1992	561,506	117,512	443,994	130,595	524,795	108,937			200.100	804	160
3. 1993	342,398	8,458	333,940	76,470	35,152	78,816			200.100	732	231
4. 1994	409,892	9,491	400,401	86,689	25,474	91,925			200.100	990	234
5. 1995	364,013	5,116	358,897	72,670	14,205	77,199			200.100	2,179	464
6. 1996	542,264	28,055	514,209	102,986	85,219	104,171			200.100	3,290	1,097
7. 1997	393,099	1,855	391,244	67,391	4,788	71,845			200.100	5,248	1,843
8. 1998	530,594	21,454	509,140	80,429	50,259	82,517			200.100	8,121	3,356
9. 1999	515,477	8,540	506,937	74,763	19,217	78,590			200.100	17,918	5,637
10. 2000	565,707	10,405	555,302	78,858	22,827	82,660			200.100	21,396	8,057
11. 2001	647,916	16,640	631,276	83,399	23,282	89,490			200.100	137,298	20,834
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	200,022	42,507

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	3,795	3,054	938	12	217		49	1,884	X X X
2. 1992	1,524,952	80,273	1,444,679	1,029,522	69,962	62,264	2,480	76,380	36	18,452	1,095,688	501,283
3. 1993	1,608,275	75,767	1,532,508	1,038,088	58,302	65,072	1,252	78,125	22	22,826	1,121,709	544,196
4. 1994	1,477,412	127,760	1,349,652	1,086,184	92,930	77,227	3,989	88,823	222	20,183	1,155,093	565,615
5. 1995	1,648,923	132,968	1,515,955	1,087,597	95,249	84,025	5,156	103,111	451	19,263	1,173,877	553,041
6. 1996	1,680,206	154,440	1,525,766	1,140,301	109,020	98,925	6,456	103,562	982	19,333	1,226,330	552,720
7. 1997	1,730,935	136,573	1,594,362	1,149,603	102,365	101,986	6,489	126,881	1,485	18,977	1,268,131	556,857
8. 1998	1,721,117	136,814	1,584,303	1,088,502	100,077	84,416	7,868	135,414	3,022	17,787	1,197,365	554,144
9. 1999	1,681,861	135,252	1,546,609	1,032,002	116,600	58,729	7,735	141,222	5,006	12,001	1,102,612	564,958
10. 2000	1,698,058	152,220	1,545,838	887,202	111,509	38,486	8,437	135,419	3,001	3,430	938,160	553,626
11. 2001	1,795,438	79,892	1,715,546	568,427	28,401	18,144	1,432	105,023		849	661,761	503,494
12. Totals	X X X	X X X	X X X	10,111,223	887,469	690,212	51,306	1,094,177	14,227	153,150	10,942,610	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	131,197	87,128	14,428	1,098	1,653	6	18	6,629	780	104	64,913	870	
2. 1992	5,835	718		3	386		11	263	6	125	5,768	324	
3. 1993	7,258	933	26	6	655		29	338	7	260	7,357	484	
4. 1994	13,794	2,268	(217)	(15)	1,048		66	629	20	376	13,040	954	
5. 1995	30,516	1,806	(164)	9	2,045		175	983	16	661	31,710	1,541	
6. 1996	32,147	3,916	(23)	101	3,300		812	47	1,860	37	33,995	3,220	
7. 1997	71,869	4,870	313	2,333	6,282		3,822	94	3,282	84	78,187	7,144	
8. 1998	133,580	8,069	1,138	581	10,542		9,448	185	6,208	79	152,002	13,217	
9. 1999	226,614	19,126	24,489	2,330	15,547	2,189	21,215	562	12,725	207	276,176	24,403	
10. 2000	308,193	25,085	101,563	7,799	17,806	4,385	37,945	1,227	23,943	370	450,584	52,229	
11. 2001	589,810	34,040	315,570	16,730	16,012	5,569	55,817	1,797	61,058	672	979,459	136,435	
12. Totals	1,550,813	187,959	457,123	30,975	75,276	12,149	129,358	3,936	117,918	2,278	46,473	2,093,191	240,821

	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	57,399	7,514
2. 1992	1,174,661	73,205	1,101,456	77.029	91.195	76.242			200.100	5,114	654
3. 1993	1,189,591	60,525	1,129,066	73.967	79.883	73.674			200.100	6,345	1,012
4. 1994	1,267,554	99,421	1,168,133	85.796	77.819	86.551			200.100	11,324	1,716
5. 1995	1,308,288	102,701	1,205,587	79.342	77.237	79.527			200.100	28,537	3,173
6. 1996	1,380,884	120,559	1,260,325	82.185	78.062	82.603			200.100	28,107	5,888
7. 1997	1,464,038	117,720	1,346,318	84.581	86.196	84.442			200.100	64,979	13,208
8. 1998	1,469,248	119,881	1,349,367	85.366	87.623	85.171			200.100	126,068	25,934
9. 1999	1,532,543	153,755	1,378,788	91.122	113.680	89.149			200.100	229,647	46,529
10. 2000	1,550,557	161,813	1,388,744	91.314	106.302	89.838			200.100	376,872	73,712
11. 2001	1,729,861	88,641	1,641,220	96.348	110.951	95.668			200.100	854,610	124,849
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,789,002	304,189

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	5,678	2,028	453	6	277	1		4,373	X X X
2. 1992	653,590	74,604	578,986	449,175	60,251	41,633	5,186	39,750	110	1,708	465,011	116,718
3. 1993	641,315	70,592	570,723	443,417	55,763	42,174	5,643	40,315	189	2,256	464,311	111,180
4. 1994	550,887	102,028	448,859	491,808	75,390	47,831	8,337	44,580	109	1,353	500,383	123,264
5. 1995	519,377	113,019	406,358	491,891	84,310	43,013	8,114	41,675	88	1,552	484,067	127,587
6. 1996	619,040	121,347	497,693	534,435	91,295	50,261	7,730	48,653	208	2,080	534,116	141,831
7. 1997	701,955	134,941	567,014	623,585	106,908	52,667	6,683	53,649	241	1,897	616,069	157,132
8. 1998	811,473	142,169	669,304	600,119	89,645	45,607	6,248	60,381	362	2,119	609,852	162,920
9. 1999	733,658	178,340	555,318	566,556	154,691	40,462	8,947	57,645	761	3,844	500,264	166,220
10. 2000	729,440	183,856	545,584	313,988	72,742	18,917	2,556	44,968	271	1,156	302,304	146,071
11. 2001	628,922	114,854	514,068	101,751	8,576	5,263	94	30,920	9	296	129,255	107,774
12. Totals	X X X	X X X	X X X	4,622,403	801,599	388,281	59,544	462,813	2,349	18,261	4,610,005	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	24,207	1,779	8,041	10,140	1,184	6	8,216	3,403	1,082	3	27	27,399	389
2. 1992	2,690	79	809	2,553	159	1	968	668	130	1	48	1,454	46
3. 1993	3,438	476	978	1,646	303	1	1,182	549	179		85	3,408	94
4. 1994	6,682	779	2,624	1,359	538	96	2,522	810	358		159	9,680	118
5. 1995	14,735	1,480	4,617	5,067	1,020	232	4,103	1,113	743	1	163	17,325	355
6. 1996	24,420	4,987	8,740	8,635	1,832	421	9,019	1,253	1,332	3	128	30,044	559
7. 1997	54,841	9,622	15,409	10,146	5,115	653	9,635	1,500	2,516	8	334	65,587	1,253
8. 1998	132,742	29,091	21,902	19,498	8,821	1,530	8,173	2,111	5,515	15	632	124,908	2,645
9. 1999	194,711	44,033	45,610	47,837	18,682	3,697	14,963	3,811	8,877	30	5,205	183,435	8,486
10. 2000	221,889	61,553	110,512	74,366	13,802	3,252	31,149	9,370	13,827	52	4,131	242,586	9,283
11. 2001	173,346	23,675	222,892	40,845	4,037	1,192	28,712	2,906	24,828	69	767	385,128	21,635
12. Totals	853,701	177,554	442,134	222,092	55,493	11,081	118,642	27,494	59,387	182	11,679	1,090,954	44,863

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	20,329	7,070
2. 1992	535,314	68,849	466,465	81.904	92.286	80.566			200.100	867	587
3. 1993	531,986	64,267	467,719	82.952	91.040	81.952			200.100	2,294	1,114
4. 1994	596,943	86,880	510,063	108.360	85.153	113.635			200.100	7,168	2,512
5. 1995	601,797	100,405	501,392	115.869	88.839	123.387			200.100	12,805	4,520
6. 1996	678,692	114,532	564,160	109.636	94.384	113.355			200.100	19,538	10,506
7. 1997	817,417	135,761	681,656	116.449	100.608	120.219			200.100	50,482	15,105
8. 1998	883,260	148,500	734,760	108.847	104.453	109.780			200.100	106,055	18,853
9. 1999	947,506	263,807	683,699	129.148	147.924	123.118			200.100	148,451	34,984
10. 2000	769,052	224,162	544,890	105.430	121.923	99.873			200.100	196,482	46,104
11. 2001	591,749	77,366	514,383	94.089	67.360	100.061			200.100	331,718	53,410
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	896,189	194,765

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	372,282	435,033	19,387	456	15,203	106	51	(28,723)	X X X
2. 1992	5,883,390	1,705,708	4,177,682	3,338,425	1,134,799	122,395	10,231	235,245	688	23,472	2,550,347	987,520
3. 1993	5,510,701	1,856,543	3,654,158	2,907,993	999,829	125,143	11,203	256,191	592	23,165	2,277,703	916,076
4. 1994	4,695,235	1,563,321	3,131,914	2,539,307	779,790	122,741	12,465	252,169	236	20,037	2,121,726	790,923
5. 1995	3,771,396	1,081,903	2,689,493	2,151,723	530,799	118,158	11,720	230,797	88	19,513	1,958,071	756,625
6. 1996	3,249,661	725,765	2,523,896	1,951,737	380,954	129,356	11,076	212,510	137	21,909	1,901,436	751,144
7. 1997	2,886,785	468,078	2,418,707	1,964,419	327,585	158,744	18,549	224,311	180	19,715	2,001,160	836,767
8. 1998	3,049,504	420,203	2,629,301	2,091,451	244,969	159,476	8,918	232,553	285	18,332	2,229,308	879,336
9. 1999	2,846,681	565,605	2,281,076	1,715,151	212,137	127,281	8,660	212,414	81	6,235	1,833,968	802,459
10. 2000	3,075,483	724,674	2,350,809	1,188,604	169,476	79,444	6,482	148,838	73	1,740	1,240,855	732,806
11. 2001	3,044,511	721,604	2,322,907	483,024	67,778	32,372	1,976	96,068	92	76	541,618	624,749
12. Totals	X X X	X X X	X X X	20,704,116	5,283,149	1,194,497	101,736	2,116,299	2,558	154,245	18,627,469	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	2,832,250	681,950	476,649	86,045	49,155	1,232	3,171	41	68,204	3	3,368	2,660,158	34,634
2. 1992	291,174	121,197	89,774	31,243	5,467	142	11,591	10	8,439	3	1,249	253,850	3,304
3. 1993	287,167	114,068	98,447	46,616	5,893	137	11,488	62	8,767	3	1,657	250,876	3,692
4. 1994	253,301	83,667	115,263	37,481	5,983	293	10,017	174	9,385	3	2,745	272,331	4,006
5. 1995	275,998	78,236	146,300	37,578	7,333	745	10,088	607	11,463	3	5,028	334,013	4,640
6. 1996	298,174	67,408	175,011	98,268	9,044	1,044	10,295	789	13,812	4	8,882	338,823	5,970
7. 1997	372,597	71,350	183,069	67,249	13,011	1,649	34,888	2,241	16,051	4	14,435	477,123	9,496
8. 1998	540,220	96,125	219,205	85,488	23,141	2,330	51,298	2,639	21,524	6	26,646	668,800	16,573
9. 1999	631,302	125,262	370,216	167,119	32,378	6,241	67,371	7,241	29,897	7	29,905	825,294	25,971
10. 2000	608,021	152,627	514,491	317,667	40,544	5,192	92,573	12,135	35,746	11	32,739	803,743	42,977
11. 2001	641,174	113,171	1,195,042	732,403	35,362	1,549	96,808	596	65,209	25	21,596	1,185,851	93,219
12. Totals	7,031,378	1,705,061	3,583,467	1,707,157	227,311	20,554	399,588	26,535	288,497	72	148,250	8,070,862	244,482

	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	2,540,904	119,254
2. 1992	4,102,510	1,298,313	2,804,197	69.730	76.116	67.123			200.100	228,508	25,342
3. 1993	3,701,089	1,172,510	2,528,579	67.162	63.156	69.197			200.100	224,930	25,946
4. 1994	3,308,166	914,109	2,394,057	70.458	58.472	76.441			200.100	247,416	24,915
5. 1995	2,951,860	659,776	2,292,084	78.270	60.983	85.224			200.100	306,484	27,529
6. 1996	2,799,939	559,680	2,240,259	86.161	77.116	88.762			200.100	307,509	31,314
7. 1997	2,967,090	488,807	2,478,283	102.782	104.429	102.463			200.100	417,067	60,056
8. 1998	3,338,868	440,760	2,898,108	109.489	104.892	110.224			200.100	577,812	90,988
9. 1999	3,186,010	526,748	2,659,262	111.920	93.130	116.579			200.100	709,137	116,157
10. 2000	2,708,261	663,663	2,044,598	88.060	91.581	86.974			200.100	652,218	151,525
11. 2001	2,645,059	917,590	1,727,469	86.880	127.160	74.367			200.100	990,642	195,209
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,202,627	868,235

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	10,022	466	7,544	1,341	471	83	75	16,147	X X X
2. 1992	456,461	74,481	381,980	425,227	124,672	55,463	7,691	30,436	1,281	8,830	377,482	58,602
3. 1993	573,579	110,244	463,335	430,784	106,182	66,063	13,627	35,021	1,527	10,484	410,532	63,746
4. 1994	593,208	120,200	473,008	420,457	75,373	58,835	6,823	34,336	910	10,057	430,522	76,341
5. 1995	600,374	114,671	485,703	369,890	43,889	48,751	1,739	33,849	336	9,503	406,526	85,704
6. 1996	596,607	120,726	475,881	447,189	62,318	51,983	1,932	38,885	93	11,509	473,714	115,513
7. 1997	641,252	113,112	528,140	419,093	63,392	51,980	3,290	38,246	407	11,836	442,230	103,427
8. 1998	647,797	100,346	547,451	399,284	76,209	46,591	1,673	40,538	787	8,846	407,744	105,301
9. 1999	602,012	83,399	518,613	357,004	77,256	33,999	29,010	42,555	1,661	5,763	348,663	101,038
10. 2000	653,257	84,138	569,119	330,439	50,611	17,470	1,081	38,128	1,805	4,115	332,540	87,972
11. 2001	769,330	100,993	668,337	201,326	17,689	7,297	186	28,317	560	1,462	218,505	70,510
12. Totals	X X X	X X X	X X X	3,810,715	698,057	440,987	40,372	360,782	9,450	82,480	3,864,605	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	43,091	4,527	5,816	4,076	13,131	1	480	1,613	1,138	2	59	53,437	25,683
2. 1992	5,513	274	319	135	320		411	317	70		48	5,907	78
3. 1993	3,538	189	842	379	443		1,072	739	109		78	4,697	278
4. 1994	6,953	13	1,158	1,168	2,081		1,304	1,277	228	3	140	9,263	320
5. 1995	12,630	628	1,760	1,038	4,408	2	821	1,056	496	6	317	17,385	412
6. 1996	22,716	1,532	1,329	2,436	3,727	290	4,216	1,528	665	10	1,293	26,857	793
7. 1997	39,733	6,274	4,452	3,183	4,969	583	12,331	1,260	1,517	28	3,058	51,674	1,195
8. 1998	46,864	3,340	6,208	3,939	7,629	245	17,754	1,014	2,143	35	4,794	72,025	2,137
9. 1999	63,609	4,151	17,650	5,776	7,462	147	26,344	2,075	3,356	52	4,140	106,220	4,195
10. 2000	100,820	16,893	21,826	15,800	4,173	317	34,158	1,658	6,054	156	5,169	132,207	4,428
11. 2001	334,385	152,552	228,651	46,299	4,500	777	87,600	(612)	22,441	644	16,476	477,917	14,471
12. Totals	679,852	190,373	290,011	84,229	52,843	2,362	186,491	11,925	38,217	936	35,572	957,589	53,990

	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	40,304	13,133
2. 1992	517,759	134,370	383,389	113.429	180.408	100.369			200.100	5,423	484
3. 1993	537,872	122,643	415,229	93.775	111.247	89.617			200.100	3,812	885
4. 1994	525,352	85,567	439,785	88.561	71.187	92.976			200.100	6,930	2,333
5. 1995	472,605	48,694	423,911	78.718	42.464	87.278			200.100	12,724	4,661
6. 1996	570,710	70,139	500,571	95.659	58.098	105.188			200.100	20,077	6,780
7. 1997	572,321	78,417	493,904	89.251	69.327	93.518			200.100	34,728	16,946
8. 1998	567,011	87,242	479,769	87.529	86.941	87.637			200.100	45,793	26,232
9. 1999	546,990	92,107	454,883	90.860	110.441	87.711			200.100	71,332	34,888
10. 2000	553,068	88,321	464,747	84.663	104.972	81.661			200.100	89,953	42,254
11. 2001	914,517	218,095	696,422	118.872	215.951	104.202			200.100	364,185	113,732
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	695,261	262,328

**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 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	218	222	2	13				(15)	X X X
2. 1992	20		20	1							1	5
3. 1993	12		12	6							6	11
4. 1994	16		16	6							6	31
5. 1995	30	(1)	31	28							28	13
6. 1996	77		77						12		12	20
7. 1997	49		49						131		131	491
8. 1998	132		132			6			121		127	520
9. 1999						4					4	4
10. 2000	47		47	6	(2)	1			170		179	6
11. 2001	28		28	7	(4)	1			295		307	
12. Totals	X X X	X X X	X X X	272	216	14	13		729		786	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	7,683	7,551	8,120	8,120	1		6,848	6,848	8			141	38
2. 1992													
3. 1993	2											2	
4. 1994													
5. 1995	100				27							127	
6. 1996													
7. 1997													
8. 1998													
9. 1999													
10. 2000													
11. 2001			45				6					51	
12. Totals	7,785	7,551	8,165	8,120	28		6,854	6,848	8			321	38

	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	132	9
2. 1992	1		1	5.000		5.000			200.100		
3. 1993	8		8	66.667		66.667			200.100	2	
4. 1994	6		6	37.500		37.500			200.100		
5. 1995	155		155	516.667		500.000			200.100	100	27
6. 1996	12		12	15.584		15.584			200.100		
7. 1997	131		131	267.347		267.347			200.100		
8. 1998	127		127	96.212		96.212			200.100		
9. 1999	4		4						200.100		
10. 2000	177	(2)	179	376.596		380.851			200.100		
11. 2001	354	(4)	358	1,264.286		1,278.571			200.100	45	6
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	279	42

**SCHEDULE P-PART 1F-SECTION 2
MEDICAL MALPRACTICE-CLAIMS-MADE
(\$000 omitted)**

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

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

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. 1992									200.100		
3. 1993									200.100		
4. 1994									200.100		
5. 1995									200.100		
6. 1996									200.100		
7. 1997									200.100		
8. 1998									200.100		
9. 1999									200.100		
10. 2000									200.100		
11. 2001									200.100		
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 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	260	(65)	15					340	X X X
2. 1992	65,388	5,018	60,370	44,451	6,979	6,510	200	1,912		2,154	45,694	X X X
3. 1993	68,386	7,495	60,891	42,895	6,425	5,288	278	1,859		2,980	43,338	X X X
4. 1994	72,603	8,273	64,330	55,541	9,642	6,382	462	2,147	36	4,019	53,930	X X X
5. 1995	71,892	12,058	59,834	58,056	12,040	6,365	807	1,701	1	4,659	53,274	X X X
6. 1996	99,437	24,675	74,762	58,082	15,097	6,372	1,457	1,098	36	3,050	48,962	X X X
7. 1997	94,831	34,415	60,416	62,611	16,938	5,416	1,317	1,515	61	3,910	51,226	X X X
8. 1998	97,462	35,184	62,278	67,289	20,667	4,457	1,216	2,558	199	1,407	52,222	X X X
9. 1999	95,672	34,955	60,717	66,455	16,815	3,130	911	1,239	94	885	53,004	X X X
10. 2000	104,065	37,944	66,121	35,236	15,123	816	746	500	2	869	20,681	X X X
11. 2001	107,993	53,105	54,888	33,674	7,836	1,923	280	(149)	1	37	27,331	X X X
12. Totals	X X X	X X X	X X X	524,550	127,497	46,674	7,674	14,380	431	23,970	450,002	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	2,061	911	(5,306)	(5,188)	47	30	1		1			1,051	19
2. 1992	36	10	37		6	1						68	19
3. 1993	71	15	52		11	6	1		1		6	115	9
4. 1994	307	130	82	34	49	23	1	1	1		11	252	20
5. 1995	1,437	596	400	10	73	30	1		6		29	1,281	30
6. 1996	2,060	442	213	304	82	40	6	27	6		54	1,554	97
7. 1997	3,653	1,421	1,428	42	188	79	29	7	10		568	3,759	232
8. 1998	8,277	2,787	1,601	73	900	227	42	17	21		747	7,737	386
9. 1999	12,818	3,503	2,505	450	750	237	607	56	29		1,294	12,463	544
10. 2000	9,543	6,251	4,412	1,302	1,738	562	999	132	35		1,978	8,480	792
11. 2001	89,968	76,092	7,431	666	11,556	8,576	3,020	6,210	876		2,867	21,307	65
12. Totals	130,231	92,158	12,855	(2,307)	15,400	9,811	4,707	6,450	986		7,554	58,067	2,213

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,032	19
2. 1992	52,952	7,190	45,762	80.981	143.284	75.803			200.100	63	5
3. 1993	50,178	6,725	43,453	73.375	89.726	71.362			200.100	108	7
4. 1994	64,510	10,328	54,182	88.853	124.840	84.225			200.100	225	27
5. 1995	68,039	13,484	54,555	94.641	111.826	91.177			200.100	1,231	50
6. 1996	67,919	17,403	50,516	68.304	70.529	67.569			200.100	1,527	27
7. 1997	74,850	19,865	54,985	78.930	57.722	91.011			200.100	3,618	141
8. 1998	85,145	25,186	59,959	87.362	71.584	96.276			200.100	7,018	719
9. 1999	87,533	22,066	65,467	91.493	63.127	107.823			200.100	11,370	1,093
10. 2000	53,279	24,118	29,161	51.198	63.562	44.102			200.100	6,402	2,078
11. 2001	148,299	99,661	48,638	137.323	187.668	88.613			200.100	20,641	666
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	53,235	4,832

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	230,690	54,790	81,269	11,386	14,101	2,103		257,781	X X X
2. 1992	483,909	49,976	433,933	263,734	29,379	68,754	2,608	47,132	2,411	997	345,222	81,700
3. 1993	407,963	56,413	351,550	235,362	22,384	60,412	5,646	51,064	892	4,310	317,916	84,154
4. 1994	360,811	66,833	293,978	257,082	28,305	81,313	21,851	50,551	795	416	337,995	83,939
5. 1995	425,985	73,927	352,058	213,454	32,459	56,252	5,800	44,112	984	1,722	274,575	89,814
6. 1996	409,954	79,028	330,926	266,312	36,879	59,946	4,775	47,227	1,118	831	330,713	89,725
7. 1997	470,118	81,091	389,027	304,104	37,919	58,795	2,847	46,945	1,017	265	368,061	99,152
8. 1998	537,496	105,382	432,114	309,855	21,949	48,466	1,633	48,912	760	161	382,891	110,756
9. 1999	562,543	88,943	473,600	226,042	27,465	32,411	1,914	39,867	1,086	91	267,855	110,246
10. 2000	521,203	105,067	416,136	83,837	25,965	9,242	483	32,470	247	24	98,854	94,321
11. 2001	542,373	139,507	402,866	57,213	2,474	3,800	81	37,804	63	4	96,199	58,656
12. Totals	X X X	X X X	X X X	2,447,685	319,968	560,660	59,024	460,185	11,476	8,821	3,078,062	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	476,954	118,730	381,130	188,474	116,437	4,586	279,061	133,452	44,971	(20)	552	853,331	223,523
2. 1992	8,563	308	8,515	3,556	1,611	13	5,121	243	940		38	20,630	151
3. 1993	12,706	2,879	12,573	6,056	3,281	1	7,667	280	1,371		318	28,382	245
4. 1994	17,355	6,799	17,622	7,292	3,609	1,032	10,808	457	1,914		85	35,728	354
5. 1995	20,149	1,748	19,778	7,217	4,068	251	12,072	438	2,246		369	48,659	530
6. 1996	36,173	4,336	35,176	13,435	5,091	481	21,398	863	3,911		496	82,634	620
7. 1997	81,365	8,483	24,291	14,512	10,799	2,807	38,059	1,085	4,396	(3)	550	132,026	1,430
8. 1998	133,022	27,198	35,001	30,836	19,563	4,080	22,156	1,497	5,976	(2)	718	152,109	4,140
9. 1999	194,296	12,700	33,894	33,160	18,237	1,389	39,548	2,048	6,729	(2)	976	243,409	4,834
10. 2000	178,045	9,462	167,211	62,086	13,921	1,569	54,191	3,010	15,133	(3)	1,404	352,377	7,186
11. 2001	227,255	23,002	238,589	56,807	5,022	718	71,778	5,068	17,653	(3)	163	474,705	12,953
12. Totals	1,385,883	215,645	973,780	423,431	201,639	16,927	561,859	148,441	105,240	(33)	5,669	2,423,990	255,966

	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	550,880	302,451
2. 1992	404,370	38,518	365,852	83.563	77.073	84.311			200.100	13,214	7,416
3. 1993	384,436	38,138	346,298	94.233	67.605	98.506			200.100	16,344	12,038
4. 1994	440,254	66,531	373,723	122.018	99.548	127.126			200.100	20,886	14,842
5. 1995	372,131	48,897	323,234	87.358	66.142	91.813			200.100	30,962	17,697
6. 1996	475,234	61,887	413,347	115.924	78.310	124.906			200.100	53,578	29,056
7. 1997	568,754	68,667	500,087	120.981	84.679	128.548			200.100	82,661	49,365
8. 1998	622,951	87,951	535,000	115.899	83.459	123.810			200.100	109,989	42,120
9. 1999	591,024	79,760	511,264	105.063	89.675	107.953			200.100	182,330	61,079
10. 2000	554,050	102,819	451,231	106.302	97.860	108.434			200.100	273,708	78,669
11. 2001	659,114	88,210	570,904	121.524	63.230	141.711			200.100	386,035	88,670
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,720,587	703,403

**SCHEDULE P-PART 1H-SECTION 2
OTHER LIABILITY-CLAIMS-MADE
(\$'000 omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	109	212	492	31	6	7		357	X X X
2. 1992	6,831	(1)	6,832	4,097		2,432		989	298		7,220	116
3. 1993	13,739	1,114	12,625	803		2,240		85	66		3,062	69
4. 1994	10,192	514	9,678	336		146		528	6		1,004	64
5. 1995	9,110	283	8,827	1,461		768		469			2,698	61
6. 1996	29,939	6,167	23,772	2,176	132	276	80	616	6		2,850	694
7. 1997	33,770	8,479	25,291	7,379	1,445	2,880	270	449	54		8,939	120
8. 1998	30,630	11,083	19,547	9,953	9	650	77	1,244			11,761	352
9. 1999	32,934	15,950	16,984	10,858	295	3,990	56	1,819	12		16,304	1,212
10. 2000	52,151	31,180	20,971	4,054	14	1,705	6	869			6,608	1,774
11. 2001	112,397	82,699	29,698	9,563	20	319	1	1,476	1		11,336	223
12. Totals	X X X	X X X	X X X	50,789	2,127	15,898	521	8,550	450		72,139	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	21,306				10,000				684			31,990	87
2. 1992	977								31			1,008	12
3. 1993	4,669								150			4,819	6
4. 1994	138		13	6			3	1	5			152	4
5. 1995	1,068		675	389			168	66	77			1,533	6
6. 1996	(77)	(10)	3,094	2,000			769	343	196			1,649	2
7. 1997	4,853	4,075	3,042	2,882			3,313	1,713	349			2,887	4
8. 1998	176	23	9,937	6,564			2,528	1,132	646			5,568	7
9. 1999	13,617	11,112	4,643	2,790			1,133	486	722			5,727	80
10. 2000	5,145	2,050	14,069	12,097			3,481	2,534	805			6,819	66
11. 2001	6,196	172	33,482	31,791			7,774	6,282	1,789			10,996	81
12. Totals	58,068	17,422	68,955	58,519	10,000		19,169	12,557	5,454			73,148	355

	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	21,306	10,684
2. 1992	8,526	298	8,228	124.813	(29,800.000)	120.433			200.100	977	31
3. 1993	7,947	66	7,881	57.843	5.925	62.424			200.100	4,669	150
4. 1994	1,169	13	1,156	11.470	2.529	11.945			200.100	145	7
5. 1995	4,686	455	4,231	51.438	160.777	47.932			200.100	1,354	179
6. 1996	7,050	2,551	4,499	23.548	41.365	18.926			200.100	1,027	622
7. 1997	22,265	10,439	11,826	65.931	123.116	46.760			200.100	938	1,949
8. 1998	25,134	7,805	17,329	82.057	70.423	88.653			200.100	3,526	2,042
9. 1999	36,782	14,751	22,031	111.684	92.483	129.716			200.100	4,358	1,369
10. 2000	30,128	16,701	13,427	57.771	53.563	64.027			200.100	5,067	1,752
11. 2001	60,599	38,267	22,332	53.915	46.273	75.197			200.100	7,715	3,281
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	51,082	22,066

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	45,664	25,340	3,222	727	665	82	166	23,402	X X X
2. 2000	358,627	102,576	256,051	170,573	56,706	3,392	631	7,185	100	892	123,713	X X X
3. 2001	363,027	114,944	248,083	90,817	14,726	1,891	151	4,951	54	271	82,728	X X X
4. Totals	X X X	X X X	X X X	307,054	96,772	8,505	1,509	12,801	236	1,329	229,843	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	32,705	7,293	13,914	5,351	3,841	844	1,787	531	413		5,553	38,641	958
2. 2000	29,886	11,841	15,871	6,587	1,096	110	1,492	332	518	4	3,485	29,989	515
3. 2001	248,775	221,758	44,686	20,167	932	118	9,913	4,843	3,980	18	3,743	61,382	2,455
4. Totals	311,366	240,892	74,471	32,105	5,869	1,072	13,192	5,706	4,911	22	12,781	130,012	3,928

	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	33,975	4,666
2. 2000	230,013	76,311	153,702	64.137	74.395	60.028			200.100	27,329	2,660
3. 2001	405,945	261,835	144,110	111.822	227.794	58.089			200.100	51,536	9,846
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	112,840	17,172

SCHEDULE P-PART 1J AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(16,120)	249,917	9,325	2,464	9,770	1,238	2,730	(250,644)	X X X
2. 2000	1,298,737	79,178	1,219,559	902,704	65,924	6,027	547	133,913	553	103,939	975,620	930,381
3. 2001	1,419,877	39,538	1,380,339	899,103	25,404	4,622	156	129,638	119	10,968	1,007,684	872,904
4. Totals	X X X	X X X	X X X	1,785,687	341,245	19,974	3,167	273,321	1,910	117,637	1,732,660	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	832	3,632	(6,431)	2,047	31	82	7,291	1,113	2,874	73	15,580	(2,350)	19,030
2. 2000	518	(394)	(9,962)	1,271	2	1	6,435	1,776	5,313	45	23,582	(393)	31,042
3. 2001	12,425	1,149	(11,680)	1,241		43	15,438	2,558	6,655	147	92,922	17,700	113,443
4. Totals	13,775	4,387	(28,073)	4,559	33	126	29,164	5,447	14,842	265	132,084	14,957	163,515

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(11,278)	8,928
2. 2000	1,044,950	69,723	975,227	80,459	88,059	79,966			200.100	(10,321)	9,928
3. 2001	1,056,201	30,817	1,025,384	74,387	77,943	74,285			200.100	(1,645)	19,345
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(23,244)	38,201

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	28,151	22,316	3,057	133	1,154		1,038	9,913	X X X
2. 2000	157,082	37,811	119,271	75,877	49,985	4,985	20	6,193	50	1,894	37,000	X X X
3. 2001	169,530	81,503	88,027	28,940	6,003	657	20	4,272		68	27,846	X X X
4. Totals	X X X	X X X	X X X	132,968	78,304	8,699	173	11,619	50	3,000	74,759	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 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	109,124	84,304	21,109	11,758	7,737		1,214	433	1,313		5,907	44,002	370
2. 2000	47,134	38,288	6,314	2,231	4,310		1,634	247	680		2,986	19,306	274
3. 2001	44,071	33,924	14,889	2,792	1,444		5,778	587	1,077		1,516	29,956	408
4. Totals	200,329	156,516	42,312	16,781	13,491		8,626	1,267	3,070		10,409	93,264	1,052

	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	34,171	9,831
2. 2000	147,127	90,821	56,306	93.663	240.197	47.208			200.100	12,929	6,377
3. 2001	101,128	43,326	57,802	59.652	53.159	65.664			200.100	22,244	7,712
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	69,344	23,920

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	70,803	1,883	36	1	1,031		69,986	X X X	
2. 2000	527,707	4,867	522,840	315,332	1,045	69		10,121		324,477	X X X	
3. 2001	487,017	13,463	473,554	207,855	1,313			3,246		209,788	X X X	
4. Totals	X X X	X X X	X X X	593,990	4,241	105	1	14,398		604,251	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	300,778	9,593	5,594	3,586			43	(150)	129			293,515	5,071
2. 2000	136,663	361	7,838						52			144,192	2,621
3. 2001	195,367		57,045	8,132			1		679			244,960	4,109
4. Totals	632,808	9,954	70,477	11,718			44	(150)	860			682,667	11,801

	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	293,193	322
2. 2000	470,075	1,406	468,669	89.079	28.888	89.639			200.100	144,140	52
3. 2001	464,193	9,445	454,748	95.314	70.155	96.029			200.100	244,280	680
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	681,613	1,054

SCHEDULE P-PART 1M-INTERNATIONAL

(\$000 omitted)

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

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. 1992													
3. 1993													
4. 1994													
5. 1995													
6. 1996													
7. 1997													
8. 1998													
9. 1999													
10. 2000													
11. 2001													
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. 1992									200.100		
3. 1993									200.100		
4. 1994									200.100		
5. 1995									200.100		
6. 1996									200.100		
7. 1997									200.100		
8. 1998									200.100		
9. 1999									200.100		
10. 2000									200.100		
11. 2001									200.100		
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 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	152		2,726	2,186				692	X X X
2. 1992	18,701	5,183	13,518	43,710	28,044	270	190				15,746	X X X
3. 1993	15,849	7,059	8,790	4,622	3,235	168	116				1,439	X X X
4. 1994	12,234	1,803	10,431	6,343	963	126	6				5,500	X X X
5. 1995	13,848	2,808	11,040	5,331		31					5,362	X X X
6. 1996	33,175	4,532	28,643	10,295		30					10,325	X X X
7. 1997	51,048	7,115	43,933	36,894	10,001	62					26,955	X X X
8. 1998	72,597	12,366	60,231	82,169	27,143	432					55,458	X X X
9. 1999	85,229	10,929	74,300	92,367	19,778	2,180					74,769	X X X
10. 2000	45,928	6,009	39,919	11,964		316					12,280	X X X
11. 2001	61,401	40,335	21,066	24,968		26					24,994	X X X
12. Totals	X X X	X X X	X X X	318,815	89,164	6,367	2,498				233,520	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	23,629	6	(110)	(110)	5							23,628	X X X
2. 1992	202	72										130	X X X
3. 1993	7											7	X X X
4. 1994	159	252										(93)	X X X
5. 1995	30											30	X X X
6. 1996	147											147	X X X
7. 1997	1,317											1,317	X X X
8. 1998	6,128	3,941		3	1							2,185	X X X
9. 1999	13,179	8,157	436		5							5,463	X X X
10. 2000	10,106	57	2,059		32							12,140	X X X
11. 2001	76,326	26,333	18,169	60,502	5							7,665	X X X
12. Totals	131,230	38,818	20,554	60,395	48							52,619	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	23,623	5
2. 1992	44,182	28,306	15,876	236.255	546.132	117.443			200.100	130	
3. 1993	4,797	3,351	1,446	30.267	47.471	16.451			200.100	7	
4. 1994	6,628	1,221	5,407	54.177	67.720	51.836			200.100	(93)	
5. 1995	5,392		5,392	38.937		48.841			200.100	30	
6. 1996	10,472		10,472	31.566		36.560			200.100	147	
7. 1997	38,273	10,001	28,272	74.975	140.562	64.353			200.100	1,317	
8. 1998	88,730	31,087	57,643	122.223	251.391	95.703			200.100	2,184	1
9. 1999	108,167	27,935	80,232	126.913	255.604	107.984			200.100	5,458	5
10. 2000	24,477	57	24,420	53.294	0.949	61.174			200.100	12,108	32
11. 2001	119,494	86,835	32,659	194.612	215.284	155.032			200.100	7,660	5
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	52,571	48

SCHEDULE P-PART 10-REINSURANCE

Nonproportional Assumed Liability

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	35,509	24,821						10,688	X X X
2. 1992	5,885		5,885	3,542	(6)	1					3,549	X X X
3. 1993	3,131	9,029	(5,898)	587		13					600	X X X
4. 1994	3,006	(47)	3,053	601		1					602	X X X
5. 1995	3,688		3,688	1,118							1,118	X X X
6. 1996	2,402	1	2,401	1,468							1,468	X X X
7. 1997	4,333		4,333	11,527							11,527	X X X
8. 1998	8,726		8,726	4,790							4,790	X X X
9. 1999	19,030	(5)	19,035	11,280							11,280	X X X
10. 2000	37,348	77	37,271	6,712							6,712	X X X
11. 2001	64,621	27,441	37,180	850							850	X X X
12. Totals	X X X	X X X	X X X	77,984	24,815	15					53,184	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	168,535	140,195	268,178	248,349	195		7,611	7,611				48,364	X X X
2. 1992	1,549				3							1,552	X X X
3. 1993	1				1							2	X X X
4. 1994	109				1							110	X X X
5. 1995	163				18							181	X X X
6. 1996	658											658	X X X
7. 1997	11,280				6							11,286	X X X
8. 1998	2,698		339		20							3,057	X X X
9. 1999	10,286		1,169		12							11,467	X X X
10. 2000	15,118		2,400		330							17,848	X X X
11. 2001	5,879		21,071	22,031	4							4,923	X X X
12. Totals	216,276	140,195	293,157	270,380	590		7,611	7,611				99,448	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	48,169	195
2. 1992	5,095	(6)	5,101	86.576		86.678			200.100	1,549	3
3. 1993	602		602	19.227		(10.207)			200.100	1	1
4. 1994	712		712	23.686		23.321			200.100	109	1
5. 1995	1,299		1,299	35.222		35.222			200.100	163	18
6. 1996	2,126		2,126	88.510		88.546			200.100	658	
7. 1997	22,813		22,813	526.494		526.494			200.100	11,280	6
8. 1998	7,847		7,847	89.927		89.927			200.100	3,037	20
9. 1999	22,747		22,747	119.532		119.501			200.100	11,455	12
10. 2000	24,560		24,560	65.760		65.896			200.100	17,518	330
11. 2001	27,804	22,031	5,773	43.026	80.285	15.527			200.100	4,919	4
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	98,858	590

SCHEDULE P-PART 1P-REINSURANCE

Nonproportional Assumed Financial Lines

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X									X X X	
2. 1992	33		33	25								25	X X X
3. 1993													X X X
4. 1994													X X X
5. 1995													X X X
6. 1996													X X X
7. 1997	9		9	1	1	1	1						X X X
8. 1998													X X X
9. 1999													X X X
10. 2000													X X X
11. 2001													X X X
12. Totals	X X X	X X X	X X X	26	1	1	1					25	X X X

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1992	25		25	75.758		75.758			200.100		
3. 1993									200.100		
4. 1994									200.100		
5. 1995									200.100		
6. 1996									200.100		
7. 1997	26	2	24	288.889		266.667			200.100	24	
8. 1998									200.100		
9. 1999									200.100		
10. 2000									200.100		
11. 2001									200.100		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	24	

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	22,456	36,889	44,969	26,921	1,333	3,730		1,218	X X X
2. 1992	131,608	3,742	127,866	65,990	9,565	41,218	3,081	13,497	682	208	107,377	10,770
3. 1993	132,612	5,951	126,661	49,404	2,310	30,572	2,551	12,838	533	60	87,420	10,372
4. 1994	68,377	3,191	65,186	38,119	2,679	28,088	1,419	12,963	681	36	74,391	36,611
5. 1995	116,535	4,125	112,410	34,213	423	19,445	581	12,700	(88)	66	65,442	10,728
6. 1996	125,505	5,085	120,420	45,350	3,821	23,987	1,073	21,117	111	29	85,449	12,264
7. 1997	113,477	5,224	108,253	46,128	5,010	25,766	3,598	7,224	370	104	70,140	12,569
8. 1998	88,393	7,451	80,942	23,245	2,509	12,492	497	4,699	138	11	37,292	9,866
9. 1999	92,997	7,209	85,788	12,836	963	6,436	316	4,301	77	1	22,217	8,768
10. 2000	85,133	10,699	74,434	5,048	1,162	1,766	151	3,828	109	1	9,220	10,872
11. 2001	118,965	21,000	97,965	2,369	81	679	60	1,601	7		4,501	5,140
12. Totals	X X X	X X X	X X X	345,158	65,412	235,418	40,248	96,101	6,350	516	564,667	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	400,577	168,077	124,906	53,539	157,009	74,192	147,235	121,494	14,911	6		427,330	364,311
2. 1992	3,896	18	1,210	7	3,295	1	1,428		145		4	9,948	418
3. 1993	6,660	92	2,050	690	5,533	9	2,421	40	244			16,077	633
4. 1994	10,719	111	3,304	124	4,846	12	3,897	3	397		1	22,913	783
5. 1995	5,145	416	1,583	144	2,429	31	1,866	3	188		32	10,617	706
6. 1996	9,343	1,619	3,003	1,042	3,319	94	3,521	26	342		1	16,747	1,735
7. 1997	18,964	2,818	5,486	1,612	6,006	557	14,697	87	679		11	40,758	675
8. 1998	18,788	3,449	6,111	2,782	7,489	276	13,906	91	688		20	40,384	1,707
9. 1999	16,853	6,290	8,956	3,757	6,783	830	16,385	132	763		12	38,731	985
10. 2000	6,108	5,974	18,223	2,669	3,903	671	19,155	161	1,004		36	38,918	2,458
11. 2001	12,690	3,811	52,815	4,542	783	105	18,095	213	2,688		29	78,400	1,180
12. Totals	509,743	192,675	227,647	70,908	201,395	76,778	242,606	122,250	22,049	6	146	740,823	375,591

	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	303,867	123,463
2. 1992	130,679	13,354	117,325	99.294	356.868	91.756			200.100	5,081	4,867
3. 1993	109,722	6,225	103,497	82.739	104.604	81.712			200.100	7,928	8,149
4. 1994	102,333	5,029	97,304	149.660	157.599	149.271			200.100	13,788	9,125
5. 1995	77,569	1,510	76,059	66.563	36.606	67.662			200.100	6,168	4,449
6. 1996	109,982	7,786	102,196	87.632	153.117	84.866			200.100	9,685	7,062
7. 1997	124,950	14,052	110,898	110.110	268.989	102.443			200.100	20,020	20,738
8. 1998	87,418	9,742	77,676	98.897	130.748	95.965			200.100	18,668	21,716
9. 1999	73,313	12,365	60,948	78.834	171.522	71.045			200.100	15,762	22,969
10. 2000	59,035	10,897	48,138	69.344	101.851	64.672			200.100	15,688	23,230
11. 2001	91,720	8,819	82,901	77.098	41.995	84.623			200.100	57,152	21,248
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	473,807	267,016

**SCHEDULE P-PART 1R-SECTION 2
PRODUCTS LIABILITY-CLAIMS-MADE**
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1992	730		730	801		205		769			1,775	563
3. 1993	1,262	15	1,247	968		87		(364)			691	550
4. 1994	2,361	1	2,360	66		22		49			137	450
5. 1995	1,888	78	1,810	3,673		506		610			4,789	120
6. 1996	1,318	106	1,212	10		13		269			292	367
7. 1997	994	17	977	586		6,337		61			6,984	54
8. 1998	298	12	286	330		220		136			686	192
9. 1999	667	(733)	1,400	12		52		109			173	49
10. 2000	561	77	484	28		49		16			93	159
11. 2001	292		292			2					2	35
12. Totals	X X X	X X X	X X X	6,474		7,493		1,655			15,622	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1											1	1
2. 1992													
3. 1993													6
4. 1994													12
5. 1995													4
6. 1996													1
7. 1997	3,052						1,498		133			4,683	11
8. 1998	777						383		32			1,192	12
9. 1999	1,117						550		48			1,715	85
10. 2000	451						221		18			690	26
11. 2001													
12. Totals	5,398						2,652		231			8,281	158

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1	
2. 1992	1,775		1,775	243.151		243.151			200.100		
3. 1993	691		691	54.754		55.413			200.100		
4. 1994	137		137	5.803		5.805			200.100		
5. 1995	4,789		4,789	253.655		264.586			200.100		
6. 1996	292		292	22.155		24.092			200.100		
7. 1997	11,667		11,667	1,173.742		1,194.166			200.100	3,052	1,631
8. 1998	686		686	230.201		239.860			200.100		
9. 1999	1,365		1,365	204.648		97.500			200.100	777	415
10. 2000	1,808		1,808	322.282		373.554			200.100	1,117	598
11. 2001	692		692	236.986		236.986			200.100	451	239
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	5,398	2,883

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

(\$000 omitted)

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

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 2000													
3. 2001													
4. 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	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2000									200.100		
3. 2001									200.100		
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

SCHEDULE P-PART 2A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	75,192	77,828	75,007	73,831	72,969	71,809	70,001	69,122	69,031	69,884	853	762
2. 1992	412,579	408,350	409,315	410,941	410,804	409,988	409,681	408,498	408,170	408,086	(84)	(412)
3. 1993	XXX	314,480	304,808	306,542	306,038	305,649	304,316	302,572	302,366	301,822	(544)	(750)
4. 1994	XXX	XXX	379,085	364,300	366,662	365,966	364,004	362,805	361,445	361,380	(65)	(1,425)
5. 1995	XXX	XXX	XXX	344,383	333,999	335,187	333,020	332,652	331,636	329,748	(1,888)	(2,904)
6. 1996	XXX	XXX	XXX	XXX	461,717	476,740	476,586	476,966	475,724	475,699	(25)	(1,267)
7. 1997	XXX	XXX	XXX	XXX	XXX	342,906	349,286	353,015	352,475	352,010	(465)	(1,005)
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	441,916	454,412	458,935	459,339	404	4,927
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,676	442,096	450,555	8,459	18,879
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487,453	496,395	8,942	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	573,138	XXX	XXX
12. Totals											15,587	16,805

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	963,871	983,925	963,694	881,119	913,354	903,979	899,356	899,120	900,467	888,725	(11,742)	(10,395)
2. 1992	1,281,339	1,240,131	1,113,608	1,065,380	1,030,240	1,027,969	1,024,519	1,023,170	1,023,875	1,024,854	979	1,684
3. 1993	XXX	1,323,808	1,233,280	1,166,421	1,093,239	1,061,172	1,056,955	1,053,354	1,052,017	1,050,633	(1,384)	(2,721)
4. 1994	XXX	XXX	1,240,006	1,227,561	1,146,416	1,099,946	1,086,066	1,085,106	1,083,102	1,078,922	(4,180)	(6,184)
5. 1995	XXX	XXX	XXX	1,289,682	1,200,355	1,151,018	1,110,188	1,100,853	1,095,215	1,101,960	6,745	1,107
6. 1996	XXX	XXX	XXX	XXX	1,256,483	1,238,826	1,211,615	1,183,354	1,171,623	1,155,921	(15,702)	(27,433)
7. 1997	XXX	XXX	XXX	XXX	XXX	1,312,072	1,250,188	1,230,157	1,225,756	1,217,722	(8,034)	(12,435)
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	1,256,774	1,206,317	1,208,354	1,210,841	2,487	4,524
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,248,825	1,233,691	1,230,061	(3,630)	(18,764)
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,265,121	1,232,753	(32,368)	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,475,811	XXX	XXX
12. Totals											(66,829)	(70,617)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	930,595	881,341	830,389	819,594	781,408	785,603	770,230	741,447	735,671	750,907	15,236	9,460
2. 1992	510,483	496,860	447,274	449,170	439,124	436,225	431,617	431,629	420,957	426,696	5,739	(4,933)
3. 1993	XXX	492,165	466,432	448,581	437,814	436,813	429,985	432,111	429,424	427,414	(2,010)	(4,697)
4. 1994	XXX	XXX	449,840	461,144	450,220	454,079	452,934	463,664	459,671	465,234	5,563	1,570
5. 1995	XXX	XXX	XXX	416,588	403,394	412,068	439,814	444,075	467,362	459,063	(8,299)	14,988
6. 1996	XXX	XXX	XXX	XXX	418,370	416,104	470,326	495,479	504,788	514,386	9,598	18,907
7. 1997	XXX	XXX	XXX	XXX	XXX	447,202	533,557	567,957	602,994	625,740	22,746	57,783
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	544,564	568,155	610,835	669,241	58,406	101,086
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	517,311	577,522	617,968	40,446	100,657
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477,108	486,418	9,310	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458,713	XXX	XXX
12. Totals											156,735	294,821

SCHEDULE P-PART 2D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	7,820,928	7,870,005	7,910,671	7,949,381	8,015,516	8,126,832	8,059,002	7,837,725	7,558,068	8,070,747	512,679	233,022
2. 1992	3,390,439	3,392,418	3,026,581	2,926,780	2,725,068	2,748,761	2,696,399	2,620,413	2,671,520	2,610,913	(60,607)	(9,500)
3. 1993	XXX	2,998,969	2,949,217	2,708,464	2,495,190	2,493,045	2,440,072	2,341,237	2,305,037	2,313,175	8,138	(28,062)
4. 1994	XXX	XXX	2,607,352	2,460,197	2,363,312	2,343,637	2,265,043	2,183,125	2,165,106	2,183,833	18,727	708
5. 1995	XXX	XXX	XXX	2,207,050	2,172,636	2,093,993	2,075,450	2,048,375	2,062,331	2,095,214	32,883	46,839
6. 1996	XXX	XXX	XXX	XXX	2,167,342	2,005,585	2,009,573	2,039,037	2,075,861	2,071,061	(4,800)	32,024
7. 1997	XXX	XXX	XXX	XXX	XXX	2,094,684	2,098,129	2,176,295	2,232,610	2,294,816	62,206	118,521
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	2,407,072	2,509,527	2,603,861	2,709,277	105,416	199,750
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,294,803	2,367,699	2,502,428	134,729	207,625
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,951,880	1,917,561	(34,319)	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,632,110	XXX	XXX
12. Totals											775,052	800,927

SCHEDULE P-PART 2E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	442,540	452,409	462,130	447,069	447,184	453,993	442,689	436,761	440,898	473,313	32,415	36,552
2. 1992	335,608	354,666	361,562	359,254	360,119	359,647	361,788	359,275	351,840	354,163	2,323	(5,112)
3. 1993	XXX	380,297	375,051	387,849	386,877	384,621	381,460	379,418	383,873	381,628	(2,245)	2,210
4. 1994	XXX	XXX	414,857	422,121	417,534	422,046	412,534	405,798	406,455	406,133	(322)	335
5. 1995	XXX	XXX	XXX	402,033	392,741	394,875	394,008	393,301	393,248	389,907	(3,341)	(3,394)
6. 1996	XXX	XXX	XXX	XXX	449,712	456,441	456,765	450,517	457,726	461,122	3,396	10,605
7. 1997	XXX	XXX	XXX	XXX	XXX	429,915	432,096	452,574	450,485	454,578	4,093	2,004
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	405,858	431,038	434,546	437,909	3,363	6,871
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	385,791	396,595	410,681	14,086	24,890
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	415,156	422,521	7,365	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	646,864	XXX	XXX
12. Totals											61,133	74,961

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	187	148	177	273	549	624	461	475	602	486	(116)	11
2. 1992							1	1	1	1		
3. 1993	X X X	6							9	8	(1)	8
4. 1994	X X X	X X X							4	6	2	6
5. 1995	X X X	X X X	X X X	6	6	1	28	28	28	155	127	127
6. 1996	X X X	X X X	X X X	X X X			47					
7. 1997	X X X	X X X	X X X	X X X	X X X		36					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		77	132		6	(126)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		22	4	(18)	4
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10	9	(1)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63	X X X	X X X
12. Totals											(1)	30

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

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

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	30,731	28,627	28,586	23,606	29,353	30,523	29,986	30,293	31,447	30,404	(1,043)	111
2. 1992	42,027	45,836	44,277	45,340	43,753	43,391	43,632	44,231	44,230	43,850	(380)	(381)
3. 1993	X X X	42,652	44,277	42,381	42,295	42,357	42,140	41,786	41,700	41,594	(106)	(192)
4. 1994	X X X	X X X	47,517	47,442	57,005	55,442	54,758	53,007	53,725	52,070	(1,655)	(937)
5. 1995	X X X	X X X	X X X	39,776	52,014	52,476	51,704	55,200	52,757	52,849	92	(2,351)
6. 1996	X X X	X X X	X X X	X X X	35,816	49,171	50,800	52,478	51,221	49,448	(1,773)	(3,030)
7. 1997	X X X	X X X	X X X	X X X	X X X	39,213	63,589	58,697	55,271	53,521	(1,750)	(5,176)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	34,066	61,018	56,348	57,579	1,231	(3,439)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,063	58,342	64,293	5,951	21,230
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35,796	28,628	(7,168)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,912	X X X	X X X
12. Totals											(6,601)	5,835

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	2,024,336	2,243,619	2,414,586	2,720,967	2,901,952	3,110,262	3,225,818	3,248,635	3,384,102	3,391,245	7,143	142,610
2. 1992	364,456	368,300	345,637	329,023	336,668	327,017	327,444	330,758	284,794	320,191	35,397	(10,567)
3. 1993	X X X	351,269	336,982	322,198	312,074	297,052	287,681	295,637	280,339	294,755	14,416	(882)
4. 1994	X X X	X X X	363,462	342,403	343,711	347,709	341,012	337,480	320,257	322,053	1,796	(15,427)
5. 1995	X X X	X X X	X X X	302,356	289,199	296,283	298,109	310,898	284,436	277,860	(6,576)	(33,038)
6. 1996	X X X	X X X	X X X	X X X	317,932	300,177	330,696	333,199	341,253	363,327	22,074	30,128
7. 1997	X X X	X X X	X X X	X X X	X X X	321,625	321,310	402,169	420,697	449,760	29,063	47,591
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	373,550	391,476	426,617	480,870	54,253	89,394
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	360,024	354,913	465,752	110,839	105,728

SCHEDULE P-PART 2N-REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year	
1. Prior	2,487	2,608	2,797	2,633	3,199	3,949	6,037	26,020	25,627	26,289	662	269	
2. 1992	21,702	12,377	20,126	21,864	22,840	22,741	15,611	15,823	15,894	15,876	(18)	53	
3. 1993	X X X	3,137	2,137	3,460	1,716	1,659	1,604	1,643	1,591	1,446	(145)	(197)	
4. 1994	X X X	X X X	3,708	7,281	5,150	8,031	5,632	5,385	5,433	5,407	(26)	22	
5. 1995	X X X	X X X	X X X	4,168	9,802	6,720	5,674	5,494	5,385	5,392	7	(102)	
6. 1996	X X X	X X X	X X X	X X X	21,108	14,105	10,640	10,242	10,461	10,472	11	230	
7. 1997	X X X	X X X	X X X	X X X	X X X	32,066	27,286	27,719	27,395	28,272	877	553	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	37,758	57,669	55,264	57,643	2,379	(26)	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,797	78,318	80,232	1,914	16,435	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,657	24,420	11,763	X X X	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,659	X X X	X X X	
											12. Totals	17,424	17,237

SCHEDULE P-PART 2O-REINSURANCE

Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year	
1. Prior	104,421	120,273	132,062	142,948	161,069	169,000	158,470	141,670	121,805	138,873	17,068	(2,797)	
2. 1992	4,999	3,396	3,804	4,439	4,527	4,633	4,607	4,608	4,542	5,101	559	493	
3. 1993	X X X	318	454	1,093	611	1,008	822	763	696	602	(94)	(161)	
4. 1994	X X X	X X X	177	923	286	792	1,036	884	884	712	(172)	(172)	
5. 1995	X X X	X X X	X X X	1,087	653	1,132	1,366	1,361	1,780	1,299	(481)	(62)	
6. 1996	X X X	X X X	X X X	X X X	959	1,758	1,726	2,707	2,113	2,126	13	(581)	
7. 1997	X X X	X X X	X X X	X X X	X X X	1,843	2,052	2,948	21,198	22,813	1,615	19,865	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	3,180	6,511	6,764	7,847	1,083	1,336	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,958	19,061	22,747	3,686	14,789	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,537	24,560	10,023	X X X	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,773	X X X	X X X	
											12. Totals	33,300	32,710

SCHEDULE P-PART 2P-REINSURANCE

Nonproportional Assumed Financial Lines

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT		
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year	
1. Prior													
2. 1992	26	26	26	26	26	26	26	26	26	25	(1)	(1)	
3. 1993	X X X												
4. 1994	X X X	X X X											
5. 1995	X X X	X X X	X X X										
6. 1996	X X X	X X X	X X X	X X X									
7. 1997	X X X	X X X	X X X	X X X	X X X					24	24	24	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X							
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X	
											12. Totals	23	23

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	726,099	734,230	726,076	774,930	820,903	869,004	852,674	837,659	893,812	900,403	6,591	62,744
2. 1992	164,945	162,468	147,839	134,641	124,258	119,656	121,354	118,492	102,629	104,365	1,736	(14,127)
3. 1993	X X X	170,625	142,191	127,354	117,064	112,574	106,817	95,715	81,659	90,948	9,289	(4,767)
4. 1994	X X X	X X X	115,397	112,679	113,997	110,791	102,387	95,196	72,983	84,625	11,642	(10,571)
5. 1995	X X X	X X X	X X X	118,790	113,272	110,322	97,201	74,355	56,905	63,083	6,178	(11,272)
6. 1996	X X X	X X X	X X X	X X X	101,931	77,149	64,690	74,017	83,174	80,848	(2,326)	6,831
7. 1997	X X X	X X X	X X X	X X X	X X X	79,807	59,010	70,028	80,690	103,365	22,675	33,337
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	68,276	64,147	63,970	72,427	8,457	8,280
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80,778	82,440	55,961	(26,479)	(24,817)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	60,249	43,415	(16,834)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,619	X X X	X X X
12. Totals											20,929	45,638

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	7,237	6,462	8,500	7,185	10,313	7,991	7,803	7,780	7,606	7,676	70	(104)
2. 1992	1,562	1,561	2,012	2,020	1,719	1,006	1,006	1,006	1,006	1,006		
3. 1993	X X X	532	769	1,227	1,423	652	1,052	1,052	1,052	1,055	3	3
4. 1994	X X X	X X X	131	1,312	1,156	91	87	86	86	88	2	2
5. 1995	X X X	X X X	X X X	1,908	6,217	3,469	3,318	4,149	4,172	4,179	7	30
6. 1996	X X X	X X X	X X X	X X X	2,327	2,116	2,210	22	22	23	1	1
7. 1997	X X X	X X X	X X X	X X X	X X X	9,837	11,071	12,598	10,317	11,473	1,156	(1,125)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	44	318	491	550	59	232
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	658	772	1,224	452	566
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	989	1,744	755	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	674	X X X	X X X
12. Totals											2,505	(395)

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

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

SCHEDULE P-PART 3A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	26,106	41,639	50,522	45,841	62,075	63,801	65,214	66,167	67,401	146	86
2. 1992	279,949	375,956	388,261	394,169	398,862	403,137	405,497	406,291	407,061	407,197	159,155	56,566
3. 1993	X X X	214,521	272,191	284,472	283,495	296,313	299,276	300,029	300,871	300,940	141,812	50,288
4. 1994	X X X	X X X	275,924	331,250	344,298	352,093	355,504	357,640	359,202	360,273	159,220	61,142
5. 1995	X X X	X X X	X X X	231,066	299,812	312,618	319,668	323,668	326,306	327,283	137,232	52,871
6. 1996	X X X	X X X	X X X	X X X	365,738	441,460	453,534	463,609	467,162	471,557	197,917	68,421
7. 1997	X X X	X X X	X X X	X X X	X X X	243,246	317,472	332,853	340,223	345,275	133,536	53,332
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	326,606	418,020	437,081	448,477	153,559	71,164
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	314,911	408,020	428,313	134,125	57,451
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	357,654	469,010	130,039	55,364
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	425,650	109,688	48,690

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	421,395	605,256	706,022	757,214	795,029	814,216	824,612	826,735	828,402	5,673	721
2. 1992	325,756	677,719	781,511	871,228	923,039	957,203	973,304	982,791	987,293	1,019,344	283,085	189,884
3. 1993	X X X	329,397	638,525	801,429	886,473	952,359	983,165	1,000,750	1,010,145	1,043,606	297,455	214,918
4. 1994	X X X	X X X	341,491	652,361	810,682	918,667	980,721	1,014,082	1,030,948	1,066,492	319,718	210,159
5. 1995	X X X	X X X	X X X	348,076	643,992	810,997	916,079	983,181	1,018,833	1,071,217	331,425	173,646
6. 1996	X X X	X X X	X X X	X X X	360,734	679,605	855,005	972,973	1,043,257	1,123,750	322,735	170,800
7. 1997	X X X	X X X	X X X	X X X	X X X	389,919	707,892	890,076	1,020,800	1,142,735	316,466	177,437
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	400,201	705,882	894,074	1,064,973	309,059	184,325
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	403,860	748,339	966,396	302,209	198,582
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	442,700	805,742	278,959	191,135
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	556,738	181,820	163,636

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	340,287	544,281	641,225	662,930	697,677	715,680	723,115	720,490	724,587	172	66
2. 1992	76,942	193,325	288,428	354,937	389,750	407,637	417,936	422,804	424,843	425,371	67,807	48,849
3. 1993	X X X	82,981	191,704	288,142	358,224	391,919	408,281	417,642	423,007	424,185	68,126	43,062
4. 1994	X X X	X X X	87,115	196,521	294,535	370,217	412,116	438,380	447,407	455,912	77,279	46,125
5. 1995	X X X	X X X	X X X	86,225	186,463	293,163	355,618	398,329	430,634	442,480	79,743	48,157
6. 1996	X X X	X X X	X X X	X X X	113,727	218,773	327,218	410,087	461,033	485,671	89,800	51,418
7. 1997	X X X	X X X	X X X	X X X	X X X	120,140	260,816	396,379	507,837	562,661	96,081	59,798
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	129,507	293,137	445,200	549,833	97,086	63,191
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126,137	295,228	443,380	91,613	66,123
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	119,393	257,607	77,235	59,530
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,344	47,274	38,866

SCHEDULE P-PART 3D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	1,515,451	2,439,828	3,099,604	3,591,953	4,004,036	4,357,226	4,546,189	4,770,231	4,726,411	222,490	36,664
2. 1992	637,988	1,300,125	1,668,972	1,898,387	2,038,024	2,132,420	2,198,739	2,246,120	2,285,334	2,315,790	660,889	323,327
3. 1993	X X X	561,060	1,153,473	1,493,340	1,693,810	1,808,624	1,890,039	1,946,237	1,991,462	2,022,104	648,119	264,253
4. 1994	X X X	X X X	522,545	1,094,828	1,403,458	1,583,142	1,699,687	1,779,660	1,826,697	1,869,793	614,083	172,825
5. 1995	X X X	X X X	X X X	501,493	1,045,271	1,312,674	1,486,245	1,596,086	1,670,939	1,727,362	580,910	171,053
6. 1996	X X X	X X X	X X X	X X X	577,310	1,039,784	1,325,217	1,499,849	1,609,967	1,689,063	569,047	175,764
7. 1997	X X X	X X X	X X X	X X X	X X X	531,713	1,123,770	1,445,766	1,648,507	1,777,029	602,901	226,985
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	606,938	1,312,362	1,709,940	1,997,040	611,523	251,238
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	562,213	1,195,990	1,621,635	549,466	227,026
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	512,546	1,092,090	476,818	213,007
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	445,642	319,666	211,866

SCHEDULE P-PART 3E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	129,152	211,376	272,206	318,042	351,161	385,612	396,528	405,252	421,011	20	19,929
2. 1992	108,912	217,783	257,132	289,780	312,404	327,095	338,945	343,715	346,889	348,327	37,075	21,410
3. 1993	X X X	158,254	252,604	282,425	312,081	336,105	352,331	364,193	369,147	377,038	41,137	22,183
4. 1994	X X X	X X X	170,828	249,529	291,230	326,671	356,789	375,825	386,716	397,096	47,370	28,398
5. 1995	X X X	X X X	X X X	145,861	238,115	278,488	314,943	340,455	359,799	373,013	48,637	36,299
6. 1996	X X X	X X X	X X X	X X X	185,746	286,761	329,549	372,825	400,887	434,922	67,134	46,598
7. 1997	X X X	X X X	X X X	X X X	X X X	165,777	265,345	324,097	369,006	404,391	55,743	46,072
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	158,594	264,754	323,281	367,993	57,403	45,057
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	151,818	244,370	307,769	50,401	45,681
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	171,104	296,217	40,539	42,867
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190,748	26,112	29,825

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	31	60	68	100	262	268	312	368	353		1
2. 1992							1	1	1	1		5
3. 1993	X X X										6	11
4. 1994	X X X	X X X									6	31
5. 1995	X X X	X X X	X X X			1	28	28	28	28		13
6. 1996	X X X	X X X	X X X	X X X								20
7. 1997	X X X	X X X	X X X	X X X	X X X							491
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					6	520
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				4	2
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			9	6
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		12	

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

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

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	12,813	18,029	21,178	25,858	27,476	28,287	29,065	29,014	29,354	X X X	X X X
2. 1992	23,077	35,277	39,017	41,815	42,018	42,676	43,569	43,743	43,766	43,782	X X X	X X X
3. 1993	X X X	18,162	33,288	37,269	39,649	40,870	41,173	41,344	41,463	41,480	X X X	X X X
4. 1994	X X X	X X X	23,135	38,599	43,177	47,574	49,567	51,027	51,348	51,819	X X X	X X X
5. 1995	X X X	X X X	X X X	17,048	34,759	41,028	44,712	49,250	51,210	51,574	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	17,647	34,526	38,010	44,128	47,431	47,900	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	18,311	34,396	42,327	49,388	49,772	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	16,773	41,151	46,145	49,863	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,646	46,946	51,859	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,737	20,183	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,481	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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	571,001	958,617	1,189,478	1,436,146	1,650,220	1,943,391	2,126,215	2,337,122	2,582,905	39	39
2. 1992	14,527	49,579	109,873	167,469	206,246	237,677	270,852	282,221	296,243	300,501	33,509	48,043
3. 1993	X X X	14,072	44,401	103,970	153,618	203,120	231,147	254,392	262,711	267,744	35,717	48,191
4. 1994	X X X	X X X	23,332	68,494	129,487	199,048	227,886	258,412	277,406	288,239	34,213	49,374
5. 1995	X X X	X X X	X X X	16,283	54,637	106,084	152,414	193,136	217,093	231,447	34,983	54,301
6. 1996	X X X	X X X	X X X	X X X	15,955	57,777	120,903	188,685	243,199	284,604	33,321	55,781
7. 1997	X X X	X X X	X X X	X X X	X X X	30,533	83,677	175,739	261,312	322,133	34,812	62,910
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	32,705	122,670	233,322	334,739	37,200	69,412
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,746	111,528	229,074	35,489	69,924
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,344	66,631	29,425	57,709
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,458	14,951	30,752

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	10,089	23,899	33,099	46,848	59,035	83,347	83,476	83,736	84,094		2,127
2. 1992	2,104	2,328	2,477	4,902	5,964	6,137	6,244	6,264	6,317	6,529	32	69
3. 1993	X X X	50	240	713	981	1,061	3,037	3,026	3,052	3,043	22	41
4. 1994	X X X	X X X	1	391	600	2,556	2,587	2,220	2,220	482	11	49
5. 1995	X X X	X X X	X X X	406	784	934	1,031	1,665	1,753	2,229	23	31
6. 1996	X X X	X X X	X X X	X X X		801	1,086	1,803	2,195	2,240	6	683
7. 1997	X X X	X X X	X X X	X X X	X X X	611	2,106	7,991	8,327	8,544	27	91
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	5,289	8,914	10,272	10,517	47	298
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	150	7,456	14,497	36	1,097
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	182	5,739	6	1,701
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,861	6	132

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	89,864	112,683	X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,427	116,628	X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,831	X X X	X X X

SCHEDULE P-PART 3J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	25,614	119,477	3,328,540	1,241,572
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	803,524	842,260	635,919	235,633
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	878,165	543,363	191,294

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	9,664	18,423	X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,669	30,857	X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,574	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	134,542	203,497	X X X	X X X
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	252,996	314,356	X X X	X X X
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	206,542	X X X	X X X

SCHEDULE P-PART 3M-INTERNATIONAL

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	679	1,430	1,915	2,231	2,458	3,656	3,855	1,969	2,661	X X X	X X X
2. 1992	16,124	15,409	12,779	13,372	14,788	14,887	15,176	15,204	15,273	15,746	X X X	X X X
3. 1993	X X X	334	659	945	1,019	1,087	1,321	1,426	1,467	1,439	X X X	X X X
4. 1994	X X X	X X X	681	3,360	4,784	4,970	5,444	5,432	5,562	5,500	X X X	X X X
5. 1995	X X X	X X X	X X X	1,111	3,448	5,085	5,334	5,399	5,298	5,362	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	5,778	8,537	9,538	9,964	10,222	10,325	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	10,990	22,229	24,402	25,263	26,955	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	20,043	46,313	58,297	55,458	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,610	67,838	74,769	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,263	12,280	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,994	X X X	X X X

SCHEDULE P-PART 3O-REINSURANCE Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	13,873	28,165	46,509	59,128	70,447	79,826	74,783	79,891	90,579	X X X	X X X
2. 1992	2,756	3,210	3,222	3,441	3,653	3,667	3,665	3,663	3,663	3,549	X X X	X X X
3. 1993	X X X	272	146	368	390	427	492	511	606	600	X X X	X X X
4. 1994	X X X	X X X	(28)	50	77	247	366	485	561	602	X X X	X X X
5. 1995	X X X	X X X	X X X	101	128	306	577	789	898	1,118	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	40	131	237	1,195	1,287	1,468	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	36	116	1,054	4,565	11,527	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	105	1,352	3,366	4,790	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	562	5,487	11,280	X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,067	6,712	X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	850	X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000										X X X	X X X
2. 1992	26	26	26	26	26	26	26	26	26	25	X X X	X X X
3. 1993	X X X										X X X	X X X
4. 1994	X X X	X X X									X X X	X X X
5. 1995	X X X	X X X	X X X								X X X	X X X
6. 1996	X X X	X X X	X X X	X X X							X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	151,787	267,925	318,002	371,300	426,315	471,429	476,022	484,363	487,978		145,579
2. 1992	2,767	9,612	25,061	50,925	65,980	75,946	85,024	92,022	93,075	94,562	3,799	6,366
3. 1993	X X X	4,702	10,854	21,253	36,126	51,753	61,840	67,823	71,969	75,115	3,647	5,971
4. 1994	X X X	X X X	914	8,579	18,950	32,063	46,048	53,669	57,464	62,109	12,544	23,245
5. 1995	X X X	X X X	X X X	1,480	7,532	14,832	28,655	40,637	46,488	52,654	3,766	6,178
6. 1996	X X X	X X X	X X X	X X X	1,577	4,634	15,432	30,394	51,897	64,443	3,412	6,905
7. 1997	X X X	X X X	X X X	X X X	X X X	2,066	10,899	26,604	36,293	63,286	3,041	8,766
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,092	9,833	20,026	32,731	2,497	5,544
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,116	5,994	17,993	2,335	5,433
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,832	5,501	2,573	5,803
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,907	1,305	2,598

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001		
1. Prior	000	3,819	7,198	6,774	7,547	7,657	7,683	7,675	7,675	7,675		14,760
2. 1992	12	22	36	996	989	1,006	1,006	1,006	1,006	1,006	195	367
3. 1993	X X X	10	52	54	327	326	1,052	1,052	1,052	1,055	220	327
4. 1994	X X X	X X X	16	22	22	87	87	86	86	88	182	262
5. 1995	X X X	X X X	X X X	1,361	1,287	1,900	1,902	4,149	4,172	4,179	23	85
6. 1996	X X X	X X X	X X X	X X X	16	26	26	26	26	23	18	345
7. 1997	X X X	X X X	X X X	X X X	X X X	1,606	4,389	6,016	6,899	6,923	16	36
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		204	485	550	16	165
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52	66	64	13	23
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	77	6	66
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2		9

SCHEDULE P-PART 3S FINANCIAL GUARANTY/MORTGAGE GUARANTY

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

SCHEDULE P-PART 4A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	4,709	3,207	2,603	3,783	2,604	1,522	1,283	356	144	19
2. 1992	30,826	3,274	2,562	2,716	1,771	1,040	788	453	132	20
3. 1993	XXX	29,250	5,866	4,239	2,684	1,806	1,130	608	485	(137)
4. 1994	XXX	XXX	24,965	7,124	4,806	3,009	1,870	1,042	267	(131)
5. 1995	XXX	XXX	XXX	22,790	6,431	4,463	3,105	1,684	789	(57)
6. 1996	XXX	XXX	XXX	XXX	19,698	9,302	5,396	3,181	1,537	273
7. 1997	XXX	XXX	XXX	XXX	XXX	24,331	8,373	5,479	2,383	825
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	26,519	7,225	5,489	1,897
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,423	5,883	3,348
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,499	1,813
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,568

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	228,463	82,137	41,705	32,247	16,675	14,089	12,476	15,321	14,014	13,348
2. 1992	459,557	190,605	103,076	42,300	8,409	5,256	3,154	1,833	630	8
3. 1993	XXX	485,232	256,153	141,268	56,049	19,190	6,873	3,422	1,291	46
4. 1994	XXX	XXX	415,011	242,052	113,065	38,796	12,546	6,252	2,866	(143)
5. 1995	XXX	XXX	XXX	437,077	226,923	118,324	42,177	22,375	6,469	(12)
6. 1996	XXX	XXX	XXX	XXX	392,097	222,380	121,941	48,642	18,555	641
7. 1997	XXX	XXX	XXX	XXX	XXX	407,834	211,806	99,582	33,534	1,708
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	382,939	188,450	72,946	9,820
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388,849	164,799	42,812
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	343,480	130,482
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352,860

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	270,714	154,880	85,754	63,288	31,762	25,878	3,623	234	(7,647)	2,714
2. 1992	256,898	161,103	59,253	39,220	19,254	10,507	4,889	3,561	(6,738)	(1,444)
3. 1993	XXX	255,057	118,501	59,069	26,653	13,879	7,220	6,457	2,534	(35)
4. 1994	XXX	XXX	204,472	112,100	53,750	22,152	11,704	5,086	2,216	2,977
5. 1995	XXX	XXX	XXX	195,724	81,961	31,646	11,632	6,196	16,307	2,540
6. 1996	XXX	XXX	XXX	XXX	166,817	63,661	32,431	11,479	7,109	7,871
7. 1997	XXX	XXX	XXX	XXX	XXX	146,113	94,309	30,573	15,609	13,398
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	207,584	71,377	28,339	8,466
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,242	78,471	8,925
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166,250	57,925
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,853

SCHEDULE P-PART 4D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	2,500,250	1,803,948	1,571,438	1,359,825	1,179,694	1,036,911	760,587	462,488	442,106	516,203
2. 1992	1,582,289	1,240,495	795,746	626,204	365,177	339,723	264,777	128,359	173,783	76,152
3. 1993	XXX	1,510,326	1,037,735	709,876	422,617	376,927	296,188	145,330	107,636	76,102
4. 1994	XXX	XXX	1,286,544	761,830	517,814	417,407	288,972	155,733	124,994	106,226
5. 1995	XXX	XXX	XXX	1,065,110	597,533	383,887	274,811	175,424	158,240	134,161
6. 1996	XXX	XXX	XXX	XXX	969,106	486,746	296,376	207,855	185,707	115,719
7. 1997	XXX	XXX	XXX	XXX	XXX	900,059	437,588	275,501	226,618	180,806
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	1,067,039	481,422	334,210	223,212
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	995,772	547,089	322,835
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	841,763	328,381
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	620,829

SCHEDULE P-PART 4E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	120,966	86,785	77,052	58,688	45,618	43,630	17,779	5,135	1,862	607
2. 1992	81,241	46,263	31,231	24,515	18,197	15,243	11,055	7,945	23	278
3. 1993	XXX	96,813	48,837	34,463	24,574	17,320	10,422	4,941	7,553	796
4. 1994	XXX	XXX	142,768	96,420	64,130	43,385	23,168	7,767	4,852	17
5. 1995	XXX	XXX	XXX	135,531	78,634	52,793	30,122	13,903	8,012	487
6. 1996	XXX	XXX	XXX	XXX	145,031	94,304	59,190	22,891	14,707	1,581
7. 1997	XXX	XXX	XXX	XXX	XXX	136,090	84,114	43,413	25,945	12,340
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	124,431	65,408	44,590	19,009
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,416	79,274	36,143
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,772	48,526
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260,564

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	6									
2. 1992										
3. 1993	XXX	6								
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX							
6. 1996	XXX	XXX	XXX	XXX	6					
7. 1997	XXX	XXX	XXX	XXX	XXX					
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51

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

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

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	12,430	4,136	3,047	536	(81)	1,495	389	113	2,099	(117)
2. 1992	12,236	4,531	2,102	(54)	(57)	(51)	(138)	289	508	37
3. 1993	XXX	12,187	3,363	1,877	401	620	615	154	194	53
4. 1994	XXX	XXX	11,521	1,730	2,371	1,123	(86)	323	93	48
5. 1995	XXX	XXX	XXX	14,869	6,200	405	181	2,293	739	391
6. 1996	XXX	XXX	XXX	XXX	9,157	4,522	2,152	1,847	793	(112)
7. 1997	XXX	XXX	XXX	XXX	XXX	7,412	2,719	3,884	2,575	1,408
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	11,881	6,309	1,287	1,553
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,805	389	2,606
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,901	3,977
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,575

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	987,241	745,382	922,150	929,686	936,597	907,958	879,265	736,870	706,617	338,265
2. 1992	284,186	225,190	159,283	98,474	77,898	50,261	30,504	23,861	(22,880)	9,837
3. 1993	XXX	277,296	211,869	130,893	87,702	45,730	29,187	23,180	5,651	13,904
4. 1994	XXX	XXX	263,293	174,415	115,931	86,837	65,060	42,151	18,474	20,681
5. 1995	XXX	XXX	XXX	231,908	152,015	121,324	86,992	65,931	30,923	24,195
6. 1996	XXX	XXX	XXX	XXX	203,412	151,212	101,833	64,860	42,175	42,276
7. 1997	XXX	XXX	XXX	XXX	XXX	212,205	129,348	87,303	50,999	46,753
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	256,663	110,657	52,472	24,824
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	270,302	104,821	38,234
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289,968	156,306
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248,492

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	587	606	2,193	1,530	5,817	8,312	10,269	6,372	2,813	
2. 1992		12	38		1,385	718	567	514	210	
3. 1993	XXX	26	28		1,720	3,236	3,236	2,945	1,278	
4. 1994	XXX	XXX	12		1,601	1,203	297	280	115	9
5. 1995	XXX	XXX	XXX		2,310	920	738	154	67	388
6. 1996	XXX	XXX	XXX	XXX	4,647	5,889	2,520	7,703	4,506	1,520
7. 1997	XXX	XXX	XXX	XXX	XXX	8,999	6,550	13,663	11,492	1,760
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	9,241	5,702	4,092	4,769
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,821	3,335	2,500
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,485	2,919
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,183

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,510	14,345	9,819
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,471	10,444
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,589

SCHEDULE P-PART 4J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,152	(4,312)	(2,300)
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,885	(6,574)
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(41)

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,663	39,984	10,132
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,146	5,470
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,288

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,101	10,920	2,201
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,347	7,838
3. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,914

SCHEDULE P-PART 4M-INTERNATIONAL

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

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	186	247	161	162	150	132	1,269	(206)	(186)	
2. 1992				137	431	60	137	195	60	
3. 1993	X X X			923	36	113	116	161	79	
4. 1994	X X X	X X X	327	1,316		2,832	(222)	(132)	(128)	
5. 1995	X X X	X X X	X X X	1,390	5,129	1,251	30	12		
6. 1996	X X X	X X X	X X X	X X X	13,699	4,131	152	26	31	
7. 1997	X X X	X X X	X X X	X X X	X X X	18,486	2,066	870	639	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	8,720	5,156	1,511	(3)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	36,054	1,707	436
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,713	2,059
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(42,333)

SCHEDULE P-PART 4O-REINSURANCE

Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	29,340	33,593	28,506	33,037	33,455	37,774	26,413	36,416	10,824	19,829
2. 1992	36	111	280	244	54	251	229	231	247	
3. 1993	X X X	48	256	586	163	286	132	161	89	
4. 1994	X X X	X X X	187	718		385	349	161	115	
5. 1995	X X X	X X X	X X X	769	432	568	309	335	60	
6. 1996	X X X	X X X	X X X	X X X	823	1,206	1,013	946	217	
7. 1997	X X X	X X X	X X X	X X X	X X X	1,790	1,702	1,437	4,934	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,959	3,110	2,479	339
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,271	6,616	1,169
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,682	2,400
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(960)

SCHEDULE P-PART 4P-REINSURANCE

Nonproportional Assumed Financial Lines

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

NONE

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	379,713	234,896	316,857	296,508	250,040	276,068	240,008	199,129	247,926	97,108
2. 1992	145,312	131,658	102,632	70,797	51,429	41,304	26,312	21,961	4,212	2,631
3. 1993	XXX	152,088	111,585	83,165	58,640	45,343	33,438	21,342	2,729	3,741
4. 1994	XXX	XXX	105,718	83,475	68,068	51,922	35,957	25,463	4,147	7,074
5. 1995	XXX	XXX	XXX	111,374	87,442	72,796	51,687	22,518	2,428	3,302
6. 1996	XXX	XXX	XXX	XXX	97,824	61,369	35,079	21,039	13,091	5,456
7. 1997	XXX	XXX	XXX	XXX	XXX	68,769	34,084	25,448	19,782	18,484
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	58,361	36,447	24,970	17,144
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,717	62,686	21,452
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,832	34,548
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,155

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	9	38	79	13	2,231	167	130	104	(71)	
2. 1992					730					
3. 1993	XXX	217			941	163				
4. 1994	XXX	XXX			989					
5. 1995	XXX	XXX	XXX		1,206	832	773			
6. 1996	XXX	XXX	XXX	XXX	567	1,096	1,187	(1)	(1)	
7. 1997	XXX	XXX	XXX	XXX	XXX	4,300	3,634	3,273	104	1,498
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	26	50	(5)	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280	(17)	383
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(69)	550
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	25,672	6,215	1,583	851	973	792	754	4,588	145	146
2. 1992	120,216	153,533	155,467	156,103	156,410	156,561	157,094	157,088	157,089	159,155
3. 1993	X X X	117,031	136,846	138,644	139,219	139,488	140,147	140,156	140,160	141,812
4. 1994	X X X	X X X	130,118	153,176	154,985	155,926	157,403	157,418	157,429	159,220
5. 1995	X X X	X X X	X X X	108,467	132,740	134,971	136,235	136,267	136,279	137,232
6. 1996	X X X	X X X	X X X	X X X	155,299	182,240	185,418	185,540	186,160	197,917
7. 1997	X X X	X X X	X X X	X X X	X X X	101,821	124,137	124,411	125,010	133,536
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	129,523	138,236	142,489	153,559
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,745	122,971	134,125
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,501	130,039
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,688

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	6,599	3,040	1,904	1,231	1,041	690	687	203	155	115
2. 1992	35,747	3,604	1,628	950	627	415	296	77	47	30
3. 1993	X X X	21,234	3,009	1,506	954	575	385	104	52	39
4. 1994	X X X	X X X	26,098	3,737	2,696	1,072	653	219	128	77
5. 1995	X X X	X X X	X X X	24,467	4,118	1,979	1,104	410	261	180
6. 1996	X X X	X X X	X X X	X X X	28,911	5,331	2,501	918	541	332
7. 1997	X X X	X X X	X X X	X X X	X X X	24,130	5,002	1,729	959	528
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	31,797	4,963	2,197	1,070
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,995	5,395	2,439
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,912	5,399
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,620

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	11,887	949	441	4,505	986	1,474	1,276	203	296	
2. 1992	199,805	212,835	213,367	214,417	214,615	215,041	215,765	215,750	215,750	215,751
3. 1993	X X X	180,940	189,617	190,517	191,002	191,316	192,119	192,120	192,133	192,139
4. 1994	X X X	X X X	208,414	217,521	219,022	218,726	220,399	220,412	220,426	220,443
5. 1995	X X X	X X X	X X X	176,621	188,686	189,336	190,219	190,245	190,269	190,286
6. 1996	X X X	X X X	X X X	X X X	242,154	254,332	255,686	255,821	255,543	266,763
7. 1997	X X X	X X X	X X X	X X X	X X X	167,480	177,778	178,078	178,506	187,392
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	210,323	214,589	215,946	225,789
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	162,887	174,528	194,011
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	167,781	190,800
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	185,995

**SCHEDULE P-PART 5B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	110,330	37,478	11,560	32,367	4,700	2,766	3,937	8,605	77,475	6,934
2. 1992	148,712	224,376	239,701	250,903	255,906	258,004	259,076	259,701	275,412	290,016
3. 1993	X X X	156,032	225,469	247,781	257,840	262,596	266,019	266,680	285,790	304,767
4. 1994	X X X	X X X	161,183	240,121	264,677	274,616	281,405	282,108	304,866	327,640
5. 1995	X X X	X X X	X X X	164,976	253,940	275,405	287,795	289,347	315,404	341,867
6. 1996	X X X	X X X	X X X	X X X	166,613	256,365	282,694	289,439	299,691	335,971
7. 1997	X X X	X X X	X X X	X X X	X X X	174,916	260,110	280,536	295,338	328,618
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	173,918	260,789	284,791	321,634
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	169,679	260,574	311,208
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	169,070	285,041
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	185,902

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	67,342	35,210	18,122	11,290	6,947	5,459	4,707	1,655	1,319	870
2. 1992	103,274	37,344	17,530	9,932	5,899	4,796	2,027	815	473	324
3. 1993	X X X	108,777	38,807	20,827	12,111	9,901	3,463	1,518	752	484
4. 1994	X X X	X X X	120,457	44,525	24,117	19,550	6,682	2,896	1,394	954
5. 1995	X X X	X X X	X X X	119,128	45,943	37,396	12,868	5,276	2,458	1,541
6. 1996	X X X	X X X	X X X	X X X	134,961	56,199	24,401	11,969	5,324	3,220
7. 1997	X X X	X X X	X X X	X X X	X X X	138,895	47,452	23,498	11,536	7,144
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	127,444	44,389	22,094	13,217
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	131,638	43,218	24,403
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	129,609	52,229
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	136,435

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	53,751	53,980	39,963	144,606	(102,809)	(5,433)	(19,420)	3,187	78,062	126
2. 1992	345,531	403,482	437,205	448,073	451,138	452,478	443,975	444,541	468,555	501,283
3. 1993	X X X	364,491	456,797	473,592	480,667	483,324	475,212	475,688	504,344	544,196
4. 1994	X X X	X X X	426,281	471,279	485,625	495,693	483,612	483,702	518,465	565,615
5. 1995	X X X	X X X	X X X	386,612	450,069	469,683	456,948	456,940	496,463	553,041
6. 1996	X X X	X X X	X X X	X X X	420,624	467,195	471,080	473,163	477,785	552,720
7. 1997	X X X	X X X	X X X	X X X	X X X	446,513	477,765	482,552	489,178	556,857
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	440,728	480,215	488,103	554,144
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	456,002	498,103	564,958
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	459,843	553,626
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	503,494

**SCHEDULE P-PART 5C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	28,050	14,594	(2,567)	6,944	1,201	742	181	14,827	22,457	172
2. 1992	41,568	58,884	62,274	65,339	66,352	66,899	66,989	67,454	67,498	67,807
3. 1993	X X X	42,014	54,759	60,964	63,048	64,172	64,584	65,178	65,189	68,126
4. 1994	X X X	X X X	46,120	64,977	70,020	72,397	73,555	74,373	74,420	77,279
5. 1995	X X X	X X X	X X X	49,268	68,079	73,211	75,468	76,859	77,226	79,743
6. 1996	X X X	X X X	X X X	X X X	53,617	74,421	79,920	82,894	85,266	89,800
7. 1997	X X X	X X X	X X X	X X X	X X X	57,756	81,940	88,002	91,797	96,081
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	59,722	85,265	92,938	97,086
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,534	83,476	91,613
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,592	77,235
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,274

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	20,632	10,778	5,585	3,131	1,773	955	687	419	300	389
2. 1992	19,259	8,162	4,202	2,538	1,366	642	323	176	94	46
3. 1993	X X X	18,181	7,537	4,705	2,475	1,198	588	290	166	94
4. 1994	X X X	X X X	23,028	9,928	5,322	2,657	1,270	590	274	118
5. 1995	X X X	X X X	X X X	23,552	9,436	4,869	2,521	1,402	790	355
6. 1996	X X X	X X X	X X X	X X X	27,461	10,209	5,440	2,894	1,351	559
7. 1997	X X X	X X X	X X X	X X X	X X X	30,392	10,118	5,663	2,903	1,253
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	32,723	10,858	5,550	2,645
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,719	16,540	8,486
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,907	9,283
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,635

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	17,062	28,296	14,284	8,152	1,355	976	(302)	1,140	22,680	290
2. 1992	85,917	104,537	111,807	114,863	116,108	116,528	116,172	116,656	116,643	116,718
3. 1993	X X X	84,882	100,604	107,631	110,584	111,123	110,791	111,260	111,257	111,180
4. 1994	X X X	X X X	99,592	116,724	122,843	123,672	123,081	123,465	123,490	123,264
5. 1995	X X X	X X X	X X X	103,175	126,091	128,224	127,647	128,131	128,192	127,587
6. 1996	X X X	X X X	X X X	X X X	121,897	136,088	135,712	136,310	137,366	141,831
7. 1997	X X X	X X X	X X X	X X X	X X X	128,946	144,358	147,549	149,329	157,132
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	135,382	151,182	154,829	162,920
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	140,465	157,718	166,220
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	128,982	146,071
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	107,774

SCHEDULE P-PART 5D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	357,419	265,782	240,021	235,939	235,418	251,343	226,074	238,164	225,799	222,490
2. 1992	440,082	541,066	556,695	571,234	581,039	596,270	597,150	656,473	657,601	660,889
3. 1993	X X X	416,170	522,463	544,523	559,485	574,625	577,371	646,307	647,552	648,119
4. 1994	X X X	X X X	360,533	461,221	477,159	497,054	501,501	578,109	579,872	614,083
5. 1995	X X X	X X X	X X X	313,701	414,814	439,245	446,531	541,897	544,532	580,910
6. 1996	X X X	X X X	X X X	X X X	294,467	375,563	390,299	513,784	527,004	569,047
7. 1997	X X X	X X X	X X X	X X X	X X X	279,336	365,310	523,353	536,284	602,901
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	294,682	523,996	549,742	611,523
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	359,884	477,661	549,466
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	334,590	476,818
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	319,666

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	144,917	104,231	82,016	65,923	52,854	21,920	35,291	41,664	37,701	34,634
2. 1992	97,856	59,656	43,826	28,361	19,146	7,101	6,100	5,781	4,889	3,304
3. 1993	X X X	90,978	54,565	37,886	23,002	9,158	6,363	5,349	4,417	3,692
4. 1994	X X X	X X X	94,393	52,286	36,346	13,038	8,535	6,377	5,015	4,006
5. 1995	X X X	X X X	X X X	86,336	45,379	19,519	11,780	8,070	6,209	4,640
6. 1996	X X X	X X X	X X X	X X X	86,222	35,092	19,444	12,142	8,601	5,970
7. 1997	X X X	X X X	X X X	X X X	X X X	95,022	40,901	22,686	14,873	9,496
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	104,528	46,207	27,694	16,573
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,241	47,870	25,971
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	101,907	42,977
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	93,219

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	363,681	361,852	293,562	264,544	263,534	259,660	257,229	256,593	291,662	256,164
2. 1992	808,058	942,726	979,462	983,574	987,030	987,486	987,530	987,432	987,485	987,520
3. 1993	X X X	782,362	894,337	908,297	912,687	915,707	916,007	916,029	916,042	916,076
4. 1994	X X X	X X X	715,263	773,368	779,493	781,212	781,690	781,752	781,781	790,923
5. 1995	X X X	X X X	X X X	655,786	712,412	717,812	718,653	718,771	718,873	756,625
6. 1996	X X X	X X X	X X X	X X X	650,068	689,561	691,580	691,889	700,249	751,144
7. 1997	X X X	X X X	X X X	X X X	X X X	696,016	738,891	749,387	751,500	836,767
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	744,292	788,158	795,561	879,336
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	627,057	732,797	802,459
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	668,989	732,806
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	624,849

SCHEDULE P-PART 5E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	8,291	3,519	1,546	893	866	651	578	(782)	191	20
2. 1992	25,451	34,100	35,194	35,766	36,271	36,456	37,195	36,512	36,524	37,084
3. 1993	X X X	28,747	36,836	38,309	39,372	39,967	41,079	40,705	40,732	41,240
4. 1994	X X X	X X X	33,571	41,985	44,154	45,368	46,738	46,871	46,957	47,539
5. 1995	X X X	X X X	X X X	31,431	42,638	45,190	47,712	48,139	48,293	48,821
6. 1996	X X X	X X X	X X X	X X X	38,838	50,650	54,164	55,287	55,935	67,339
7. 1997	X X X	X X X	X X X	X X X	X X X	33,276	44,637	46,590	47,285	55,998
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	33,267	45,105	48,828	57,732
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,490	43,545	50,827
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,625	40,768
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,118

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	8,135	5,386	3,439	2,103	1,898	982	30,917	39,088	45,639	25,683
2. 1992	10,035	3,527	2,279	1,423	961	653	1,122	200	116	78
3. 1993	X X X	11,058	4,346	2,791	1,815	1,039	565	318	196	278
4. 1994	X X X	X X X	12,994	5,194	4,089	2,156	1,300	1,421	482	320
5. 1995	X X X	X X X	X X X	13,760	6,188	3,767	2,408	1,347	892	412
6. 1996	X X X	X X X	X X X	X X X	15,344	6,418	3,678	2,278	1,476	793
7. 1997	X X X	X X X	X X X	X X X	X X X	13,847	6,469	3,620	2,553	1,195
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	15,500	6,633	4,070	2,137
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,769	6,891	4,196
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,806	4,479
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,573

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	6,166	1,639	1,696	471	1,060	663	339	(34)	45,587	
2. 1992	49,831	55,673	56,997	57,110	57,457	57,754	58,619	58,564	58,571	58,602
3. 1993	X X X	54,485	60,493	61,417	62,061	62,223	63,553	63,644	63,686	63,746
4. 1994	X X X	X X X	65,743	72,317	74,624	74,821	76,029	76,183	76,250	76,341
5. 1995	X X X	X X X	X X X	70,643	81,170	82,530	85,033	85,269	85,517	85,704
6. 1996	X X X	X X X	X X X	X X X	79,666	90,319	94,079	94,833	97,771	115,513
7. 1997	X X X	X X X	X X X	X X X	X X X	73,793	85,896	87,447	89,704	103,427
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	73,761	85,953	90,171	105,301
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,076	86,858	101,038
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,616	87,972
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,510

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior			1					32	29	
2. 1992			1	1	1	1	1			
3. 1993	X X X	1	1	1	1	1	1			
4. 1994	X X X	X X X	1	1	1	6	6			
5. 1995	X X X	X X X	X X X	1	1	1	1			
6. 1996	X X X	X X X	X X X	X X X		1	1			
7. 1997	X X X	X X X	X X X	X X X	X X X	16	38			
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	54			
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			1
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1	1	1				6	75	37	38
2. 1992	1	1	1							
3. 1993	X X X		1	1		1	1			
4. 1994	X X X	X X X	1	6	6	5	1			
5. 1995	X X X	X X X	X X X	1	1	1	1			
6. 1996	X X X	X X X	X X X	X X X	1	10	9			
7. 1997	X X X	X X X	X X X	X X X	X X X	147	77			
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	104			
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1		1
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	6			(6)			1	1	66	
2. 1992	1	1	6	6	6	1	5	5	5	5
3. 1993	X X X	1	1	6	6	10	10	10	11	11
4. 1994	X X X	X X X	10	16	30	30	30	30	31	31
5. 1995	X X X	X X X	X X X	1	12	12	12	12	12	13
6. 1996	X X X	X X X	X X X	X X X	1	16	20	20	20	20
7. 1997	X X X	X X X	X X X	X X X	X X X	439	485	486	489	491
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	523	521	521	520
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	4	4
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	6
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

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

SECTION 2B

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

SECTION 3B

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

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	15,836	11,181	2,906	1,669	946	608	408	7,730	2,932	39
2. 1992	17,418	26,647	28,621	29,620	30,133	30,526	30,812	33,478	33,518	33,509
3. 1993	X X X	19,464	27,879	29,869	30,727	31,439	31,873	34,984	35,079	35,717
4. 1994	X X X	X X X	17,169	25,554	27,386	28,668	29,472	33,428	33,631	34,213
5. 1995	X X X	X X X	X X X	19,090	26,676	28,691	29,940	34,087	34,540	34,983
6. 1996	X X X	X X X	X X X	X X X	17,170	25,393	27,722	32,326	33,180	33,321
7. 1997	X X X	X X X	X X X	X X X	X X X	17,049	26,642	33,070	34,785	34,812
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	18,958	33,483	37,176	37,200
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,176	35,432	35,489
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,655	29,425
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,951

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	17,803	12,317	8,441	6,208	4,064	3,169	215,902	266,898	199,194	223,523
2. 1992	12,580	5,269	3,871	2,869	1,840	1,150	646	347	190	151
3. 1993	X X X	14,150	7,843	4,296	2,751	1,643	927	491	296	245
4. 1994	X X X	X X X	14,999	7,600	4,262	2,587	1,362	1,096	602	354
5. 1995	X X X	X X X	X X X	14,488	6,971	3,819	2,297	1,644	1,062	530
6. 1996	X X X	X X X	X X X	X X X	14,853	6,864	3,732	2,555	1,425	620
7. 1997	X X X	X X X	X X X	X X X	X X X	16,725	6,724	4,886	3,133	1,430
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	20,666	9,024	6,734	4,140
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,434	9,308	4,834
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,936	7,186
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,953

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	30,611	43,115	10,938	1,387	1,150	346	(325)	44	201,794	24,440
2. 1992	54,870	73,432	79,791	80,865	81,745	81,816	81,699	81,688	81,696	81,700
3. 1993	X X X	65,044	81,762	82,344	83,937	84,306	84,144	84,147	84,151	84,154
4. 1994	X X X	X X X	67,942	80,975	83,461	84,146	83,923	83,929	83,934	83,939
5. 1995	X X X	X X X	X X X	74,616	89,258	89,815	89,789	89,800	89,810	89,814
6. 1996	X X X	X X X	X X X	X X X	78,176	90,295	89,712	89,734	89,682	89,725
7. 1997	X X X	X X X	X X X	X X X	X X X	80,966	94,754	98,117	99,126	99,152
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	91,090	107,102	110,714	110,756
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,516	110,183	110,246
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	94,061	94,321
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,656

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	31	26	14	1		1	(45)	92	72	
2. 1992	1	16	16	20	28	28	22	29	29	32
3. 1993	X X X	1	6	9	10	10	10	12	12	22
4. 1994	X X X	X X X	1	6	9	6	9	10	10	11
5. 1995	X X X	X X X	X X X	10	10	12	16	20	20	23
6. 1996	X X X	X X X	X X X	X X X	1	1	1	4	6	6
7. 1997	X X X	X X X	X X X	X X X	X X X	1	1	12	22	27
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	30	13	16	47
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		10	36
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	6
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	137	82	57	44	18	22	17	1,433	2,212	87
2. 1992	43	29	20	16	10	6	5	5	5	12
3. 1993	X X X	20	16	12	12	9	6	5	1	6
4. 1994	X X X	X X X	30	16	12	10	6	5	4	4
5. 1995	X X X	X X X	X X X	30	16	9	6	6	1	6
6. 1996	X X X	X X X	X X X	X X X	665	9	6	16	11	2
7. 1997	X X X	X X X	X X X	X X X	X X X	20	12	31	12	4
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	87	54	28	7
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	112	38	80
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	129	66
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	81

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	32	6	60	(1)	6	(1)	1	1	2,283	
2. 1992	66	97	109	106	111	111	111	113	115	116
3. 1993	X X X	60	66	66	66	66	66	66	67	69
4. 1994	X X X	X X X	49	60	60	60	66	61	62	64
5. 1995	X X X	X X X	X X X	48	47	48	48	49	52	61
6. 1996	X X X	X X X	X X X	X X X	683	684	683	694	694	694
7. 1997	X X X	X X X	X X X	X X X	X X X	60	60	115	118	120
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	336	337	338	352
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,101	1,124	1,212
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,786	1,774
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	223

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,067	285	650	432	314	443	600	2,768	2,696	
2. 1992	1,706	2,573	2,853	2,845	3,004	3,165	3,342	3,625	3,800	3,799
3. 1993	X X X	1,485	2,282	2,185	2,437	2,673	2,882	3,166	3,331	3,647
4. 1994	X X X	X X X	1,027	10,553	10,852	11,119	11,384	11,709	11,871	12,544
5. 1995	X X X	X X X	X X X	1,240	2,119	2,445	2,764	3,179	3,371	3,766
6. 1996	X X X	X X X	X X X	X X X	1,181	2,027	2,412	2,890	3,128	3,412
7. 1997	X X X	X X X	X X X	X X X	X X X	1,083	2,021	2,592	2,892	3,041
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	992	2,098	2,447	2,497
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,192	2,173	2,335
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,782	2,573
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,305

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	27,281	33,458	19,358	20,784	25,973	33,762	328,391	417,960	509,892	364,311
2. 1992	1,386	1,198	1,331	1,317	1,335	1,186	983	738	568	418
3. 1993	X X X	1,518	1,319	1,469	1,203	1,159	808	568	688	633
4. 1994	X X X	X X X	25,588	1,839	1,238	1,203	836	683	814	783
5. 1995	X X X	X X X	X X X	1,535	1,586	1,868	1,418	1,273	753	706
6. 1996	X X X	X X X	X X X	X X X	2,193	2,976	2,830	1,884	1,762	1,735
7. 1997	X X X	X X X	X X X	X X X	X X X	1,643	2,089	2,634	1,048	675
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,762	1,119	1,461	1,707
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,601	1,088	985
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,928	2,458
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,180

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	9,141	9,229	12,308	2,270	8,055	7,948	9,447	(5)	511,061	
2. 1992	4,525	7,377	8,775	9,215	10,214	10,659	10,583	10,579	10,627	10,770
3. 1993	X X X	4,938	7,255	7,702	8,928	9,537	9,477	9,477	9,495	10,372
4. 1994	X X X	X X X	28,856	32,130	33,386	33,968	33,947	33,948	34,010	36,611
5. 1995	X X X	X X X	X X X	4,774	7,895	9,042	9,037	9,037	9,251	10,728
6. 1996	X X X	X X X	X X X	X X X	5,799	9,631	10,501	10,752	11,082	12,264
7. 1997	X X X	X X X	X X X	X X X	X X X	5,763	8,909	10,238	11,538	12,569
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	5,818	7,501	8,558	9,866
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,659	8,060	8,768
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,865	10,872
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,140

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	201	147	22	16	10	1	(1,067)	664	523	
2. 1992	150	150	158	186	187	188	1	193	195	195
3. 1993	X X X	85	111	113	131	131	9	133	133	220
4. 1994	X X X	X X X	54	85	87	96	9	100	104	182
5. 1995	X X X	X X X	X X X	10	16	20	26	20	22	23
6. 1996	X X X	X X X	X X X	X X X	1	5	181	12	13	18
7. 1997	X X X	X X X	X X X	X X X	X X X	1	9	16	16	16
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12	1	16	16
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	12	13
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	6
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,616	410	229	87	50	45	912	7	14,763	1
2. 1992	192	168	66	28	16	1	86	1	1	
3. 1993	X X X	111	60	44	16	10	113	10	4	
4. 1994	X X X	X X X	87	43	30	16	76	9	5	6
5. 1995	X X X	X X X	X X X	66	60	36	38	16	12	12
6. 1996	X X X	X X X	X X X	X X X	347	292	66	12	6	4
7. 1997	X X X	X X X	X X X	X X X	X X X	29	29	5	1	1
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	154	9	5	11
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17	12	12
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	131	85
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	86	67	312	45	45	(1)	1		15,280	
2. 1992	349	433	568	561	567	565	567	563	563	563
3. 1993	X X X	287	338	335	361	357	360	360	361	550
4. 1994	X X X	X X X	216	216	236	231	236	236	236	450
5. 1995	X X X	X X X	X X X	106	111	116	115	116	118	120
6. 1996	X X X	X X X	X X X	X X X	366	366	366	366	366	367
7. 1997	X X X	X X X	X X X	X X X	X X X	48	48	49	52	54
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	168	168	188	192
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30	48	49
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	159	159
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					1,037	10,379	10,300	7,261	843	1,335	1,335
2. 1992	1,237	1,237	1,237	1,237	(1,433)	(2,044)	(3,286)	2,524	15,021	14,560	(461)
3. 1993	X X X	43,163	74,336	74,425	501,891	502,435	501,344	515,073	521,992	527,560	5,568
4. 1994	X X X	X X X	567,487	594,802	596,610	596,552	596,997	594,145	592,242	593,391	1,149
5. 1995	X X X	X X X	X X X	607,552	642,260	641,842	653,253	647,727	646,105	641,629	(4,476)
6. 1996	X X X	X X X	X X X	X X X	585,261	625,108	653,894	649,818	647,419	642,450	(4,969)
7. 1997	X X X	X X X	X X X	X X X	X X X	642,266	714,889	705,228	702,636	708,036	5,400
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	699,226	741,424	737,439	741,568	4,129
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	686,792	699,088	699,801	713
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	709,372	715,206	5,834
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	614,668	614,668
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	628,890
13. Earned Premiums (Sc P-Pt 1)	652,632	640,584	550,384	519,280	619,039	701,955	811,473	733,661	729,441	628,890	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					504	1,567	1,164	486	(81)	6	6
2. 1992	296	296	296	296	356	746	662	693	688	688	
3. 1993	X X X	(2,849)	(1,746)	(1,703)	64,844	65,214	65,325	65,339	65,339	65,339	
4. 1994	X X X	X X X	93,961	95,275	95,486	96,091	95,994	95,893	95,887	95,887	
5. 1995	X X X	X X X	X X X	81,493	89,951	90,486	90,386	90,257	90,332	90,084	(248)
6. 1996	X X X	X X X	X X X	X X X	107,064	118,951	119,136	118,844	118,871	118,672	(199)
7. 1997	X X X	X X X	X X X	X X X	X X X	114,319	131,936	132,419	132,251	132,219	(32)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	132,912	142,991	143,515	143,857	342
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	167,764	171,185	174,169	2,984
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	180,076	187,398	7,322
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	104,655	104,655
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	114,830
13. Earned Premiums (Sc P-Pt 1)	73,646	69,861	101,527	112,922	121,349	134,935	142,169	178,340	183,859	114,830	X X X

SCHEDULE P-PART 6D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(169,761)	(28,207)	(27,272)	38,109	27,049	13,184	12,538
2. 1992					(78,670)	(84,340)	(104,407)	(103,809)	(92,345)	(90,644)	1,701
3. 1993	X X X	78,051	151,749	170,638	3,670,915	3,624,109	3,614,634	3,610,772	3,627,330	3,628,219	889
4. 1994	X X X	X X X	4,594,760	4,616,949	4,652,321	4,572,183	4,578,197	4,569,045	4,582,675	4,582,144	(531)
5. 1995	X X X	X X X	X X X	3,614,075	3,745,126	3,701,832	3,711,065	3,684,506	3,693,138	3,679,731	(13,407)
6. 1996	X X X	X X X	X X X	X X X	3,158,670	3,237,146	3,249,232	3,231,453	3,250,572	3,233,672	(16,900)
7. 1997	X X X	X X X	X X X	X X X	X X X	2,942,699	3,063,584	3,086,654	3,126,008	3,123,426	(2,582)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,890,690	3,063,286	3,105,609	3,133,912	28,303
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,670,269	2,823,001	2,889,132	66,131
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,745,381	2,955,447	210,427
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,757,942	2,757,942
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,044,511
13. Earned Premiums (Sc P-Pt 1)	5,883,210	5,510,604	4,695,222	3,771,395	3,249,662	2,886,785	3,049,504	2,846,686	3,075,484	3,068,790	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(511)	(24,029)	(8,245)	140,560	140,684	2,045	1,399
2. 1992					(186)	(16,372)	(16,097)	(16,327)	(10,782)	(10,304)	478
3. 1993	X X X	(150,529)	(149,751)	(149,692)	1,010,855	1,001,251	998,187	997,863	997,507	997,918	411
4. 1994	X X X	X X X	1,379,249	1,368,816	1,359,954	1,358,038	1,352,761	1,351,456	1,351,247	1,352,008	761
5. 1995	X X X	X X X	X X X	875,368	884,596	877,755	875,242	874,214	874,584	875,584	1,000
6. 1996	X X X	X X X	X X X	X X X	613,123	658,298	662,725	661,929	664,457	666,876	2,419
7. 1997	X X X	X X X	X X X	X X X	X X X	459,914	473,594	466,189	470,365	474,490	4,125
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	356,516	424,231	429,005	421,224	(7,781)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,015	467,679	459,816	(7,863)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	469,248	559,586	90,699
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	635,958	635,958
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	721,606
13. Earned Premiums (Sc P-Pt 1)	1,705,528	1,856,446	1,563,308	1,081,902	725,766	468,078	420,203	565,605	724,674	745,885	X X X

SCHEDULE P-PART 6E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					41	20	50	4	13	2	2
2. 1992					25	183	253	239	2,790	2,801	11
3. 1993	X X X	163,923	257,821	258,128	469,351	470,366	470,522	470,515	474,461	474,468	7
4. 1994	X X X	X X X	477,512	560,528	561,372	561,318	561,503	561,504	566,343	566,340	(3)
5. 1995	X X X	X X X	X X X	429,029	601,515	609,477	609,691	609,682	614,556	614,556	
6. 1996	X X X	X X X	X X X	X X X	407,799	574,716	570,630	570,347	574,901	574,744	(156)
7. 1997	X X X	X X X	X X X	X X X	X X X	449,357	619,843	620,878	629,177	629,083	(95)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	482,278	645,521	649,365	649,341	(24)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	439,038	457,576	467,877	10,300
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	637,829	666,649	28,819
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	706,237	706,237
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	745,098
13. Earned Premiums (Sc P-Pt 1)	451,226	567,513	586,849	595,213	591,499	635,071	640,356	602,011	653,258	745,098	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					1						
2. 1992						(1)	(1)	(1)	2,550	2,550	
3. 1993	X X X	8,142	24,820	26,111	85,568	85,613	85,613	85,613	89,565	89,565	
4. 1994	X X X	X X X	73,849	89,887	92,117	92,283	92,226	92,224	97,056	97,056	
5. 1995	X X X	X X X	X X X	34,574	89,774	98,958	98,812	98,802	103,659	103,660	10
6. 1996	X X X	X X X	X X X	X X X	46,784	98,306	94,237	94,287	98,463	99,563	6
7. 1997	X X X	X X X	X X X	X X X	X X X	36,851	89,883	93,847	102,544	109,680	(631)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	54,383	93,716	102,588	112,873	(3,222)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,071	64,853	63,475	(4,277)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,446	56,857	2,618
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,251	82,251
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	76,755
13. Earned Premiums (Sc P-Pt 1)	69,248	104,186	113,843	109,510	116,568	106,926	93,992	83,395	84,138	76,756	X X X

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					1,777	5,873	10,020	7,937	4,306	872	872
2. 1992					1,736	5,235	8,432	11,524	11,477	11,954	477
3. 1993	X X X	17,788	328,812	31,969	290,187	294,453	298,539	303,929	303,527	303,409	(118)
4. 1994	X X X	X X X	489,868	430,402	419,336	420,276	420,078	433,760	433,613	433,007	(606)
5. 1995	X X X	X X X	X X X	436,935	436,610	410,957	398,979	420,993	424,836	424,365	(471)
6. 1996	X X X	X X X	X X X	X X X	403,355	430,379	424,480	421,931	422,983	424,883	1,900
7. 1997	X X X	X X X	X X X	X X X	X X X	454,318	475,525	458,843	453,868	461,878	8,010
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	522,887	545,664	547,595	551,337	3,742
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	506,887	515,316	529,435	14,119
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	507,206	515,016	7,810
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	506,653	506,653
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	542,388
13. Earned Premiums (Sc P-Pt 1)	483,706	407,815	360,722	425,927	409,934	470,115	537,506	562,537	521,204	542,388	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(1,217)	(3,269)	673	116	(258)	643	643
2. 1992					(180)	(181)	565	565	403	548	145
3. 1993	X X X	(145)	1,451	5,662	40,545	40,569	40,496	40,496	40,281	40,358	77
4. 1994	X X X	X X X	61,225	63,530	63,703	63,742	63,919	63,968	63,130	63,130	
5. 1995	X X X	X X X	X X X	64,085	69,112	72,981	74,170	74,267	72,909	72,920	11
6. 1996	X X X	X X X	X X X	X X X	72,182	79,593	84,581	84,941	84,537	83,643	(894)
7. 1997	X X X	X X X	X X X	X X X	X X X	73,982	83,994	85,199	85,779	84,677	(1,102)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	89,910	97,702	97,640	98,321	681
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,303	83,711	86,109	2,398
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	103,379	112,106	8,727
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	128,833	128,833
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	139,519
13. Earned Premiums (Sc P-Pt 1)	49,768	56,263	66,752	73,871	79,008	81,085	105,479	88,935	105,067	139,520	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	XXX				6,432	6,432	6,432	6,432	6,432	6,432	
4. 1994	XXX	XXX	9,231	8,764	8,764	8,764	8,764	8,764	8,764	8,764	
5. 1995	XXX	XXX	XXX	7,868	7,868	7,868	7,868	7,868	7,868	7,868	
6. 1996	XXX	XXX	XXX	XXX	29,934	29,934	29,934	29,934	29,934	29,934	
7. 1997	XXX	XXX	XXX	XXX	XXX	33,771	33,771	33,771	33,771	33,771	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	30,617	30,617	30,617	30,617	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,934	32,934	32,934	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,151	52,151	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,397	112,397
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,397
13. Earned Premiums (Sc P-Pt 1)	6,830	13,739	10,192	9,111	29,933	33,771	30,617	32,934	52,151	112,397	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	XXX										
4. 1994	XXX	XXX	514	514	514	514	514	514	514	514	
5. 1995	XXX	XXX	XXX	282	282	282	282	282	282	282	
6. 1996	XXX	XXX	XXX	XXX	6,169	6,169	6,169	6,169	6,169	6,169	
7. 1997	XXX	XXX	XXX	XXX	XXX	8,481	8,481	8,481	8,481	8,481	
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	11,083	11,083	11,083	11,083	
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,950	15,950	15,950	
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,180	31,180	
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,699	82,699
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,699
13. Earned Premiums (Sc P-Pt 1)	(1)	1,114	514	283	6,168	8,481	11,083	15,950	31,180	82,699	XXX

SCHEDULE P-PART 6M-INTERNATIONAL

SECTION 1

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

SECTION 2

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

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					17	17	22	4	6	44	44
2. 1992					(1)	1	12	44	47	73	26
3. 1993	X X X				12,957	13,013	13,036	13,049	13,066	13,083	17
4. 1994	X X X	X X X	11,360	11,438	11,588	11,683	11,746	11,763	11,769	11,773	4
5. 1995	X X X	X X X	X X X	14,736	14,832	15,036	15,094	15,110	15,096	15,125	29
6. 1996	X X X	X X X	X X X	X X X	32,920	39,891	40,252	40,402	40,360	40,035	(325)
7. 1997	X X X	X X X	X X X	X X X	X X X	43,702	45,169	47,988	47,994	47,754	(240)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	70,580	74,630	76,537	76,755	218
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,156	81,108	84,382	3,274
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,079	44,609	3,530
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,827	54,827
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	61,404
13. Earned Premiums (Sc P-Pt 1)	18,701	15,848	12,234	13,846	33,176	51,048	72,597	85,226	45,928	61,404	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior						28					
2. 1992											
3. 1993	X X X				4,729	4,729	4,729	4,729	4,729	4,729	
4. 1994	X X X	X X X	1,713	1,713	1,729	1,769	1,823	1,778	1,868	1,947	79
5. 1995	X X X	X X X	X X X	2,795	2,802	2,862	2,899	2,872	2,939	2,989	50
6. 1996	X X X	X X X	X X X	X X X	4,487	6,431	6,431	6,437	6,437	6,437	
7. 1997	X X X	X X X	X X X	X X X	X X X	5,050	5,280	5,884	5,884	5,884	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12,060	12,293	12,465	12,736	271
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,156	10,391	10,937	546
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,449	5,749	300
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,087	39,087
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,333
13. Earned Premiums (Sc P-Pt 1)	5,182	7,059	1,803	2,808	4,532	7,116	12,366	10,929	6,010	40,333	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					(36)	17	81	(17)	32	67	67
2. 1992					1	10	10	11	12	14	2
3. 1993	X X X				4,477	4,477	4,486	4,486	4,486	4,487	1
4. 1994	X X X	X X X	2,731	2,731	2,699	2,806	2,818	2,818	2,821	2,821	
5. 1995	X X X	X X X	X X X	2,269	2,242	2,274	2,295	2,295	2,295	2,295	
6. 1996	X X X	X X X	X X X	X X X	2,511	4,151	4,244	4,252	4,242	4,242	
7. 1997	X X X	X X X	X X X	X X X	X X X	2,511	2,794	2,844	2,842	2,864	22
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	8,269	8,801	10,326	10,624	298
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,446	20,924	25,190	4,266
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33,311	39,222	5,911
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,050	54,050
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	64,617
13. Earned Premiums (Sc P-Pt 1)	5,885	3,132	3,006	3,688	2,402	4,340	8,725	19,026	37,344	64,617	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X				9,028	9,028	9,028	9,028	9,028	9,028	
4. 1994	X X X	X X X	(47)	(47)	(47)	(47)	(47)	(47)	(47)	(47)	
5. 1995	X X X	X X X	X X X								
6. 1996	X X X	X X X	X X X	X X X	1	1	1	1	1	1	
7. 1997	X X X	X X X	X X X	X X X	X X X						
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(5)	1	32	31
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69	89	20
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,390	27,390
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	27,441
13. Earned Premiums (Sc P-Pt 1)		9,028	(47)		1			(5)	77	27,441	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 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior						10	(28)	312	389	321	318
2. 1992					264	(137)	(133)	(17)	151	498	347
3. 1993	X X X	208	469	473	96,272	94,065	93,854	93,964	94,017	93,983	(34)
4. 1994	X X X	X X X	147,279	110,072	128,751	122,780	120,269	122,247	122,241	121,961	(280)
5. 1995	X X X	X X X	X X X	107,353	117,106	119,883	113,581	119,161	118,989	118,522	(467)
6. 1996	X X X	X X X	X X X	X X X	97,186	106,159	109,929	105,072	105,023	105,593	570
7. 1997	X X X	X X X	X X X	X X X	X X X	110,222	109,660	110,218	109,741	114,178	4,437
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	94,305	92,566	93,075	94,717	1,647
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	90,906	91,478	97,344	5,900
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84,176	79,246	(4,877)
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111,294	111,294
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	118,855
13. Earned Premiums (Sc P-Pt 1)	131,609	132,611	68,377	116,535	125,505	113,477	88,393	92,995	85,133	118,965	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior								(150)		3	3
2. 1992											
3. 1993	X X X	(40)	(40)	(40)	1,693	1,693	1,693	1,693	1,693	1,693	
4. 1994	X X X	X X X	3,234	3,367	3,367	3,367	3,367	3,368	3,368	3,368	
5. 1995	X X X	X X X	X X X	4,023	4,135	4,135	4,135	4,135	4,135	4,141	6
6. 1996	X X X	X X X	X X X	X X X	4,710	4,710	4,719	4,753	4,753	4,757	4
7. 1997	X X X	X X X	X X X	X X X	X X X	4,758	4,851	4,887	4,887	4,887	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	6,692	6,757	6,759	6,754	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,569	6,584	6,619	67
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,528	10,650	175
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,739	20,739
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	20,994
13. Earned Premiums (Sc P-Pt 1)	3,429	5,474	3,115	3,916	4,728	4,823	6,734	6,555	10,693	20,998	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 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											
3. 1993	X X X				2,254	2,254	2,254	2,254	2,254	2,254	
4. 1994	X X X	X X X	2,347	2,217	2,217	2,217	2,217	2,217	2,217	2,217	
5. 1995	X X X	X X X	X X X	1,562	1,562	1,562	1,562	1,562	1,562	1,562	
6. 1996	X X X	X X X	X X X	X X X	1,317	1,317	1,317	1,317	1,317	1,317	
7. 1997	X X X	X X X	X X X	X X X	X X X	994	994	994	994	994	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	298	298	310	310	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	669	831	831	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	561	561	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	292	292
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	292
13. Earned Premiums (Sc P-Pt 1)	734	1,269	2,361	1,889	1,317	994	298	669	752	292	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	
1. Prior											
2. 1992											
3. 1993	X X X										
4. 1994	X X X	X X X									
5. 1995	X X X	X X X	X X X	80	80	80	80	80	80	80	
6. 1996	X X X	X X X	X X X	X X X	106	106	106	106	106	106	
7. 1997	X X X	X X X	X X X	X X X	X X X	17	17	17	17	17	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12	12	12	12	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(731)	(731)	(731)	
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77	77	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)		16		80	106	17	12	(731)	77		X X X

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

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	199,638			581,027		
2. Private Passenger Auto Liab./Medical	1,848,833			1,496,008		
3. Commercial Auto/Truck Liab./Medical	913,263	211,964	23.210	375,369	33,576	8.945
4. Workers' Compensation	7,863,526	3,240,754	41.212	2,123,670	687,900	32.392
5. Commercial Multiple Peril	721,688			375,455		
6. Medical Malpractice - Occurrence	326					
7. Medical Malpractice - Claims-made						
8. Special Liability	58,572			79,964		
9. Other Liability - Occurrence	2,365,375	570,838	24.133	369,714	71,379	19.307
10. Other Liabilities - Claims-made	73,145			45,727		
11. Special Property	121,665			202,620		
12. Auto Physical Damage	4,805	652	13.569	1,209,778	2,813	0.233
13. Fidelity/Surety	86,461			69,793		
14. Other	682,669			476,876	49	0.010
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	739,846	204,538	27.646	101,233	23,794	23.504
20. Products Liability - Claims-made	8,292			341		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	15,688,104	4,228,746	26.955	7,507,575	819,511	10.916

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		2,297,541	2,148,178	2,124,457	2,069,209	2,016,520	2,097,056	2,097,154	2,098,064	2,106,029
2. 1992		1,530,014	1,313,578	1,240,435	1,145,973	1,122,433	1,097,683	1,083,799	1,088,619	1,092,766
3. 1993	X X X	822,251	1,260,856	1,208,851	1,130,848	1,109,695	1,087,339	1,063,192	1,066,993	1,081,358
4. 1994	X X X	X X X	691,653	1,168,416	1,130,658	1,098,269	1,092,327	1,090,110	1,087,474	1,118,637
5. 1995	X X X	X X X	X X X	581,645	988,013	914,085	927,868	926,586	928,811	990,652
6. 1996	X X X	X X X	X X X	X X X	646,089	975,715	944,921	932,903	973,764	1,046,133
7. 1997	X X X	X X X	X X X	X X X	X X X	633,102	1,074,313	1,048,148	1,080,942	1,202,879
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	668,505	1,009,815	1,035,500	1,170,384
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	677,665	1,155,733	1,226,012
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	659,716	1,051,380
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	396,974

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		528,723	335,416	287,624	183,176	126,854	94,723	86,900	75,255	38,419
2. 1992		729,426	421,530	310,198	179,589	132,703	99,038	77,506	67,280	21,226
3. 1993	X X X	477,628	522,827	357,904	218,672	157,590	111,202	88,883	76,812	28,167
4. 1994	X X X	X X X	344,025	432,850	268,244	172,113	115,150	113,522	89,303	40,838
5. 1995	X X X	X X X	X X X	293,179	370,381	182,680	116,028	93,635	63,490	57,501
6. 1996	X X X	X X X	X X X	X X X	284,566	309,097	150,607	87,453	76,505	75,286
7. 1997	X X X	X X X	X X X	X X X	X X X	254,964	334,424	142,612	77,738	94,793
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	308,472	348,927	120,606	122,259
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	323,134	388,424	198,095
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	309,023	334,742
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	280,927

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

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		2,643,932	2,625,677	2,620,342	2,621,531	2,614,472	2,604,016	2,606,791	2,612,108	2,606,815
2. 1992		1,705,115	1,427,040	1,442,591	1,402,050	1,404,291	1,388,508	1,402,080	1,428,484	1,421,582
3. 1993	X X X	881,237	1,569,175	1,304,000	1,372,917	1,328,171	1,318,597	1,320,981	1,331,633	1,330,346
4. 1994	X X X	X X X	777,544	1,472,986	1,497,968	1,400,299	1,398,990	1,395,549	1,401,228	1,381,784
5. 1995	X X X	X X X	X X X	709,831	1,187,445	1,189,640	1,211,602	1,199,511	1,205,747	1,169,450
6. 1996	X X X	X X X	X X X	X X X	670,624	1,152,841	1,194,184	1,178,929	1,194,013	1,179,655
7. 1997	X X X	X X X	X X X	X X X	X X X	723,311	1,037,875	1,038,589	1,059,979	1,058,823
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	695,571	1,144,312	1,173,589	1,165,178
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	771,193	1,051,353	1,133,575
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	772,763	1,222,307
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	425,723

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		169,547	90,130	64,969	44,402	24,391	10,736	8,267	6,105	965
2. 1992		149,152	154,347	124,302	44,108	25,309	11,862	4,928	10,035	2,755
3. 1993	X X X	140,942	97,719	118,679	109,589	34,874	19,287	9,433	14,519	3,953
4. 1994	X X X	X X X	22,442	728	240,644	76,615	37,324	28,274	26,258	6,613
5. 1995	X X X	X X X	X X X	34,319	(38,271)	143,439	99,044	72,414	54,703	10,290
6. 1996	X X X	X X X	X X X	X X X	(102,676)	(24,556)	142,629	96,582	61,188	29,184
7. 1997	X X X	X X X	X X X	X X X	X X X	(32,345)	71,019	150,860	112,303	82,862
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	(15,804)	84,753	172,533	137,271
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	83,354	59,759	154,485
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,292	119,615
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,738

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

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	199,638			581,027		
2. Private Passenger Auto Liability/Medical	1,848,833			1,496,008		
3. Commercial Auto/Truck Liability/Medical	913,263	211,964	23.210	375,369	33,576	8.945
4. Workers' Compensation	7,863,526	2,938,634	37.370	2,123,670	610,004	28.724
5. Commercial Multiple Peril	721,688			375,455		
6. Medical Malpractice - Occurrence	326					
7. Medical Malpractice - Claims-made						
8. Special Liability	58,572			79,964		
9. Other Liability - Occurrence	2,365,375	570,838	24.133	369,714	71,379	19.307
10. Other Liability - Claims-made	73,145			45,727		
11. Special Property	121,665			202,620		
12. Auto Physical Damage	4,805	652	13.569	1,209,778	2,813	0.233
13. Fidelity/Surety	86,461			69,793		
14. Other	682,669			476,876		
15. International						
16. Reinsurance - Nonproportional Assumed Property	52,616			11,047		
17. Reinsurance - Nonproportional Assumed Liability	90,481			34,347		
18. Reinsurance - Nonproportional Assumed Financial Lines	26					
19. Products Liability - Occurrence	739,846	204,538	27.646	101,233	23,794	23.504
20. Products Liability - Claims-made	8,292			341		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	15,831,227	3,926,626	24.803	7,552,969	741,566	9.818

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X	2,995	2,970	2,906	2,906	2,906	2,906	2,906
6. 1996	X X X	X X X	X X X	X X X	3,714	3,650	3,300	3,300	3,300	3,300
7. 1997	X X X	X X X	X X X	X X X	X X X	3,142	2,095	2,095	2,095	2,095
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves For Losses and Defense and Cost Containment Expenses At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X	316	63					
6. 1996	X X X	X X X	X X X	X X X	323	350				
7. 1997	X X X	X X X	X X X	X X X	X X X	1,047				
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX	1,858	2,085	2,086	2,086	2,086	2,086	2,086
6. 1996	XXX	XXX	XXX	XXX	4,084	4,343	4,343	4,343	4,343	4,343
7. 1997	XXX	XXX	XXX	XXX	XXX	5,770	6,565	6,565	6,565	6,565
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX	316	63					
6. 1996	XXX	XXX	XXX	XXX	323	350				
7. 1997	XXX	XXX	XXX	XXX	XXX	1,047				
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX				
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End (\$000 OMITTED)										
	1	2	3	4	5	6	7	8	9	10	
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	
1. Prior											
2. 1992											
3. 1993	XXX										
4. 1994	XXX	XXX									
5. 1995	XXX	XXX	XXX	NONE							
6. 1996	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX						
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SECTION 7

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End (\$000 OMITTED)										
	1	2	3	4	5	6	7	8	9	10	
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	
1. Prior											
2. 1992											
3. 1993	XXX										
4. 1994	XXX	XXX									
5. 1995	XXX	XXX	XXX	NONE							
6. 1996	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX						
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX					
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

States, Etc.	1 Is Insurer Licens- ed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	YES	76,308,097	76,566,205	211,576	63,813,039	73,989,434	189,661,653	179,095
2. Alaska	AK	YES	17,162,897	17,523,013	(7,448)	13,070,729	12,760,816	47,986,830	814
3. Arizona	AZ	YES	92,246,774	85,318,617	865,097	72,366,755	100,335,525	163,726,707	501,912
4. Arkansas	AR	YES	43,999,319	47,551,632	440,714	28,813,818	34,754,782	83,885,612	52,596
5. California	CA	YES	874,694,247	871,467,841	(5,065,025)	803,388,718	942,610,244	1,780,445,478	1,952,817
6. Colorado	CO	YES	129,274,888	116,346,527	1,394,652	93,502,560	97,037,747	173,999,141	370,497
7. Connecticut	CT	YES	252,715,303	237,429,981	1,860,572	193,239,037	215,908,273	400,524,747	1,667,169
8. Delaware	DE	YES	52,872,631	53,826,907	184,677	39,424,822	27,679,829	74,040,221	273,088
9. Dist. of Columbia	DC	YES	30,591,302	32,577,362	558,637	22,963,473	22,762,726	60,001,148	42,656
10. Florida	FL	YES	720,135,383	693,777,562	23,769,408	537,079,786	499,125,976	1,306,844,704	4,226,744
11. Georgia	GA	YES	198,073,312	177,489,081	948,711	134,181,784	168,319,917	340,333,522	1,669,207
12. Hawaii	HI	YES	46,765,650	46,302,216	140,288	28,088,416	25,391,818	47,232,131	278,069
13. Idaho	ID	YES	43,115,564	40,206,695	4,379,230	29,707,620	31,589,686	38,071,879	74,166
14. Illinois	IL	YES	484,176,597	464,374,891	3,167,013	425,927,012	560,060,183	1,006,106,883	1,026,889
15. Indiana	IN	YES	353,405,906	332,584,604	900,612	229,673,925	272,687,674	305,486,460	2,540,800
16. Iowa	IA	YES	44,427,220	42,977,226	491,613	44,772,107	31,765,848	93,609,119	310,244
17. Kansas	KS	YES	54,557,974	50,561,729	200,449	37,722,181	41,833,578	76,047,032	77,385
18. Kentucky	KY	YES	135,588,400	129,207,633	287,760	105,976,467	113,473,044	288,023,400	814,466
19. Louisiana	LA	YES	139,852,404	129,966,523	81,432	93,132,290	114,606,953	219,656,571	490,450
20. Maine	ME	YES	90,818,386	82,569,579	170,646	52,194,640	53,663,119	112,081,070	719,254
21. Maryland	MD	YES	141,407,839	144,019,765	651,798	120,348,458	129,110,453	260,793,738	705,662
22. Massachusetts	MA	YES	490,914,956	484,896,217	2,073,899	375,464,486	390,982,083	806,914,630	4,747,474
23. Michigan	MI	YES	240,690,749	235,114,725	1,256,440	201,843,261	208,565,789	404,726,331	726,706
24. Minnesota	MN	YES	123,330,472	126,830,986	880,021	115,468,905	134,942,716	364,542,636	505,886
25. Mississippi	MS	YES	49,102,195	43,840,063	381,878	39,416,777	67,263,941	136,735,188	51,412
26. Missouri	MO	YES	123,280,600	114,611,698	(339,289)	130,933,758	125,245,777	209,184,815	688,873
27. Montana	MT	YES	39,665,576	37,011,104	2,801,983	26,093,988	35,979,170	62,982,688	32,436
28. Nebraska	NE	YES	27,219,525	23,055,071	953,877	34,491,809	35,351,943	80,254,124	54,392
29. Nevada	NV	YES	45,166,616	45,059,549	576,077	29,673,755	34,127,444	36,816,649	223,530
30. New Hampshire	NH	YES	192,773,231	182,195,464	747,925	116,527,709	116,942,169	183,333,064	1,188,143
31. New Jersey	NJ	YES	803,086,097	782,669,377	2,209,202	620,421,197	666,967,151	1,091,200,650	11,378,480
32. New Mexico	NM	YES	23,879,229	20,528,329	304,275	18,484,918	18,539,458	40,061,727	93,825
33. New York	NY	YES	928,370,360	888,835,279	9,856,720	715,087,561	1,122,505,208	2,068,648,648	5,175,540
34. No. Carolina	NC	YES	235,958,185	233,309,505	997,715	155,473,312	140,133,444	281,284,964	1,059,935
35. No. Dakota	ND	YES	3,258,673	4,149,602	1,723	1,766,644	2,396,166	2,168,419	2,912
36. Ohio	OH	YES	239,135,802	247,590,640	138,793	191,866,501	192,785,284	333,913,263	2,800,824
37. Oklahoma	OK	YES	65,507,325	67,921,150	234,763	63,787,188	70,911,622	116,895,990	210,448
38. Oregon	OR	YES	159,410,192	159,373,075	724,483	136,845,459	136,094,318	494,885,143	276,308
39. Pennsylvania	PA	YES	340,085,766	322,773,179	1,546,931	303,266,905	315,836,431	1,004,551,371	1,895,627
40. Rhode Island	RI	YES	65,848,898	61,165,775	177,778	53,032,538	48,540,250	117,331,574	412,723
41. So. Carolina	SC	YES	68,628,542	61,865,284	143,652	49,477,014	47,095,785	137,133,623	149,659
42. So. Dakota	SD	YES	7,778,432	11,849,947	73,327	9,783,896	9,698,056	29,137,129	2,602
43. Tennessee	TN	YES	184,706,973	184,612,401	521,370	133,288,784	131,529,085	260,273,307	1,173,330
44. Texas	TX	YES	428,467,639	387,037,334	1,696,939	413,605,607	584,440,973	995,540,973	1,345,176
45. Utah	UT	YES	53,198,581	50,621,402	91,842	29,344,248	32,165,795	58,288,606	102,791
46. Vermont	VT	YES	56,554,691	55,575,540	157,672	37,939,557	39,635,581	68,973,703	336,297
47. Virginia	VA	YES	190,491,730	193,031,657	1,532,589	172,957,139	181,321,745	331,152,151	1,290,004
48. Washington	WA	YES	70,366,713	65,986,826	(363,187)	50,962,084	62,626,930	65,948,476	261,467
49. West Virginia	WV	YES	16,848,821	15,378,689	12,449	18,584,576	22,774,399	39,604,250	90,550
50. Wisconsin	WI	YES	285,566,692	282,344,917	26,649,202	205,685,176	208,061,655	502,571,521	681,087
51. Wyoming	WY	YES	7,773,126	6,843,701	(398)	3,300,489	5,044,795	4,902,814	25,035
52. American Samoa	AS	NO							
53. Guam	GU	YES	154,856	249,235		(105)	(1,147)	14,508	
54. Puerto Rico	PR	YES	2,890,551	2,859,827	(3,023)	154,336	(5,750,054)	(2,402,696)	
55. U.S. Virgin Islands	VI	YES	24,102	192,664		5,964	287,962	697,202	
56. Canada	CN	YES	438,338,597	415,975,014	(224)	278,551,930	390,402,515	379,518,485	1,455,895
57. Aggregate other alien	OT	X X X	110,494,641	93,817,787	41,813	15,880,033	39,057,226	62,009,368	
58. Totals	(a) 54		10,141,159,227	9,781,818,602	91,711,629	7,918,855,036	9,181,969,290	17,838,353,340	56,413,347

DETAILS OF WRITE-INS									
5701. Other alien	X X X	110,494,641	93,817,787	41,813	15,880,033	39,057,226	62,009,368		
5702.	X X X								
5703.	X X X								
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X								
5799. Totals (Lines 5701 - 5703 + 5798) (Line 57 above)	X X X	110,494,641	93,817,787	41,813	15,880,033	39,057,226	62,009,368		

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

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

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

OVERFLOW PAGE FOR WRITE-INS

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

	1 Current Year	2 Prior Year
--	-------------------	-----------------

REMAINING WRITE-INS AGGREGATED AT LINE 22 FOR LIABILITIES

2204. Deposit liability	260,333,333	210,000,000
2205. Collateral held for securities loaned	116,103,014	496,763,256
2206.		
2207.		
2208.		
2209.		
2210.		
2211.		
2212.		
2213.		
2214.		
2215.		
2216.		
2217.		
2218.		
2219.		
2220.		
2221.		
2222.		
2223.		
2224.		
2225.		
2297. Totals (Lines 2204 through 2225) (Page 3, Line 2298)	376,436,347	706,763,256

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

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

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

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

OVERFLOW PAGE FOR WRITE-INS

**Page 4 - Continuation
UNDERWRITING AND INVESTMENT EXHIBIT
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 05 FOR UNDERWRITING DEDUCTIONS		
0504.		
0505.		
0506.		
0507.		
0508.		
0509.		
0510.		
0511.		
0512.		
0513.		
0514.		
0515.		
0516.		
0517.		
0518.		
0519.		
0520.		
0521.		
0522.		
0523.		
0524.		
0525.		
0597. Totals (Lines 0504 through 0525) (Page 4, Line 0598)		
REMAINING WRITE-INS AGGREGATED AT LINE 13 FOR MISCELLANEOUS INCOME		
1304. Loss on sale of premium receivables	(10,869,744)	
1305.		
1306.		
1307.		
1308.		
1309.		
1310.		
1311.		
1312.		
1313.		
1314.		
1315.		
1316.		
1317.		
1318.		
1319.		
1320.		
1321.		
1322.		
1323.		
1324.		
1325.		
1397. Totals (Lines 1304 through 1325) (Page 4, Line 1398)	(10,869,744)	
REMAINING WRITE-INS AGGREGATED AT LINE 34 FOR GAINS AND LOSSES IN SURPLUS		
3404.		
3405.		
3406.		
3407.		
3408.		
3409.		
3410.		
3411.		
3412.		
3413.		
3414.		
3415.		
3416.		
3417.		
3418.		
3419.		
3420.		
3421.		
3422.		
3423.		
3424.		
3425.		
3497. Totals (Lines 3404 through 3425) (Page 4, Line 3498)		

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE D - PART 1

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

FO8

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
0199999	Subtotal-U.S. Governments-Issuer Obligations							1,610,772,358	1,596,585,445	X X X	1,686,354,100	1,613,749,732	31,731,068	89,345,192	(671,381)			X X X	X X X	X X X
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							1,750,888,746	1,759,308,680	X X X	1,750,908,577	1,750,766,558	10,831,977	128,955,172	2,876,935			X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							3,361,661,104	3,355,894,125	X X X	3,437,262,677	3,364,516,290	42,563,045	218,300,364	2,205,554			X X X	X X X	X X X
0499999	Subtotal-All Other Governments-Issuer Obligations							229,579,625	229,030,449	X X X	222,481,047	211,022,678	3,012,816	11,674,137	302,652	(9,278,856)		X X X	X X X	X X X
0599999	Subtotal-All Other Governments-Single Class Mortgage-Backed/Asset-Backed Securities							7,419,364	7,518,847	X X X	7,419,364	8,169,440	66,583	427,247	58,063	(398,246)		X X X	X X X	X X X
1099999	Subtotal-All Other Governments							236,998,989	236,549,296	X X X	229,900,411	219,192,118	3,079,399	12,101,384	360,715	(9,677,102)		X X X	X X X	X X X
1199999	Subtotal-States, Terr. and Poss.-Issuer Obligations							335,900,839	334,563,802	X X X	342,045,792	335,000,783	6,021,264	15,777,072	(31,170)	(1,606,483)		X X X	X X X	X X X
1799999	Subtotal-States, Territories and Possessions							335,900,839	334,563,802	X X X	342,045,792	335,000,783	6,021,264	15,777,072	(31,170)	(1,606,483)		X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							222,673,591	225,040,964	X X X	229,882,741	223,000,263	3,366,586	14,488,883	110,253	(686,363)		X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							222,673,591	225,040,964	X X X	229,882,741	223,000,263	3,366,586	14,488,883	110,253	(686,363)		X X X	X X X	X X X
2599999	Subtotal-Special Revenue-Issuer Obligations							970,639,387	979,866,663	X X X	1,020,669,198	967,543,362	18,456,368	57,252,744	294,952			X X X	X X X	X X X
2699999	Subtotal-Special Revenue-Single Class Mortgage-Backed/Asset-Backed Securities							1,155,293,732	1,159,319,290	X X X	1,155,293,732	1,155,361,299	6,420,036	30,170,398	45,297	123		X X X	X X X	X X X
2799999	Subtotal-Special Revenue-Defined Multi-Class Residential Mortgage-Backed Securities							1,162,307,684	1,174,274,861	X X X	1,162,391,683	1,157,621,549	8,159,785	43,083,316	985,434			X X X	X X X	X X X
3199999	Subtotal-Special Revenue							3,288,240,803	3,313,460,814	X X X	3,338,354,613	3,280,526,210	33,036,189	130,506,458	1,325,683	123		X X X	X X X	X X X

SCHEDULE D - PART 1

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

E
O
B
1

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
3299999	Subtotal-Public Utilities-Issuer Obligations							271,186,938	272,556,000	X X X	275,111,628	270,447,433	6,837,110	19,172,478	211,590				X X X	X X X	X X X
3899999	Subtotal-Public Utilities							271,186,938	272,556,000	X X X	275,111,628	270,447,433	6,837,110	19,172,478	211,590				X X X	X X X	X X X
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							7,760,658,901	7,863,581,440	X X X	7,954,574,250	7,820,072,426	143,395,118	392,615,412	(19,281,562)	(6,044,717)			X X X	X X X	X X X
4099999	Subtotal-Industrial and Misc.-Single Class Mortgage-Backed/Asset-Backed Securities							401,178,149	405,172,681	X X X	401,236,652	401,033,440	2,747,310	21,752,159	83,215	(2,444)			X X X	X X X	X X X
4199999	Subtotal-Industrial and Misc.-Defined Multi-Class Residential Mortgage-Backed Securities							925,748,860	938,151,741	X X X	925,748,840	924,307,652	5,459,566	66,655,229	766,874				X X X	X X X	X X X
4299999	Subtotal-Industrial and Misc.-Other Multi-Class Residential Mortgage-Backed Securities							67,963,959	68,579,319	X X X	67,963,959	67,898,416	312,898	5,068,729	41,464				X X X	X X X	X X X
4399999	Subtotal-Industrial and Misc.-Defined Multi-Class Commercial Mortgage-Backed Securities							47,786,272	47,321,115	X X X	47,786,272	47,829,809	300,951	2,339,939	(22,582)				X X X	X X X	X X X
4499999	Subtotal-Industrial and Misc.-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							314,857,879	325,749,969	X X X	314,857,877	327,634,145	2,200,942	22,758,847	7,203,444				X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous							9,518,194,020	9,648,556,265	X X X	9,712,167,850	9,588,775,888	154,416,785	511,190,315	(11,209,147)	(6,047,161)			X X X	X X X	X X X
4799999	Subtotal-Parent, Subs. and Affiliates-Issuer Obligations							6,896,053	7,000,000	X X X	6,896,053	6,769,770	103,444	490,000	73,665				X X X	X X X	X X X
5399999	Subtotal-Parent, Subsidiaries and Affiliates							6,896,053	7,000,000	X X X	6,896,053	6,769,770	103,444	490,000	73,665				X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							11,408,307,692	11,508,224,763	X X X	11,738,014,809	11,447,606,447	212,923,774	600,815,918	(18,991,001)	(17,616,419)			X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							3,314,779,991	3,331,319,498	X X X	3,314,858,325	3,315,330,737	20,065,906	181,304,976	3,063,510	(400,567)			X X X	X X X	X X X
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities							2,088,056,544	2,112,426,602	X X X	2,088,140,523	2,081,929,201	13,619,351	109,738,545	1,752,308				X X X	X X X	X X X
5799999	Total Bonds-Other Multi-Class Residential Mortgage-Backed Securities							67,963,959	68,579,319	X X X	67,963,959	67,898,416	312,898	5,068,729	41,464				X X X	X X X	X X X
5899999	Total Bonds-Defined Multi-Class Commercial Mortgage-Backed Securities							47,786,272	47,321,115	X X X	47,786,272	47,829,809	300,951	2,339,939	(22,582)				X X X	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Designa- tion	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
6199999	Subtotal - Preferred Stock - Public Utilities				33,922,499	X X X	33,970,694	35,514,590	16,356	259,675	1,348,144		X X X	X X X
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies				4,660,830	X X X	4,946,730	5,135,100		142,000	148,982		X X X	X X X
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				185,055,998	X X X	178,941,066	186,268,394	41,580	4,644,357	1,765,311		X X X	X X X
6499999	Subtotal - Preferred Stock - Parent, Subsidiaries and Affiliates				10,229,189	X X X	10,229,189	10,229,189					X X X	X X X
6599999	Total Preferred Stocks				233,868,516	X X X	228,087,679	237,147,273	57,936	5,046,032	3,262,437		X X X	X X X

E
9
0

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
6699999	Subtotal - Common Stock - Public Utilities		54,161,138	X X X	54,161,138	33,342,756	460,067	952,524	(5,316,441)		X X X	X X X
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies		112,388,482	X X X	112,388,482	43,271,258	461,350	1,047,526	(31,906,159)		X X X	X X X
6899999	Subtotal - Industrial and Miscellaneous		1,702,931,298	X X X	1,702,931,298	752,694,012	6,139,468	19,670,832	(194,673,352)	511,322	X X X	X X X
6999999	Subtotal - Parent, Subsidiaries and Affiliates		2,154,621,098	X X X	2,154,621,098	3,194,642,202		37,821,534	(527,772,660)		X X X	X X X
7099999	Total Common Stocks		4,024,102,016	X X X	4,024,102,016	4,023,950,228	7,060,885	59,492,416	(759,668,612)	511,322	X X X	X X X
7199999	Total Preferred and Common Stock		4,257,970,532	X X X	4,252,189,695	4,261,097,501	7,118,821	64,538,448	(756,406,175)	511,322	X X X	X X X

E
1
0

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 281, the total \$ value (included in Column 6) of all such issues \$ 168,942,137.

SCHEDULE Z

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

Name of Company	NAIC Company Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
LIBERTY MUTUAL INSURANCE COMPANY	23043	04-1543470			CONSOLIDATION
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	04-1924000			CONSOLIDATION
MONTGOMERY MUTUAL INSURANCE COMPANY	14613	52-0424870			CONSOLIDATION
MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY	14486	23-0867770			CONSOLIDATION
EMPLOYERS INSURANCE COMPANY OF WAUSAU	21458	39-0264050			CONSOLIDATION
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.000	100.000	CONSOLIDATION
LM INSURANCE CORPORATION	33600	04-3058505	100.000	100.000	CONSOLIDATION
THE FIRST LIBERTY INSURANCE CORPORATION	33588	04-3058503	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE COMPANY OF AMERICA	10337	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
MONTGOMERY INDEMNITY COMPANY	16900	52-1315488	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
PEERLESS INSURANCE COMPANY	24198	02-0177030	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
ATLAS ASSURANCE COMPANY OF AMERICA	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
TOWER INSURANCE COMPANY	36919	39-1321384	100.000	100.000	CONSOLIDATION
NATIONAL INSURANCE ASSOCIATION	27944	35-1287317			COMBINED
MID-AMERICAN FIRE & CASUALTY COMPANY	23507	31-0978279	100.000	100.000	CONSOLIDATION
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	11041	74-2963323			COMBINED



01112200127000100

**INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2001**

OF THE (Name) Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

ADDRESS (City, State and Zip Code) 175 Berkeley Street, Boston, MA 02117

NAIC Group Code 0111 NAIC Company Code 01112

Federal Employer's Identification Number (FEIN) 00-0000000

Contact Person Randall Kneeland Title Assistant Controller

Telephone 617-654-4606

IF MODIFICATIONS AND/OR CHANGES AFFECTING THIS EXHIBIT ARE MADE TO THE ANNUAL STATEMENT

SUBSEQUENT TO THE FILING OF THIS EXHIBIT, AN AMENDED ANNUAL STATEMENT AND INSURANCE EXPENSE

EXHIBIT MUST BE FILED IN WRITING WITH THE APPROPRIATE INSURANCE DEPARTMENT.

(To Be Filed Not Later Than April 1)

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

INTERROGATORIES

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

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

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

2.1 Amount included on Page 6, Part 1, Line 1.1, Column 6	\$ 86,876,632
2.2 Amount included on Page 6, Part 1, Line 2.1, Column 6	\$ 5,703,630
2.3 Amount included on Page 6, Part 1, Line 2.11, Column 6	\$
2.4 Amount included on Page 6, Part 1, Line 2.2, Column 6	\$ 22,443,470
2.5 Amount included on Page 6, Part 1, Line 2.21, Column 6	\$

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

3.1 Net Investment Income, Page 4, Line 8, Column 1	\$ 1,237,374,965
3.2 Realized Capital Gain or (Loss), Page 4, Line 9, Column 1	\$ 295,996,921

- 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? 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	701,133					701,133
1.2 Reinsurance assumed	(9,163)					(9,163)
1.3 Reinsurance ceded	47,706					47,706
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	644,264					644,264
2. Commission and brokerage:						
2.1 Direct excluding contingent		533,445				533,445
2.2 Reinsurance assumed excluding contingent		141,165				141,165
2.3 Reinsurance ceded excluding contingent		315,668				315,668
2.4 Contingent - direct		30,425				30,425
2.5 Contingent - reinsurance assumed		3,210				3,210
2.6 Contingent - reinsurance ceded		2,178				2,178
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)		390,399				390,399
3. Allowances to managers and agents		2,971	51			3,022
4. Advertising	6,407	40,656	11,110		88	58,261
5. Boards, bureaus and associations	1,734	1,782	28,193		(1)	31,708
6. Surveys and underwriting reports	60	4,706	14,683			19,449
7. Audit of assureds' records			763			763
8. Salary related items:						
8.1 Salaries	438,964	507,542	374,495		16,750	1,337,751
8.2 Payroll taxes	29,607	30,914	34,141		1,178	95,840
9. Employee relations and welfare	70,177	78,096	80,462		991	229,726
10. Insurance	30,203	1,317	2,502		2,313	36,335
11. Directors' fees	392	482	832		45	1,751
12. Travel and travel items	25,794	32,409	35,873		637	94,713
13. Rent and rent items	40,497	41,689	50,589		469	133,244
14. Equipment	28,590	31,844	35,614		492	96,540
15. Cost or depreciation of EDP equipment and software	13,386	13,408	12,820		246	39,860
16. Printing and stationery	10,869	16,315	11,137		110	38,431
17. Postage, telephone and telegraph, exchange and express	24,969	36,629	33,433		455	95,486
18. Legal and auditing	5,817	9,615	10,992		6,368	32,792
19. Totals (Lines 3 to 18)	727,466	850,375	737,690		30,141	2,345,672
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 3,744				334,680	3,780	338,460
20.2 Insurance department licenses and fees				11,977		11,977
20.3 Gross guaranty association assessments				59,251		59,251
20.4 All other (excl. Fed. and foreign income and real estate)				6,301		6,301
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				412,209	3,780	415,989
21. Real estate expenses					22,345	22,345
22. Real estate taxes					6,099	6,099
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	7,936	22,038	(21,527)		3,785	12,232
25. TOTAL EXPENSES INCURRED	1,379,666	1,262,812	716,163	412,209	66,150	3,837,000

DETAILS OF WRITE-INS						
2401. Other expenses	18,230	22,038	(21,527)		3,785	22,526
2402. Change in unallocated expense reserves	(9,662)					(9,662)
2403. Change in loss adjustment expenses	(632)					(632)
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Line 2401 thru 2403 plus 2498) (Line 24 above)	7,936	22,038	(21,527)		3,785	12,232

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

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Commissions and Brokerage Expenses Incurred (IEE Pt. I, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. I, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. I, Line 25 - 2.8, Col. 2)		General Expenses Incurred (IEE Pt. I, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 14 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain On Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire	3,355	4.8	3,147	4.5	7,292	10.5	8,534	12.3	3,707	5.3	26,589	38.3	3,134	4.5	29,723	42.8	3,135	4.5	32,858	47.3
2.1 Allied Lines	2,414	4.9	1,440	2.9	3,851	7.8	1,602	3.3	33	0.1	6,523	13.2	2,459	5.0	8,982	18.2	2,043	4.1	11,025	22.4
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(3,662)	(1,099.7)	329	98.8	1,579	474.2	383	115.0	(1)	(0.3)	1,794	538.7	1,822	547.1	3,616	1,085.9	(1,563)	(469.4)	2,053	616.5
3. Farmowners Multiple Peril	3,997	18.2	538	2.4	1,872	8.5	613	2.8	(126)	(0.6)	(2,153)	(9.8)	621	2.8	(1,532)	(7.0)	911	4.1	(621)	(2.8)
4. Homeowners Multiple Peril	31,695	4.6	24,326	3.6	98,218	14.4	37,018	5.4	12,809	1.9	(123,860)	(18.1)	25,109	3.7	(98,751)	(14.5)	28,446	4.2	(70,305)	(10.3)
5.1 Commercial Multiple Peril (Non-Liability Portion)	65,726	17.4	13,941	3.7	35,679	9.4	60,385	16.0	(3,253)	(0.9)	(243,553)	(64.4)	17,538	4.6	(226,015)	(59.8)	18,422	4.9	(207,593)	(54.9)
5.2 Commercial Multiple Peril (Liability Portion)	52,512	18.1	8,742	3.0	26,422	9.1	26,098	9.0	(3,177)	(1.1)	(136,188)	(46.9)	37,393	12.9	(98,795)	(34.0)	22,050	7.6	(76,745)	(26.4)
6. Mortgage Guaranty																				
8. Ocean Marine	(869)	(3.1)	1,150	4.0	467	1.6	9,374	32.9	11,589	40.7	5,595	19.7	3,532	12.4	9,127	32.1	1,888	6.6	11,015	38.7
9. Inland Marine	10,931	10.0	4,195	3.8	8,969	8.2	12,547	11.5	14,713	13.5	(3,703)	(3.4)	4,230	3.9	527	0.5	4,656	4.3	5,183	4.7
10. Financial Guaranty																				
11. Medical Malpractice											(109)	(375.9)	19	65.5	(90)	(310.3)	5	17.2	(85)	(293.1)
12. Earthquake	1,724	9.4	548	3.0	968	5.3	601	3.3	(163)	(0.9)	10,900	59.5	449	2.4	11,349	61.9	669	3.7	12,018	65.6
13. Group A&H (See Interrogatory 1)	2,162	0.5	3,696	0.9	8,788	2.1	26,227	6.4	54,571	13.3	23,974	5.9	36,145	8.8	60,119	14.7	18,060	4.4	78,179	19.1
14. Credit A&H					2,111						(2,111)				(2,111)				(2,111)	
15. Other A&H (See Interrogatory 1)	5,034	7.9	1,282	2.0	105,227	164.8	14,293	22.4	23,543	36.9	(68,532)	(107.4)	1,090	1.7	(67,442)	(105.6)	1,538	2.4	(65,904)	(103.2)
16. Workers' Compensation	26,005	1.1	210,103	9.0	125,892	5.4	223,216	9.6	149,414	6.4	(571,092)	(24.6)	444,439	19.1	(126,653)	(5.5)	179,847	7.7	53,194	2.3
17. Other Liability	(4,975)	(1.2)	17,124	4.0	22,938	5.3	61,843	14.3	84,945	19.6	(436,549)	(100.9)	145,930	33.7	(290,619)	(67.2)	54,401	12.6	(236,218)	(54.6)
18. Products Liability	1,517	1.5	3,039	3.1	128,239	130.5	15,965	16.2	14,219	14.5	(142,643)	(145.2)	42,642	43.4	(100,001)	(101.8)	14,755	15.0	(85,246)	(86.8)
19.1, 19.2 Private Passenger Auto Liability	59,952	3.5	51,134	3.0	103,186	6.0	72,937	4.3	132,200	7.7	(25,639)	(1.5)	128,787	7.5	103,148	6.0	95,919	5.6	199,067	11.6
19.3, 19.4 Commercial Auto Liability	28,353	5.5	18,111	3.5	114,458	22.3	48,706	9.5	33,856	6.6	(349,131)	(67.9)	62,940	12.2	(286,191)	(55.7)	33,553	6.5	(252,638)	(49.1)
21.1 Private Passenger Auto Physical Damage	32,550	2.6	39,996	3.2	66,162	5.3	52,265	4.2	77,173	6.2	186,411	15.1	5,012	0.4	191,423	15.5	39,928	3.2	231,351	18.7
21.2 Commercial Auto Physical Damage	12,563	8.8	4,085	2.9	5,845	4.1	9,909	6.9	5,294	3.7	27,597	19.3	1,252	0.9	28,849	20.2	4,505	3.2	33,354	23.3
22. Aircraft (all perils)	4,741	17.1	1,567	5.7	126	0.5			21,462	77.5	21,574	77.9	687	2.5	22,261	80.4	976	3.5	23,237	83.9
23. Fidelity	100	1.1	279	3.2	1,793	20.3	1,455	16.5	2,711	30.8	1,727	19.6	711	8.1	2,438	27.7	478	5.4	2,916	33.1
24. Surety	34,865	44.0	3,268	4.1	1,883	2.4	32,010	40.4	40,315	50.9	(33,159)	(41.9)	3,581	4.5	(29,578)	(37.3)	8,214	10.4	(21,364)	(27.0)
26. Burglary and Theft	84	5.2	42	2.6	296	18.2	(144)	(8.9)	408	25.2	453	27.9	253	15.6	706	43.5	116	7.2	822	50.7
27. Boiler and Machinery	(1,497)	116.9	127	(9.9)	152	(11.9)	326	(25.4)	(26)	2.0	(3,184)	248.6	136	(10.6)	(3,048)	237.9	3	(0.2)	(3,045)	237.7
28. Credit																				
29. International																				
30, 31, 32 Reinsurance - Nonproportional Assumed	21,122	36.3									(52,626)	(90.4)	8,578	14.7	(44,048)	(75.6)	3,465	5.9	(40,583)	(69.7)
33. Aggregate write-ins for Other Lines of Business									(8,448)		(8,448)		14,593		6,145		3,868		10,013	
34. TOTALS (Lines 1 through 33)	390,399	4.5	412,209	4.7	872,413	10.0	716,163	8.2	667,768	7.6	(1,889,543)	(21.6)	993,082	11.3	(896,461)	(10.2)	540,288	6.2	(356,173)	(4.1)

DETAILS OF WRITE-INS

3301. Ceded balances payable																				
3302. Investment income/gain													1,320		1,320		3,502		4,822	
3303. Other income/expense									(8,448)		(8,448)		13,273		4,825		366		5,191	
3398. Summary of remaining write-ins for Line 31 from overflow page																				
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)									(8,448)		(8,448)		14,593		6,145		3,868		10,013	

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

OVERFLOW PAGE FOR WRITE-INS
