

ANNUAL STATEMENT
Including Index and 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

2001

21458200120100100
21458200120100100

ANNUAL STATEMENT

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

Employers Insurance Company of Wausau

NAIC Group Code 0111 0111 NAIC Company Code 21458 Employer's ID Number 39-0264050
(Current Period) (Prior Period)

Organized under the Laws of Wisconsin, State of Domicile or Port of Entry Wisconsin

Country of Domicile United States of America

Incorporated: August 21, 1911 Commenced Business: September 1, 1911

Statutory Home Office: 2000 Westwood Drive Wausau, WI 54401

Main Administrative Office: 2000 Westwood Drive Wausau, WI 54401 715-845-5211

Mail Address: Post Office Box 8017 Wausau, WI 54402-8017

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

Internet Website Address: www.wausau.com

Statement Contact: Randall Kneeland 617-357-9500 44606

Randall.Kneeland@Liberty Mutual.Com 617-574-5955
(E-Mail Address) (Fax Number)

OFFICERS

President James Joseph McIntyre
Secretary James Stanley Hoffert
Treasurer Elliot Joseph Williams
Actuary Roy Kelly Morell

Vice-Presidents

David Lee Lancaster Deborah Lucille Michel Mark Alan Steinberg Martin Jay Welch

DIRECTORS OR TRUSTEES

James Paul Condrin III Terry Lee Conner Dwight Eldon Davis Anthony Alexander Fontanes
Gary Richard Gregg Edmund Francis Kelly Christopher Charles Mansfield James Joseph McIntyre
Jeffrey Stephen Padnos Michard Edward Stroh

State of Wisconsin
County of Marathon ss

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

(Signature) (Signature) (Signature)
James Joseph McIntyre James Stanley Hoffert Elliot Joseph Williams

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

Subscribed and sworn to before me this
15th day of February, 2003

a. Is this an original filing? YES [] NO [X]
b. If no: 1. State the amendment number 1
2. Date filed 03/27/2002
3. Number of pages attached 2

Notary Public (seal)

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	2,676,289,869		2,676,289,869	2,834,074,518
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)				36,316
2.2 Common Stocks (Schedule D, Part 2, Section 2)	7,301,312		7,301,312	8,826,013
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)	19,098,819		19,098,819	40,387,400
4.2 Properties held for the production of income (less \$ 0 encumbrances)	2,363,487		2,363,487	
4.3 Properties held for sale (less \$ 0 encumbrances)	8,116,960		8,116,960	
5. Cash (\$ 975,460 Schedule E, Part 1) and short-term investments (\$ 111,650,345 Schedule DA, Part 2)	112,625,805		112,625,805	315,230,891
6. Other invested assets (Schedule BA)	43,609,657		43,609,657	89,568,645
7. Receivable for securities	51,538,073		51,538,073	30,007,132
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	2,920,943,982		2,920,943,982	3,318,130,915
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	159,662,174	1,151,021	158,511,153	154,075,423
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	166,901,934		166,901,934	165,598,196
10.3 Accrued retrospective premiums	127,653,152	12,285,008	115,368,144	99,713,456
11. Funds held by or deposited with reinsured companies	1,125,709		1,125,709	650,584
12. Bills receivable, taken for premiums	11,029	11,029		
13. Amounts billed and receivable under deductible and service only plans	41,146,050		41,146,050	
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	54,042,912		54,042,912	51,423,446
15. Federal and foreign income tax recoverable and interest thereon (including \$ 59,938,300 net deferred tax asset)	302,742,485	242,804,185	59,938,300	437,600
16. Guaranty funds receivable or on deposit	643,670		643,670	643,669
17. Electronic data processing equipment and software	2,640,297	1,910,963	729,334	2,961,179
18. Interest, dividends and real estate income due and accrued	39,313,427		39,313,427	39,691,590
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Equities and deposits in pools and associations	6,391,647	36,336	6,355,311	8,264,413
22. Amounts receivable relating to uninsured accident and health plans	105		105	679,855
23. Other assets nonadmitted (Exhibit 1)	2,800,550	2,800,550		
24. Aggregate write-ins for other than invested assets	188,939,616	2,707,822	186,231,794	182,533,118
25. TOTALS (Lines 9 through 24)	4,014,958,739	263,706,914	3,751,251,825	4,024,803,444

DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)				
2401. Other Assets	73,233,112	2,707,822	70,525,290	54,931,553
2402. Cash Surrender Value - Life Insurance	32,706,504		32,706,504	16,339,172
2403. Promissory Note - Affiliate	83,000,000		83,000,000	83,000,000
2498. Summary of remaining write-ins for Line 24 from overflow page				28,262,393
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above)	188,939,616	2,707,822	186,231,794	182,533,118

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 3A, Line 34, Column 8)	2,065,412,682	1,975,845,844
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	26,395,125	39,645,071
3. Loss adjustment expenses (Part 3A, Line 34, Column 9)	400,944,964	412,993,690
4. Commissions payable, contingent commissions and other similar charges	3,312,775	1,037,506
5. Other expenses (excluding taxes, licenses and fees)	65,147,919	43,319,649
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	59,814,636	11,075,220
7. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	646,265	
8. Borrowed money \$ 0 and interest thereon \$ 0		
9. Unearned premiums (Part 2A, Line 36, Column 5)(after deducting unearned premiums for ceded reinsurance of 241,406,461 and including warranty reserves of \$ 0)	440,992,921	409,429,992
10. Dividends declared and unpaid:		
10.1 Stockholders	100,000	
10.2 Policyholders	6,168,769	4,973,739
11. Ceded reinsurance premiums payable (net of ceding commissions)	32,245,722	
12. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 14)	19,841,622	(1,376,584)
13. Amounts withheld or retained by company for account of others	14,524,516	29,956,043
14. Remittances and items not allocated		
15. Provision for reinsurance (Schedule F, Part 7)	20,323,204	11,323,697
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	57,997,908	61,611,913
18. Payable to parent, subsidiaries and affiliates	104,363,861	78,159,641
19. Payable for securities	13,533,696	
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	(230,310,003)	202,265,971
23. Total liabilities (Lines 1 through 22)	3,101,456,582	3,280,261,392
24. Aggregate write-ins for special surplus funds	179,981,463	51,040,000
25. Common capital stock	5,000,000	
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes	220,000,000	220,000,000
29. Gross paid in and contributed surplus		
30. Unassigned funds (surplus)	244,813,780	473,502,052
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)	649,795,243	744,542,052
33. TOTALS (Page 2, Line 25, Col. 3)	3,751,251,825	4,024,803,444
DETAILS OF WRITE-INS		
2201. Amounts Held Under Uninsured plans	66,413,978	41,682,617
2202. Other Liabilities	44,552,479	36,131,114
2203. Pooled Retroactive Reinsurance	(341,276,460)	(73,600,000)
2298. Summary of remaining write-ins for Line 22 from overflow page		198,052,240
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	(230,310,003)	202,265,971
2401. Special Surplus from Retroactive Reinsurance	179,981,463	51,040,000
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)	179,981,463	51,040,000
2701.		
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)		

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 2, Line 34, Column 4)	1,173,519,501	1,142,597,724
DEDUCTIONS		
2. Losses incurred (Part 3, Line 34, Column 7)	1,011,434,293	875,452,852
3. Loss expenses incurred (Part 4, Line 25, Column 1)	199,045,877	183,758,971
4. Other underwriting expenses incurred (Part 4, Line 25, Column 2)	303,753,062	281,133,161
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	1,514,233,232	1,340,344,984
7. Net underwriting gain (loss) (Line 1 minus Line 6)	(340,713,731)	(197,747,260)
INVESTMENT INCOME		
8. Net investment income earned (Part 1, Line 15)	205,439,639	193,208,218
9. Net realized capital gains (losses) (Part 1A, Line 10)	22,989,982	66,552,268
10. Net investment gain (loss) (Lines 8 + 9)	228,429,621	259,760,486
OTHER INCOME		
11. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 336,364 amount charged off \$ 5,784,098)	(5,447,733)	(5,072,983)
12. Finance and service charges not included in premiums	6,876,631	6,188,319
13. Aggregate write-ins for miscellaneous income	105,497,107	63,297,347
14. Total other income (Lines 11 through 13)	106,926,005	64,412,683
15. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 7 + 10 + 14)	(5,358,105)	126,425,909
16. Dividends to policyholders	12,361,645	15,006,960
17. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 15 minus Line 16)	(17,719,750)	111,418,949
18. Federal and foreign income taxes incurred	(207,773)	7,119,671
19. Net income (Line 17 minus Line 18) (to Line 21)	(17,511,977)	104,299,278
CAPITAL AND SURPLUS ACCOUNT		
20. Surplus as regards policyholders, December 31 prior year (Page 4, Line 36, Column 2)	744,542,052	668,804,360
GAINS AND (LOSSES) IN SURPLUS		
21. Net income (from Line 19)	(17,511,977)	104,299,278
22. Net unrealized capital gains or (losses)	(37,700,228)	(14,477,242)
23. Change in net unrealized foreign exchange capital gain (loss)		
24. Change in net deferred income tax	(17,777,365)	
25. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	47,142,568	(914,314)
26. Change in provision for reinsurance (Page 3, Line 15, Column 2 minus Column 1)	(8,999,507)	177,356
27. Change in surplus notes		
28. Cumulative effect of changes in accounting principles	(60,978,527)	
29. Capital changes:		
29.1 Paid in (Exhibit 2, Line 6, Column 1)		
29.2 Transferred from surplus (Stock Dividend)	5,000,000	
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)	(5,000,000)	
30.3 Transferred from capital		
31. Net remittances from or (to) Home Office		
32. Dividends to stockholders	(100,000)	
33. Change in treasury stock (Page 3, Lines 31.1 and 31.2, Column 2 minus Column 1)		
34. Aggregate write-ins for gains and losses in surplus	1,178,227	(13,347,386)
35. Change in surplus as regards policyholders for the year (Lines 21 through 34)	(94,746,809)	75,737,692
36. Surplus as regards policyholders, December 31 current year (Lines 20 plus Line 35) (Page 3, Line 32)	649,795,243	744,542,052

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. Miscellaneous Income / (Expense)	(23,504,836)	(9,487,011)
1302. Retroactive Reinsurance Gain	129,001,943	51,040,000
1303. Interest On Funds Held		21,744,358
1398. Summary of remaining write-ins for Line 13 from overflow page		
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)	105,497,107	63,297,347
3401. Other Surplus Items	948,473	(13,270,517)
3402. Change In Accumulated Translation Adjustment	229,754	(76,869)
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)	1,178,227	(13,347,386)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,226,625,820	1,107,000,043
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,152,377,672	646,969,440
3. Underwriting expenses paid	296,093,493	264,627,385
4. Other underwriting income (expenses)	(28,076,501)	(8,818,029)
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(249,921,846)	186,585,189
6. Net Investment income	218,383,081	193,638,665
7. Other income (expenses):		
7.1 Agents' balances charged off	(5,447,733)	(5,072,983)
7.2 Net funds held under reinsurance treaties	20,743,082	151,917,460
7.3 Net amount withheld or retained for account of others	(15,397,267)	12,315,417
7.4 Aggregate write-ins for miscellaneous items	117,750,630	51,568,756
7.5 Total other income (Lines 7.1 to 7.4)	117,648,712	210,728,650
8. Dividends to policyholders on direct business, less \$ (1,517,542) dividends on reinsurance assumed or ceded (net)	11,221,917	14,943,027
9. Federal and foreign income taxes (paid) recovered	1,277,694	(3,597,608)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	76,165,724	572,411,869
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	1,187,258,037	239,225,899
11.2 Stocks	11,201,468	71,135,259
11.3 Mortgage loans		104,922
11.4 Real estate		2,475,000
11.5 Other invested assets	41,792,997	10,426,166
11.6 Net gains or (losses) on cash and short-term investments	27	
11.7 Miscellaneous proceeds		5,071,027
11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,240,252,529	328,438,273
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,011,418,493	712,470,311
12.2 Stocks	1,030,268	7,612,752
12.3 Mortgage loans		
12.4 Real estate	699,100	32,813
12.5 Other invested assets	9,180,956	109,136,242
12.6 Miscellaneous applications	444,910	
12.7 Total investment acquired (Lines 12.1 to 12.6)	1,022,773,727	829,252,118
13. Net cash from investments (Line 11.8 minus Line 12.7)	217,478,802	(500,813,845)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates	26,808,819	117,321,598
14.4 Borrowed funds received		
14.5 Other cash provided		107,940,909
14.6 Total (Lines 14.1 to 14.5)	26,808,819	225,262,507
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates		
15.3 Borrowed funds repaid		
15.4 Other applications	523,058,431	
15.5 Total (Lines 15.1 to 15.4)	523,058,431	
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(496,249,612)	225,262,507
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(202,605,086)	296,860,531
18. Cash and short-term investments:		
18.1 Beginning of year	315,230,891	18,370,360
18.2 End of year (Line 17 plus Line 18.1)	112,625,805	315,230,891
DETAILS OF WRITE-INS		
7.401 Finance and Service Charges	6,876,631	6,188,319
7.402 Other Income / Expense	110,873,999	45,380,437
7.403		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)	117,750,630	51,568,756

**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)	31,967,722		2,846,981		5,216,836	29,597,867
1.1 Bonds exempt from U.S. tax	D(a)	938,298		224,502		104,095	1,058,705
1.2 Other bonds (unaffiliated)	D(a)	168,246,165		35,595,328	44,697	33,591,729	170,294,461
1.3 Bonds of affiliates	D(a)	490,000				103,444	386,556
2.1 Preferred stocks (unaffiliated)	D(b)						
2.11 Preferred stocks of affiliates	D(b)						
2.2 Common stock (unaffiliated)	D	6,127		7,947		7,947	6,127
2.21 Common stock of affiliates	D						
3. Mortgage loans	B(c)						
4. Real estate	A(d)	12,605,858					12,605,858
5.1 Cash on hand and on deposit	E	81,598					81,598
5.2 Short-term investments	DA(e)	3,781,653		593,712		622,582	3,752,783
6. Other invested assets	BA	386,202		44,958		44,958	386,202
7. Derivative instruments	DB(f)						
8. Aggregate write-ins for investment income		5,180,571					5,180,571
9. TOTALS		223,684,194		39,313,428	44,697	39,691,591	223,350,728

		DEDUCTIONS	
10. Total investment expenses incurred (Part 4, Line 25, Col. 3)			6,476,522
11. Interest expense			(h) 9,944,000
12. Depreciation on real estate (for companies which depreciate annually on a formula basis)			1,490,565
13. Aggregate write-ins for deductions from investment income			
14. Total deductions (Lines 10 to 13)			17,911,087
15. Net investment income earned (Line 9 minus Line 14 - to Page 4, Line 8)			205,439,641

DETAILS OF WRITE-INS							
0801. Miscellaneous interest income / (expense)		5,180,571					5,180,571
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)		5,180,571					5,180,571

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

(a) Includes \$ 4,995,715	accrual of discount	(e) Includes \$ 735,103	accrual of discount
less \$ 6,225,976	amortization of premium.	less \$ 0	amortization of premium.
(b) Includes \$ 0	accrual of discount	(f) Includes \$ 0	accrual of discount
less \$ 0	amortization of premium.	less \$ 0	amortization of premium.
(c) Includes \$ 0	accrual of discount	(g) Admitted items only. State basis of exclusions.	
less \$ 0	amortization of premium.	(h) Includes \$ 9,944,000	interest on surplus notes
(d) Includes \$ 12,001,144	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	9,056,429						9,056,429
1.1 Bonds exempt from U.S. tax	(182,209)						(182,209)
1.2 Other bonds (unaffiliated)	13,602,008	(663,121)	(1,595,770)	1,726,294			13,069,411
1.3 Bonds of affiliates							
2.1 Preferred stocks (unaffiliated)				3,998			3,998
2.11 Preferred stocks of affiliates							
2.2 Common stock (unaffiliated)	9,581,649			(457,753)			9,123,896
2.21 Common stock of affiliates				(517,743)			(517,743)
3. Mortgage loans							
4. Real estate					(a)		
5.1 Cash on hand and on deposit							
5.2 Short-term investments	27						27
6. Other invested assets	3,326,549		(10,135,580)	(38,455,024)			(45,264,055)
7. Derivative instruments							
8. Aggregate write-ins for capital gains and (losses)							
9. TOTALS	35,384,453	(663,121)	(11,731,350)	(37,700,228)			(14,710,246)

(Distribution of Line 9, Col. 7)							
10. Net realized capital gains or (losses) (Page 4, Line 9) (Col. 1 + 2 + 3, Line 9)							22,989,982
11. Net unrealized capital gains or (losses) (Page 4, Line 19)							(37,700,228)

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 \$ 1,490,565 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	12,761,020	4,877,295	7,722,462	9,915,853
2. Allied lines	5,421,770	3,318,235	1,941,355	6,798,650
3. Farmowners multiple peril	1,888,925	1,078,954	888,205	2,079,674
4. Homeowners multiple peril	90,915,414	47,525,204	49,292,324	89,148,294
5. Commercial multiple peril	58,040,333	26,051,505	20,559,684	63,532,154
6. Mortgage guaranty				
8. Ocean marine	8,212,523	2,481,491	5,966,859	4,727,155
9. Inland marine	11,789,972	5,834,423	5,129,556	12,494,839
10. Financial guaranty				
11.1 Medical malpractice - occurrence	31	4,495		4,526
11.2 Medical malpractice - claims-made				
12. Earthquake	2,144,904	895,698	978,448	2,062,154
13. Group accident and health	66,028,063	1,118,133	1,537,513	65,608,683
14. Credit accident and health (group and individual)				
15. Other accident and health	10,275,365	2,036,293	1,948,508	10,363,150
16. Workers' compensation	318,048,460	(44,377,633)	(41,291,080)	314,961,907
17.1 Other liability - occurrence	59,110,302	10,902,289	12,110,115	57,902,476
17.2 Other liability - claims-made	7,316,301	2,154,944	4,604,602	4,866,643
18.1 Products liability - occurrence	16,191,856	1,075,887	1,623,736	15,644,007
18.2 Products liability - claims-made	54,699	1,503	9,454	46,748
19.1, 19.2 Private passenger auto liability	239,079,489	112,510,309	118,661,141	232,928,657
19.3, 19.4 Commercial auto liability	59,924,841	17,925,900	14,333,291	63,517,450
21. Auto physical damage	193,299,573	85,921,104	92,937,633	186,283,044
22. Aircraft (all perils)	4,865,280	1,260,507	1,688,761	4,437,026
23. Fidelity	889,835	494,790	351,185	1,033,440
24. Surety	10,276,738	12,736,758	12,851,271	10,162,225
26. Burglary and theft	231,315	107,246	101,626	236,935
27. Boiler and machinery	(283,729)	(5,233)	(84,619)	(204,343)
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	1,767,525	331,825	(1,270,804)	3,370,154
31. Reinsurance-Nonproportional Assumed Liability	5,495,525	1,201,585	748,543	5,948,567
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	1,183,746,330	297,463,507	313,339,769	1,167,870,068

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	7,431,552	290,910			7,722,462
2. Allied lines	1,050,424	890,932			1,941,356
3. Farmowners multiple peril	888,205				888,205
4. Homeowners multiple peril	49,042,802	249,524			49,292,326
5. Commercial multiple peril	20,117,245	583,007		(140,568)	20,559,684
6. Mortgage guaranty					
8. Ocean marine	5,918,758	48,100			5,966,858
9. Inland marine	5,011,282	118,274			5,129,556
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	946,642	31,806			978,448
13. Group accident and health	1,473,474			64,039	1,537,513
14. Credit accident and health (group and individual)					
15. Other accident and health	1,948,442	66			1,948,508
16. Workers' compensation	58,401,089	3,541,987		(103,234,156)	(41,291,080)
17.1 Other liability - occurrence	19,684,706	3,491,485		(11,066,076)	12,110,115
17.2 Other liability - claims-made	4,538,195	66,407			4,604,602
18.1 Products liability - occurrence	4,658,503	694,178		(3,728,945)	1,623,736
18.2 Products liability - claims-made	9,454				9,454
19.1, 19.2 Private passenger auto liability	118,309,040	352,100			118,661,140
19.3, 19.4 Commercial auto liability	22,202,132	78,387		(7,947,228)	14,333,291
21. Auto physical damage	92,668,194	269,657		(218)	92,937,633
22. Aircraft (all perils)	1,688,761				1,688,761
23. Fidelity	295,938	55,247			351,185
24. Surety	4,983,814	7,867,457			12,851,271
26. Burglary and theft	99,602	2,023			101,625
27. Boiler and machinery	(97,451)	12,832			(84,619)
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property	329,181	15		(1,600,000)	(1,270,804)
31. Reinsurance-Nonproportional Assumed Liability	718,480	30,063			748,543
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	422,318,464	18,674,457		(127,653,152)	313,339,769
35. Accrued retrospective premiums based on experience					127,653,152
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					440,992,921

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

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

Are they so returned in this statement?

YES [X] NO []

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - PREMIUMS WRITTEN

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

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
	Direct Business (a)	2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire	57,983,799	14,415,991	617,718	41,816,043	18,440,445	12,761,020
2. Allied lines	16,482,571	6,799,909	134,149	7,667,153	10,327,707	5,421,769
3. Farmowners multiple peril		1,888,925				1,888,925
4. Homeowners multiple peril	89,588	90,915,414	27,973	(440,758)	558,319	90,915,414
5. Commercial multiple peril	71,884,363	141,261,193	58,025	123,975,980	31,187,268	58,040,333
6. Mortgage guaranty						
8. Ocean marine	1,949,935	8,212,523	387	1,524,354	425,968	8,212,523
9. Inland marine	4,022,330	12,250,947	5,423	2,480,462	2,008,267	11,789,971
10. Financial guaranty						
11.1 Medical malpractice - occurrence		31	(31)	(31)		31
11.2 Medical malpractice - claims-made						
12. Earthquake	5,234,608	2,996,310		5,416,669	669,345	2,144,904
13. Group accident and health	15,204,132	66,028,063		14,639,624	564,508	66,028,063
14. Credit accident and health (group and individual)						
15. Other accident and health		10,275,365				10,275,365
16. Workers' compensation	341,163,015	521,209,596	24,807,189	527,722,426	41,408,914	318,048,460
17.1 Other liability - occurrence	57,181,848	93,493,526	57,531	68,206,369	23,416,234	59,110,302
17.2 Other liability - claims-made	(1,389,975)	7,316,301		(1,389,975)		7,316,301
18.1 Products liability - occurrence	11,135,605	24,389,691	9,670	11,179,807	8,163,302	16,191,857
18.2 Products liability - claims-made	44,131	54,699		44,131		54,699
19.1, 19.2 Private passenger auto liability	(8,337)	239,225,257	(2)	(127,629)	265,057	239,079,490
19.3, 19.4 Commercial auto liability	68,055,097	115,798,367	12,682,591	123,417,648	13,193,566	59,924,841
21. Auto physical damage	10,370,765	207,209,148	1,311,821	25,024,241	567,921	193,299,572
22. Aircraft (all perils)		4,865,280				4,865,280
23. Fidelity	565,485	916,267	3,640	587,487	8,070	889,835
24. Surety	18,218,225	10,278,010	8,030	18,323,451	(95,925)	10,276,739
26. Burglary and theft	191,328	248,313	(492)	198,478	9,356	231,315
27. Boiler and machinery	2,740,939	(193,797)	95	(1,791,597)	4,622,563	(283,729)
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X	1,767,525				1,767,525
31. Reinsurance-Nonproportional Assumed Liability	X X X	5,495,525	(110,784)		(110,784)	5,495,525
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	681,119,452	1,587,118,379	39,612,933	968,474,333	155,630,101	1,183,746,330

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 [] NO [X]
 If yes: 1. The amount of such installment premiums \$ 0
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 0

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	166,200,402	4,576,071	167,867,302	2,909,171	6,665,193	2,208,670	7,060,655	4,722,379	376,158
2. Allied lines	7,958,383	3,421,498	8,388,698	2,991,183	11,817,729	1,958,531	11,989,924	4,777,519	561,287
3. Farmowners multiple peril		585,388		585,388		10,769		596,157	267,995
4. Homeowners multiple peril	93,709	23,858,136	106,213	23,845,632	1,200	1,866,999	3,480	25,710,351	5,362,331
5. Commercial multiple peril	167,908,705	101,350,984	213,738,845	55,520,844	44,321,958	76,104,977	92,160,242	83,787,537	30,980,211
6. Mortgage guaranty									
8. Ocean marine	100,476	4,024,063	124,498	4,000,041	2,408,542	1,737,220	2,408,542	5,737,261	585,890
9. Inland marine	48,559	3,414,984	59,459	3,404,084	2,580,401	2,814,286	2,785,232	6,013,539	1,444,570
10. Financial guaranty									
11.1 Medical malpractice - occurrence	7,540,167	38,077	7,540,167	38,077	8,122,455	52,577	8,167,781	45,328	6,962
11.2 Medical malpractice - claims - made									
12. Earthquake	294,539	780,592	294,531	780,600		66,026		846,626	41,266
13. Group accident and health	20,212,589	99,442,774	20,212,589	99,442,774	5,615,954	9,053,373	5,615,954	(a) 108,496,147	121,735
14. Credit accident and health (group and individual)									
15. Other accident and health		213,384		213,384		348,431		(a) 561,815	47,044
16. Workers' compensation	966,443,857	1,362,958,234	1,533,679,565	795,722,526	486,380,462	583,422,092	800,406,482	1,065,118,598	127,188,931
17.1 Other liability - occurrence	206,908,417	223,871,804	248,059,438	182,720,783	281,437,779	109,729,679	305,513,009	268,375,232	110,054,149
17.2 Other liability - claims - made	13,418,414	6,502,278	13,418,414	6,502,278		1,670,885		8,173,163	3,529,830
18.1 Products liability - occurrence	137,326,733	65,841,828	152,439,514	50,729,047	74,724,684	36,665,735	86,345,154	75,774,312	42,600,843
18.2 Products liability - claims - made		864,678		864,678				864,678	462,035
19.1, 19.2 Private passenger auto liability	(471)	192,598,008	127,509	192,470,028	1,486,431	65,374,761	4,452,120	254,879,100	40,901,667
19.3, 19.4 Commercial auto liability	109,254,661	187,972,449	202,774,914	94,452,196	68,969,951	60,700,549	105,103,338	119,019,358	27,098,231
21. Auto physical damage	(11,628)	(99,431)	17,574	(128,633)	(1,107,650)	(7,282,944)	(3,793,868)	(4,725,359)	5,488,722
22. Aircraft (all perils)		2,017,417	34,214	1,983,203	99,759	240,432	99,759	2,223,635	58,767
23. Fidelity	1,376,862	557,843	1,376,844	557,861	868,669	1,032,242	1,102,332	1,356,440	303,325
24. Surety	2,017,847	5,966,943	2,017,847	5,966,943	946,025	3,026,713	946,088	8,993,593	3,180,374
26. Burglary and theft	(137)	305,632	2,702	302,793	415,850	335,020	426,228	627,435	53,910
27. Boiler and machinery	485,971	91,661	485,945	91,687	2,965,541	605,349	3,021,824	640,753	125,442
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	24,118,517	9,333,532	14,784,985	X X X	(6,374,185)		8,410,800	8,009
31. Reinsurance-Nonproportional Assumed Liability	X X X	151,752,681	140,195,809	11,556,872	X X X	251,206,821	248,381,347	14,382,346	95,280
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	3,939		3,939	X X X			3,939	
33. Aggregate write-ins for other lines of business									
34. TOTALS	1,807,578,055	2,467,030,432	2,722,296,123	1,552,312,364	998,720,933	1,196,575,008	1,682,195,623	2,065,412,682	400,944,964
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	90,550,240			90,550,240
1.2 Reinsurance assumed	158,005,882			158,005,882
1.3 Reinsurance ceded	151,355,317			151,355,317
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	97,200,805			97,200,805
2. Commission and brokerage:				
2.1 Direct excluding contingent		46,240,842		46,240,842
2.2 Reinsurance assumed excluding contingent		67,736,306		67,736,306
2.3 Reinsurance ceded excluding contingent		84,429,904		84,429,904
2.4 Contingent-direct				
2.5 Contingent-reinsurance assumed		1,795,196		1,795,196
2.6 Contingent-reinsurance ceded				
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)		31,342,440		31,342,440
3. Allowances to manager and agents		15,126		15,126
4. Advertising	1,024,432	7,840,539	2,931	8,867,902
5. Boards, bureaus and associations	217,585	4,119,019	(28)	4,336,576
6. Surveys and underwriting reports	9,627	2,372,654	1	2,382,282
7. Audit of assureds' records		24,759		24,759
8. Salary and related items:				
8.1 Salaries	61,586,502	122,232,799	538,946	184,358,247
8.2 Payroll taxes	4,104,775	9,054,527	37,888	13,197,190
9. Employee relations and welfare	9,642,320	21,833,965	29,658	31,505,943
10. Insurance	4,433,563	434,065	76,607	4,944,235
11. Directors' fees	61,396	202,620	1,250	265,266
12. Travel and travel items	3,753,827	9,557,894	20,607	13,332,328
13. Rent and rent items	5,491,499	12,910,855	14,422	18,416,776
14. Equipment	3,976,873	9,817,328	15,080	13,809,281
15. Cost of depreciation of EDP equipment and software	2,032,620	4,090,713		6,123,333
16. Printing and stationery	1,428,655	3,520,183	3,054	4,951,892
17. Postage, telephone and telegraph, exchange and express	3,499,777	9,811,496	27,951	13,339,224
18. Legal and auditing	776,949	2,930,940	173,123	3,881,012
19. Totals (Lines 3 to 18)	102,040,400	220,769,482	941,490	323,751,372
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 615,682		45,791,035		45,791,035
20.2 Insurance department licenses and fees		1,448,259		1,448,259
20.3 Gross guaranty association assessments		7,303,813		7,303,813
20.4 All other (excluding federal and foreign income and real estate)		865,737		865,737
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		55,408,844		55,408,844
21. Real estate expenses			3,982,958	3,982,958
22. Real estate taxes			1,470,031	1,470,031
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	(195,328)	(3,767,704)	82,043	(3,880,989)
25. Total expenses incurred	199,045,877	303,753,062	6,476,522	(a) 509,275,461
26. Less unpaid expenses-current year	400,944,964	128,275,330		529,220,294
27. Add unpaid expenses-prior year	412,993,690	55,432,376		468,426,066
28. Amounts receivable relating to uninsured accident and health plans, prior year		108,502		108,502
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	211,094,603	230,801,606	6,476,522	448,372,731
DETAILS OF WRITE-INS				
2401. Change in unallocated expense reserves	(1,585,582)			(1,585,582)
2402. Other expenses	1,390,254	(3,767,704)	82,043	(2,295,407)
2403. 0				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	(195,328)	(3,767,704)	82,043	(3,880,989)

(a) Includes management fees of \$ 1,009,004 to affiliates and \$ 399,635 to non-affiliates.

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1	2	3
	End of Current Year	End of Prior Year	Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 21, Column 2	258,198,542	37,774,982	(220,423,560)
2. Other Nonadmitted Assets:			
2.1 Bills receivable not taken for premiums			
2.2 Furniture, equipment and supplies	2,007,674	2,715,549	707,875
2.3 Leasehold improvements	792,876		(792,876)
2.4 Loans on personal security, endorsed or not			
3. Total (Lines 2.1 to 2.4) (Page 2, Line 23, Column 2)	2,800,550	2,715,549	(85,001)
4. Loans on company's stock			
5. Aggregate write-ins for other than invested assets	2,707,822	14,376,321	11,668,499
6. Total (Line 1 plus Lines 3 to 5)	263,706,914	54,866,852	(208,840,062)
DETAILS OF WRITE-INS			
0501. Other Assets	2,707,822	13,294,008	10,586,186
0502. Accounts Receivable Under Uninsured Plans		1,082,313	1,082,313
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 + 0598) (Line 5 above)	2,707,822	14,376,321	11,668,499

NOTES TO FINANCIAL STATEMENTS

Note 1- Summary of Significant Accounting Policies

A. Accounting Practices

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

Effective December 31, 1998, the Company entered into a reinsurance treaty with Nationwide Indemnity Company, with Nationwide Mutual Insurance Company as guarantor of the recoverables ceded under that treaty. The Wisconsin Insurance Commissioner has issued a Permitted Practice Decision allowing the guarantee to be used as credit for reinsurance collateral, reducing the provision for reinsurance by \$35,051,546.

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

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

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

NOTES TO FINANCIAL STATEMENTS

reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods, for making such estimates and for establishing the resulting liability, are continually reviewed and follow current standards of practice. Any adjustments to the liability are reflected in the period that they are determined.

Note 2- Accounting Changes and Correction of Errors

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

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures Manual, effective January 1, 2001, are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at the date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that decreased unassigned funds (surplus) by \$60,978,527 as of January 1, 2001. Included in this total adjustment:

Guaranty funds and other assessments	\$(45,570,141)
Net deferred tax asset (liability)	74,158,100
Postemployment benefits and compensated absences	(15,588,195)
Allowance for doubtful accounts	(30,648,576)
Receivables from securities older than 15 days	(9,379,881)
Real estate valuation	(10,016,669)
Other	(23,933,165)
Total	\$60,978,527

Note 3- Business Combinations and Goodwill

- C. Statutory Purchase Method

The Company did not enter into any statutory purchases and had no unamortized goodwill as of December 31, 2001.

- B. Statutory Mergers

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

- C. Impairment Loss

Not applicable

Note 4- Discontinued Operations

The Company has no discontinued operations to report.

Note 5- Investments

- A. Mortgage Loans

Not applicable

- B. Troubled Debt Restructuring for Creditors

Not applicable

- C. Reverse Mortgages

Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

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

E. Repurchase Agreements

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

Note 6- Joint Ventures, Partnerships & Limited Liability Companies

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

Partnership	Impairment Loss
Axiom Venture Partners, L.P.	\$3,837,707
Battery Ventures IV, L.P.	4,564,628
Frontenac VI L.P.	1,733,245
Total	<u>\$10,135,580</u>

Note 7- Investment Income

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

Note 8- Derivative Instruments

The Company has no derivative instruments.

Note 9- Income Taxes

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

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

	December 31, 2001	January 1, 2001	Change
Gross deferred tax assets	\$308,731,685	\$329,218,400	\$(20,486,715)
Gross deferred tax liabilities	(5,989,200)	(8,698,550)	2,709,350
Net deferred tax assets	<u>\$302,742,485</u>	<u>\$320,519,850</u>	<u>\$(17,777,365)</u>
Deferred tax assets nonadmitted	(242,804,185)	(246,361,750)	3,557,565
Deferred tax assets admitted	<u>\$59,938,300</u>	<u>\$74,158,100</u>	<u>\$(14,219,800)</u>

- B. Not applicable

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

	December 31, 2001	December 31, 2000
Current year (benefit)/expense	\$(207,773)	\$7,119,671
Net operating loss benefit	<u>0</u>	<u>0</u>
Current income taxes (benefit)/incurred	<u>\$(207,773)</u>	<u>\$7,119,671</u>

NOTES TO FINANCIAL STATEMENTS

- D. Effective tax rates differ from the current statutory rate of 35% principally due to the effects of tax-exempt interest, discounting of reserves for unpaid losses and loss adjustment expenses, an unearned premium adjustment, alternative minimum taxes, use of net operating loss carryforwards, nonadmitted deferred tax assets, and revisions to prior years' estimates.
- E. The amount of Federal income taxes included and available for recoupment in the event of future losses is \$148,053 from the current year and \$3,223,052 from the first preceding year.

The amount of net losses carried forward and available to offset future net income subject to Federal income taxes are as follows:

	Year	Amount	Expiration
Current Year	2001	\$0	2021
First Preceding Year	2000	\$0	2020
Second Preceding Year	1999	\$0	2019
Third Preceding Year	1998	\$18,580,994	2018
Fourth Preceding Year	1997	\$1,957,606	2017
Fifth Preceding Year	1996	\$36,740,238	2011
Sixth Preceding Year	1995	\$33,482,538	2010

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

Wausau Holdings, Inc.
Wausau (Bermuda) Ltd.

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

Note 10- Information concerning Parent, Subsidiaries and Affiliates

- D. All of the outstanding shares of capital stock of the Company are held by Employers Insurance of Wausau Mutual Holding Company (the „Parent Company“).
- B. In 2001, Employers Insurance of Wausau, A Mutual Company („EIOW „) reorganized into a stock insurance company named Employers Insurance Company of Wausau as part of an overall conversion to a mutual holding company structure. EIOW formed as its direct parent Employers Insurance of Wausau Mutual Holding Company, a Wisconsin mutual holding company („EIOW MHC“). This was the first step in a series of transactions designed to result in EIOW and Liberty Mutual Fire Insurance Company („LMFIC“) becoming indirect wholly-owned subsidiaries of LMHC in 2002, subject to satisfaction of all applicable approvals, under a single mutual holding company structure.
- C. There have been no material changes in the terms of any intercompany arrangements.
- D. At December 31, 2001, the Company reported \$104,363,861 due to affiliates. In general, the terms of the intercompany arrangements require settlement at least quarterly.
- E. The Company has made no guarantee or initiated undertaking for the benefit of affiliates which result in a material contingent exposure of the Company's or affiliates' assets or liabilities.
- F. See Note 25 for information regarding the intercompany pooling arrangement. The Company has an investment services agreement with Liberty Mutual Insurance Company.
- G. The Company is part of a holding company structure as illustrated in Schedule Y Part 1.
- H. The Company does not own shares of an upstream company, either directly or indirectly.
- I. The Company has no investments in subsidiary, controlled or affiliated companies greater than 10% of admitted assets.

NOTES TO FINANCIAL STATEMENTS

- J. The Company did not recognize any impairment write down for its subsidiary, controlled or affiliated companies during the statement period.

Note 11- Debt

- A. The Company has no capital notes.
B. The Company has no outstanding borrowed money.

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

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

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

	<u>December 31, 2001</u>	<u>December 31, 2000</u>
Change in benefit obligation		
Benefit obligation at beginning of year	\$1,700,836,788	\$1,535,834,464
Service cost	58,821,041	51,701,740
Eligibility cost	16,038,905	12,764,160
Interest cost	124,456,745	117,994,992
Amendments	47,188,103	25,580,000
Actuarial (gain)/loss	149,249,172	66,244,761
Currency exchange rate change	1,217,541	0
Acquisition	42,514,502	0
Benefits paid	(89,041,599)	(109,283,329)
Benefit obligation at end of year	<u>\$2,051,281,198</u>	<u>\$1,700,836,788</u>
Change in plan assets		
Fair value of plan assets at beginning of the year	\$2,434,277,749	\$2,544,048,639
Actual return on plan assets	(194,958,429)	4,230,452
Currency exchange rate change	1,918,147	(1,919,498)
Acquisition	27,606,203	0
Benefits paid	(85,620,013)	(106,265,776)
Administrative expense	(8,878,670)	(5,816,068)
Fair value of plan assets at end of the year	<u>\$2,174,344,987</u>	<u>\$2,434,277,749</u>
Reconciliation of prepaid/(accrued)		
Funded status of the plan	\$123,063,789	\$733,440,961
Unrecognized net (gain)/loss	408,046,688	(658,866,931)
Unrecognized prior service cost	60,949,031	0
Unrecognized net transition (asset)/obligation	(666,283,154)	(104,442,293)
Net amount recognized	<u>(\$74,223,646)</u>	<u>(\$29,868,263)</u>
Components of net periodic benefit cost for fiscal year		
Service cost	\$58,821,041	\$51,701,740
Eligibility cost		

NOTES TO FINANCIAL STATEMENTS

Eligibility cost		
	16,038,905	12,764,160
Interest cost		
	124,456,745	117,994,992
Expected return on plan assets		
	(187,602,784)	(142,046,680)
Amortization of unrecognized:		
Net (gain)/loss		
	(324,966)	(24,843,076)
Prior service cost		
	0	1,720,122
Net transition (asset)/obligation		
	1,370,119	(3,922,368)
Net periodic pension cost	<u>\$12,759,060</u>	<u>\$13,368,890</u>

Weighted-average assumptions

Discount rate	7.00%	7.25%
Expected return on plan assets	9.00%	9.00%
Rate of compensation increase	5.20%	5.60%

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

In addition to pension benefits, the Liberty Companies provide certain health care and life insurance benefits („postretirement“) for retired employees, subject to eligibility requirements. These benefits are provided through both the Liberty Mutual and Wausau Post-retirement Welfare Plans ("the Plans").

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

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

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

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

	<u>1-Percentage Point Increase</u>	<u>1-Percentage Point Decrease</u>	
Effect on total of service cost and interest cost components	\$1,981,552	\$(1,856,9	B.
Effect on accumulated postretirement benefit obligation	C. \$29,642,	D. \$(27,077,	E.

The Liberty Companies sponsor various defined contribution savings plans for all U.S. employees who meet certain eligibility requirements. The Liberty Companies' expense, net of employee forfeitures, charged to operations amounted to approximately \$57,000,000 and \$54,000,000 in 2001 and 2000, respectively.

- A. Not applicable
- B. The Company is part of a holding company structure with two separate underwriting pools. The Company participates proportionally in the related pension and post retirement plan costs pursuant to their respective Inter-Company Reinsurance Agreements.
- C. The Company has no obligations to current or former employees for benefits after their employment but before

NOTES TO FINANCIAL STATEMENTS

vacation has been accrued.

Note 13- Capital and Surplus, Shareholders' Dividend restrictions and Quasi-Reorganizations.

The Company has 5,000,000 shares authorized, issued and outstanding as of December 31, 2001. All shares have a stated par value of \$1.00.

F. Not applicable

G. The maximum amount of dividends which can be paid by Wisconsin-domiciled insurance companies to shareholders without prior approval of the Insurance Commissioner is subject to restrictions relating to statutory surplus or net income. The maximum dividend payout which may be made without prior approval in 2002 is \$0.

H. D. The Company declared an ordinary dividend to its sole shareholder, Employers Insurance of Wausau Mutual Holding Company, for \$100,000 in 2001.

I. E. As of December 31, 2001, the Company has restricted surplus of \$179,981,463 resulting from retroactive reinsurance contracts. See Note 20 C.

The Company had no advances to surplus.

Not applicable

The Company had changes in special surplus funds since December 31, 2000 resulting from retroactive reinsurance contracts. See Note 20 C.

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

	Cumulative Increase (Decrease) in Surplus	Current Year Increase (Decrease) in Surplus
Unrealized gains/(losses)	\$(26,261,824)	\$(37,700,229)
Nonadmitted asset values	(263,706,915)	47,142,568
Provision for reinsurance	(20,323,204)	(8,999,507)
Total	\$(310,291,943)	\$442,832

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

J. Surplus Notes

<u>Date Issued</u>	<u>Interest Rate</u>	<u>Amount of Note</u>	<u>Carrying Value</u>	<u>Interest Paid Current year</u>	<u>Total Interest Paid</u>	<u>Unapproved Interest</u>	<u>Date of Maturity</u>
December 31, 1998	4.52%	220,000,000	20,000,000	\$9,944,000	\$24,058,956	\$0	December 31, 2005
Total		220,000,000	20,000,000	\$9,944,000	\$24,058,956	\$0	

The surplus debenture, in the amount of \$220,000,000, listed in 13 J was issued to Liberty Mutual Insurance Company (an affiliated company) in exchange for cash and securities.

K. Not applicable

L. Not applicable

Note 14- Contingencies

A. Contingent Commitments

Not applicable

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

NOTES TO FINANCIAL STATEMENTS

The Company has accrued a liability for guaranty funds and other assessments of \$58,278,206, net of premium tax offsets of \$8,238,927. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to factors including the company's share of the ultimate cost of current insolvencies.

On October 3, 2001, the Company received notification of the insolvency of the Reliance Insurance Group. It is expected the insolvency will result in a guaranty fund assessment against the Company of \$6,847,526 that has been charged to operations in the current period and is included in the liability above.

C. Gain Contingencies

Not applicable

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

Note 15- Leases

A. The Company is not involved in material lease arrangements.

B. Not applicable

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

The Company is not exposed to financial instruments with off-balance sheet risk.

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

B. After consideration of the Inter-Company Reinsurance Agreement, the Company sold \$10,402,738 of agents balance without recourse to Liberty Mutual Group, Inc. during 2001. The Company realized a loss of \$1,346,606 as a result of the sale.

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

C. Wash Sales

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

	Number of Transactions	Book Value of Securities Sold	Cost of Securities Repurchased	Gain/ (Loss)
Bonds:				
NAIC 3	3	\$3,951,483	\$4,741,100	\$98,767
NAIC 4	11	\$10,847,870	\$14,979,410	\$(79,335)
NAIC 5	4	\$802,656	\$800,000	\$(48,906)

NOTES TO FINANCIAL STATEMENTS

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

A. Administrative Services Only (ASO) Plans

Not applicable

B. Administrative Services Contract (ASC) Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable

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

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

Note 20- Other Items

A. Exposure to Loss from World Trade Center Disaster

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

	Direct	Assumed	Gross	Ceded	Net
Paid Loss and ALAE	\$1,593,000	\$2,288,000	\$3,881,000	\$1,440,000	\$2,441,000
Loss and ALAE Reserves	62,531,000	11,632,000	74,163,000	53,003,000	21,160,000
Incurred Loss and ALAE	64,124,000	13,920,000	78,044,000	54,443,000	23,601,000

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

1) Florida Special Disability Trust Fund

- a) The amount of credit taken by the Company in determination of its loss reserves was \$0 in 2001 and 2000.
- b) The Company reported loss recoveries from the Special Disability Trust Fund of \$208,586 and \$279,955, in 2001 and 2000, respectively.
- c) The amount the Company was assessed by the Special Disability Trust Fund was \$722,035 and \$811,008, in 2001 and 2000, respectively.

2) Assets in the amount of \$399,154,599 and \$373,554,216 as of December 31, 2001 and 2000, respectively, were on deposit with government authorities or trustees as required by law.

3) Under the terms of the Inter-company Reinsurance Agreement, the Company assumed retroactive benefits from Liberty Mutual Insurance Company relating to Liberty Mutual Insurance Company's participation in retroactive reinsurance contracts. The resulting impact for December 31, 2001 and 2000 was ceded retroactive reserves of \$341,276,460 and \$73,600,000 and special surplus gain of \$129,001,943 and \$51,040,000 respectively.

4) Schedule P-Part 1D-Workers' Compensation line 1, column 24 is composed of:

NOTES TO FINANCIAL STATEMENTS

AY	Total Net Losses and Expenses Unpaid	Gross (Undiscounted) Net Losses and Expenses Unpaid
1991	\$38,832,000	\$51,811,000
1990	38,019,000	50,437,000
1989	42,171,000	55,534,000
1988	41,862,000	54,156,000
1987	39,625,000	50,540,000
Prior	213,799,000	269,238,000
Total	<u>\$414,308,000</u>	<u>\$531,716,000</u>

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

Note 21- Events Subsequent

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

Note 22- Reinsurance

- A. The unsecured reinsurance recoverables with an individual reinsurer which exceed 3% of policyholders surplus are listed below. Amounts arising pursuant to the intercompany pooling agreement are described in Note 25.

Reinsurer	NAIC Co.	Fed ID #	Recoverable Amount
National Workers' Compensation Reinsurance Pool		AA-9992118	\$262,015,000
N/A			
Texas Workers Compensation Reinsurance Pool		AA-9991444	31,539,000
N/A			
Minnesota WCRA	N/A	AA-9991423	63,066,000
American Reinsurance Company	10227	13-4924125	23,140,000
Converium Reinsurance	39136	06-1325038	26,884,000
GE Reinsurance Corp	22969	36-2667627	24,781,000
General Re	22039	13-2673100	19,976,000
XL Reinsurance America	20583	13-1290712	25,831,000
Michigan Workers Compensation Pool	N/A	AA-9992114	22,343,000
Swiss Reinsurance America	25364	13-1675535	22,281,000
Total			<u>\$521,856,000</u>

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

	Assumed Reinsurance		Ceded Reinsurance		Net Reinsurance	
	UEP	Commission Equity	UEP	Commission Equity	UEP	Commission Equity
Affiliates	\$508,184,115	\$54,849,576	\$216,957,531	\$23,416,766	\$291,226,584	\$31,432,810
All Other	11,373,388	1,227,558	24,448,930	2,638,834	(13,075,542)	(1,411,276)
Total	<u>\$519,557,503</u>	<u>\$56,077,134</u>	<u>\$241,406,461</u>	<u>\$26,055,600</u>	<u>\$278,151,042</u>	<u>\$30,021,534</u>

Direct Unearned Premium Reserve: \$162,841,879

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

Direct	\$0
Assumed	1,368,497
Ceded	0
Net	<u>\$1,368,497</u>

- D. After consideration of Inter-Company Reinsurance Agreement, the Company wrote off ceded losses incurred of \$1,584,008 related the insolvency of the Reliance Insurance Group.

NOTES TO FINANCIAL STATEMENTS

- E. The Company has not entered into commutation of ceded reinsurance during the fiscal year 2001 .
- F. The Company did not have any retroactive reinsurance contracts that transferred liabilities for losses that had already occurred and that would have generated special surplus transactions.

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

		NAIC Co. #	Pooling %	LOB Subject
Lead Company:	Liberty Mutual Insurance Company	23043	63.00%	All Lines
Affiliated Companies:	Employers Insurance Company of Wausau	21458	16.00%	All Lines
	Liberty Mutual Fire Insurance Company	23035	10.00%	All Lines
	Liberty Insurance Corporation	42404	6.00%	All Lines
	Golden Eagle Insurance Corporation	10836	2.50%	All Lines
	Montgomery Mutual Insurance Company	14613	0.70%	All Lines
	Wausau Business Insurance Company	26069	0.40%	All Lines
	Wausau General Insurance Company	26425	0.40%	All Lines
	Wausau Underwriters Insurance Company	26042	0.40%	All Lines
	Merchants and Business Men's Mutual Insurance Co.	14486	0.20%	All Lines
	LM Insurance Corporation	33600	0.20%	All Lines
	Montgomery Indemnity Company	16900	0.10%	All Lines
	The First Liberty Insurance Corporation	33588	0.10%	All Lines
			00.00%	
100% Quota Share Affiliated	Liberty Lloyds of Texas Insurance Company	11041	0.00%	All

NOTES TO FINANCIAL STATEMENTS

Note 23- Retrospectively Rated Contracts and Contracts Subject to Redetermination

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

Total accrued retro premium	\$127,653,152
Less: Non-admitted amount	12,285,008
Admitted amount	<u>\$115,368,144</u>

Note 24- Changes in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred loss and loss adjustment expenses attributed to insured events of prior years has increased by \$193 million from \$2,389 million to \$2,582 million during 2001 as a result of re-estimation of unpaid losses and loss adjustment expenses, principally on workers compensation and other liability lines of insurance. This increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are revised as additional information becomes known regarding individual claims.

Included in this increase, the Company experienced \$85 million of unfavorable prior year loss development on retrospectively rated policies. Additional premium accruals have been made that significantly offset this adverse development.

Note 25- Intercompany Pooling Arrangements

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

NOTES TO FINANCIAL STATEMENTS

Colorado Casualty Insurance Company	41785	0.00%	All Lines
Bridgefield Employers Insurance Company	10701	0.00%	All Lines
Bridgefield Casualty Insurance Company	10335	0.00%	All Lines
		00.00%	

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

Note 26- Structured Settlements

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

Life Insurance Company and Location	Loss Reserves Eliminated By Annuities
Liberty Life Assurance Company of Boston, Boston MA	\$69,006,693
Nationwide Life Insurance Company	30,494,140
All Others	1,548,669
Total	\$101,049,502

Note 27- High Deductibles

As of December 31, 2001, the amount of reserve credit recorded for high deductibles on unpaid losses was \$232,314,661 and the amount billed and recoverable was \$41,146,050.

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

For Workers Compensation, the Company discounts its reserves for unpaid losses using a tabular discount on the long-term annuity portion of certain workers compensation claims. The tabular discount is based on Unit Statistical Plan tables as approved by the respective states at an annual discount rate of 4.0%. The December 31, 2001, liabilities include \$542,709,717 of liabilities carried at a discounted value of \$335,283,591, representing a discount of \$207,426,126.

For Group Accident and Health, the Company discounts its reserves for unpaid losses using a tabular discount on the long-term disability portion of some Group Accident and Health claims. The tabular discount is based on the 1987 Commissioners Group Disability Table (CGDT) at annual discount rates varying from 5.00% to 5.75%. The December 31, 2001 liabilities include \$107,976,599 of liabilities carried at a discounted value of \$74,719,332, representing a discount of \$33,257,267.

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

Note 29- Asbestos/Environmental Reserves

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

NOTES TO FINANCIAL STATEMENTS

experience.

The process of establishing reserves for environmental and asbestos claims is subject to significant uncertainties. Among the complications are lack of historical data, long reporting delays, uncertainty as to the number and identity of insureds with potential exposure and unresolved legal issues regarding policy coverage.

The legal issues concerning the interpretations of various insurance policy provisions and whether asbestos and environmental losses are or were ever intended to be covered are complex. Courts have reached different and sometimes inconsistent conclusions as to when the loss occurred and what policies provide coverage; whether there is an insured obligation to defend; how policy limits are determined; how policy exclusions are applied and interpreted; and whether clean-up costs are covered as insured property damage.

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

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

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

Asbestos:

	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>
Gross of Reinsurance Basis					
Beginning Reserves	161,261,000	184,110,000	171,310,000	197,152,000	218,602,000
Incurred losses and loss adjustment expenses	44,506,000	12,229,000	50,205,000	54,382,000	46,504,000
Calendar year payments	21,657,000	25,029,000	24,363,000	32,931,000	29,767,000
Ending Reserves	184,110,000	171,310,000	197,152,000	218,602,000	235,339,000
Net of Reinsurance Basis					
Beginning Reserves	148,104,000	170,310,000	110,301,000	107,863,000	120,083,000
Incurred losses and loss adjustment expenses	38,824,000	6,862,000	10,779,000	34,755,000	16,086,000
Calendar year payments	16,618,000	66,871,000	13,217,000	22,536,000	8,534,000
Ending Reserves	170,310,000	110,301,000	107,863,000	120,083,000	127,635,000
Ending Reserves for Bulk + IBNR included above (Loss & LAE)					
Gross of Reinsurance Basis:	101,055,000	\$93,591,000	\$85,178,000	122,704,000	110,489,000
Net of Reinsurance Basis:	\$95,950,000	\$60,410,000	\$45,199,000	\$61,442,000	\$54,808,000
Ending Reserves for LAE included above (Case, Bulk & IBNR)					
Gross of Reinsurance Basis:	\$38,612,000	\$38,187,000	\$51,775,000	\$50,287,000	\$61,298,000
Net of Reinsurance Basis:	\$36,556,000	\$20,433,000	\$21,782,000	\$18,378,000	\$17,710,000

Environmental:

	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>
Gross of Reinsurance Basis					
Beginning Reserves	203,039,000	187,849,000	178,549,000	166,504,000	130,529,000
Incurred losses and					

NOTES TO FINANCIAL STATEMENTS

loss adjustment expenses	15,025,000	13,600,000	7,664,000	17,549,000	(43,785,000)
Calendar year payments	30,215,000	22,899,000	19,709,000	18,426,000	17,211,000
Ending Reserves	187,849,000	178,549,000	166,504,000	130,529,000	\$69,533,000

Net of Reinsurance Basis

Beginning Reserves	194,983,000	176,355,000	116,772,000	103,288,000	\$69,404,000
--------------------	-------------	-------------	-------------	-------------	--------------

Incurred losses and loss adjustment expenses	10,584,000	13,024,000	(1,336,000)	20,328,000	9,914,000
Calendar year payments	29,212,000	72,607,000	12,148,000	13,555,000	12,123,000
Ending Reserves	176,355,000	116,772,000	103,288,000	\$69,404,000	\$67,195,000

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

Gross of Reinsurance Basis:	161,355,000	149,566,000	143,341,000	112,394,000	\$40,765,000
-----------------------------	-------------	-------------	-------------	-------------	--------------

Net of Reinsurance Basis:	154,833,000	\$98,770,000	\$91,551,000	\$57,072,000	\$40,731,000
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Ending Reserves for LAE included above (Case, Bulk & IBNR)

Gross of Reinsurance Basis:	\$75,298,000	\$74,248,000	\$67,071,000	\$64,067,000	\$27,933,000
-----------------------------	--------------	--------------	--------------	--------------	--------------

Net of Reinsurance Basis:	\$73,755,000	\$49,529,000	\$47,136,000	\$44,906,000	\$27,740,000
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Note 30- Subscriber Savings Accounts

The Company is not a reciprocal insurance company.

Note 31- Financial Guaranty Exposures

The Company does not write financial guaranty business.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	50,516,072	1.729	50,516,072	1.729
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	73,627,897	2.521	73,627,897	2.521
1.22 Issued by U.S. government sponsored agencies	32,788,654	1.123	32,788,654	1.123
1.3 Foreign government (including Canada, excluding mortgage-backed securities)	34,805,109	1.192	34,805,109	1.192
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	9,212,530	0.315	9,212,530	0.315
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations	1,472,843	0.050	1,472,843	0.050
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA	184,114,699	6.303	184,114,699	6.303
1.512 Issued by FNMA and FHLMC	224,633,908	7.690	224,633,908	7.690
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC	370,681,782	12.690	370,681,782	12.690
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued	274,365,344	9.393	274,365,344	9.393
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	1,286,743,335	44.052	1,286,743,335	44.052
2.2 Unaffiliated foreign securities	126,431,643	4.328	126,431,643	4.328
2.3 Affiliated securities	6,896,053	0.236	6,896,053	0.236
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	4,576,651	0.157	4,576,651	0.157
3.32 Unaffiliated	2,724,662	0.093	2,724,662	0.093
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company	19,098,819	0.654	19,098,819	0.654
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)	2,363,487	0.081	2,363,487	0.081
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)	8,116,960	0.278	8,116,960	0.278
6. Policy loans				
7. Receivables for securities	51,538,073	1.764	51,538,073	1.764
8. Cash and short-term investments	112,625,805	3.856	112,625,805	3.856
9. Other invested assets	43,609,657	1.493	43,609,657	1.493
10. Total invested assets	2,920,943,983	100.000	2,920,943,983	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Wisconsin
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []
- 2.2 If yes, date of change: 11/21/2001
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1999
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1996
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/01/1999
- 3.4 By what department or departments? Wisconsin
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES (Continued)

8. What interest, direct or indirect, has this reporting entity in the capital stock of any other insurance company?
 Refer to Schedule D, Part 6, Sections 1 & 2
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Ernst & Young, LLP
 200 Clarendon Street, Boston, MA 02116
10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Roy Morell, FCAS, MAAA, VP & Senior Associate Actuary
 175 Berkeley Street, Boston, MA 02117
 Liberty Mutual Insurance Company
11. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond a period of 12 months from the date of the agreement? Yes [] No [X]
12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
13. Have the instructions for completing the blank required by this department been followed in every detail? Yes [X] No []

BOARD OF DIRECTORS

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

FINANCIAL

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

GENERAL INTERROGATORIES (Continued)

INVESTMENT

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

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

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

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

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

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

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

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

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

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

23.5 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

GENERAL INTERROGATORIES (Continued)

OTHER

26.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 1,137,393

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

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

27.1 Amount of payments for legal expenses, if any? \$ _____

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

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

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

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

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

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

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

30.2 If yes, explain _____

GENERAL INTERROGATORIES
(continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
1.2	If yes, indicate premium earned on U. S. business only.	\$ <u>61,747</u>
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ _____
	1.31 Reason for excluding _____	
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.		
		\$ _____
1.5 Indicate total incurred claims on all Medicare Supplement insurance.		
		\$ <u>50,834</u>
1.6 Individual policies:		
	Most current three years:	
	1.61 Total premium earned	\$ <u>2,885</u>
	1.62 Total incurred claims	\$ <u>3,563</u>
	1.63 Number of covered lives	\$ <u>2</u>
	All years prior to most current three years:	
	1.64 Total premium earned	\$ <u>58,862</u>
	1.65 Total incurred claims	\$ <u>47,271</u>
	1.66 Number of covered lives	\$ <u>36</u>
1.7 Group policies:		
	Most current three years:	
	1.71 Total premium earned	\$ _____
	1.72 Total incurred claims	\$ _____
	1.73 Number of covered lives	\$ _____
	All years prior to most current three years:	
	1.74 Total premium earned	\$ _____
	1.75 Total incurred claims	\$ _____
	1.76 Number of covered lives	\$ _____
2.1 Does the reporting entity issue both participating and non-participating policies?		
		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
2.2 If yes, state the amount of calendar year premiums written on:		
	2.21 Participating	\$ _____
	2.22 Non-participating policies	\$ _____
3. For Mutual Reporting Entities and Reciprocal Exchange only:		
3.1	Does the reporting entity issue assessable policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3.2	Does the reporting entity issue non-assessable policies?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	\$ _____
3.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ _____
4. For Reciprocal Exchanges Only:		
4.1	Does the exchange appoint local agents?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4.2	If yes, is the commission paid:	
	4.21 Out of Attorney's-in-fact compensation	YES <input type="checkbox"/> NO <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
	4.22 As a direct expense of the exchange	YES <input type="checkbox"/> NO <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
4.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? _____		
4.4 Has an Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?		
		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4.5 If yes, give full information _____		
5.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss: <u>The company purchases Workers' Compensation Catastrophe coverage in the amount of \$600 million in excess of \$100 million.</u>		
5.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: <u>The company tracks aggregate property exposure from Homeowners and Commercial Property Policies and determines probable maximum loss amounts through application of the IRAS (RMS) and Catalyst (Benfield Blanch)</u>		
5.3 What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from excessive loss arising from the type of concentrations of insured exposures comprising its probable property insurance loss? <u>Catastrophe reinsurance of \$455 million,</u>		
5.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence:		
		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
5.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss <u>YES</u>		
6.1 Has the reporting entity reinsured any risk with any other reporting entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar provisions)?		
		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
6.2 If yes, indicate the number of reinsurance contracts containing such provisions. _____		

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES (Continued)

- 7.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that any occur on this risk, or portion thereof, reinsured? YES [] NO [X]
- 7.2 If yes, give full information
NO
8. If the reporting entity has assumed risks from another entity, there should be a charge on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [] NO [] N/A [X]
- 9.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: YES [] NO [X]
- 9.2 If yes, give full information yes
NO
- 10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- | | | |
|--|---|----------------|
| | 10.11 Unpaid losses | \$ |
| | 10.12 Unpaid underwriting expenses (including loss adjustment expenses) | \$ |
| 10.2 Of the amount on Line 10.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds? | | \$ 161,572,480 |
- 10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? YES [] NO [] N/A [X]
- 10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- | | | |
|--|------------|-------------|
| | 10.41 From | Yes _____ % |
| | 10.42 To | _____ % |
- 10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? YES [] NO [X]
- 10.6 If yes, state the amount thereof at December 31 of current year:
- | | | |
|--|----------------------------------|----------------|
| | 10.61 Letters of Credit | \$ |
| | 10.62 Collateral and other funds | \$ |
| 11.1 What amount of installment notes is owned and now held by the reporting entity? | | \$ 433,977,780 |
- 11.2 Have any of these notes been hypothecated, sold or used in manner as security for money loaned within the past year? YES [] NO [X]
- 11.3 If yes, what amount? \$
- 12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$NO
- 12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? YES [] NO [X]
- 12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. yes
- 13.1 Has the reporting entity guaranteed any financial premium accounts? YES [] NO [X]
- 13.2 If yes, give full information 5
- 14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate directly? YES [] NO [X]
- | | | |
|--|---|-------|
| | 14.11 Name of real estate holding company | _____ |
| | 14.12 Number of parcels involved | no |
| | 14.13 Total book/adjusted carrying value | \$ |
- 14.2 If yes, provide explanation 0

FIVE-YEAR HISTORICAL DATA

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

	1 2001	2 2000	3 1999	4 1998	5 1997
Gross Premiums Written (Page 9, Part 2B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	1,515,225,800	1,210,535,133	1,161,549,508	981,523,799	1,224,162,248
2. Property lines (Lines 1, 2, 9, 12, 21, & 26)	340,274,638	323,791,747	329,511,403	354,502,511	445,588,157
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	323,700,843	243,445,391	184,853,088	181,448,211	287,743,997
4. All other lines (Lines 6,10,13,14,15,23,24,28,29, & 33)	121,497,217	175,679,417	226,488,561	158,500,644	189,147,633
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)	7,152,266	13,244,158	12,783,265	241,038	378,636
6. Total (Line 34)	2,307,850,764	1,966,695,846	1,915,185,825	1,676,216,203	2,147,020,671
Net Premiums Written (Page 9, Part 2B, Col. 6)					
7. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	699,725,981	714,886,412	672,928,612	359,050,486	722,173,681
8. Property lines (Lines 1, 2, 9, 12, 21, & 26)	225,648,551	221,966,857	199,548,632	265,213,757	329,979,247
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	163,638,746	175,021,097	148,696,540	107,108,118	255,237,383
10. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)	87,470,002	100,127,271	76,118,863	25,447,625	21,942,273
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)	7,263,050	13,231,026	12,788,336	(76,495,763)	430,429
12. Total (Line 34)	1,183,746,330	1,225,232,663	1,110,080,983	680,324,223	1,329,763,013
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 7)	(340,713,731)	(197,747,264)	(142,573,789)	(260,289,558)	(67,315,623)
14. Net investment gain (loss) (Line 10)	228,429,621	259,760,486	234,745,191	503,777,406	153,789,566
15. Total other income (Line 14)	106,926,005	64,412,687	(8,975,177)	(3,703,109)	(6,435,232)
16. Dividends to policyholders (Line 16)	12,361,645	15,006,960	15,071,988	12,620,845	14,543,816
17. Federal and foreign income taxes incurred (Line 18)	(207,773)	7,119,671		(23,223,483)	(8,081,065)
18. Net income (Line 19)	(17,511,977)	104,299,278	68,124,237	250,387,377	73,575,960
Balance Sheet Lines (Pages 2 and 3)					
19. Total Admitted Assets (Page 2, Line 25, Col. 3)	3,751,251,825	4,024,803,444	3,207,372,682	2,825,909,258	3,120,611,358
20. Agents' balances or uncollected premiums (Page 2, Col. 3)					
20.1 In course of collection (Line 10.1)	158,511,153	154,075,423	80,094,070	75,421,589	68,438,076
20.2 Deferred and not yet due (Line 10.2)	166,901,934	165,598,196	127,431,921	65,641,376	156,378,408
20.3 Accrued retrospective premiums (Line 10.3)	115,368,144	99,713,456	71,431,842	63,922,000	15,553,046
21. Total liabilities (Page 3, Line 23)	3,101,456,582	3,280,261,392	2,538,568,322	2,250,909,258	2,595,390,336
22. Losses (Page 3, Lines 1 and 2)	2,091,807,807	2,015,490,915	1,690,479,868	1,206,124,623	1,411,618,216
23. Loss adjustment expenses (Page 3, Line 3)	400,944,964	412,993,690	339,739,156	283,345,616	390,985,392
24. Unearned premiums (Page 3, Line 9)	440,992,921	409,429,991	295,135,786	76,052,051	431,668,673
25. Capital paid up (Page 3, Lines 25 & 26)	5,000,000				
26. Surplus as regards policyholders (Page 3, Line 32)	649,795,243	744,542,052	668,804,360	575,000,000	525,221,022
Risk-Based Capital Analysis					
27. Total adjusted capital	649,795,243	744,542,052	668,804,360	575,000,000	525,221,022
28. Authorized control level risk-based capital	221,835,068	196,328,533	173,785,494	141,972,286	206,675,664
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	91.6	85.4	97.2	82.5	85.4
30. Stocks (Lines 2.1 & 2.2)	0.3	0.3	0.1		9.1
31. Mortgage loans on real estate (Line 3.1 and 3.2)					0.1
32. Real estate (Lines 4.1, 4.2 & 4.3)	1.0	1.2	1.9	2.1	1.9
33. Cash and short-term investments (Line 5)	3.9	9.5	0.8		0.1
34. Other invested assets (Line 6)	1.5	2.7		0.1	
35. Receivable for securities (Line 7)	1.8	0.9			
36. Aggregate write-ins for invested assets (Line 8)					
37. Cash and invested assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds, (Sch. D, Summary, Line 25, Col. 1)	6,896,053	6,822,388			
39. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	4,576,651	5,094,361			210,816,920
41. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43	11,472,704	11,916,749			210,816,920
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Col. 1, Line 32 x 100.0)	1.8	1.6			40.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2001	2 2000	3 1999	4 1998	5 1997
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains (losses) (Line 22)	(37,700,228)	(14,477,242)	(2,468,549)	(17,827,493)	15,920,940
47. Dividends to stockholders (Line 32)	(100,000)				
48. Change in surplus as regards policyholders for the year (Line 35)	(94,746,809)	75,737,692	93,804,360	49,778,978	30,463,341
Gross Losses Paid (Page 10, Part 3, Cols. 1 & 2)					
49. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	489,611,748	799,055,338	(496,368,259)	629,895,290	1,141,664,000
50. Property lines (Lines 1, 2, 9, 12, 21 & 26)	188,268,129	211,907,288	136,290,993	276,130,681	255,377,651
51. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	182,016,479	102,151,505	72,032,373	321,847,520	186,078,504
52. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)	96,073,647	102,078,848	92,767,077	117,364,517	151,966,168
53. Nonproportional reinsurance lines (Lines 30, 31 & 32)	36,346,857	46,636,550	29,153,729	(130,403,175)	38,664,494
54. Total (Line 34)	992,316,860	1,261,829,529	(166,124,087)	1,214,834,833	1,773,750,817
Net Losses Paid (Page 10, Part 3, Col. 4)					
55. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	583,597,669	292,330,654	39,992,266	418,086,569	470,359,160
56. Property lines (Lines 1, 2, 9, 12, 21 & 26)	140,203,199	128,466,158	112,871,533	203,400,730	196,146,847
57. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	125,362,697	86,281,411	14,412,463	355,351,818	162,604,957
58. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	59,726,110	44,353,254	37,317,194	18,920,299	18,701,488
59. Nonproportional reinsurance lines (Lines 30, 31 & 32)	11,526,257	8,769,437	(9,016,258)	102,683,987	6,498,964
60. Total (Line 34)	920,415,932	560,200,914	195,577,198	1,098,443,403	854,311,416
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses incurred (Line 2)	86.2	76.6	74.8	81.8	62.0
63. Loss expenses incurred (Line 3)	17.0	16.1	17.0	19.7	16.8
64. Other underwriting expenses incurred (Line 4)	25.9	24.6	24.5	22.5	26.5
65. Net underwriting gain (loss) (Line 7)	(29.0)	(17.3)	(15.9)	(23.8)	(5.1)
Other Percentages					
66. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 14 divided by Page 9, Part 2B, Col. 6, Line 34 x 100.0)	16.6	17.7	20.3	36.4	26.4
67. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	103.2	92.7	91.8	101.5	78.8
68. Net premiums written to policyholders' surplus (Page 9, Part 2B, Col. 6, Line 34, divided by Page 3, Line 32, Col. 1 x 100.0)	182.2	164.6	166.0	118.3	253.2
One Year Loss Development (000 omitted)					
69. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	193,403	53,368	(11,950)	(25,688)	(15,338)
70. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 69 above divided by Page 4, Line 20, Col. 1 x 100.0)	26.0	8.0	(2.1)	(4.9)	(3.1)
Two Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	253,999	(1,133)	(54,184)	(36,865)	(21,089)
72. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 71 above divided by Page 4, Line 20, Col. 2 x 100.0)	38.0	(0.2)	(10.3)	(7.5)	(3.8)

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	40,387,400
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(11,507,234)
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	699,100
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	
8. Book/adjusted carrying value at end of current period	29,579,266
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	29,579,266
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	29,579,266

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	NONE
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	89,568,646
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	3,381,761
2.2 Additional investment made after acquisitions	5,799,195
3. Accrual of discount	545
4. Increase (decrease) by adjustment	(6,538,460)
5. Total profit (loss) on sale	(6,809,032)
6. Amounts paid on account or in full during the year	41,792,997
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	43,609,658
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	43,609,658
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets, at end of current period	43,609,658

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	308,258,668	310,321,808	309,519,353	308,044,628
	2. Canada	20,826,168	13,727,590	23,348,520	20,652,856
	3. Other Countries	13,978,941	13,978,941	13,917,400	14,000,000
	4. Totals	343,063,777	338,028,339	346,785,273	342,697,484
States, Territories and Possessions (Direct and guaranteed)	5. United States	9,212,530	9,927,450	9,212,530	9,190,000
	6. Canada	4,871,124	3,081,376	5,181,220	4,739,485
	7. Other Countries				
8. Totals	14,083,654	13,008,826	14,393,750	13,929,485	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada	8,770,260	5,814,313	10,509,424	8,505,964
	11. Other Countries				
12. Totals	8,770,260	5,814,313	10,509,424	8,505,964	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	586,925,635	587,008,120	584,980,236	590,982,549
	14. Canada				
	15. Other Countries				
16. Totals	586,925,635	587,008,120	584,980,236	590,982,549	
Public Utilities (unaffiliated)	17. United States	75,158,206	75,707,037	74,374,867	76,003,000
	18. Canada	5,147,316	5,500,000	5,353,500	5,000,000
	19. Other Countries				
20. Totals	80,305,522	81,207,037	79,728,367	81,003,000	
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	1,523,454,709	1,555,447,556	1,533,138,177	1,532,347,483
	22. Canada	56,778,589	57,606,356	58,241,055	56,451,395
	23. Other Countries	56,011,670	56,586,593	50,847,030	56,861,301
24. Totals	1,636,244,968	1,669,640,505	1,642,226,262	1,645,660,179	
Parent, Subsidiaries and Affiliates	25. Totals	6,896,053	6,896,053	6,769,770	7,000,000
	26. Total Bonds	2,676,289,869	2,701,603,193	2,685,393,082	2,689,778,661
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
30. Totals					
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
34. Totals					
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
38. Totals					
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
44. Totals					
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
48. Totals					
Industrial and Miscellaneous (unaffiliated)	49. United States	2,724,662	2,724,662	1,537,708	
	50. Canada				
	51. Other Countries				
52. Totals	2,724,662	2,724,662	1,537,708		
Parent, Subsidiaries and Affiliates	53. Totals	4,576,651	4,576,651	5,094,361	
	54. Total Common Stocks	7,301,313	7,301,313	6,632,069	
	55. Total Stocks	7,301,313	7,301,313	6,632,069	
	56. Total Bonds and Stocks	2,683,591,182	2,708,904,506	2,692,025,151	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ _____ 0.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	2,842,936,847	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	1,012,448,761	6.1 Column 17, Part 1	(2,658,475)
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Sec. 1	
3.1 Column 16, Part 1	(3,194,782)	6.3 Column 11, Part 2, Sec. 2	
3.2 Column 12, Part 2, Sec. 1		6.4 Column 11, Part 4	(2,658,475)
3.3 Column 10, Part 2, Sec. 2	669,335	7. Book/adjusted carrying value at end of current period	2,683,591,182
3.4 Column 10, Part 4	2,050,016	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	29,798,986	9. Subtotal (Lines 7 plus 8)	2,683,591,182
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	1,198,459,506	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	2,683,591,182

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	38,314,343	76,948,645	23,008,270	106,773,653	63,313,757	308,358,668	11.060	515,611,031	16.580	308,358,668	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	38,314,343	76,948,645	23,008,270	106,773,653	63,313,757	308,358,668	11.060	515,611,031	16.580	308,358,668	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	6,303,556	27,880,724	620,829			34,805,109	1.248	36,817,254	1.184	34,805,109	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	6,303,556	27,880,724	620,829			34,805,109	1.248	36,817,254	1.184	34,805,109	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1			6,061,124	5,000,000	3,022,530	14,083,654	0.505	31,431,097	1.011	14,083,654	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals			6,061,124	5,000,000	3,022,530	14,083,654	0.505	31,431,097	1.011	14,083,654	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1		3,716,570	5,053,690			8,770,260	0.315			8,770,260	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals		3,716,570	5,053,690			8,770,260	0.315			8,770,260	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	21,160,997	74,408,935	158,022,840	61,051,399	272,241,464	586,885,635	21.051	546,942,738	17.588	586,885,635	
5.2 Class 2								250,000	0.008		
5.3 Class 3	40,000					40,000	0.001	40,000	0.001	40,000	
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	21,200,997	74,408,935	158,022,840	61,051,399	272,241,464	586,925,635	21.052	547,232,738	17.597	586,925,635	

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	5,998,781	22,885,955	11,158,529		6,776,344	46,819,609	1.679	56,319,420	1.811	45,319,609	1,500,000
6.2 Class 2	1,603,024	25,814,388	4,350,756			31,768,168	1.139	38,406,485	1.235	31,768,168	
6.3 Class 3								2,979,025	0.096		
6.4 Class 4			1,717,745			1,717,745	0.062	1,707,838	0.055	1,717,745	
6.5 Class 5											
6.6 Class 6											
6.7 Totals	7,601,805	48,700,343	17,227,030		6,776,344	80,305,522	2.880	99,412,768	3.197	78,805,522	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	121,350,734	184,869,781	336,582,178	56,448,923	316,770,982	1,016,022,598	36.443	1,268,608,845	40.794	830,873,292	185,149,306
7.2 Class 2	18,324,803	175,413,442	250,891,240		32,307,324	476,936,809	17.107	419,262,472	13.482	443,760,685	33,176,124
7.3 Class 3		25,105,168	121,146,225	4,603,458		150,854,851	5.411	105,868,602	3.404	142,147,926	8,706,925
7.4 Class 4		18,955,109	76,259,239			95,214,348	3.415	77,196,748	2.482	83,181,848	12,032,500
7.5 Class 5		2,868,270	5,898,437			8,766,707	0.314	1,501,106	0.048	8,766,707	
7.6 Class 6											
7.7 Totals	139,675,537	407,211,770	790,777,319	61,052,381	349,078,306	1,747,795,313	62.691	1,872,437,773	60.212	1,508,730,458	239,064,855
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	0.247	6,822,388	0.219		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	0.247	6,822,388	0.219		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	193,128,411	397,606,663	540,507,460	229,273,975	662,125,077	2,022,641,586	72.550	X X X	X X X	1,829,096,227	193,545,359
10.2 Class 2	19,927,827	201,227,830	255,241,996		32,307,324	508,704,977	18.247	X X X	X X X	475,528,853	33,176,124
10.3 Class 3	40,000	25,105,168	121,146,225	4,603,458		150,894,851	5.412	X X X	X X X	142,187,926	8,706,925
10.4 Class 4		18,955,109	77,976,984			96,932,093	3.477	X X X	X X X	84,899,593	12,032,500
10.5 Class 5		2,868,270	5,898,437			(c) 8,766,707	0.314	X X X	X X X	8,766,707	
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	213,096,238	645,763,040	1,000,771,102	233,877,433	694,432,401	(b) 2,787,940,214	100.000	X X X	X X X	2,540,479,306	247,460,908
10.8 Line 10.7 as a % of Col. 6	7.644	23.163	35.896	8.389	24.908	100.000	X X X	X X X	X X X	91.124	8.876
11. Total Bonds Prior Year											
11.1 Class 1	332,209,519	521,515,838	625,565,548	201,677,748	781,584,120	X X X	X X X	2,462,552,773	79.188	2,283,274,427	179,278,346
11.2 Class 2	38,133,200	183,994,861	201,017,969	2,702,487	32,070,440	X X X	X X X	457,918,957	14.725	424,349,440	33,569,517
11.3 Class 3	999,717	27,943,418	79,944,492			X X X	X X X	108,887,627	3.501	104,237,627	4,650,000
11.4 Class 4		14,977,298	62,927,288	1,000,000		X X X	X X X	78,904,586	2.537	73,281,836	5,622,750
11.5 Class 5		620,000	881,106			X X X	X X X	(c) 1,501,106	0.048	1,501,106	
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	371,342,436	749,051,415	970,336,403	205,380,235	813,654,560	X X X	X X X	(b) 3,109,765,049	100.000	2,886,644,436	223,120,613
11.8 Line 11.7 as a % of Col. 8	11.941	24.087	31.203	6.604	26.165	X X X	X X X	100.000	X X X	92.825	7.175
12. Total Publicly Traded Bonds											
12.1 Class 1	113,196,492	374,120,895	479,810,438	229,273,975	632,694,426	1,829,096,226	65.607	2,283,274,427	73.423	1,829,096,226	X X X
12.2 Class 2	19,927,827	195,415,525	227,878,178		32,307,324	475,528,854	17.057	424,349,440	13.646	475,528,854	X X X
12.3 Class 3	40,000	25,105,168	114,439,300	2,603,458		142,187,926	5.100	104,237,627	3.352	142,187,926	X X X
12.4 Class 4		16,955,109	67,944,484			84,899,593	3.045	73,281,836	2.357	84,899,593	X X X
12.5 Class 5		2,868,270	5,898,437			8,766,707	0.314	1,501,106	0.048	8,766,707	X X X
12.6 Class 6											X X X
12.7 Totals	133,164,319	614,464,967	895,970,837	231,877,433	665,001,750	2,540,479,306	91.124	2,886,644,436	92.825	2,540,479,306	X X X
12.8 Line 12.7 as a % of Col. 6	5.242	24.187	35.268	9.127	26.176	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	4.776	22.040	32.137	8.317	23.853	91.124	X X X	X X X	X X X	91.124	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	79,931,919	23,485,768	60,697,022		29,430,651	193,545,360	6.942	179,278,346	5.765	X X X	193,545,360
13.2 Class 2		5,812,305	27,363,818			33,176,123	1.190	33,569,517	1.079	X X X	33,176,123
13.3 Class 3			6,706,925	2,000,000		8,706,925	0.312	4,650,000	0.150	X X X	8,706,925
13.4 Class 4		2,000,000	10,032,500			12,032,500	0.432	5,622,750	0.181	X X X	12,032,500
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals	79,931,919	31,298,073	104,800,265	2,000,000	29,430,651	247,460,908	8.876	223,120,613	7.175	X X X	247,460,908
13.8 Line 13.7 as a % of Col. 6	32.301	12.648	42.350	0.808	11.893	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	2.867	1.123	3.759	0.072	1.056	8.876	X X X	X X X	X X X	X X X	8.876

(a) Includes \$ 247,460,908 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 2,055,041 current year, \$ 527,961,260 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with "Z" designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

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

SCHEDULE D - PART 1A - SECTION 2
Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	100,000	21,618,858		73,627,897	28,897,214	124,243,969	4.456	281,549,112	9.054	124,243,969	
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds	38,214,343	55,329,787	23,008,270	33,145,756	34,416,543	184,114,699	6.604	234,061,919	7.527	184,114,699	
1.7 Totals	38,314,343	76,948,645	23,008,270	106,773,653	63,313,757	308,358,668	11.060	515,611,031	16.580	308,358,668	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	6,303,556	27,880,724	620,829			34,805,109	1.248	36,817,254	1.184	34,805,109	
2.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
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	6,303,556	27,880,724	620,829			34,805,109	1.248	36,817,254	1.184	34,805,109	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations			6,061,124	5,000,000	3,022,530	14,083,654	0.505	31,431,097	1.011	14,083,654	
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			6,061,124	5,000,000	3,022,530	14,083,654	0.505	31,431,097	1.011	14,083,654	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations		3,716,570	5,053,690			8,770,260	0.315			8,770,260	
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		3,716,570	5,053,690			8,770,260	0.315			8,770,260	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	40,000	1,002,643	430,200			1,472,843	0.053	2,099,459	0.068	1,472,843	
5.2 Single Class Mortgage-Backed/Asset-Backed Bonds	21,160,997	22,417,943	27,172,929	22,966,414	130,915,625	224,633,908	8.057	44,916,899	1.444	224,633,908	
Multi-Class Residential Mortgage-backed Securities:											
5.3 Defined		50,988,349	130,419,711	38,084,985	141,325,839	360,818,884	12.942	500,216,380	16.085	360,818,884	
5.4 Other											
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
5.5 Defined											
5.6 Other											
5.7 Totals	21,200,997	74,408,935	158,022,840	61,051,399	272,241,464	586,925,635	21.052	547,232,738	17.597	586,925,635	

SCHEDULE D - PART 1A - SECTION 2 (continued)
Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	7,601,805	48,700,343	17,227,030		6,776,344	80,305,522	2.880	99,412,768	3.197	78,805,522	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	7,601,805	48,700,343	17,227,030		6,776,344	80,305,522	2.880	99,412,768	3.197	78,805,522	1,500,000
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	138,759,709	371,016,581	753,883,782	49,829,516	150,077,483	1,463,567,071	52.496	1,530,589,047	49.219	1,234,487,449	229,079,622
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	874,214	6,013,036	4,413,799	7,298,851	90,174,231	108,774,131	3.902	100,858,635	3.243	108,774,131	
Multi-Class Residential Mortgage-backed Securities:											
7.3 Defined	41,614	14,384,615	8,451,650	3,924,014	79,773,449	106,575,342	3.823	154,835,382	4.979	106,575,342	
7.4 Other					935,693	935,693	0.034	2,008,809	0.065	935,693	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
7.5 Defined								10,102,278	0.325		
7.6 Other		15,797,538	24,028,088		28,117,450	67,943,076	2.437	74,043,622	2.381	57,957,843	9,985,233
7.7 Totals	139,675,537	407,211,770	790,777,319	61,052,381	349,078,306	1,747,795,313	62.691	1,872,437,773	60.212	1,508,730,458	239,064,855
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	0.247	6,822,388	0.219		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	0.247	6,822,388	0.219		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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 7 Prior Year	9 % From Col. 8 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	152,805,070	480,831,772	783,276,655	128,457,413	188,773,571	1,734,144,481	62.202	X X X	X X X	1,496,668,806	237,475,675
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	60,249,554	83,760,766	54,594,998	63,411,021	255,506,399	517,522,738	18.563	X X X	X X X	517,522,738	
Multi-Class Residential Mortgage-backed Securities:											
10.3 Defined	41,614	65,372,964	138,871,361	42,008,999	221,099,288	467,394,226	16.765	X X X	X X X	467,394,226	
10.4 Other					935,693	935,693	0.034	X X X	X X X	935,693	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
10.5 Defined								X X X	X X X		
10.6 Other		15,797,538	24,028,088		28,117,450	67,943,076	2.437	X X X	X X X	57,957,843	9,985,233
10.7 Totals	213,096,238	645,763,040	1,000,771,102	233,877,433	694,432,401	2,787,940,214	100.000	X X X	X X X	2,540,479,306	247,460,908
10.8 Line 10.7 as a % of Col. 6	7.644	23.163	35.896	8.389	24.908	100.000		X X X	X X X	91.124	8.876
11. Total Bonds Prior Year											
11.1 Issuer Obligations	371,342,436	652,311,280	672,049,115	156,746,852	136,271,442	X X X	X X X	1,988,721,125	63.951	1,776,474,442	212,246,683
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds		31,840	8,523,598		371,282,015	X X X	X X X	379,837,453	12.214	379,837,453	
Multi-Class Residential Mortgage-backed Securities:											
11.3 Defined		96,708,295	236,624,822	48,633,383	273,085,262	X X X	X X X	655,051,762	21.064	655,051,762	
11.4 Other					2,008,809	X X X	X X X	2,008,809	0.065	2,008,809	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
11.5 Defined			10,102,278			X X X	X X X	10,102,278	0.325	10,102,278	
11.6 Other			43,036,590		31,007,032	X X X	X X X	74,043,622	2.381	63,169,692	10,873,930
11.7 Totals	371,342,436	749,051,415	970,336,403	205,380,235	813,654,560	X X X	X X X	3,109,765,049	100.000	2,886,644,436	223,120,613
11.8 Line 11.7 as a % of Col. 8	11.941	24.087	31.203	6.604	26.165	X X X	X X X	100.000	X X X	92.825	7.175
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	72,873,151	459,518,932	678,476,390	126,457,413	159,342,920	1,496,668,806	53.684	1,776,474,442	57.126	1,496,668,806	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	60,249,554	83,760,766	54,594,998	63,411,021	255,506,399	517,522,738	18.563	379,837,453	12.214	517,522,738	X X X
Multi-Class Residential Mortgage-backed Securities:											
12.3 Defined	41,614	65,372,964	138,871,361	42,008,999	221,099,288	467,394,226	16.765	655,051,762	21.064	467,394,226	X X X
12.4 Other					935,693	935,693	0.034	2,008,809	0.065	935,693	X X X
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
12.5 Defined								10,102,278	0.325		X X X
12.6 Other		5,812,305	24,028,088		28,117,450	57,957,843	2.079	63,169,692	2.031	57,957,843	X X X
12.7 Totals	133,164,319	614,464,967	895,970,837	231,877,433	665,001,750	2,540,479,306	91.124	2,886,644,436	92.825	2,540,479,306	X X X
12.8 Line 12.7 as a % of Col. 6	5.242	24.187	35.268	9.127	26.176	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	4.776	22.040	32.137	8.317	23.853	91.124	X X X	X X X	X X X	91.124	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	79,931,919	21,312,840	104,800,265	2,000,000	29,430,651	237,475,675	8.518	212,246,683	6.825	X X X	237,475,675
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
Multi-Class Residential Mortgage-backed Securities:											
13.3 Defined										X X X	
13.4 Other										X X X	
Multi-Class Commercial Mortgage-backed/Asset-backed Securities:											
13.5 Defined										X X X	
13.6 Other		9,985,233				9,985,233	0.358	10,873,930	0.350	X X X	9,985,233
13.7 Totals	79,931,919	31,298,073	104,800,265	2,000,000	29,430,651	247,460,908	8.876	223,120,613	7.175	X X X	247,460,908
13.8 Line 13.7 as a % of Col. 6	32.301	12.648	42.350	0.808	11.893	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	2.867	1.123	3.759	0.072	1.056	8.876	X X X	X X X	X X X	X X X	8.876

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	275,690,532	203,233,544		72,456,988	
2. Cost of short-term investments acquired	1,718,794,309			1,718,794,309	
3. Increase (decrease) by adjustment	735,103	735,103			
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments	27	27			
6. Consideration received on disposal of short-term investments	1,883,569,479	203,968,527		1,679,600,952	
7. Book/adjusted carrying value, current year	111,650,345			111,650,345	
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	111,650,345			111,650,345	
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	111,650,345			111,650,345	
12. Income collected during year	3,781,653	265,747		3,515,906	
13. Income earned during year	3,752,783	265,747		3,487,036	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: CLASS ONE AND EXEMPT MONEY MARKET MUTUAL FUNDS

NONE Schedule DB - Part A and B Verification

NONE Schedule DB - Part C, D and E Verification

NONE Schedule DB - Part F - Section 1

NONE Schedule DB - Part F - Section 2

NONE Schedule DB - Part A and B Verification

NONE Schedule DB - Part C, D and E Verification

NONE Schedule DB - Part F - Section 1

NONE Schedule DB - Part F - Section 2

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							
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPANY	MASSACHUSETTS	1,183,746		1,721,059	1,721,059	1,368		440,993			
36-3522250	26069	WAUSAU BUSINESS INSURANCE COMPA	WISCONSIN	133,214		248,548	248,548			22,152			
36-2753986	26425	WAUSAU GENERAL INSURANCE COMPAN	WISCONSIN	5,119		28,375	28,375			598			
39-1341459	26042	WAUSAU UNDERWRITERS INSURANCE C	WISCONSIN	265,039		432,504	432,504			44,442			
0199999	Subtotal - Affiliates - U.S. Intercompany Pooling			1,587,118		2,430,486	2,430,486	1,368		508,185			
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPANY	MASSACHUSETTS			131	131						
0299999	Subtotal - Affiliates - U.S. Non-pool					131	131						
AA-1121532	00000	WAUSAU INSURANCE COMPANY (UK)	UNITED KINGDOM			9,334	9,334						
0399999	Subtotal - Affiliates - Other (Non-U.S.)					9,334	9,334						
0499999	Total - Affiliates			1,587,118		2,439,951	2,439,951	1,368		508,185			
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PENNSYLVANIA			3,396	3,396						
06-0237820	20699	ACE PROPERTY & CASUALTY INS CO	PENNSYLVANIA	363	(432)	8,283	7,851		(497)	9	1,113		
95-3323939	36420	ALLIANZ UNDERWRITERS INS. CO.	CALIFORNIA			311	311						
36-0719665	19232	ALLSTATE INS CO	ILLINOIS			742	742						
13-5124990	19380	AMERICAN HOME ASR CO	NEW YORK			2,653	2,653						
00-0000000	00000	AMERICAN INTERNATIONAL UNDERWRIT	GEORGIA			1,099	1,099						
36-2797074	30562	AMERICAN MANUFACTURERS MUTUAL I	ILLINOIS			1,035	1,035						
36-0727470	13358	AMERICAN MUTUAL REINSURANCE CO	ILLINOIS	(3)		1,767	1,767						
13-4924125	10227	AMERICAN RE-INSURANCE CO	DELAWARE			6,083	6,083						
35-0145400	19704	AMERICAN STATES INS CO	INDIANA	3		2,234	2,234						
38-0829210	23396	AMERISURE MUTUAL INSURANCE COMP	MICHIGAN			152	152						
05-0284861	10316	APPALACHIAN INS CO	RHODE ISLAND			1,476	1,476						
94-1390273	19801	ARGONAUT INS CO	CALIFORNIA			1,780	1,780						
13-2668999	20931	ATLANTA INTERNATIONAL INS CO	NEW YORK			197	197						
81-0446756	32450	ATTORNEY'S LIABILITY PROTECTION SO	MONTANA			262	262						
38-0477270	21202	AUTO CLUB INSURANCE ASSOCIATION	MICHIGAN			532	532						
13-2653231	34649	CENTRE INS CO	DELAWARE			367	367						
06-6105395	20710	CENTURY INDEMNITY CO	PENNSYLVANIA			305	305						
74-1061659	29262	COLONIAL COUNTY MUTUAL INS CO	TEXAS	11,716		12,265	12,265			3,520			
47-0490411	31127	COLUMBIA CASUALTY CO	ILLINOIS			250	250						
31-0908652	22144	CONSTELLATION REINSURANCE CO	NEW YORK			1,510	1,510						
36-2114545	20443	CONTINENTAL CASUALTY CO	ILLINOIS			2,139	2,139						
13-5010440	35289	CONTINENTAL INS CO	NEW HAMPSHIRE			995	995						
13-1941984	20923	CONTINENTAL REINSURANCE CORP	CALIFORNIA			122	122						

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							
22-2464174	42471	CRUM & FORSTER INS CO	NEW JERSEY			1,145	1,145						
00-0000000	00000	ELECTRIC MUTUAL LIABILITY CO	MASSACHUSETTS			425	425						
13-1203170	21350	EMPIRE INSURANCE CO	NEW YORK			788	788						
13-1963496	20281	FEDERAL INS CO	INDIANA			1,878	1,878						
94-1610280	21873	FIREMANS FUND INS CO	CALIFORNIA			3,836	3,836						
04-2198460	21822	FIRST STATE INS CO	CONNECTICUT			6,015	6,015						
94-1032958	21040	FREMONT INDEMNITY CO	CALIFORNIA			15,960	15,960						
36-2667627	22969	GE REINS CORP	ILLINOIS	87		182	182						
13-2673100	22039	GENERAL REINSURANCE CORP	DELAWARE			3,961	3,961						
13-5460208	25909	GENERAL SECURITY PROP AND CAS CO	NEW YORK			225	225						
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NEW YORK			5,703	5,703						
13-5009848	21032	GERLING GLOBAL REINSURANCE COMPA	NEW YORK			4,126	4,126						
02-0140690	23809	GRANITE STATE INS CO	PENNSYLVANIA			819	819						
31-0501234	16691	GREAT AMERICAN INS CO	OHIO			112	112						
95-1479095	22322	GREENWICH INS CO	CALIFORNIA			276	276						
06-0383030	22357	HARTFORD ACCIDENT & INDEMNITY	CONNECTICUT			849	849						
74-1296673	22489	HIGHLANDS INS CO	TEXAS			301	301						
02-0308052	22527	HOME INS CO	NEW HAMPSHIRE			2,042	2,042						
23-0723970	22713	INSURANCE CO OF NORTH AMERICA	PENNSYLVANIA			1,635	1,635						
13-5540698	19429	INSURANCE CO OF THE STATE OF PITTS	PENNSYLVANIA			214	214						
22-1626385	11584	INTEGRITY INS CO	NEW JERSEY			3,510	3,510						
22-1964136	21083	INTERNATIONAL INS CO	ILLINOIS			2,305	2,305						
25-1149494	19437	LEXINGTON INS CO	MASSACHUSETTS			5,872	5,872						
36-1410470	22977	LUMBERMENS MUTUAL CAS CO	ILLINOIS			363	363						
13-2915260	34339	METROPOLITAN GROUP PROP & CAS	RHODE ISLAND			135	135						
13-1916653	23493	MIDLAND INS CO	NEW YORK			2,736	2,736						
38-0855585	22012	MOTORS INSURANCE CORPORATION	MICHIGAN			123	123						
38-0865250	11991	NATIONAL CASUALTY CO	WISCONSIN			109	109						
13-1988169	34835	NATIONAL REINSURANCE CORP	CONNECTICUT			658	658						
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	CONNECTICUT	(114)		1,086	1,086						
00-0000000	00000	NORTH AMERICAN MANAGERS INC	NEW YORK			1,247	1,247						
13-2930109	22047	NORTH STAR REINSURANCE CORPORAT	DELAWARE			327	327						
00-0000000	00000	NORTHBROOK EXCESS & SUPPLY INS	ILLINOIS			2,092	2,092						
39-0509630	23914	NORTHWESTERN NTL INS CO MILWAU	WISCONSIN			1,705	1,705						
04-2475442	20621	ONE BEACON AMERICA INSURANCE COM	MASSACHUSETTS			149	149						
23-1502700	21970	ONE BEACON INSURANCE COMPANY	PENNSYLVANIA			131	131						
13-3031176	38636	PARTNER REINSURANCE CO OF THE US	NEW YORK			463	463						
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF	NEW YORK			141	141						
23-1620930	12319	PHILADELPHIA REINSURANCE CORP	PENNSYLVANIA			13,828	13,828						
13-5316370	35262	PHOENIX ASR CO OF NEW YORK	NEW HAMPSHIRE			128	128						
22-2053189	32352	PRUDENTIAL PROPERTY & CAS INS	INDIANA			3,166	3,166						
95-2801326	22179	REPUBLIC INDEMNITY CO OF AMERI	CALIFORNIA			565	565						

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Com- pany 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							
13-5358230	24678	ROYAL INDEMNITY CO	DELAWARE			1,542	1,542						
36-2722478	26980	ROYAL INS CO. OF AMERICA	ILLINOIS			417	417						
91-0341780	25763	SEATON INS CO	WASHINGTON			1,939	1,939						
06-0529570	24902	SECURITY INS CO OF HARTFORD	CONNECTICUT			213	213						
39-0333950	24988	SENTRY INS A MUTUAL CO	WISCONSIN			898	898						
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MINNESOTA	1		1,215	1,215						
41-1230819	30481	ST. PAUL SURPLUS LINES INS. CO.	DELAWARE			340	340						
37-0533080	25143	STATE FARM FIRE AND CAS CO	ILLINOIS			147	147						
63-0202590	22276	STONEWALL INSURANCE CO	OHIO			211	211						
13-1675535	25364	SWISS REINSURANCE AMERICA CORPOR	NEW YORK			3,727	3,727						
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	NEW YORK			154	154						
43-0608205	12955	TRANSIT CASUALTY CO	MISSOURI			506	506						
00-0000000	01899	TRAVELER'S INS GROUP INC	CONNECTICUT			561	561						
06-1117063	34894	TRENWICK AMERICA REINSURANCE C	CONNECTICUT			2,410	2,410						
41-1232071	31003	TRI STATE INSURANCE CO OF MINNESO	MINNESOTA			113	113						
15-0476880	25976	UTICA MUTUAL INSURANCE CO	NEW YORK			380	380						
13-2605890	32883	WESTERN EMPLOYERS INSURANCE CO	CALIFORNIA			336	336						
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000		26,042					432,504	432,504			44,442
0599999		Total - Other U.S. Unaffiliated Insurers		38,095	(432)	156,395	155,963		432,007	436,033	1,113		44,442
AA-9991161	00000	COMMONWEALTH AUTOMOBILE REINSU	MASSACHUSETTS	(8)	(2)	205	203		(2)				
AA-9991421	00000	MASSACHUSETTS WORKERS' COMPENS	FLORIDA	(2,305)	225	8,071	8,296		179				
AA-9992114	00000	MICHIGAN WORKERS' COMPENSATION I	FLORIDA	719	168	3,248	3,416		269	236			
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MISSISSIPPI		9,082	773	9,855		14,703	152			
AA-9992118	00000	NATIONAL WORKERS' COMPENSATION R	FLORIDA	9,127	10,363	100,170	110,533		6,998	3,435			
AA-9991134	00000	NEW JERSEY COMMERCIAL AUTOMOBIL	RHODE ISLAND	1,241	565	265	830		811	200			
AA-9992108	00000	NEW MEXICO WORKERS' COMPENSATIO	FLORIDA	177	43	566	609		62	35			
AA-9991139	00000	NORTH CAROLINA REINSURANCE FACILI	NORTH CAROLINA		132	63	195		179	100			
AA-9991148	00000	SOUTH CAROLINA REINSURANCE FACILI	SOUTH CAROLINA		79	58	137		92	32			
AA-9991450	00000	WISCONSIN WORKERS COMPENSATION	WISCONSIN	3,162	1,906		1,906		3,468				
AA-9995051	00000	WORKERS COMPENSATION REINSURAN	NEW JERSEY			232	232						
0699998		Pools and Associations - less than \$100,000 - Mandatory Pools							2,430,486	2,430,486	1,368		508,185
0699999		Total - Pools, Associations - Mandatory Pools		12,113	22,561	113,651	136,212		2,457,245	2,434,676	1,368		508,185
AA-9995081	00000	AGENCY MANAGERS	NEW YORK			1,064	1,064						
AA-9995000	00000	AMERICAN ACCIDENT REINSURANCE GR	NEW YORK			216	216						
AA-9990000	00000	BACCALA & SHOOP INSURANCE SERVICE	CALIFORNIA			2,334	2,334						
AA-9990000	00000	CRAVENS DARGON AND COMPANY	CALIFORNIA			1,232	1,232						

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
AA-9995026 AA-9995043 AA-9995045	00000 00000 00000	GUY CARPENTER MANAGEMENT CORP (U.S. AIRCRAFT INSURANCE GROUP WOREXCO (WOR-FAC FACULTATIVE S	NEW YORK NEW YORK NEW YORK	13,454	4,338	839 9,192 211	839 13,530 211		7,085	3,304	12		
0799998		Pools and Associations - less than \$100,000 -Voluntary Pools		23,043					131	131			
0799999		Total - Pools, Associations - Voluntary Pools		36,497	4,338	15,088	19,426		7,216	3,435	12		
0899999		Total - Pools and Associations		48,610	26,899	128,739	155,638		2,464,461	2,438,111	1,380		508,185
AA-1120133 AA-1121220 AA-1120580 AA-1120518 AA-1122000 AA-1121135 AA-1121060	00000 00000 00000 00000 00000 00000 00000	ALEXANDER HOWDEN GROUP AGENCY AXA INS PLC EXCESS INSURANCE CO. LTD. HOME AND OVERSEAS INSURANCE CO LLOYD'S UNDERWRITERS ORION INSURANCE CO. PLC. REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM			102 229 155 102 1,195 206 2,270	102 229 155 102 1,195 206 2,270						
0999998		Other Non-U.S. Insurers - less than \$100,000							131	131			
0999999		Total - Other Non-U.S. Insurers				4,259	4,259		131	131			
9999999		Grand Total - Schedule F - Part 1		1,673,823	26,467	2,729,344	2,755,811	1,368	2,896,599	3,382,460	2,493		552,627

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SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium	
0199999		Total Reinsurance Ceded by Portfolio				
<p style="font-size: 2em; margin: 0;">NONE</p>						
0299999		Total Reinsurance Assumed by Portfolio				

Annual Statement for the year 2001 of the Employers Insurance Company of Wausau

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			
04-1543470 36-3522250 36-2753986 39-1341459	23043 26069 26425 26042	LIBERTY MUTUAL INSURANCE CO WAUSAU BUSINESS INSURANCE C WAUSAU GENERAL INSURANCE C WAUSAU UNDERWRITERS INSURA	MASSACHUSETTS WISCONSIN WISCONSIN WISCONSIN		959,316 919 5 2,434			1,474,803	132,916	820,353	333,226	215,080		2,976,378			2,976,378		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling				962,674		1,474,803	132,916	820,353	333,226	215,080		2,976,378			2,976,378			
13-2919779 04-1543470	18333 23043	ATLAS ASSURANCE CO OF AMERIC LIBERTY MUTUAL INSURANCE CO	NEW YORK MASSACHUSETTS		2,681	45 25	680 15 2,546	44 217	164 1,575	44 33	1,878		977 6,289	1		977 6,288			
0299999	Total Authorized - Affiliates - U.S. Non-Pool				2,681	70	15	3,226	261	1,739	77	1,878		7,266	1		7,265		
AA-3190751	00000	WAUSAU (BERMUDA) LTD	BERMUDA		3,118	1,856	329	1,339	126	1,695	42		5,387	55		5,332	1,511		
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				968,473	1,926	344	1,479,368	133,303	823,787	333,345	216,958		2,989,031	56		2,988,975	1,511	
23-1740414 06-0237820 36-0719665 36-2661954 52-2048110 31-0973761 62-0929818 36-0727470 74-0484030 13-4924125 35-0145825 38-0829210 94-1390273 13-2668999 36-2994662 04-2482364	22705 20699 19232 10103 19720 37990 31208 13358 60739 10227 60895 23396 19801 20931 36552 16187	ACE AMERICAN REINSURANCE CO ACE PROPERTY & CASUALTY INS C ALLSTATE INS CO AMERICAN AGRICULTURAL INS CO AMERICAN ALTERNATIVE INSURAN AMERICAN EMPIRE INS CO AMERICAN GENERAL PROPERTY I AMERICAN MUTUAL REINSURANCE AMERICAN NATIONAL INSURANCE AMERICAN RE-INSURANCE CO AMERICAN UNITED LIFE INSURANC AMERISURE MUTUAL INSURANCE ARGONAUT INS CO ATLANTA INTERNATIONAL INS CO AXA CORPORATE SOLUTIONS REIN AXA RE PROP AND CAS INS CO	PENNSYLVANIA PENNSYLVANIA ILLINOIS INDIANA DELAWARE OHIO TENNESSEE ILLINOIS TEXAS DELAWARE INDIANA MICHIGAN CALIFORNIA NEW YORK DELAWARE DELAWARE			38 6 49 570 3 12 8 77 213 4,758 610 23 3 1,098 1	663 262 465 3,913 112 474 79 4,185 1,330 15,105 163 190 396 101 8,095 67	11 32 1 64 18 4 73 3 500 190 1,540 194 93 33	71 731 1,224 36 16 368 112 202 6,597 500 190 1,540 194 443 121	4 30 7 1 2 9 3 214 16 8 8 17 45	126	787 1,061 1,745 4,077 133 552 455 4,403 1,547 24,180 682 221 1,939 295 8,938 267	178	185 1,040 270 270	787 1,061 1,745 3,899 133 552 455 4,403 1,362 23,140 412 221 1,939 295 8,586 267	1			

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)13-2919779	18333.00	ATLAS ASSURANCE CO OF AMERICA
2)04-1543470	23043.00	LIBERTY MUTUAL INSURANCE COMPANY
3)		
4)AA-3190751		WAUSAU (BERMUDA) LTD
5)		

Annual Statement for the year 2001 of the Employers Insurance Company of Wausau
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			
47-0574325	32603	BERKLEY INSURANCE COMPANY	DELAWARE		345	26		215	196	814	16	57		1,324	(26)	1,350			
38-0397420	80659	CANADA LIFE ASSURANCE COMPA	MICHIGAN		477					462	11			473	295	178			
39-0971527	10472	CAPITOL INDEMNITY CORP	WISCONSIN			80		392		478				950		950			
13-2798872	32190	CONSTITUTION INS CO	NEW YORK		1	2	2	170	3					177	21	156			
36-2114545	20443	CONTINENTAL CASUALTY CO	ILLINOIS		594	35	7	616	121	2,016	16	272		3,083	177	2,906			
13-5010440	35289	CONTINENTAL INS CO	NEW HAMPSHIRE			26		166	5	388	18			603		603			
06-1325038	39136	CONVERIUM REINSURANCE NORT	CONNECTICUT		(133)	796	184	2,237	494	30,436	3,912	35		38,094	11,210	26,884			
37-0807507	20990	COUNTRY MUTUAL INS CO	ILLINOIS		190			612	11	4		73		700	81	619			
38-2145898	33499	DORINCO REINSURANCE CO	MICHIGAN		13	41		273	61	1,679	27			2,081	4	2,077			
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IOWA		274	26	1	1,963	161	1,487		66		3,704	85	3,619	8		
48-0921045	39845	EMPLOYERS REINSURANCE CORP	MISSOURI		1,214	12		1,412	12	2,752	82	214		4,484	76	4,408			
13-5570651	62944	EQUITABLE LIFE ASSURANCE SOCI	NEW YORK			1		72		262				335		335			
25-6038677	26271	ERIE INS EXCHANGE	PENNSYLVANIA		1,131	766	1	10,761	19	95	3	219		11,864	350	11,514			
22-2005057	26921	EVEREST REINSURANCE CO (PRU	DELAWARE		700	212	27	6,222	231	8,065	183	83		15,023	(71)	15,094	128		
05-0316605	21482	FACTORY MUTUAL INS CO	RHODE ISLAND			13		726		3,691	2			4,432		4,432			
42-0245840	13897	FARMERS MUTUAL HAIL INS CO OF	IOWA		172	(2)		1,020	1	10		24		1,053	38	1,015			
42-0618271	13838	FARMLAND MUTUAL INSURANCE C	IOWA		(1,993)	24		8,538	1,836					10,398	13	10,385			
13-1963496	20281	FEDERAL INS CO	INDIANA			563		48		491	24			1,126		1,126			
43-1037123	32018	FIRST EXCESS & REINSURANCE C	MISSOURI		150	987	11	3,863	100	18				4,979	348	4,631			
13-2997499	38776	FOLKSAMERICA REINSURANCE CO	NEW YORK		200	2		316	24	803	6	35		1,186	5	1,181			
94-1032958	21040	FREMONT INDEMNITY CO	CALIFORNIA			243		2,872	384	9,636	489			13,624		13,624	7		
36-2667627	22969	GE REINS CORP	ILLINOIS		1,512	1,456	188	8,550	1,497	15,538	1,893	171		29,293	4,512	24,781			
13-2673100	22039	GENERAL REINSURANCE CORP	DELAWARE		3,014	327	90	14,741	61	5,029	110	251		20,609	633	19,976			
13-5460208	25909	GENERAL SECURITY PROP AND CA	NEW YORK			5		234						239		239	14		
13-1958482	11967	GENERAL STAR NATIONAL INS CO	OHIO			43		240		1,032				1,315		1,315			
13-5617450	11231	GENERALI - US BRANCH	NEW YORK		2		9		7	29	1			46	1	45			
13-3071466	41343	GERLING AMERICA INSURANCE CO	NEW YORK		8	1	16	241	58	98	3			417		417			
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NEW YORK		2,364	652	10	5,985	242	4,522	144	241		11,796	244	11,552			
13-5009848	21032	GERLING GLOBAL REINSURANCE C	NEW YORK		232	730	22	1,300	241	1,062	66	198		3,619	108	3,511			
31-0501234	16691	GREAT AMERICAN INS CO	OHIO			6		803	1	2,781	11			3,602		3,602			
22-2222789	11398	GUARANTEE INS CO	DELAWARE			11		51	2	128	8			200		200			
43-6028696	22217	GULF INSURANCE COMPANY	MISSOURI					119	5					124		124			
06-0383750	19682	HARTFORD FIRE INS CO	CONNECTICUT		2,347	688	23	1,153	242	2,775	66	651		5,598	865	4,733			
06-0838648	70815	HARTFORD LIFE AND ACCIDENT IN	CONNECTICUT					990						990		990			
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	CONNECTICUT		7,169	1,278	1	400		973	18	2,278		4,948	591	4,357	82		

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4)AA-3190751		WAUSAU (BERMUDA) LTD
5)		

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74-1296673	22489	HIGHLANDS INS CO	TEXAS			7		33	9	79					128		128		
02-0308052	22527	HOME INS CO	NEW HAMPSHIRE			81		341	88	682	216			1,408		1,408			
59-1027412	22578	HORACE MANN INS CO	ILLINOIS			7		60		158				225		225			
51-1739109	10048	HYUNDAI MARINE & FIRE INS CO L	CALIFORNIA		(8)	134	7	54	12	286	7			500		500			
13-5339725	18341	INSURANCE CORP OF NY (THE)	NEW YORK					20	7	91	7			125		125			
36-3030511	37257	INSURANCE CORPORATION OF HA	ILLINOIS		44	189	44	544	58	498	13	1		1,347	664	683			
36-3347420	23876	MAPFRE REINSURANCE CORP	CALIFORNIA		111	11		1,547	25	80	35	49		1,747	76	1,671			
13-2915260	34339	METROPOLITAN GROUP PROP & C	RHODE ISLAND					155	12	90	13			270		270			
31-0978280	23515	MIDWESTERN INDEMNITY CO	OHIO			1		32		122				155		155			
46-0368854	41653	MILBANK INS CO	SOUTH DAKOTA			3		44		127				174		174			
13-3467153	22551	MITSUI MARINE & FIRE INSURANCE	NEW YORK			14		218	91	53	10			386		386			
38-0855585	22012	MOTORS INSURANCE CORPORATI	MICHIGAN		388	101	13	94	12	490	15	185		910	91	819			
38-0865250	11991	NATIONAL CASUALTY CO	WISCONSIN			9		623		1,248				1,880		1,880			
47-0355979	20087	NATIONAL INDEMNITY CO	NEBRASKA					109						109		109			
13-1988169	34835	NATIONAL REINSURANCE CORP	DELAWARE			398	236			257	6			897		897			
31-1399201	10070	NATIONWIDE INDEMNITY CO	OHIO		4,288	347		349,935	179,645	396,635	140,121		32,532	1,099,215	40	1,099,175	9,075		
31-4177100	23787	NATIONWIDE MUTUAL INS CO	OHIO					419	597	1,199	35			2,250	1,576	674			
06-1053492	41629	NEW ENGLAND REINSURANCE CO	CONNECTICUT					195	3,254	118	4,299	196		8,062		8,062			
22-2187459	35432	NEW JERSEY RE-INSURANCE CO	NEW JERSEY			316	(2)	1,074	11	130	4	58		1,275	87	1,188			
13-2930109	22047	NORTH STAR REINSURANCE CORP	DELAWARE			4		11	3	98	4			116		116			
41-6009967	24015	NORTHLAND INSURANCE CO	MINNESOTA			329													
47-0698507	23680	ODYSSEY AMERICA REINSURANCE	CONNECTICUT			525		113		738	6	147		1,007	489	518			
13-2781282	25070	ODYSSEY REINSURANCE CORP.	DELAWARE			1,410	22	425		6,531	536	7,413	671	584	16,182	869	15,313	24	
25-0410420	24147	OLD REPUBLIC INS CO	PENNSYLVANIA			133		149	3	108	2	28		290		290			
23-1502700	21970	ONEBEACON INSURANCE COMPAN	DELAWARE			23		61	5	244	33			424		424			
23-2745904	10019	OVERSEAS PARTNERS US REINS C	DELAWARE			144				50	1	55		106	(116)	222			
95-1077060	22748	PACIFIC EMPLOYERS INS CO	PENNSYLVANIA					1		129	17			286		286			
13-3031176	38636	PARTNER REINSURANCE CO OF T	NEW YORK			226	1	96		381	4	16,813		17,296	29	17,267			
13-3531373	10006	PARTNERRE INSURANCE COMPAN	NEW YORK			1,992	1,238	85		10,210	541	4,380	124	224	16,802	364	16,438	55	
23-1642962	12262	PENNSYLVANIA MANUFACTURERS	PENNSYLVANIA			235		8		251	6	208		473		473			
23-1620930	12319	PHILADELPHIA REINSURANCE COR	PENNSYLVANIA					54		245	8	594		901		901			
23-2153760	39675	PMA CAPITAL INSURANCE COMPA	PENNSYLVANIA			380		223	46	2,442	359	1,501	54	76	4,701	998	3,703		
47-0444314	20265	PROTECTIVE NATIONAL INS CO OF	NEBRASKA					86				51	4	141		141			
13-1188550	15059	PUBLIC SERVICE MUTUAL INS CO	NEW YORK					249		526		2,496		3,271		3,271			
23-1641984	10219	QBE REINSURANCE CORPORATIO	PENNSYLVANIA			482		605		3,783	364	1,046		192		6,247	79	6,168	

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41-0451140	67105	RELIASTAR LIFE INSURANCE COM	MINNESOTA		492					1,627	39	19			1,685	207	1,478		
95-2801326	22179	REPUBLIC INDEMNITY CO OF AME	CALIFORNIA			167	6	122	5						300		300		
75-1670124	38318	REPUBLIC INS CO	TEXAS			43		66	7	62	6			184		184	8		
31-4290270	12475	REPUBLIC-FRANKLIN INS CO	OHIO			7		64		295				366		366			
37-0915434	13056	RLI INS CO	ILLINOIS			12		250	20	54	7			343		343			
94-6078058	21911	SAN FRANCISCO REINSURANCE C	CALIFORNIA	(1)		5	16	157	62	135	8			383	21	362			
75-1444207	30058	SCOR REINSURANCE CO	NEW YORK		1,614	1,553	81	6,148	91	2,492	44	441		10,850	717	10,133			
91-0341780	25763	SEATON INS CO	WASHINGTON			433		1,359	272	2,281	495			4,840		4,840			
06-0529570	24902	SECURITY INS CO OF HARTFORD	CONNECTICUT			14		124		59	3			200		200			
39-0333950	24988	SENTRY INS A MUTUAL CO	WISCONSIN			11		369	5	186	24			595		595			
13-3029255	39322	SOREMA NORTH AMERICA REINSU	NEW YORK		705	2,810	426	3,787	323	4,795	90	12		12,243	571	11,672			
52-0261905	20524	SPECIALTY NATIONAL INS CO	PENNSYLVANIA			1		35		106				142		142			
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MINNESOTA		1,018	160	14	3,299	609	2,502	120	68		6,772	602	6,170	1		
31-4316080	25135	STATE AUTOMOBILE MUTUAL INS	OHIO			141		2,245		9		45		2,299	62	2,237			
06-0839705	82627	SWISS RE LIFE AND HEALTH AMER	CONNECTICUT			271	363	1,750	57	27	1			2,223		2,223			
13-1675535	25364	SWISS REINSURANCE AMERICA C	NEW YORK		10,378	444	34	4,381	76	22,291	177	698		28,101	5,820	22,281			
13-2918573	42439	THE TOA REINSURANCE COMPANY	DELAWARE		1,372			7,598	72	618	17	506		8,811	260	8,551			
94-1517098	25534	TIG INSURANCE COMPANY	CONNECTICUT			5		56	7	91	14			173		173			
13-2918573	42439	TOA-RE INS CO OF AMERICA	DELAWARE			248	6	65		14	1			334	16	318			
13-5616275	19453	TRANSATLANTIC REINSURANCE C	NEW YORK		506	133		314	4	758	31	7		1,247	186	1,061			
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CONNECTICUT		4,753	531		1,335	2	53	5	2,393		4,319	824	3,495			
06-1117063	34894	TRENWICK AMERICA REINSURANC	CONNECTICUT		86	91	13	364	55	346	6	54		929	57	872			
52-0515280	25887	U.S. FIDELITY & GUARANTY	MARYLAND		4			20	108	3				131	1	130			
16-0366830	22314	UNDERWRITERS REINSURANCE C	NEW HAMPSHIRE		207	931	59	6,458	768	2,123	247			10,586	31	10,555			
13-2953213	36048	UNIONE ITALIANA REINS CO OF AM	NEW YORK			20		357	37	283	52			749		749	1		
42-0644327	13021	UNITED FIRE & CAS CO	IOWA		22	29		216	4	2				251		251			
13-1941868	34207	WESTPORT INSURANCE CORPORA	MISSOURI		90	67		393	168	329	62			1,019	22	997			
39-1341441	26050	WORLDWIDE INS CO	OHIO		183			2,698						2,698		2,698			
13-3787296	40193	X.L. INSURANCE CO OF NY	NEW YORK			13	1	100	16					130		130			
13-1290712	20583	XL REINSURANCE AMERICA INC	CONNECTICUT		6,603	1,687	19	21,564	239	3,658	96	541		27,804	1,878	25,926	95		
36-2781080	27855	ZURICH AMERICAN INS CO OF IL	ILLINOIS		159			340	5			22		367		367			
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			13-4924125	10,227	AMERICAN R	DELAWARE		4,758	1,082		15,105	31,172	6,597	214	24,361		
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			66,736	35,063	1,983	562,758	191,808	601,755	151,715	12,604	47,637	1,605,323	44,703	214	1,560,406	9,499	

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AA-9991401	00000	ALASKA WORKERS COMPENSATIO	FLORIDA			707		12,942		2,535				16,184			16,184		
AA-9992109	00000	ARKANSAS STOCK POOL FOR ASSI	FLORIDA			114		1,096		1,876				3,086			3,086		
AA-9991310	00000	FLORIDA HURRICANE CAT POOL F	FLORIDA		11					16				16			16		
AA-9991206	00000	ILLINOIS FAIR PLAN ASSOCIATION	ILLINOIS		4														
AA-9991500	00000	ILLINOIS MINE SUBSIDENCE FUND	ILLINOIS		574			1,140		1,027	35	584		2,786	409		2,377		
AA-9992110	00000	ILLINOIS STOCK POOL FOR ASSIGN	FLORIDA			531		10,556		1,511				12,598			12,598		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	INDIANA		1														
AA-9991502	00000	KENTUCKY MINE SUBSIDENCE FU	KENTUCKY		1														
AA-9991419	00000	MAINE WORKERS' COMPENSATION	FLORIDA			9		4,217		203				4,429			4,429		
AA-9991421	00000	MASSACHUSETTS WORKERS' COM	FLORIDA			659		14,153		1,238				16,050			16,050		
AA-9991159	00000	MICHIGAN CATASTROPHIC CLAIMS	MICHIGAN		116														
AA-9992114	00000	MICHIGAN WORKERS' COMPENSAT	FLORIDA		(4)	1,206		15,290		6,768				23,264	921		22,343		
AA-9991423	00000	MINNESOTA WORKERS' COMPENS	MINNESOTA		(9,498)	118		56,030		794	6,016	108		63,066			63,066		
AA-9992120	00000	MINNESOTA WORKERS' COMPENS	FLORIDA			40		7,413						7,453			7,453		
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MISSISSIPPI			91		2,431		1,561				4,083			4,083		
AA-9992118	00000	NATIONAL WORKERS' COMPENSAT	FLORIDA		(723)	5,136		196,748		44,958				246,842	(15,173)		262,015		
AA-9991160	00000	NEW JERSEY UCJF	NEW JERSEY		255														
AA-9992108	00000	NEW MEXICO WORKERS' COMPEN	FLORIDA							10				10			10		
AA-9991149	00000	SOUTH DAKOTA COMMERCIAL AUT	RHODE ISLAND												(5)		5		
AA-9991443	00000	TENNESSEE WORKERS COMPENS	TENNESSEE		(9)	166		1,920		2,722				4,808	(706)		5,514		
AA-9991306	00000	TEXAS BEACH PLAN	TEXAS												10		(10)		
AA-9992082	00000	TEXAS SMALL PREMIUM POLICY PL	FLORIDA			4		197						201	17		184		
AA-9991444	00000	TEXAS WORKERS' COMPENSTION	FLORIDA			757		27,834		4,044				32,635	1,096		31,539		
AA-9991157	00000	WISCONSIN SPECIAL RISK PROGR	RHODE ISLAND		669	44		35		1,064		216		1,359	(335)		1,694		
AA-9991450	00000	WISCONSIN WORKERS COMPENSA	WISCONSIN		(37)	337		12,645		5,267				18,249			18,249		
0699999		Total authorized - Pools - Mandatory			(8,640)	9,919		364,647		75,594	6,051	908		457,119	(13,766)		470,885		
AA-9995001	00000	AMERICAN ACCIDENT REINSURAN	NEW YORK					683	1	567	14			1,265			1,265		
AA-9995000	00000	AMERICAN ACCIDENT REINSURAN	NEW YORK		13			683	1	1,349	33			2,066			2,066		
AA-9995055	00000	AMERICAN DISABILITY REINS UND	MAINE		1	128		5,660						5,788			5,788		
AA-9993103	00000	BRITAMCO UNDERWRITERS INC	ILLINOIS							3				3			3		
AA-9993202	00000	BROUGHER SYNDICATE INC	NEW YORK			16		250		31	4			301			301		
AA-9995093	00000	EXCESS AND TREATY MANAGEME	NEW YORK					29						29			29		
AA-9993208	00000	FREMONT SYNDICATE INC	NEW YORK			5		486	26	118	15			650			650		

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						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-9993210	00000	GOLDSTREET SYNDICATE CORP	NEW YORK			3		25	7	19	3			57		57			
AA-9990000	00000	INTERNATIONAL AMERICAN SYNDI	NEW YORK					5		20	2			27		27			
AA-9995035	00000	MUTUAL REINSURANCE BUREAU	ILLINOIS		781			5,705	2	42	1		164	5,914	232	5,682			
AA-9995050	00000	PINEHURST ACCIDENT REINSURA	NEW JERSEY					1,366	1	654	16			2,037		2,037			
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROU	NEW YORK		31,352	5,181	1,149	56,165	2,174	71,285	1,887	1,639		139,480	(3,095)	142,575			
0799999		Total Authorized - Pools - Voluntary			32,147	5,333	1,149	71,057	2,212	74,088	1,975	1,803		157,617	(2,863)	160,480			
AA-1320035	00000	AXA REASSURANCES	FRANCE		473	75	18	1,267	22	44	5	172		1,603	191	1,412	12		
AA-1120355	00000	CNA REINS CO	UNITED KINGDOM		331	370		5,520	116	2,016	48	143		8,213	288	7,925			
AA-1340085	00000	E & S RUCKVERSICHERUNGS - AKT	GERMANY		2			90	8	22				120	1	119	3		
AA-1560483	00000	HANNOVER RUCKVERSICHERUNG	CANADA		140			2,406				68		2,474	62	2,412			
AA-1122000	00000	LLOYD'S UNDERWRITERS	UNITED KINGDOM		125	1,778		7,965	647	21,890	462			32,742	17	32,725			
AA-1126033	00000	LLOYDS SYNDICATE 0033	UNITED KINGDOM		1,102	(3)		10,810	6	128	3	111		11,055	227	10,828			
AA-1126138	00000	LLOYDS SYNDICATE 0138	UNITED KINGDOM		212	9		1,152	1	4		82		1,248	81	1,167			
AA-1126183	00000	LLOYDS SYNDICATE 0183	UNITED KINGDOM		173	78		502		323	4	39		946	38	908			
AA-1126205	00000	LLOYDS SYNDICATE 0205	UNITED KINGDOM		976	103		8,078	3	470	6	196		8,856	259	8,597			
AA-1126219	00000	LLOYDS SYNDICATE 0219	UNITED KINGDOM			9		64	1	143	3			220		220			
AA-1126227	00000	LLOYDS SYNDICATE 0227	UNITED KINGDOM		52	51		190		221	2			464		464			
AA-1126250	00000	LLOYDS SYNDICATE 0250	UNITED KINGDOM		430			3,407		100	3	123		3,633	175	3,458			
AA-1126314	00000	LLOYDS SYNDICATE 0314	UNITED KINGDOM		217	194		1,046		1,485	21			2,746		2,746			
AA-1126362	00000	LLOYDS SYNDICATE 0362	UNITED KINGDOM		345			172	4	59	2			237	74	163			
AA-1126376	00000	LLOYDS SYNDICATE 0376	UNITED KINGDOM		1,467	98	1	10,225	4	368	5	480		11,181	588	10,593			
AA-1126382	00000	LLOYDS SYNDICATE 0382	UNITED KINGDOM		90	7		183		3		31		224	36	188			
AA-1126435	00000	LLOYDS SYNDICATE 0435	UNITED KINGDOM		465	245		1,765		488	6	104		2,608	1,256	1,352			
AA-1126506	00000	LLOYDS SYNDICATE 0506	UNITED KINGDOM		25			175				9		184	11	173			
AA-1126510	00000	LLOYDS SYNDICATE 0510	UNITED KINGDOM		1,305	8		11,086	2	47	1	435		11,579	481	11,098			
AA-1126529	00000	LLOYDS SYNDICATE 0529	UNITED KINGDOM		(4)	6		39		57	1			103		103			
AA-1126588	00000	LLOYDS SYNDICATE 0588	UNITED KINGDOM		179			2,272	1	15		26		2,314	37	2,277			
AA-1126623	00000	LLOYDS SYNDICATE 0623	UNITED KINGDOM		781	6		10,362	1	51	1	180		10,601	222	10,379			
AA-1126727	00000	LLOYDS SYNDICATE 0727	UNITED KINGDOM		207	8		1,469		85	2	59		1,623	71	1,552			
AA-1126780	00000	LLOYDS SYNDICATE 0780	UNITED KINGDOM		255			2,151	1	23	1	49		2,225	77	2,148			
AA-1126807	00000	LLOYDS SYNDICATE 0807	UNITED KINGDOM		278			1,856	1	5		107		1,969	121	1,848			
AA-1126947	00000	LLOYDS SYNDICATE 0947	UNITED KINGDOM		109			644		2		44		690	52	638			
AA-1126958	00000	LLOYDS SYNDICATE 0958	UNITED KINGDOM		408	9		2,418		18	1	121		2,567	140	2,427			

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2)04-1543470	23043.00	LIBERTY MUTUAL INSURANCE COMPANY
3)		
4)AA-3190751		WAUSAU (BERMUDA) LTD
5)		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
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AA-1126990	00000	LLOYDS SYNDICATE 0990	UNITED KINGDOM		138	118		425		491	5	5		1,044	4		1,040		
AA-1126991	00000	LLOYDS SYNDICATE 0991	UNITED KINGDOM		45	47		176		205	2			430			430		
AA-1127003	00000	LLOYDS SYNDICATE 1003	UNITED KINGDOM		6			127	2				2	131	1		130		
AA-1127007	00000	LLOYDS SYNDICATE 1007	UNITED KINGDOM		788	6		3,206	3	143	4		275	3,637	332		3,305		
AA-1127069	00000	LLOYDS SYNDICATE 1069	UNITED KINGDOM		107			82	1	9				92	21		71		
AA-1127096	00000	LLOYDS SYNDICATE 1096	UNITED KINGDOM		26			175					10	185	12		173		
AA-1127207	00000	LLOYDS SYNDICATE 1207	UNITED KINGDOM		15	13		51	2	10				76	17		59		
AA-1127212	00000	LLOYDS SYNDICATE 1212	UNITED KINGDOM		110					191	6			197	58		139		
AA-1127223	00000	LLOYDS SYNDICATE 1223	UNITED KINGDOM		3	7		1	1	66	2			77			77		
AA-1127229	00000	LLOYDS SYNDICATE 1229	UNITED KINGDOM		43	39		140		161	2			342			342		
AA-1127688	00000	LLOYDS SYNDICATE 1688	UNITED KINGDOM		460			391	2	126	3			522	149		373		
AA-1128000	00000	LLOYDS SYNDICATE 2000	UNITED KINGDOM		741			6,704		70	2		266	7,042	321		6,721		
AA-1128001	00000	LLOYDS SYNDICATE 2001	UNITED KINGDOM		709			12,877		98	3		133	13,111	147		12,964		
AA-1128027	00000	LLOYDS SYNDICATE 2027	UNITED KINGDOM		250			2,596		27	1		98	2,722	100		2,622		
AA-1128147	00000	LLOYDS SYNDICATE 2147	UNITED KINGDOM		233			1,336					117	1,453	118		1,335		
AA-1128227	00000	LLOYDS SYNDICATE 2227	UNITED KINGDOM		11	9		30		29				68			68		
AA-1128376	00000	LLOYDS SYNDICATE 2376	UNITED KINGDOM		37	18		34	1	3				56			56		
AA-1128488	00000	LLOYDS SYNDICATE 2488	UNITED KINGDOM		815			4,132		40	1		281	4,454	345		4,109		
AA-1128791	00000	LLOYDS SYNDICATE 2791	UNITED KINGDOM		156			3,818		51	2		25	3,896	52		3,844		
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM		2,018	51		12,492	3	147	5		598	13,296	594		12,702		
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY	UNITED KINGDOM		224	51	1	704	1	2,090	6		64	2,917	114		2,803		
AA-1121425	00000	TERRA NOVA INSURANCE CO. LTD.	UNITED KINGDOM		299	6		3,240	57	253	6			3,562	36		3,526		
AA-1121480	00000	UNIONAMERICA INSURANCE CO. L	UNITED KINGDOM		22	47		246	2	801	5			1,101	4		1,097	39	
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM		273	10		127	12	348	11			508	54		454		
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			35-0145825	60,895	AMERICAN U	INDIANA		610				163	61,668	500	16	61,152	
0899999		Total Authorized - Other Non-U.S. Insurers			17,672	64,368	20	140,424	905	34,036	643	4,453	163	245,012	7,484	16	237,512	54	
0999999		Total Authorized			1,076,388	116,609	3,496	2,618,254	328,228	1,609,260	493,729	236,726	47,800	5,454,102	35,614	230	5,418,258	11,064	
AA-1120855	00000	LIB. MUT. INS. CO. (UK) LTD	UNITED KINGDOM							20	1			21			21		
AA-1121532	00000	WAUSAU INSURANCE COMPANY (U	UNITED KINGDOM			9		24		226				259			259		
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)				9		24		246	1			280			280		

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1399999		Total Unauthorized - Affiliates				9		24		246	1			280			280		
44-0447850	15725	CAMERON MUTUAL INS CO	MISSOURI					39		109				148			148		
36-3976913	10071	CNA RE CO LTD	ILLINOIS		394														
13-1701424	10650	COMMERCIAL COMPENSATION INS	CALIFORNIA		890	4		40	21	35	4			104			104		
31-0908652	22144	CONSTELLATION REINSURANCE C	NEW YORK			10		133		19	2			164			164		
91-1517866	10611	HOMEPORT INS CO	VERMONT		(1,621)	364	10	1,189	108	4,528				6,199			6,199	300	
03-0326849	10624	INDUSTRIES INS INC	VERMONT		279	62		3,253	38	3,405				6,758	6		6,752	697	
00-0000000	00000	NORRMARK INS CO LTD	VERMONT		(407)	134	25	663	29	218				1,069			1,069	69	
41-0446480	14850	NORTH STAR MUTUAL INS CO	MINNESOTA					111		401				512			512		
13-3054070	38946	PALADIN REINSURANCE CORP	NEW YORK			168		80	7	377	37			669			669		
23-0580680	24457	RELIANCE INS CO	PENNSYLVANIA			114		95	9					218	(59)		277		
36-2756532	24481	RELIANCE INS CO OF IL	PENNSYLVANIA		(162)	968	326	2,210	67		20	5		3,596	(38)		3,634		
43-1424791	26557	SHELTER REINSURANCE COMPAN	MISSOURI		125	4		544		3		43		594	52		542	30	
74-1321032	25380	TEXAS FARM BUREAU MUTUAL INS	TEXAS					56		166				222			222		
47-0547953	25844	UNION INS CO	NEBRASKA			5		366		1,355				1,726			1,726		
02-0349547	38032	US INTERNATIONAL REIN CO	NEW HAMPSHIRE			76		330	79	2				487			487		
23-2099777	39713	1792 COMPANY THE	NEW YORK			3		17	13	471	59			563			563		
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			38-0829210	23,396	AMERISURE	MICHIGAN			23			23,419	190	8	23,221		
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			(502)	25,308	361	9,126	371	11,089	145	48		46,448	151	8	46,289	1,096	
AA-0000000	00000	INTERNATIONAL REINSURANCE AD	TEXAS		16									7			(7)		
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROU	NEW YORK		315	1		129	4					134	69		65		
1699999		Total Unauthorized - Pools - Voluntary			331	1		129	4					134	76		58		
AA-1320015	00000	A.G.F. REASSURANCES S.A.	FRANCE		169	(4)	3			1,577	53	2		1,631			1,631		
AA-1120147	00000	ANCON INSURANCE CO. (UK) LTD.	UNITED KINGDOM			36		69	5	11	1			122			122		
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITALY			26		227	11	383	10			657			657	73	
AA-3190004	00000	ASSOCIATED ELECTRIC & GAS INS	BERMUDA		13,369	(2,788)	52	8,290	537	21,095	427	1,472		29,085	107		28,978		
AA-2980055	00000	B.S.E.	URUGUAY			127		106	37	238				508			508		
AA-2230100	00000	BRADESCO SEGUROS S.A.	BRAZIL			14		68		169				251			251		
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM		434														

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AA-2131002	00000	CAJA NACIONAL DE AHORRO Y SE	ARGENTINA			91		9	2							102		102	
AA-1580010	00000	CHIYODA FIRE AND MARINE INSUR	JAPAN			13		94	92	40						239		239	
AA-3190624	00000	COLUMBIA INS CORP LTD	BERMUDA					3,173							3,173		3,173		
AA-1280067	00000	COPENHAGEN REINSURANCE CO.	DENMARK		102			719		2			37		758	46	712		
AA-1580015	00000	DAI-TOKYO FIRE AND MARINE INSU	JAPAN			7		140	12	207	16				382		382		
AA-1370150	00000	ELECTRO RE	LUXEMBURG		309	4		705	91						800		800	301	
AA-3190747	00000	ENERGY INSURANCE (BERMUDA) L	BERMUDA		615	51	3	42		303	16		102		517		517	30	
AA-1120827	00000	ERC FRANKONA REINSURANCE (II)	UNITED KINGDOM			3		20		87					110		110		
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM			63		431		1,573					2,067		2,067	138	
AA-1930251	00000	F.A.I. INSURANCES LTD.	AUSTRALIA							279					279		279		
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM		292	19		2,048	3	54	4		78		2,206	75	2,131		
AA-3191152	00000	GLOBAL CAPITAL REINSURANCE LI	BERMUDA		17	13		90	1	16	1				121	43	78		
AA-1320150	00000	GROUPEMENT FRANCAIS D'ASSUR	FRANCE			(1)		11		90					100		100		
AA-1120705	00000	GUARDIAN ROYAL EXCHANGE ASS	UNITED KINGDOM			50		1	43	37	5				136		136		
AA-1340125	00000	HANNOVER RUCKVERSICHERUNG	GERMANY		111	104		307	33	195	6				645	36	609	81	
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERS	SWITZERLAND			58		100		1			17		118	22	96		
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA		96	28				28	1				57		57		
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA			761	86	551	95	1,075					2,568	461	2,107		
AA-1440084	00000	IF PROPERTY & CASUALTY INSURA	SWEDEN		3,813	847	81	44,056	2,056	22,092	350		1,916		71,398	2,218	69,180	5,000	
AA-3190095	00000	INSCO LTD.	BERMUDA			9		36		127					172		172		
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL			69		258		618					945		945		
AA-3190327	00000	KETTLEBROOK INSURANCE COMP	BERMUDA							401					401		401	8	
AA-3190654	00000	LASALLE RE HOLDINGS LTD	BERMUDA		508			2,545		9			170		2,724	230	2,494		
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM			54			4	49	7				114		114		
AA-1840617	00000	MAPFRE XL	SPAIN		207	4		4		5					13		13		
AA-3770071	00000	MATERIALS INS	CAYMAN ISLANDS			4	1	413		26					444		444	50	
AA-3191130	00000	MID ATLANTIC INS CO	BERMUDA		172														
AA-1860620	00000	MILLI REASURANS TURK ANONIM S	TURKEY			10		35		123					168		168	1	
AA-1580085	00000	MITSUI MARINE & FIRE INSURANCE	JAPAN			8		72	72	296	111				559		559	39	
AA-1340165	00000	MUNCHENER RUCKVERSICHERUN	GERMANY		23	652		8,539	1,867	3,254	830				15,142	10	15,132		
AA-1560610	00000	NATIONAL REINSURANCE CO OF C	CANADA			21		41	60	1					123		123		
AA-3190679	00000	NATIONAL TOOLING INS LTD	BERMUDA		2,104	96	6	215	364				217		898	497	401		
AA-1580060	00000	NIPPON FIRE AND MARINE INSURA	JAPAN			10		48		228					286		286		
AA-1580065	00000	NISSAN FIRE AND MARINE INSURA	JAPAN		3	10		69	31	100					210	1	209	17	
AA-1560011	00000	ODYSSEY REINSURANCE CO OF C	CANADA			(3)		71	19	455	5				547		547		

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AA-3190564	00000	OLD ZOAR RISK MANAGEMENT LTD	BERMUDA		(1)	450	74	296	37	1,298					2,155		2,155	327	
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE			50		21	1	55					127		127	1	
AA-1720060	00000	POHJOLA YHTYM	FINLAND		4,319	(12)		2,576	59	2,410	27		222		5,282		5,282		
AA-1780070	00000	QBE INS. AND REINS. (EUROPE) L	IRELAND		215	209		851	5	1,161	16				2,242	19	2,223		
AA-1930031	00000	QBE INSURANCE LTD	AUSTRALIA		87			3,038		9					3,047	(4)	3,051		
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM		2	62		39							101	1	100		
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM			1		126							127		127		
AA-1121290	00000	SAN FRANCISCO INSURANCE CO. (	UNITED KINGDOM			31		121		844					996		996	
AA-3190729	00000	SBI REINSURANCE CO LTD	BERMUDA					244		23	3				270		270		
AA-0000000	00000	SII COLOGNE	GERMANY		298														
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN		76			545					37		582	40	542		
AA-1440080	00000	SKANDIA FORSAKRINGSAKTIEBOL	SWEDEN		18,267														
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRI	FRANCE		532	5		3,588		8			175		3,776	209	3,567		
AA-1120485	00000	SOVEREIGN INSURANCE (UK) LTD.	UNITED KINGDOM			10		26		255					291		291		
AA-1930925	00000	SUNCORP INSURANCE AND FINAN	AUSTRALIA			1		85		351					437		437		
AA-1560820	00000	TRANSATLANTIC RE CO	CANADA		116														
AA-1380180	00000	TRANSATLANTICA RE CO LTD	NETHERLANDS			5				179					184		184	41	
AA-1120431	00000	TUREGUM INSURANCE COMPANY (	UNITED KINGDOM		(1)	16		151		630	7				804		804	
AA-0000000	00000	UNDERWRITERS RE	BERMUDA		12					825					825		825		
AA-3771000	00000	UNITED INS CO	CAYMAN ISLANDS			173		374	3	929					1,479		1,479	70	
AA-3190170	00000	WALTON INS. LTD.	BERMUDA			8		477		85	13				583		583		
AA-3191278	00000	X.L. MID OCEAN RE CO LTD	BERMUDA		350	(13)		5,191		1			161		5,340	156	5,184		
AA-1580110	00000	YASUDA FIRE AND MARINE INSURA	JAPAN			67		211	6	583					867		867	74	
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND		149	48		1,468		81	4				1,601	17	1,584	40	
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			94-1390273	19,801	ARGONAUT I	CALIFORNIA			3		396	20,200	1,540		18,660		
1799999		Total Unauthorized - Other Non-U.S. Insurers			46,823	21,320	306	93,031	5,546	64,971	1,916	4,606	396	192,092	5,724		186,368	6,291	
1899999		Total Unauthorized			46,652	46,638	667	102,310	5,921	76,306	2,062	4,654	396	238,954	5,951	8	232,995	7,387	
9999999		Totals			1,123,040	163,247	4,163	2,720,564	334,149	1,685,566	495,791	241,380	48,196	5,693,056	41,565	238	5,651,253	18,451	

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)13-2919779	18333.00	ATLAS ASSURANCE CO OF AMERICA
2)04-1543470	23043.00	LIBERTY MUTUAL INSURANCE COMPANY
3)		
4)AA-3190751		WAUSAU (BERMUDA) LTD
5)		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11	
				5 Current	Overdue					11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9				
13-2919779 04-1543470	18333 23043	ATLAS ASSURANCE CO OF AMERICA LIBERTY MUTUAL INSURANCE COMPAN	NEW YORK MASSACHUSETTS	45 28		12				12	45 40	30.00	
0299999		Total Authorized-Affiliates U.S.-Non-Pool		73		12				12	85	14.12	
AA-3190751	00000	WAUSAU (BERMUDA) LTD	BERMUDA	1,006	115	452	344	268	1,179	2,185	53.96	12.27	
0399999		Total Authorized-Affiliates-Other (Non-U.S.)		1,006	115	452	344	268	1,179	2,185	53.96	12.27	
0499999		Total Authorized Affiliates		1,079	115	464	344	268	1,191	2,270	52.47	11.81	
23-1740414	22705	ACE AMERICAN REINSURANCE CO	PENNSYLVANIA	38							38		
06-0237820	20699	ACE PROPERTY & CASUALTY INS CO	PENNSYLVANIA	6							6		
36-0719665	19232	ALLSTATE INS CO	ILLINOIS	19				30	30	49	61.22	61.22	
52-2048110	19720	AMERICAN ALTERNATIVE INSURANCE C	DELAWARE	3						3			
59-0593886	10111	AMERICAN BANKERS INS CO OF FL	FLORIDA	10						10			
31-0973761	37990	AMERICAN EMPIRE INS CO	OHIO	14						14			
62-0929818	31208	AMERICAN GENERAL PROPERTY INS C	TENNESSEE	8						8			
36-0727470	13358	AMERICAN MUTUAL REINSURANCE CO	ILLINOIS	60		20			20	80	25.00		
13-4924125	10227	AMERICAN RE-INSURANCE CO	DELAWARE	979		12		92	104	1,083	9.60	8.49	
38-0829210	23396	AMERISURE MUTUAL INSURANCE COM	MICHIGAN	23						23			
94-1390273	19801	ARGONAUT INS CO	CALIFORNIA	3						3			
38-0315280	18988	AUTO-OWNERS INS CO	MICHIGAN	(1)						(1)			
36-2994662	36552	AXA CORPORATE SOLUTIONS REINSUR	DELAWARE	47			7		7	54	12.96		
04-2482364	16187	AXA RE PROP AND CAS INS CO	DELAWARE	1						1			
47-0574325	32603	BERKLEY INSURANCE COMPANY	DELAWARE	1	7	7		11	25	26	96.15	42.31	
04-6017710	20761	BOSTON OLD COLONY INS CO	MASSACHUSETTS	1						1			
39-0971527	10472	CAPITOL INDEMNITY CORP	WISCONSIN	80						80			
06-0949141	33197	COLOGNE REINSURANCE CO OF AMER	CONNECTICUT	1						1			
13-1938623	19410	COMMERCE & INDUSTRY INS CO	NEW YORK	6						6			
13-2798872	32190	CONSTITUTION INS CO	NEW YORK	3				2	2	5	40.00	40.00	
36-2114545	20443	CONTINENTAL CASUALTY CO	ILLINOIS	30		9		4	13	43	30.23	9.30	
13-5010440	35289	CONTINENTAL INS CO	NEW HAMPSHIRE	26						26			
06-1325038	39136	CONVERIUM REINSURANCE NORTH AM	CONNECTICUT	175		773		31	804	979	82.12	3.17	
38-2145898	33499	DORINCO REINSURANCE CO	MICHIGAN	17	4	13		7	24	41	58.54	17.07	
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IOWA	27						27			
48-0921045	39845	EMPLOYERS REINSURANCE CORP	MISSOURI	12						12			
13-5570651	62944	EQUITABLE LIFE ASSURANCE SOCIETY	NEW YORK	1						1			
25-6038677	26271	ERIE INS EXCHANGE	PENNSYLVANIA	742			24		24	766	3.13		
22-2005057	26921	EVEREST REINSURANCE CO (PRUDENT	DELAWARE	240						240			
05-0316605	21482	FACTORY MUTUAL INS CO	RHODE ISLAND	13						13			
42-0245840	13897	FARMERS MUTUAL HAIL INS CO OF	IOWA	(2)						(2)			

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				5 Current	Overdue					11 Total Due Cols. 5 + 10		
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42-0618271	13838	FARMLAND MUTUAL INSURANCE COMP	IOWA	24						24		
13-1963496	20281	FEDERAL INS CO	INDIANA					563		563	100.00	100.00
41-0417460	13935	FEDERATED MUTUAL INS CO	MINNESOTA	35						35		
43-1037123	32018	FIRST EXCESS & REINSURANCE COR	MISSOURI	998						998		
13-2997499	38776	FOLKSAMERICA REINSURANCE CO	NEW YORK	1						1		
94-1032958	21040	FREMONT INDEMNITY CO	CALIFORNIA	243						243		
36-2667627	22969	GE REINS CORP	ILLINOIS	708		797	110	28	935	1,643	56.91	1.70
13-2673100	22039	GENERAL REINSURANCE CORP	DELAWARE	65		303	15	35	353	418	84.45	8.37
13-5460208	25909	GENERAL SECURITY PROP AND CAS C	NEW YORK	5						5		
13-1958482	11967	GENERAL STAR NATIONAL INS CO	OHIO	43						43		
13-5617450	11231	GENERALI - US BRANCH	NEW YORK					9	9	9	100.00	100.00
13-3071466	41343	GERLING AMERICA INSURANCE COMPA	NEW YORK	12	6				6	18	33.33	
13-6107326	11266	GERLING GLOBAL REI CORP OF US	NEW YORK	638	5			19	24	662	3.63	2.87
13-5009848	21032	GERLING GLOBAL REINSURANCE COMP	NEW YORK	614			134	5	139	753	18.46	0.66
31-0501234	16691	GREAT AMERICAN INS CO	OHIO	6						6		
22-2222789	11398	GUARANTEE INS CO	DELAWARE	11						11		
42-0660911	14559	GUIDEONE SPECIALTY MUTUAL INS CO	IOWA	3						3		
06-0383750	19682	HARTFORD FIRE INS CO	CONNECTICUT	563	83	60	1	4	148	711	20.82	0.56
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	CONNECTICUT	13	233	918	23	93	1,267	1,280	98.98	7.27
74-1296673	22489	HIGHLANDS INS CO	TEXAS	7						7		
02-0308052	22527	HOME INS CO	NEW HAMPSHIRE	81						81		
59-1027412	22578	HORACE MANN INS CO	ILLINOIS	7						7		
51-1739109	10048	HYUNDAI MARINE & FIRE INS CO LTD	CALIFORNIA	75				66	66	141	46.81	46.81
36-3030511	37257	INSURANCE CORPORATION OF HANNO	ILLINOIS	234						234		
13-4941245	29742	INTEGON NATIONAL INSURANCE CO	NORTH CAROLINA	2						2		
22-1964136	21083	INTERNATIONAL INS CO	ILLINOIS	24						24		
36-3347420	23876	MAPFRE REINSURANCE CORP	CALIFORNIA	11						11		
59-0615164	22241	MEDMARC CASUALTY INS CO	VERMONT	1						1		
31-1169435	23612	MIDWEST EMPLOYERS CASUALTY CO	DELAWARE	3						3		
31-0978280	23515	MIDWESTERN INDEMNITY CO	OHIO	1						1		
46-0368854	41653	MILBANK INS CO	SOUTH DAKOTA	3						3		
13-3467153	22551	MITSUI MARINE & FIRE INSURANCE CO	NEW YORK	14						14		
38-0855585	22012	MOTORS INSURANCE CORPORATION	MICHIGAN	110		4			4	114	3.51	
95-2488300	23671	NATIONAL AMERICAN INS CO OF CA	CALIFORNIA	3						3		
38-0865250	11991	NATIONAL CASUALTY CO	WISCONSIN	9						9		
13-1988169	34835	NATIONAL REINSURANCE CORP	DELAWARE	392		242			242	634	38.17	
25-0687550	19445	NATIONAL UNION FIRE INS CO OF PITTS	PENNSYLVANIA	(4)						(4)		
31-1399201	10070	NATIONWIDE INDEMNITY CO	OHIO	347						347		
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	CONNECTICUT	180				15	15	195	7.69	7.69
22-2187459	35432	NEW JERSEY RE-INSURANCE CO	NEW JERSEY	(2)						(2)		
47-0698507	23680	ODYSSEY AMERICA REINSURANCE CO	CONNECTICUT	113						113		
13-2781282	25070	ODYSSEY REINSURANCE CORP.	DELAWARE	225	45	176			221	446	49.55	

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				5 Current	Overdue					11 Total Due Cols. 5 + 10		
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04-2475442	20621	ONEBEACON AMERICA INSURANCE CO	MASSACHUSETTS	1						1		
23-1502700	21970	ONEBEACON INSURANCE COMPANY	PENNSYLVANIA	61						61		
06-1008792	37818	ORION INS CO	CONNECTICUT	12						12		
95-1077060	22748	PACIFIC EMPLOYERS INS CO	PENNSYLVANIA					1		1	100.00	
13-3031176	38636	PARTNER REINSURANCE CO OF THE U	NEW YORK	96					2	2	2.04	2.04
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF	NEW YORK	875		444			5	449	1,324	33.91
23-1642962	12262	PENNSYLVANIA MANUFACTURERS ASN	PENNSYLVANIA	8							8	0.38
23-1620930	12319	PHILADELPHIA REINSURANCE CORP	PENNSYLVANIA	54							54	
13-5316370	35262	PHOENIX ASR CO OF NEW YORK	NEW HAMPSHIRE	1							1	
06-0303275	25623	PHOENIX INSURANCE CO	CONNECTICUT	1							1	
23-2153760	39675	PMA CAPITAL INSURANCE COMPANY	PENNSYLVANIA	269							269	
47-0444314	20265	PROTECTIVE NATIONAL INS CO OF OMA	NEBRASKA	86							86	
13-1188550	15059	PUBLIC SERVICE MUTUAL INS CO	NEW YORK	249							249	
23-1641984	10219	QBE REINSURANCE CORPORATION	PENNSYLVANIA	145		507	184			691	836	82.66
95-2801326	22179	REPUBLIC INDEMNITY CO OF AMERI	CALIFORNIA	173							173	
75-1670124	38318	REPUBLIC INS CO	TEXAS	43							43	
31-4290270	12475	REPUBLIC-FRANKLIN INS CO	OHIO	7							7	
44-0156575	13390	RISCORP NATIONAL INS CO	MISSOURI	2							2	
37-0915434	13056	RLI INS CO	ILLINOIS	12							12	
36-2722478	26980	ROYAL INS CO. OF AMERICA	ILLINOIS			3				3	3	100.00
94-6078058	21911	SAN FRANCISCO REINSURANCE CO	CALIFORNIA	7					14	14	21	66.67
75-1444207	30058	SCOR REINSURANCE CO	NEW YORK	1,182		452				452	1,634	27.66
91-0341780	25763	SEATON INS CO	WASHINGTON	433							433	
06-0529570	24902	SECURITY INS CO OF HARTFORD	CONNECTICUT	14							14	
39-0333950	24988	SENTRY INS A MUTUAL CO	WISCONSIN	11							11	
43-0613000	23388	SHELTER MUTUAL INS CO	MISSOURI	(1)							(1)	
13-3029255	39322	SOREMA NORTH AMERICA REINSURAN	NEW YORK	632		2,176	164	264		2,604	3,236	80.47
52-0261905	20524	SPECIALTY NATIONAL INS CO	PENNSYLVANIA	1							1	8.16
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	MINNESOTA	118		2	13	41		56	174	32.18
22-3590451	40045	STARNET INSURANCE COMPANY	NEW YORK	3							3	23.56
75-2816775	22608	STATE NATIONAL SPECIALTY INS CO	TEXAS	4							4	
06-0839705	82627	SWISS RE LIFE AND HEALTH AMERICA I	CONNECTICUT	63		171	154			325	388	83.76
13-1675535	25364	SWISS REINSURANCE AMERICA CORPO	NEW YORK	224	45	107	56	46		254	478	53.14
94-1517098	25534	TIG INSURANCE COMPANY	CONNECTICUT	5							5	9.62
13-2918573	42439	TOA-RE INS CO OF AMERICA	DELAWARE	5		148		100		248	253	98.02
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	NEW YORK	122				11		11	133	39.53
75-0784127	33014	TRANSPORT INS CO	OHIO	1							1	8.27
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CONNECTICUT	213		254		64		318	531	59.89
06-1117063	34894	TRENWICK AMERICA REINSURANCE C	CONNECTICUT	104							104	12.05
16-0366830	22314	UNDERWRITERS REINSURANCE CO	NEW HAMPSHIRE	124		679	187			866	990	87.47
13-2953213	36048	UNIONE ITALIANA REINS CO OF AM	NEW YORK	20							20	
13-2959091	36285	UNITED AMERICAS INS CO	NEW YORK	4							4	

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42-0644327	13021	UNITED FIRE & CAS CO	IOWA	18	1				8	9	27	33.33	29.63
63-0598629	11762	VESTA FIRE INSURANCE CO	ILLINOIS	2							2		
13-1941868	34207	WESTPORT INSURANCE CORPORATION	MISSOURI	68							68		
13-3787296	40193	X.L. INSURANCE CO OF NY	NEW YORK	14							14		
13-1290712	20583	XL REINSURANCE AMERICA INC	CONNECTICUT	1,673		14			18	32	1,705	1.88	1.06
36-4233459	16535	ZURICH AMERICAN INSURANCE COMPA	NEW YORK	(55)							(55)		
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		15,505	429	8,425	939	1,587		11,380	26,885	42.33	5.90
AA-9991401	00000	ALASKA WORKERS COMPENSATION	FLORIDA	707							707		
AA-9992109	00000	ARKANSAS STOCK POOL FOR ASSIGNE	FLORIDA	114							114		
AA-9992110	00000	ILLINOIS STOCK POOL FOR ASSIGNED	FLORIDA	531							531		
AA-9991419	00000	MAINE WORKERS' COMPENSATION	FLORIDA	9							9		
AA-9991421	00000	MASSACHUSETTS WORKERS' COMPEN	FLORIDA	659							659		
AA-9992114	00000	MICHIGAN WORKERS' COMPENSATION I	FLORIDA	1,206							1,206		
AA-9991423	00000	MINNESOTA WORKERS' COMPENSATIO	MINNESOTA	118							118		
AA-9992120	00000	MINNESOTA WORKERS' COMPENSATIO	FLORIDA	40							40		
AA-9992121	00000	MISSISSIPPI WC ASSIGNED RISK P	MISSISSIPPI	91							91		
AA-9991444	00000	NATIONAL WORKERS' COMPENSATION	FLORIDA	757							757		
AA-9992118	00000	NATIONAL WORKERS' COMPENSATION	FLORIDA	5,136							5,136		
AA-9991443	00000	TENNESSEE WORKERS COMPENSATIO	TENNESSEE	166							166		
AA-9992082	00000	TEXAS SMALL PREMIUM POLICY PLAN	FLORIDA	4							4		
AA-9991157	00000	WISCONSIN SPECIAL RISK PROGRAM	RHODE ISLAND	44							44		
AA-9991450	00000	WISCONSIN WORKERS COMPENSATION	WISCONSIN	337							337		
0699999		Total Authorized-Pools - Mandatory		9,919							9,919		
AA-9995055	00000	AMERICAN DISABILITY REINS UNDERW	MAINE	128							128		
AA-9993202	00000	BROUGHER SYNDICATE INC	NEW YORK	16							16		
AA-9993208	00000	FREMONT SYNDICATE INC	NEW YORK	5							5		
AA-9993210	00000	GOLDSTREET SYNDICATE CORP	NEW YORK	3							3		
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NEW YORK	6,330							6,330		
0799999		Total Authorized-Pools - Voluntary		6,482							6,482		
AA-1320035	00000	AXA REASSURANCES	FRANCE	25		50		18		68	93	73.12	19.35
AA-1120355	00000	CNA REINS CO	UNITED KINGDOM	200				170		170	370	45.95	45.95
AA-1122000	00000	LLOYD'S UNDERWRITERS	UNITED KINGDOM	1,767			9	2		11	1,778	0.62	0.11
AA-1126033	00000	LLOYDS SYNDICATE 0033	UNITED KINGDOM	(3)							(3)		
AA-1126138	00000	LLOYDS SYNDICATE 0138	UNITED KINGDOM			9				9	9	100.00	
AA-1126183	00000	LLOYDS SYNDICATE 0183	UNITED KINGDOM					78		78	78	100.00	100.00
AA-1126205	00000	LLOYDS SYNDICATE 0205	UNITED KINGDOM	33		6		64		70	103	67.96	62.14

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				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
AA-1126219	00000	LLOYDS SYNDICATE 0219	UNITED KINGDOM						9	9	9	100.00	100.00
AA-1126227	00000	LLOYDS SYNDICATE 0227	UNITED KINGDOM						51	51	51	100.00	100.00
AA-1126314	00000	LLOYDS SYNDICATE 0314	UNITED KINGDOM	6					188	188	194	96.91	96.91
AA-1126376	00000	LLOYDS SYNDICATE 0376	UNITED KINGDOM	38		11	29		21	61	99	61.62	21.21
AA-1126382	00000	LLOYDS SYNDICATE 0382	UNITED KINGDOM			7				7	7	100.00	
AA-1126435	00000	LLOYDS SYNDICATE 0435	UNITED KINGDOM			5			241	246	246	100.00	97.97
AA-1126510	00000	LLOYDS SYNDICATE 0510	UNITED KINGDOM			8				8	8	100.00	
AA-1126529	00000	LLOYDS SYNDICATE 0529	UNITED KINGDOM					6		6	6	100.00	100.00
AA-1126557	00000	LLOYDS SYNDICATE 0557	UNITED KINGDOM			6				6	6	100.00	
AA-1126623	00000	LLOYDS SYNDICATE 0623	UNITED KINGDOM			6				6	6	100.00	
AA-1126727	00000	LLOYDS SYNDICATE 0727	UNITED KINGDOM			4			4	8	8	100.00	50.00
AA-1126861	00000	LLOYDS SYNDICATE 0861	UNITED KINGDOM	10							10		
AA-1126958	00000	LLOYDS SYNDICATE 0958	UNITED KINGDOM			9				9	9	100.00	
AA-1126990	00000	LLOYDS SYNDICATE 0990	UNITED KINGDOM						118	118	118	100.00	100.00
AA-1126991	00000	LLOYDS SYNDICATE 0991	UNITED KINGDOM						47	47	47	100.00	100.00
AA-1127007	00000	LLOYDS SYNDICATE 1007	UNITED KINGDOM			6				6	6	100.00	
AA-1127207	00000	LLOYDS SYNDICATE 1207	UNITED KINGDOM				11		3	14	14	100.00	21.43
AA-1127209	00000	LLOYDS SYNDICATE 1209	UNITED KINGDOM	14							14		
AA-1127223	00000	LLOYDS SYNDICATE 1223	UNITED KINGDOM						7	7	7	100.00	100.00
AA-1127229	00000	LLOYDS SYNDICATE 1229	UNITED KINGDOM						39	39	39	100.00	100.00
AA-1127688	00000	LLOYDS SYNDICATE 1688	UNITED KINGDOM	(1)							(1)		
AA-1128020	00000	LLOYDS SYNDICATE 2020	UNITED KINGDOM			6			45	51	51	100.00	88.24
AA-1128227	00000	LLOYDS SYNDICATE 2227	UNITED KINGDOM						9	9	9	100.00	100.00
AA-1128376	00000	LLOYDS SYNDICATE 2376	UNITED KINGDOM	14					4	4	18	22.22	22.22
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY L	UNITED KINGDOM	43					8	8	51	15.69	15.69
AA-1121425	00000	TERRA NOVA INSURANCE CO. LTD.	UNITED KINGDOM	6							6		
AA-1121480	00000	UNIONAMERICA INSURANCE CO. LTD	UNITED KINGDOM	27					20	20	47	42.55	42.55
AA-1120001	00000	ZURICH SPECIALTIES LONDON LTD	UNITED KINGDOM			10				10	10	100.00	
0899999		Total Authorized-Other Non-U.S. Insurers		2,179		143	49	1,152	1,344	3,523	38.15	32.70	
0999999		Total Authorized		35,164	544	9,032	1,332	3,007	13,915	49,079	28.35	6.13	
AA-1121532	00000	WAUSAU INSURANCE COMPANY (UK)	UNITED KINGDOM	9							9		
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		9							9		
1399999		Total Unauthorized Affiliates		9							9		
13-1701424	10650	COMMERCIAL COMPENSATION INSURA	CALIFORNIA	4							4		
31-0908652	22144	CONSTELLATION REINSURANCE CO	NEW YORK	10							10		
13-2901685	35165	CORPA REINSURANCE CO	NEW YORK	5							5		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
74-1746542	26581	FIRST STANDARD SECURITY INS CO	DELAWARE	1						1		
81-0285438	11290	GLACIER GENERAL ASSURANCE CO	MONTANA	1						1		
91-1517866	10611	HOMEPORT INS CO	VERMONT	5	230	139			369	374	98.66	
03-0326849	10624	INDUSTRIES INS INC	VERMONT		63				63	63	100.00	
00-0000000	00000	NORRMARK INS CO LTD	VERMONT	8	27	124			151	159	94.97	
13-3054070	38946	PALADIN REINSURANCE CORP	NEW YORK	168						168		
23-0580680	24457	RELIANCE INS CO	PENNSYLVANIA	2				112	112	114	98.25	98.25
36-2756532	24481	RELIANCE INS CO OF IL	PENNSYLVANIA	50			634	610	1,244	1,294	96.14	47.14
43-1424791	26557	SHELTER REINSURANCE COMPANY	MISSOURI			4			4	4	100.00	
47-0547953	25844	UNION INS CO	NEBRASKA	5						5		
02-0349547	38032	US INTERNATIONAL REIN CO	NEW HAMPSHIRE	76						76		
23-2099777	39713	1792 COMPANY THE	NEW YORK	3						3		
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		338	320	267	634	722	1,943	2,281	85.18	31.65
AA-9995043	00000	U.S. AIRCRAFT INSURANCE GROUP	NEW YORK				1		1	1	100.00	
1699999		Total Unauthorized-Pools - Voluntary					1		1	1	100.00	
AA-1120115	00000	A.A. MUTUAL INTERNATIONAL INSU	UNITED KINGDOM	22						22		
AA-1320015	00000	A.G.F. REASSURANCES S.A.	FRANCE			(1)			(1)	(1)		
AA-1440055	00000	AGRIA INS CO LTD	SWEDEN	1						1		
AA-1120140	00000	ALLIANZ CORNHILL INTERNATIONAL	UNITED KINGDOM	7						7		
AA-1340035	00000	ALTE LEIPZIGER RUCKVERSICHERUNG	GERMANY	1						1		
AA-1120147	00000	ANCON INSURANCE CO. (UK) LTD.	UNITED KINGDOM	36						36		
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITALY	26						26		
AA-3190004	00000	ASSOCIATED ELECTRIC & GAS INSURA	BERMUDA	(2,737)						(2,737)		
AA-1120895	00000	AXA GLOBAL RISKS (UK) LTD	UNITED KINGDOM	2						2		
AA-2980055	00000	B.S.E.	URUGUAY	127						127		
AA-1120230	00000	BALTICA-SKANDINAVIA INSURANCE	UNITED KINGDOM	4						4		
AA-3190033	00000	BENEFICIAL AMERICAN INS. CO.	BERMUDA	57						57		
AA-1460030	00000	BERNER ALLGEMEINE VERS. GES. A	SWITZERLAND	3						3		
AA-4291000	00000	BIMEH IRAN INS CO	IRAN	3						3		
AA-1120255	00000	BISHOPSGATE INSURANCE LTD.	UNITED KINGDOM	2						2		
AA-3190040	00000	BLUEWATER INS LTD	BERMUDA	1						1		
AA-2230100	00000	BRADESCO SEGUROS S.A.	BRAZIL	14						14		
AA-1121398	00000	BRITISH LAW INSURANCE CO.	UNITED KINGDOM	3						3		
AA-3190045	00000	BRITTANY INSURANCE CO.	BERMUDA	6						6		
AA-1240052	00000	C.E.A.I. CIE EUROPEENE D'ASS INDUST	BELGIUM	20						20		
AA-2131002	00000	CAJA NACIONAL DE AHORRO Y SEGUR	ARGENTINA	91						91		
AA-0051122	00000	CHAPARRAL INTERNATIONAL RE	TURKS & CAICOS	1						1		
AA-1580010	00000	CHIYODA FIRE AND MARINE INSURA	JAPAN	13						13		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
AA-5280020	00000	CHUNG KUO INS CO	TAIWAN	3						3		
AA-2232002	00000	CIA REAL BRASILEIRA DE SEGUROS	BRAZIL	29						29		
AA-1320105	00000	CIE. TRANSCONTINENTALE DE REAS	FRANCE	10						10		
AA-1120345	00000	CITY INSURANCE CO LTD	UNITED KINGDOM	1						1		
AA-0000000	00000	COMMONWEALTH INSURANCE CO- US	BRITISH COLUMBIA	1						1		
AA-2231020	00000	COMPANHIA UNIAO DE SEGUROS GERA	BRAZIL	17						17		
AA-1120440	00000	COPENHAGEN REINSURANCE CO. (UK	UNITED KINGDOM	4						4		
AA-1320117	00000	CORIFRANCE	FRANCE	3						3		
AA-1580025	00000	DAI-ICHI MUTUAL FIRE AND MARIN	JAPAN	4						4		
AA-1580015	00000	DAI-TOKYO FIRE AND MARINE INSU	JAPAN	7						7		
AA-1120495	00000	DOMINION INSURANCE CO. LTD.	UNITED KINGDOM	4						4		
AA-1580030	00000	DOWA FIRE AND MARINE INS CO	JAPAN	8						8		
AA-1780015	00000	DUBLIN INTERNATIONAL REINSURANCE	IRELAND	1						1		
AA-4690210	00000	EGYPTIAN REINSURANCE CO	EGYPT	1						1		
AA-1370150	00000	ELECTRO RE	LUXEMBURG	4						4		
AA-3190747	00000	ENERGY INSURANCE (BERMUDA) LTD	BERMUDA	54						54		
AA-1120827	00000	ERC FRANKONA REINSURANCE (II) LTD	UNITED KINGDOM	3						3		
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM	63						63		
AA-2232000	00000	FINASA SEGURADORA S.A.	BRAZIL	6						6		
AA-1720035	00000	FINSKA SJOFORSKRINGS AKTIEBOLAG	FINLAND	2						2		
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM	19						19		
AA-1580035	00000	FUJI FIRE AND MARINE INSURANCE	JAPAN	2						2		
AA-1120650	00000	FUJI INTERNATIONAL INSURANCE C	UNITED KINGDOM	1						1		
AA-9994105	00000	G.I.E. FRANCE EXCESS POOL MARINE	FRANCE	(1)						(1)		
AA-1120980	00000	GAN INSURANCE CO. LTD.	UNITED KINGDOM	3						3		
AA-3191152	00000	GLOBAL CAPITAL REINSURANCE LIM	BERMUDA			13			13	13	100.00	
AA-1320150	00000	GROUPEMENT FRANCAIS D'ASSURANC	FRANCE	(1)						(1)		
AA-1120705	00000	GUARDIAN ROYAL EXCHANGE ASSURA	UNITED KINGDOM	50						50		
AA-1860340	00000	GUNES SIGORTA SICITURA KOBATES	TURKEY	5						5		
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG.	GERMANY	97				7	7	104	6.73	6.73
AA-1340129	00000	HANSEATICA RUCKVERSICHERUNGS A	GERMANY	5						5		
AA-1120757	00000	HEDDINGTON INSURANCE (UK) LTD.	UNITED KINGDOM	23						23		
AA-3190080	00000	HEDDINGTON INSURANCE LTD	BERMUDA	6						6		
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA					28	28	28	100.00	100.00
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA	249	40	84	85	388	597	846	70.57	45.86
AA-2130420	00000	I.N.D.E.R.	ARGENTINA	1						1		
AA-1780035	00000	ICAROM PLC	IRELAND	1						1		
AA-1440084	00000	IF PROPERTY & CASUALTY INSURANCE	SWEDEN	835		3		90	93	928	10.02	9.70
AA-1120790	00000	IMPERIO REINSURANCE CO. (UK) L	UNITED KINGDOM	3						3		
AA-1122022	00000	INDEMNITY GUARANTEE	UNITED KINGDOM	13						13		
AA-1720095	00000	INDUSTRIAL INS CO LTD	FINLAND	5						5		
AA-1420040	00000	INDUSTRIOFRESAKING	NORWAY	4						4		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
AA-3190095	00000	INSCO LTD.	BERMUDA	9						9		
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL	69						69		
AA-5420050	00000	KOREAN REINSURANCE CO.	SOUTH KOREA	10						10		
AA-1320167	00000	LA LICORNE CIE. DE REASSURANCE	FRANCE	2						2		
AA-1440060	00000	LANSFORSAKRINGAR WASA FORSAKRI	SWEDEN	1						1		
AA-1361006	00000	LLOYD ITALICO ASSICURAZIONI SPA	ITALY	9						9		
AA-5320090	00000	LOMBARD INSURANCE GROUP INC	HONG KONG	7						7		
AA-1120887	00000	LONDON AND EDINBURGH INSURANCE	UNITED KINGDOM	2						2		
AA-1121402	00000	LONDON ASSURANCE	UNITED KINGDOM	1						1		
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM	54						54		
AA-1371002	00000	LUXEMBOURG REINS CO	LUXEMBURG	55						55		
AA-5320106	00000	M.U. CAMBRIDGE INSURANCE CO LTD	HONG KONG	1						1		
AA-3190107	00000	MALVERN INSURANCE LTD.	BERMUDA	6						6		
AA-1840617	00000	MAPFRE XL	SPAIN			4			4	4	100.00	
AA-3770071	00000	MATERIALS INS	CAYMAN ISLANDS					5	5	5	100.00	100.00
AA-3190256	00000	MAXFORT INS LTD	BERMUDA	5	3				3	8	37.50	
AA-1120950	00000	MERCANTILE & GENERAL RE CO LTD	UNITED KINGDOM	3						3		
AA-1860620	00000	MILLI REASURANS TURK ANONIM SIRKE	TURKEY	10						10		
AA-1121410	00000	mitsui MARINE & FIRE INS CO (EUROP	UNITED KINGDOM	19						19		
AA-1580085	00000	MITSUI MARINE & FIRE INSURANCE	JAPAN	8						8		
AA-1121200	00000	MOORGATE INS CO LTD	UNITED KINGDOM	1						1		
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS-G	GERMANY	652						652		
AA-1120011	00000	MUNICH REINSURANCE COMPANY-U.K	UNITED KINGDOM	4						4		
AA-1360160	00000	MUTUAMAR SOCIETE DI ASSICURAZION	ITALY	1						1		
AA-1320205	00000	MUTUELLE CENTRALE DE REASSURAN	FRANCE	22						22		
AA-3190280	00000	N.I. LTD	BERMUDA	3						3		
AA-2232006	00000	NACIONAL COMPANHIA DE SEGUROS	BRAZIL	27						27		
AA-1560610	00000	NATIONAL REINSURANCE CO OF CANA	CANADA	21						21		
AA-3190679	00000	NATIONAL TOOLING INS LTD	BERMUDA	102						102		
AA-1121065	00000	NEW ZEALAND INSURANCE PLC.	UNITED KINGDOM	7						7		
AA-1580055	00000	NICHIDO FIRE & MARINE INS CO LTD	JAPAN	1						1		
AA-1580060	00000	NIPPON FIRE AND MARINE INSURAN	JAPAN	10						10		
AA-1580065	00000	NISSAN FIRE AND MARINE INSURAN	JAPAN	10						10		
AA-1460100	00000	NOUVELLE CIE. DE REASSURANCES	SWITZERLAND	1						1		
AA-1560011	00000	ODYSSEY REINSURANCE CO OF CANAD	CANADA	(2)						(2)		
AA-3190564	00000	OLD ZOAR RISK MANAGEMENT LTD	BERMUDA	552	8	(36)			(28)	524		
AA-1121380	00000	OSLO REINSURANCE CO (UK) LTD	UNITED KINGDOM	9						9		
AA-1420121	00000	OSLO REINSURANCE CO ASA	NORWAY	30						30		
AA-1720050	00000	OTSO LOSS OF PROFITS INS CO LTD	FINLAND	1						1		
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE	50						50		
AA-9240100	00000	PICC GROUP (PEOPLES INS CO OF CHI	CHINA	23						23		
AA-1720060	00000	POHJOLA YHTYM	FINLAND	(3)	(9)				(9)	(12)		

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
AA-1121225	00000	PRUDENTIAL ASSURANCE CO. LTD.	UNITED KINGDOM	7						7			
AA-5360120	00000	PT ASURANSI WAHANA TATA	INDONESIA	1						1			
AA-1780070	00000	QBE INS. AND REINS. (EUROPE) L	IRELAND					209		209	100.00	100.00	
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM	34				28		28	45.16	45.16	
AA-2831008	00000	REAFIANZADORA Y REASEGURADORA	PANAMA	13						13			
AA-2730800	00000	REASEGURADORA PATRIA S.A.	MEXICO	48						48			
AA-1320245	00000	REASSURANCE INTERCONTINENTALE (	FRANCE	5						5		
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM				1			1	100.00		
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURANCE	UNITED KINGDOM	24						24			
AA-1720100	00000	S.T. INTERNATIONAL INS CO	FINLAND	1						1			
AA-1720070	00000	SAMPO PLC	FINLAND	3						3			
AA-1121290	00000	SAN FRANCISCO INSURANCE CO. (U	UNITED KINGDOM	31						31			
AA-1121310	00000	SCOTTISH LION INSURANCE CO. LT	UNITED KINGDOM	1						1			
AA-2731005	00000	SEGUROS LA REPUBLICA S.A.	MEXICO	65						65			
AA-5760050	00000	SINGAPORE AVIATION & GENERAL INS	SINGAPORE	7						7			
AA-1120327	00000	SIRIUS (UK) INSURANCE PLC	UNITED KINGDOM	19						19			
AA-1121335	00000	SIRIUS INSURANCE CO. (UK) LTD.	UNITED KINGDOM	1						1			
AA-1320085	00000	SIS ASSURANCES	FRANCE	9						9			
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIPTIO	FRANCE			5				5	100.00		
AA-1120485	00000	SOVEREIGN INSURANCE (UK) LTD.	UNITED KINGDOM	10						10			
AA-1420110	00000	SPAREBANK ONE SKADEFORSIKRING	NORWAY	1						1			
AA-1340260	00000	SPARKASSEN-VERSICHERUNG ALLGEM	GERMANY	4						4			
AA-3191048	00000	ST JOHNS INS CO LTD	BERMUDA	3						3			
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM	10						10			
AA-1930925	00000	SUNCORP INSURANCE AND FINANCE	AUSTRALIA	1						1			
AA-1580080	00000	TAISEI FIRE AND MARINE INSURAN	JAPAN	2						2			
AA-1580100	00000	TOKIO MARINE AND FIRE INS (JP)	JAPAN	8						8			
AA-1121445	00000	TOKIO MARINE AND FIRE INS (UK)	UNITED KINGDOM	28						28			
AA-1580105	00000	TOYO FIRE AND MARINE INSURANCE	JAPAN	1						1			
AA-1380180	00000	TRANSATLANTICA RE CO LTD	NETHERLANDS	5						5			
AA-1120431	00000	TUREGUM INSURANCE COMPANY (UK)	UNITED KINGDOM	16						16			
AA-3771000	00000	UNITED INS CO	CAYMAN ISLANDS	15	63	2	6	87	158	173	91.33	50.29	
AA-1780075	00000	UNIVERSAL INS CO OF IRELAND	IRELAND	6						6			
AA-1420148	00000	VESTA FORSIKRING	NORWAY	(1)						(1)			
AA-3190170	00000	WALTON INS. LTD.	BERMUDA	8						8			
AA-1121547	00000	WINTERTHUR INTERNATIONAL INS CO L	UNITED KINGDOM	19						19			
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE VERS	SWITZERLAND	4						4			
AA-3191278	00000	X.L. MID OCEAN RE CO LTD	BERMUDA	(13)						(13)			
AA-1121575	00000	YASUDA FIRE & MARINE INS CO OF EUR	UNITED KINGDOM	8						8			
AA-1580110	00000	YASUDA FIRE AND MARINE INSURAN	JAPAN	67						67			
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND	48						48			

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					
1799999		Total Unauthorized-Other Non-U.S. Insurers		1,560	105	74	92	842	1,113	2,673	41.64	31.50	
1899999		Total Unauthorized		1,907	425	342	726	1,564	3,057	4,964	61.58	31.51	
9999999		Totals		37,071	969	9,374	2,058	4,571	16,972	54,043	31.40	8.46	

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Annual Statement for the year 2001 of the Employers Insurance Company of Wausau

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1120855 AA-1121532	00000 00000	LIB. MUT. INS. CO. (UK) LTD WAUSAU INSURANCE COMPANY (UK)	UNITED KINGDOM UNITED KINGDOM	21 259					259	259	21					21
0399999 Total Affiliates Other Non-U.S. Insurers				280					259	259	21					21
0499999 Total Affiliates				280					259	259	21					21
44-0447850	15725	CAMERON MUTUAL INS CO	MISSOURI	148					148	148						
22-2405591	41386	CHUBB INS COMPANY OF NJ	NEW JERSEY	19					19	19						
43-0790393	40371	COLUMBIA MUTUAL INS CO	MISSOURI	48					48	48						
13-1701424	10650	COMMERCIAL COMPENSATION INSU	CALIFORNIA	104					104	104						
31-0908652	22144	CONSTELLATION REINSURANCE CO	NEW YORK	164					164	164						
13-2901685	35165	CORPA REINSURANCE CO	NEW YORK	40	3				37	40						
34-0960104	12912	CREDIT GENERAL INS CO	OHIO	16					16	16						
61-0654823	10987	DELTA AMERICA RE INSURANCE CO	KENTUCKY	15							15					15
74-1746542	26581	FIRST STANDARD SECURITY INS CO	DELAWARE	59					59	59						
81-0285438	11290	GLACIER GENERAL ASSURANCE CO	MONTANA	1					1	1						
91-1517866	10611	HOMEPORT INS CO	VERMONT	6,199	300	7,420				6,199						
36-6060565	23558	ILLINOIS INS CO	ILLINOIS	10					10	10						
03-0326849	10624	INDUSTRIES INS INC	VERMONT	6,758	697	7,500	6			6,758						
06-1246809	37630	MID-AMERICA INS CO	PENNSYLVANIA	6					6	6						
00-0000000	00000	NORRMARK INS CO LTD	VERMONT	1,069	69	2,000				1,069						
41-0446480	14850	NORTH STAR MUTUAL INS CO	MINNESOTA	512					400	400	112					112
13-3054070	38946	PALADIN REINSURANCE CORP	NEW YORK	669					669	669						
23-0580680	24457	RELIANCE INS CO	PENNSYLVANIA	218			(59)		218	159	59	112	22	22		81
36-2756532	24481	RELIANCE INS CO OF IL	PENNSYLVANIA	3,596			(38)		3,700	3,596		1,243	249	249		249
43-1424791	26557	SHELTER REINSURANCE COMPANY	MISSOURI	595	30	18	52			100	495					495
13-3031274	39187	SUECIA INSURANCE COMPANY	NEW YORK	17							17					17
74-1321032	25380	TEXAS FARM BUREAU MUTUAL INS	TEXAS	222					222	222						
47-0547953	25844	UNION INS CO	NEBRASKA	1,726					1,726	1,726						
23-1614367	11142	UNITED CASUALTY INS CO OF AMER	PENNSYLVANIA	12					12	12						
02-0349547	38032	US INTERNATIONAL REIN CO	NEW HAMPSHIRE	487					487	487						
00-0000000	10500	VALMONT INS CO	VERMONT		15											
23-2099777	39713	1792 COMPANY THE	NEW YORK	563					563	563						
0599999 Total Other U.S. Unaffiliated Insurers				23,273	1,114	16,938	(39)		8,609	22,575	698	1,355	271	271		969
AA-9990000 AA-9995043	00000 00000	INTERNATIONAL REINSURANCE AD U.S. AIRCRAFT INSURANCE GROUP	TEXAS NEW YORK				7 69				134					

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 3. Column 5 excludes \$ 59 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

Annual Statement for the year 2001 of the Employers Insurance Company of Wausau

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
0799999		Total Pools and Associations - Voluntary		134		238	76			134						
AA-1990005	00000	A.A. MUTUAL INS. ASSOC. LTD.	SOUTH AFRICA	5					5	5						
AA-1120115	00000	A.A. MUTUAL INTERNATIONAL INSU	UNITED KINGDOM	22	17				5	22						
AA-3190373	00000	ABS INSURANCE	BERMUDA		170	4,216										
AA-1320013	00000	A.G.F.	FRANCE	1	1					1						
AA-1320015	00000	A.G.F. REASSURANCES S.A.	FRANCE	1,631		439				439	1,192					1,192
AA-1320065	00000	AGF MAT (MARINE AVIATION TRANS	FRANCE	15					15	15						
AA-1440055	00000	AGRIA INS CO LTD	SWEDEN	4					4	4						
AA-1120140	00000	ALLIANZ CORNHILL INTERNATIONAL	UNITED KINGDOM	17					17	17						
AA-1340030	00000	ALLIANZ VERSICHERUNGS-AG	GERMANY	9					9	9						
AA-1120145	00000	ALLSTATE REINSURANCE CO LTD	UNITED KINGDOM		1											
AA-1340035	00000	ALTE LEIPZIGER RUCKVERSICHERU	GERMANY	1	13					1						
AA-1120147	00000	ANCON INSURANCE CO. (UK) LTD.	UNITED KINGDOM	122					122	122						
AA-1120150	00000	ANGLO AMERICAN INS. CO. LTD.	UNITED KINGDOM	18							18					18
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITALY	658	73					73	585					585
AA-1360020	00000	ASSITALIA - LE ASSICURAZIONI D'IT	ITALY	6					6	6						
AA-3190004	00000	ASSOCIATED ELECTRIC & GAS INSU	BERMUDA	29,084		27,120	107			27,227	1,857					1,857
AA-1120895	00000	AXA GLOBAL RISKS (UK) LTD	UNITED KINGDOM	2					2	2						
AA-2980055	00000	B.S.E.	URUGUAY	508					484	484	24					24
AA-1460025	00000	BALOISE INS. CO. LTD. (BASLER	SWITZERLAND	4					4	4						
AA-1120230	00000	BALTICA-SKANDINAVIA INSURANCE	UNITED KINGDOM	19					19	19						
AA-3190033	00000	BENEFICIAL AMERICAN INS. CO.	BERMUDA	87					87	87						
AA-1460030	00000	BERNER ALLGEMEINE VERS. GES. A	SWITZERLAND	32					32	32						
AA-4291000	00000	BIMEH IRAN INS CO	IRAN	16					16	16						
AA-1120255	00000	BISHOPSGATE INSURANCE LTD.	UNITED KINGDOM	9					9	9						
AA-3190040	00000	BLUEWATER INS LTD	BERMUDA	3	12					3						
AA-2230100	00000	BRADESCO SEGUROS S.A.	BRAZIL	251					251	251						
AA-1121398	00000	BRITISH LAW INSURANCE CO.	UNITED KINGDOM	3					3	3						
AA-3190045	00000	BRITTANY INSURANCE CO.	BERMUDA	11					11	11						
AA-1240052	00000	C.E.A.I. CIE EUROPEENE D'ASS INDU	BELGIUM	67	56				11	67						
AA-1120355	00000	C.N.A. REINSURANCE CO. LTD.	UNITED KINGDOM			1										
AA-2990860	00000	CA REASEGURADORA INTERNATION	VENEZUELA	13					13	13						
AA-2131002	00000	CAJA NACIONAL DE AHORRO Y SEG	ARGENTINA	102					102	102						
AA-0051122	00000	CHAPARRAL INTERNATIONAL RE	TURKS & CAICOS	22					22	22						
AA-1580010	00000	CHIYODA FIRE AND MARINE INSURA	JAPAN	239					239	239						
AA-5280020	00000	CHUNG KUO INS CO	TAIWAN	3					3	3						
AA-2232002	00000	CIA REAL BRASILEIRA DE SEGUROS	BRAZIL	31					31	31						
AA-1320105	00000	CIE. TRANSCONTINENTALE DE REA	FRANCE	87					87	87						
AA-1120345	00000	CITY INSURANCE CO LTD	UNITED KINGDOM	5					5	5						

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Annual Statement for the year 2001 of the Employers Insurance Company of Wausau
SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-3190624	00000	COLUMBIA INS CORP LTD	BERMUDA	3,173							3,173					3,173
AA-0000000	00000	COMMONWEALTH INSURANCE CO-	BRITISH COLUMBI	87	13				74	87						
AA-2231020	00000	COMPANHIA UNIAO DE SEGUROS G	BRAZIL	36					36	36						
AA-1120415	00000	CONTINENTAL ASSURANCE CO. OF	UNITED KINGDOM	9					9	9						
AA-1120876	00000	CONTINENTAL MANAGEMENT SERVI	UNITED KINGDOM	8					8	8						
AA-1120440	00000	COPENHAGEN REINSURANCE CO. (	UNITED KINGDOM	4			8			4						
AA-1280067	00000	COPENHAGEN REINSURANCE CO. L	DENMARK	758		820	46			758						
AA-1320117	00000	CORIFRANCE	FRANCE	5			1		4	5						
AA-1580025	00000	DAI-ICHI MUTUAL FIRE AND MARIN	JAPAN	21					21	21						
AA-1580015	00000	DAI-TOKYO FIRE AND MARINE INSU	JAPAN	382					382	382						
AA-1120465	00000	DAI-TOKYO INSURANCE CO. (UK) L	UNITED KINGDOM	6					6	6						
AA-1380025	00000	DE CENTRALE VERZEKERINGEN NV	NETHERLANDS		52											
AA-3190215	00000	DEVONSHIRE UNDERWRITERS LTD	BERMUDA	22					22	22						
AA-1120495	00000	DOMINION INSURANCE CO. LTD.	UNITED KINGDOM	4					4	4						
AA-1580030	00000	DOWA FIRE AND MARINE INS CO	JAPAN	78					78	78						
AA-1120505	00000	DOWA INSURANCE CO (EUROPE) LT	UNITED KINGDOM	33					33	33						
AA-1120510	00000	DRAKE INSURANCE CO. LTD.	UNITED KINGDOM	2					2	2						
AA-1780015	00000	DUBLIN INTERNATIONAL REINSURA	IRELAND	1					1	1						
AA-1120515	00000	EAGLE STAR INSURANCE CO. LTD.	UNITED KINGDOM	47					45	45	2					2
AA-4690210	00000	EGYPTIAN REINSURANCE CO	EGYPT	3					3	3						
AA-1370150	00000	ELECTRO RE	LUXEBURG	800	301	4,194				800						
AA-3190747	00000	ENERGY INSURANCE (BERMUDA) LT	BERMUDA	518	30	500				518						
AA-1120545	00000	ENGLISH AND AMERICAN INSURANC	UNITED KINGDOM		10											
AA-1120827	00000	ERC FRANKONA REINSURANCE (II) L	UNITED KINGDOM	110					110	110						
AA-1340003	00000	EUROPA RUCKVERSICHERUNGS AG	GERMANY				1									
AA-1460045	00000	EUROPEAN REINS CO OF ZURICH	SWITZERLAND	22					22	22						
AA-1120580	00000	EXCESS INSURANCE CO. LTD.	UNITED KINGDOM	2,067	138				1,929	2,067						
AA-1930251	00000	F.A.I. INSURANCES LTD.	AUSTRALIA	279					279	279						
AA-1821000	00000	FIDELIDADE GRUPO SEGURADOR.	PORTGUAL	7					7	7						
AA-2232000	00000	FINASA SEGURADORA S.A.	BRAZIL	6	32					6						
AA-1720035	00000	FINSKA SJOFORSAKRINGS AKTIEBO	FINLAND	5					5	5						
AA-3190617	00000	FMC INS CO LTD	BERMUDA	22					22	22						
AA-1440035	00000	FOLKSAM INTERNATIONAL INS (SW)	SWEDEN	46			21			21	25					25
AA-1120620	00000	FOLKSAM INTERNATIONAL INS. (UK	UNITED KINGDOM	2,205		2,588	75			2,205						
AA-1420075	00000	FORENEDE NORGE FORSIKRING A/S	NORWAY	28					28	28						
AA-1580035	00000	FUJI FIRE AND MARINE INSURANCE	JAPAN	17					17	17						
AA-1120650	00000	FUJI INTERNATIONAL INSURANCE C	UNITED KINGDOM	37					37	37						
AA-9994105	00000	G.I.E. FRANCE EXCESS POOL MARIN	FRANCE	(1)						(1)					(1)	
AA-1320135	00000	GAN INCENDIE ACCIDENTS	FRANCE	1	3					1						
AA-1120980	00000	GAN INSURANCE CO. LTD.	UNITED KINGDOM	67	8				59	67						

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Annual Statement for the year 2001 of the Employers Insurance Company of Wausau

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1120668	00000	GENERAL RE EUROPE LTD	UNITED KINGDOM				2									
AA-1320110	00000	GENERALI FRANCE ASSURANCE	FRANCE				1									
AA-3160072	00000	GERLING GLOBAL REINS COM	BARBADOS		119											
AA-3191152	00000	GLOBAL CAPITAL REINSURANCE LIM	BERMUDA	120			43			43	77					77
AA-1320150	00000	GROUPEMENT FRANCAIS D'ASSURA	FRANCE	100					100	100						
AA-1560470	00000	GUARDIAN INS CO OF CANADA	CANADA	35					35	35						
AA-1120705	00000	GUARDIAN ROYAL EXCHANGE ASSU	UNITED KINGDOM	136					136	136						
AA-1121401	00000	GUILDHALL INSURANCE CO. LTD.	UNITED KINGDOM	11					11	11						
AA-1860340	00000	GUNES SIGORTA SICITURA KOBATE	TURKEY	5	1				4	5						
AA-1340110	00000	HAMBURG-MANNHEIMER SACHVER	GERMANY	13	9				4	13						
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS	GERMANY	645	81	2,712	36		17	645		7	1	1		1
AA-1340129	00000	HANSEATICA RUCKVERSICHERUNG	GERMANY	47	4				43	47						
AA-1120750	00000	HARLEYSVILLE INSURANCE CO. (UK	UNITED KINGDOM	1					1	1						
AA-1120757	00000	HEDDINGTON INSURANCE (UK) LTD.	UNITED KINGDOM	34					34	34						
AA-3190080	00000	HEDDINGTON INSURANCE LTD	BERMUDA	7					7	7						
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERSI	SWITZERLAND	118		200	22			118						
AA-1930380	00000	HIH CASUALTY & GEN INS LTD	AUSTRALIA	57		440				57					6	6
AA-3190183	00000	HURST HOLME INS CO LTD	BERMUDA	2,568		2,218	461			2,568		473	95	95		95
AA-5420015	00000	HYUNDAI MARINE & FIRE INSURANC	SOUTH KOREA	12	2				10	12						
AA-2130420	00000	I.N.D.E.R.	ARGENTINA	1					1	1						
AA-1780035	00000	ICAROM PLC	IRELAND	1					1	1						
AA-1440084	00000	IF PROPERTY & CASUALTY INSURAN	SWEDEN	71,398	5,000	75,770	2,218			71,398		90	18	18		18
AA-1120790	00000	IMPERIO REINSURANCE CO. (UK) L	UNITED KINGDOM	3					3	3						
AA-3190092	00000	INA INTERNATIONAL INSURANCE CO	BERMUDA	10					10	10						
AA-1122022	00000	INDEMNITY GUARANTEE	UNITED KINGDOM	85					85	85						
AA-1720095	00000	INDUSTRIAL INS CO LTD	FINLAND	11	82					11						
AA-1420040	00000	INDUSTRIOFORESAKING	NORWAY	4					4	4						
AA-1560480	00000	ING HALIFAX	CANADA	18							18					18
AA-3190095	00000	INSCO LTD.	BERMUDA	172					172	172						
AA-3190458	00000	INTER-OCEAN REIN COMPANY LTD	BERMUDA				3									
AA-2230425	00000	IRB - BRASIL RESSEGUROS SA	BRAZIL	945					945	945						
AA-4360430	00000	ISRAEL REINSURANCE CO LTD	ISRAEL		7											
AA-1240120	00000	KEMPER EUROPE REASSURANCE S.	BELGIUM				(250)			(250)	250				(250)	
AA-3190327	00000	KETTLEBROOK INSURANCE COMPA	BERMUDA		8	550										
AA-3190666	00000	KODA INSURANCE GROUP LTD.	BERMUDA	20	5	15				20						
AA-5420050	00000	KOREAN REINSURANCE CO.	SOUTH KOREA	37					37	37						
AA-1320167	00000	LA LICORNE CIE. DE REASSURANCE	FRANCE	2					2	2						
AA-1440060	00000	LANSFORSKRINGAR WASA FORSA	SWEDEN	12					12	12						
AA-3190654	00000	LASALLE RE HOLDINGS LTD	BERMUDA	2,724		2,800	230			2,724						
AA-1320020	00000	LE MANS RE	FRANCE				8									

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Annual Statement for the year 2001 of the Employers Insurance Company of Wausau
SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1361006	00000	LLOYD ITALICO ASSICURAZIONI SPA	ITALY	43					43	43						
AA-5320090	00000	LOMBARD INSURANCE GROUP INC	HONG KONG	7					7	7						
AA-1120887	00000	LONDON AND EDINBURGH INSURAN	UNITED KINGDOM	24					24	24						
AA-1121402	00000	LONDON ASSURANCE	UNITED KINGDOM	1					1	1						
AA-1120925	00000	LUDGATE INSURANCE CO. LTD.	UNITED KINGDOM	114					114	114						
AA-1371002	00000	LUXEMBOURG REINS CO	LUXEMBURG	55					55	55						
AA-5320106	00000	M.U. CAMBRIDGE INSURANCE CO LT	HONG KONG	47					47	47						
AA-3190107	00000	MALVERN INSURANCE LTD.	BERMUDA	6					6	6						
AA-1840617	00000	MAPFRE XL	SPAIN	13							13					13
AA-3770071	00000	MATERIALS INS	CAYMAN ISLANDS	443	50	55				105	338	5	1	1		339
AA-3190256	00000	MAXFORT INS LTD	BERMUDA	44	61	300				44						
AA-1120950	00000	MERCANTILE & GENERAL RE CO LT	UNITED KINGDOM	26					26	26						
AA-1860620	00000	MILLI REASURANS TURK ANONIM SI	TURKEY	168	1				167	168						
AA-1121410	00000	MITSUI MARINE & FIRE INS CO (EUR	UNITED KINGDOM	47					47	47						
AA-1580085	00000	MITSUI MARINE & FIRE INSURANCE	JAPAN	559	39				520	559						
AA-1121200	00000	MOORGATE INS CO LTD	UNITED KINGDOM	37					37	37						
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNG	GERMANY	15,142			10		15,121	15,131	11					11
AA-1340165	00000	MUNICH RE CO AG	GERMANY	15							15					15
AA-1120011	00000	MUNICH REINSURANCE COMPANY-	UNITED KINGDOM	75		13			62	75						
AA-1360160	00000	MUTUAMAR SOCIETE DI ASSICURAZ	ITALY	2					2	2						
AA-1320205	00000	MUTUELLE CENTRALE DE REASSUR	FRANCE	22					22	22						
AA-3190280	00000	N.I. LTD	BERMUDA	26	12	20				26						
AA-2232006	00000	NACIONAL COMPHANHIA DE SEGUR	BRAZIL	32					32	32						
AA-1560610	00000	NATIONAL REINSURANCE CO OF CA	CANADA	123					123	123						
AA-3190679	00000	NATIONAL TOOLING INS LTD	BERMUDA	897		975	497			897						
AA-1121065	00000	NEW ZEALAND INSURANCE PLC.	UNITED KINGDOM	7					7	7						
AA-1580055	00000	NICHIDO FIRE & MARINE INS CO LTD	JAPAN	3					3	3						
AA-1580060	00000	NIPPON FIRE AND MARINE INSURAN	JAPAN	286					286	286						
AA-1580065	00000	NISSAN FIRE AND MARINE INSURAN	JAPAN	210	17		1		192	210						
AA-1580070	00000	NISSHIN FIRE AND MARINE INSURA	JAPAN	9					9	9						
AA-1121085	00000	NORDEN INSURANCE CO. (UK) LTD.	UNITED KINGDOM	1					1	1						
AA-1460100	00000	NOUVELLE CIE. DE REASSURANCES	SWITZERLAND	1	6					1						
AA-1120377	00000	OCEAN MARINE INSURANCE CO. LT	UNITED KINGDOM				8									
AA-1560011	00000	ODYSSEY REINSURANCE CO OF CA	CANADA	547							547					547
AA-3190564	00000	OLD ZOAR RISK MANAGEMENT LTD	BERMUDA	2,154	327	6,200				2,154						
AA-1121380	00000	OSLO REINSURANCE CO (UK) LTD	UNITED KINGDOM	45					45	45						
AA-1420121	00000	OSLO REINSURANCE CO ASA	NORWAY	30					30	30						
AA-1720050	00000	OTSO LOSS OF PROFITS INS CO LTD	FINLAND	1	30					1						
AA-5760040	00000	OVERSEAS UNION INSURANCE	SINGAPORE	127	1				126	127						
AA-9240100	00000	PICC GROUP (PEOPLES INS CO OF	CHINA	34					34	34						

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Annual Statement for the year 2001 of the Employers Insurance Company of Wausau
SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1720060	00000	POHJOLA YHTYM	FINLAND	5,281		4,960			7	4,967	314					314
AA-1121225	00000	PRUDENTIAL ASSURANCE CO. LTD.	UNITED KINGDOM	8					8	8						
AA-5360120	00000	PT ASURANSI WAHANA TATA	INDONESIA	7					7	7						
AA-1780070	00000	QBE INS. AND REINS. (EUROPE) L	IRELAND	2,241			19			19	2,222	80	16	16	19	2,241
AA-1930031	00000	QBE INSURANCE LTD	AUSTRALIA	3,047		1,013	(4)			1,009	2,038					2,038
AA-1120481	00000	QBE INTERNATIONAL INS LTD	UNITED KINGDOM	101		294	1			101					6	6
AA-2831008	00000	REAFIANZADORA Y REASEGURADO	PANAMA	56					56	56						
AA-2730800	00000	REASEGURADORA PATRIA S.A.	MEXICO	48					48	48						
AA-1320245	00000	REASSURANCE INTERCONTINENTAL	FRANCE	53	13				40	53						
AA-1121060	00000	REINS. CORP. OF NEW YORK (U.K.	UNITED KINGDOM	128							128	1				128
AA-1340200	00000	RHEINLAND RUCKVERSICHERUNG A	GERMANY		4											
AA-1360182	00000	RIUNIONE ADRIATICA DI SICURTA S	ITALY	12					12	12						
AA-1121270	00000	RIVER THAMES INSURANCE CO. LTD	UNITED KINGDOM	3					3	3						
AA-1121277	00000	ROYAL & SUN ALLIANCE REINSURA	UNITED KINGDOM	52							52					52
AA-1320265	00000	S.A.F.R. SOCIT ANONYME FRANAISE	FRANCE	11							11					11
AA-1720100	00000	S.T. INTERNATIONAL INS CO	FINLAND	1					1	1						
AA-1720070	00000	SAMPO PLC	FINLAND	3					3	3						
AA-1121290	00000	SAN FRANCISCO INSURANCE CO. (U	UNITED KINGDOM	996					996	996						
AA-3190729	00000	SBI REINSURANCE CO LTD	BERMUDA	270					270	270						
AA-1121310	00000	SCOTTISH LION INSURANCE CO. LT	UNITED KINGDOM	58					58	58						
AA-1121315	00000	SECURITY INS CO LTD	UNITED KINGDOM	2					2	2						
AA-2731005	00000	SEGUROS LA REPUBLICA S.A.	MEXICO	66					66	66						
AA-2991006	00000	SEGUROS LARA	VENEZUELA	3	40					3						
AA-1121320	00000	SENTRY MOTOR INS CO LTD	UNITED KINGDOM	1					1	1						
AA-5420070	00000	SHINDONGAH FIRE & MARINE INS C	SOUTH KOREA	1	15					1						
AA-5760050	00000	SINGAPORE AVIATION & GENERAL I	SINGAPORE	7					7	7						
AA-1120327	00000	SIRIUS (UK) INSURANCE PLC	UNITED KINGDOM	19					19	19						
AA-1121335	00000	SIRIUS INSURANCE CO. (UK) LTD.	UNITED KINGDOM	3			9			3						
AA-1440076	00000	SIRIUS INTERNATIONAL INS. CORP	SWEDEN	582		600	40			582						
AA-1320085	00000	SIS ASSURANCES	FRANCE	14	7				7	14						
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIP	FRANCE	3,777		3,234	209			3,443	334					334
AA-1120485	00000	SOVEREIGN INSURANCE (UK) LTD.	UNITED KINGDOM	291					291	291						
AA-1420110	00000	SPAREBANK ONE SKADEFORSIKRIN	NORWAY	1	22					1						
AA-1340260	00000	SPARKASSEN-VERSICHERUNG ALLG	GERMANY	30					30	30						
AA-1121365	00000	SPHERE INSURANCE CO. LTD.	UNITED KINGDOM	3					3	3						
AA-3191048	00000	ST JOHNS INS CO LTD	BERMUDA	3					3	3						
AA-1121375	00000	ST. PAUL INTERNATIONAL INS. CO	UNITED KINGDOM	83	184					83						
AA-1121390	00000	STRONGHOLD INSURANCE CO.	UNITED KINGDOM	18	1				17	18						
AA-1580075	00000	SUMITOMO MARINE & FIRE INS CO L	JAPAN	4					4	4						
AA-1930925	00000	SUNCORP INSURANCE AND FINANAC	AUSTRALIA	437					437	437						

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1. Amounts in dispute totaling \$ 16 are included in Column 5.
 2. Amounts in dispute totaling \$ 15 are excluded from Column 13.
 3. Column 5 excludes \$ 59 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

Annual Statement for the year 2001 of the Employers Insurance Company of Wausau
SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1440095	00000	SVENSKA KREDITFORSKRINGS AK	SWEDEN	1					1	1						
AA-1340045	00000	SWISS RE GERMANY	GERMANY				10									
AA-1560160	00000	SWISS REINSURANCE CO CANADA	CANADA	4					4	4						
AA-1580080	00000	TAISEI FIRE AND MARINE INSURAN	JAPAN	13					13	13						
AA-3190770	00000	TEMPEST REINS CO LTD	BERMUDA				6									
AA-1121430	00000	TOA-RE INSURANCE CO. (UK) LTD.	UNITED KINGDOM	2					2	2						
AA-1580100	00000	TOKIO MARINE AND FIRE INS (JP)	JAPAN	30					30	30						
AA-1121445	00000	TOKIO MARINE AND FIRE INS (UK)	UNITED KINGDOM	31	19				12	31						
AA-1580105	00000	TOYO FIRE AND MARINE INSURANC	JAPAN	38					38	38						
AA-1380180	00000	TRANSATLANTICA RE CO LTD	NETHERLANDS	185	41				144	185						
AA-1120365	00000	TRYG-BALTICA INTERNATIONAL (UK)	UNITED KINGDOM	2					2	2						
AA-1120431	00000	TUREGUM INSURANCE COMPANY (U	UNITED KINGDOM	805					805	805						
AA-0000000	00000	UNDERWRITERS RE	BERMUDA	826					826	826						
AA-3771000	00000	UNITED INS CO	CAYMAN ISLANDS	1,189	70	1,610				1,189		95	19	19		19
AA-1780075	00000	UNIVERSAL INS CO OF IRELAND	IRELAND	7					7	7						
AA-1420148	00000	VESTA FORSIKRING	NORWAY	27					27	27						
AA-3190170	00000	WALTON INS. LTD.	BERMUDA	584					584	584						
AA-1121547	00000	WINTERTHUR INTERNATIONAL INS	UNITED KINGDOM	87	342					87						
AA-1460185	00000	WINTERTHUR SCHWEIZERISCHE VE	SWITZERLAND	61					61	61						
AA-1340255	00000	WURTTENBERGISCHE AG	GERMANY				1									
AA-3191278	00000	X.L. MID OCEAN RE CO LTD	BERMUDA	5,340		3,505	156			3,661	1,679					1,679
AA-1121575	00000	YASUDA FIRE & MARINE INS CO OF	UNITED KINGDOM	26					26	26						
AA-1580110	00000	YASUDA FIRE AND MARINE INSURA	JAPAN	865	74				791	865						
AA-1340015	00000	ZURICH RUCKVERSICHERUNG (KOL	GERMANY	70					70	70						
AA-1460190	00000	ZURICH VERS.GES. AG	SWITZERLAND	1,600	40	469	16			525	1,075					1,075
0899999		Total Other Non-U.S. Insurers		174,311	7,664	147,831	4,012		29,559	158,313	15,998	751	150	150	(220)	15,913
9999999		Totals		197,998	8,778	165,007	4,049		38,427	181,281	16,717	2,106	421	421	(220)	16,903

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1. Amounts in dispute totaling \$ 16 are included in Column 5.
 2. Amounts in dispute totaling \$ 15 are excluded from Column 13.
 3. Column 5 excludes \$ 59 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE F - PART 6

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20 % of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
36-0719665	19232	ALLSTATE INS CO	29,782	48,782		61.1				
13-4924125	10227	AMERICAN RE-INSURANCE CO	91,933	1,082,932	53,101	8.1	91,933			18,387
36-2994662	36552	AXA CORPORATE SOLUTIONS REINSURA	7,462	54,759	127,809	4.1	7,462			1,492
AA-1320035	00000	AXA REASSURANCES	17,763	92,282	20,251	15.8	17,763			3,553
47-0574325	32603	BERKLEY INSURANCE COMPANY	11,009	25,996	103,816	8.5	11,009			2,202
AA-1120355	00000	CNA REINS CO		199,938				170,444	34,089	34,089
13-2798872	32190	CONSTITUTION INS CO	1,536	4,217		36.4				
36-2114545	20443	CONTINENTAL CASUALTY CO	3,653	41,891	90,965	2.7	3,653			731
06-1325038	39136	CONVERIUM REINSURANCE NORTH AMER	31,252	979,531	3,318,198	0.7	31,252			6,250
38-2145898	33499	DORINCO REINSURANCE CO	6,775	41,137	66,569	6.3	6,775			1,355
25-6038677	26271	ERIE INS EXCHANGE	24,422	766,512	307,532	2.3	24,422			4,884
13-1963496	20281	FEDERAL INS CO	265	265	5,244	4.8	265			112,542
43-1037123	32018	FIRST EXCESS & REINSURANCE CORP		11,000				562,444	112,489	112,542
36-2667627	22969	GE REINS CORP	137,619	1,643,315	5,284,090	2.0	137,619			27,524
13-2673100	22039	GENERAL REINSURANCE CORP	49,778	417,653	2,862,158	1.5	49,778			9,956
13-5617450	11231	GENERALI - US BRANCH	8,881	8,881	769	92.0				
13-6107326	11266	GERLING GLOBAL REI CORP OF US	19,143	661,584	104,160	2.5	19,143			3,829
13-5009848	21032	GERLING GLOBAL REINSURANCE COMPA	4,524	752,127		0.6	4,524			905
06-0383750	19682	HARTFORD FIRE INS CO	4,301	710,747	463,913	0.4	4,301			860
06-0384680	11452	HARTFORD SM BOIL INSPECTION &	115,642	1,279,831	31,318	8.8	115,642			23,128
51-1739109	10048	HYUNDAI MARINE & FIRE INS CO LTD	66,283	141,532		46.8				
AA-1122000	00000	LLOYD'S UNDERWRITERS	11,022	1,778,260	33,863	0.6		11,022		2,204
AA-1126183	00000	LLOYDS SYNDICATE 0183	26,617	26,617		100.0				
AA-1126205	00000	LLOYDS SYNDICATE 0205		38,778	22,574			64,498	12,900	12,900
AA-1126219	00000	LLOYDS SYNDICATE 0219	8,983	8,983	3,812					
AA-1126227	00000	LLOYDS SYNDICATE 0227	19,062	19,062		100.0				
AA-1126314	00000	LLOYDS SYNDICATE 0314	59,425	65,475		90.8				
AA-1126376	00000	LLOYDS SYNDICATE 0376	5,980	54,675	49,839	5.7	5,980		8,747	9,943
AA-1126435	00000	LLOYDS SYNDICATE 0435	71,028	75,821	5,317					
AA-1126529	00000	LLOYDS SYNDICATE 0529	6,288	6,288		100.0				
AA-1126727	00000	LLOYDS SYNDICATE 0727	4,491	8,149	2,326					
AA-1126990	00000	LLOYDS SYNDICATE 0990	40,660	40,660		100.0				
AA-1126991	00000	LLOYDS SYNDICATE 0991	17,868	17,868		100.0				
AA-1127207	00000	LLOYDS SYNDICATE 1207	13,247	12,921	27,316					
AA-1127223	00000	LLOYDS SYNDICATE 1223			2,419			6,895	1,379	1,379
AA-1127229	00000	LLOYDS SYNDICATE 1229	13,308	13,308		100.0				
AA-1127688	00000	LLOYDS SYNDICATE 1688			82,887					
AA-1128020	00000	LLOYDS SYNDICATE 2020		5,507	3,864			45,967	9,193	9,193
AA-1128227	00000	LLOYDS SYNDICATE 2227	2,309	2,309		100.0				
AA-1128376	00000	LLOYDS SYNDICATE 2376	4,539	18,406	27,496	9.9	4,539			908
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	14,501	194,540	3,408	7.3	14,501			2,900
95-1077060	22748	PACIFIC EMPLOYERS INS CO	744	744	235	76.0				

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

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

SCHEDULE F - PART 6

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20 % of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
13-3031176	38636	PARTNER REINSURANCE CO OF THE US	1,758	97,401	10,816	1.6	1,758			352
13-3531373	10006	PARTNERRE INSURANCE COMPANY OF N	4,936	1,323,306	618,548	0.3	4,936			987
23-1641984	10219	QBE REINSURANCE CORPORATION	183,622	835,763	512,083	13.6	183,622			36,724
94-6078058	21911	SAN FRANCISCO REINSURANCE CO	14,210	21,353	10,455	44.7				
13-3029255	39322	SOREMA NORTH AMERICA REINSURAN	171,200	2,978,777	321,507	5.2	171,200	256,441	51,288	85,528
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	53,488	173,225	110,262	18.9	53,488			10,698
AA-1120962	00000	ST. PAUL REINSURANCE COMPANY L	8,983	51,784		17.3	8,983			1,797
06-0839705	82627	SWISS RE LIFE AND HEALTH AMERICA IN	154,019	387,443	459,434	18.2	154,019			30,804
13-1675535	25364	SWISS REINSURANCE AMERICA CORPOR	101,858	478,505	51,549	19.2	101,858			20,372
13-2918573	42439	TOA-RE INS CO OF AMERICA	100,432	253,734	60,058	32.0				
13-5616275	19453	TRANSATLANTIC REINSURANCE CO	10,780	132,635		8.1	10,780			2,156
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	64,494	530,710	812	12.1	64,494			12,899
16-0366830	22314	UNDERWRITERS REINSURANCE CO	187,408	990,317	9,840	18.7	187,408			37,482
AA-1121480	00000	UNIONAMERICA INSURANCE CO. LTD	6,288	33,288	12,173	13.8	6,288	13,790	2,758	4,016
42-0644327	13021	UNITED FIRE & CAS CO	8,388	28,162	20,411	17.3	8,388			1,678
AA-3190751	00000	WAUSAU (BERMUDA) LTD	611,809	2,184,976		28.0				
13-1290712	20583	XL REINSURANCE AMERICA INC	18,449	1,706,256	311,286	0.9	18,449			3,690
9999999		Totals	2,654,217	23,560,918	15,614,483	6.8	1,537,254	1,164,214	232,843	540,294

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

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

SCHEDULE F - PART 7

Provisions for Overdue Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable All Items	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Other Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 5 thru 9 but not in Excess of Col. 4	Col. 4 minus Col. 10	Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
36-0719665	19232	ALLSTATE INS CO	1,745,081					1,677,000	1,677,000	68,081	68,081
13-2798872	32190	CONSTITUTION INS CO	177,490			21,197			21,197	156,293	156,293
13-5617450	11231	GENERALI - US BRANCH	46,297			737		22,000	22,737	23,560	23,560
51-1739109	10048	HYUNDAI MARINE & FIRE INS CO LTD	500,246							500,246	500,246
AA-1126183	00000	LLOYDS SYNDICATE 0183	945,505			38,055			38,055	907,450	907,450
AA-1126219	00000	LLOYDS SYNDICATE 0219	219,059							219,059	219,059
AA-1126227	00000	LLOYDS SYNDICATE 0227	464,407			4			4	464,403	464,403
AA-1126314	00000	LLOYDS SYNDICATE 0314	2,745,969							2,745,969	2,745,969
AA-1126435	00000	LLOYDS SYNDICATE 0435	2,608,156			1,255,812			1,255,812	1,352,344	1,352,344
AA-1126529	00000	LLOYDS SYNDICATE 0529	103,267							103,267	103,267
AA-1126727	00000	LLOYDS SYNDICATE 0727	1,624,191			70,873			70,873	1,553,318	1,553,318
AA-1126990	00000	LLOYDS SYNDICATE 0990	1,043,799			3,708			3,708	1,040,091	1,040,091
AA-1126991	00000	LLOYDS SYNDICATE 0991	429,788							429,788	429,788
AA-1127207	00000	LLOYDS SYNDICATE 1207	76,157			17,408			17,408	58,749	58,749
AA-1127229	00000	LLOYDS SYNDICATE 1229	341,550							341,550	341,550
AA-1128227	00000	LLOYDS SYNDICATE 2227	68,452							68,452	68,452
95-1077060	22748	PACIFIC EMPLOYERS INS CO	285,979					241,000	241,000	44,979	44,979
94-6078058	21911	SAN FRANCISCO REINSURANCE CO	382,889			21,474		91,155	112,629	270,260	270,260
13-2918573	42439	TOA-RE INS CO OF AMERICA	333,735			16,219		86,575	102,794	230,941	230,941
AA-3190751	00000	WAUSAU (BERMUDA) LTD	5,386,601	1,510,999		54,853			1,565,852	3,820,749	3,820,749
9999999		Total	19,528,618	1,510,999		1,500,340		2,117,730	5,129,069	14,399,549	14,399,549

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1. Total	14,399,549
2. Line 1 x .20	2,879,910
3. Schedule F - Part 6 Col. 11	1,537,254
4. Provision for Overdue Authorized Reinsurance (Lines 3 + 4)	4,417,164
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Col.17 x 1000)	16,903,000
6. Provision for Reinsurance (sum Lines 4 + 5)(Enter this amount on Page 3, Line 15)	21,320,164

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	2,920,943,982		2,920,943,982
2. Agents' balances or uncollected premiums (Line 10)	440,781,231		440,781,231
3. Funds held by or deposited with reinsured companies (Line 11)	1,125,709		1,125,709
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	54,042,912	(44,124,000)	9,918,912
5. Other assets (Lines 12 and 13 and 15 through 23)	334,357,991		334,357,991
6. Net amount recoverable from reinsurers		4,985,946,174	4,985,946,174
7. Totals (Line 24)	3,751,251,825	4,941,822,174	8,693,073,999
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	2,492,752,771	4,787,500,000	7,280,252,771
9. Taxes, expenses, and other obligations (Lines 4 through 8)	128,921,595		128,921,595
10. Unearned premiums (Line 9)	440,992,921	240,499,000	681,491,921
11. Dividends declared and unpaid (Line 10.1 and 10.2)	6,268,769		6,268,769
12. Funds held by company under reinsurance treaties (Line 12)	19,841,622	(19,841,622)	
13. Amounts withheld or retained by company for account of others (Line 13)	14,524,516		14,524,516
14. Provision for reinsurance (Line 15)	20,323,204	(20,323,204)	
15. Other liabilities (Lines 14 and 16 through 22)	(22,168,816)	(46,012,000)	(68,180,816)
16. Total liabilities (Line 23)	3,101,456,582	4,941,822,174	8,043,278,756
17. Surplus as regards policyholders (Line 32)	649,795,243	X X X	649,795,243
18. Totals (Line 32)	3,751,251,825	4,941,822,174	8,693,073,999

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? YES [] NO [X]

If yes, give full explanation: _____

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	76,303,427	X X X	66,028,063	X X X		X X X		X X X	34,328	X X X	973	X X X		X X X		X X X	10,240,063	X X X
2. Premiums earned	75,772,325	X X X	65,558,755	X X X		X X X		X X X	34,346	X X X	1,018	X X X		X X X		X X X	10,178,206	X X X
3. Incurred claims	68,153,184	89.9	63,575,280	97.0				(7,654)	57,512	167.4	(222,239)	(21,830.9)					4,750,285	46.7
4. Increase in contract reserves																		
5. Commissions (a)	1,151,350	1.5	345,803	0.5				404,908									400,639	3.9
6. General insurance expenses	6,483,380	8.6	4,196,490	6.4				1,023,963	1,089	3.2	325	31.9					1,261,513	12.4
7. Taxes, licenses and fees	768,145	1.0	562,823	0.9					17		67	6.6					205,238	2.0
8. Total expenses incurred	8,402,875	11.1	5,105,116	7.8				1,428,871	1,106	3.2	392	38.5					1,867,390	18.3
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	(783,734)	(1.0)	(3,121,641)	(4.8)				(1,421,217)	(24,272)	(70.7)	222,865	21,892.4					3,560,531	35.0
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	(783,734)	(1.0)	(3,121,641)	(4.8)				(1,421,217)	(24,272)	(70.7)	222,865	21,892.4					3,560,531	35.0

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	3,421,982	1,473,474			30	364			1,948,114
2. Advance premiums									
3. Reserve for rate credits	64,039	64,039							
4. Total premium reserves, current year	3,486,021	1,537,513			30	364			1,948,114
5. Total premium reserves, prior year	3,154,427	1,118,133			48	409			2,035,837
6. Increase in total premium reserves	331,594	419,380			(18)	(45)			(87,723)
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	109,057,962	108,496,147		28,800	6,080	14,240			512,695
2. Total prior year	94,897,912	92,935,369		37,440	6,400	244,321			1,674,382
3. Increase	14,160,050	15,560,778		(8,640)	(320)	(230,081)			(1,161,687)
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	13,080,719	12,522,724		986	2,892	2,353			551,764
1.2. On claims incurred during current year	40,579,071	35,202,070			54,940	5,490			5,316,571
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	69,807,382	69,167,293		28,800					611,289
2.2. On claims incurred during current year	39,250,579	39,328,853			6,080	14,240			(98,594)
3. Test:									
3.1. Line 1.1 and 2.1	82,888,101	81,690,017		29,786	2,892	2,353			1,163,053
3.2. Claim reserves and liabilities, December 31 prior year	94,897,912	92,935,369		37,440	6,400	244,321			1,674,382
3.3. Line 3.1 minus Line 3.2	(12,009,811)	(11,245,352)		(7,654)	(3,508)	(241,968)			(511,329)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	76,303,427	66,028,063			34,328	973			10,240,063
2. Premiums earned	75,772,325	65,558,755			34,346	1,018			10,178,206
3. Incurred claims	67,971,805	63,393,901		(7,654)	57,512	(222,239)			4,750,285
4. Commissions	1,151,350	345,803		404,908					400,639
B. Reinsurance Ceded:									
1. Premiums written	15,204,132	15,204,132							
2. Premiums earned	15,581,307	15,581,307							
3. Incurred claims	12,698,434	14,133,434				(1,435,000)			
4. Commissions	181,365	181,365							

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred Claims	12,825,840	53,973		12,879,813
2. Beginning Claim Reserves and Liabilities	38,368,510	40,000		38,408,510
3. Ending Claim Reserves and Liabilities	25,813,543	15,000		25,828,543
4. Claims Paid	25,380,808	78,973		25,459,781
B. Assumed Reinsurance:				
5. Incurred Claims	17,594,657	8,129,752	42,247,395	67,971,804
6. Beginning Claim Reserves and Liabilities	6,979,332	573,824	87,635,840	95,188,996
7. Ending Claim Reserves and Liabilities	7,824,034	695,670	100,538,258	109,057,962
8. Claims Paid	16,591,939	7,876,795	29,300,758	53,769,492
C. Ceded Reinsurance:				
9. Incurred Claims	12,644,461	53,973		12,698,434
10. Beginning Claim Reserves and Liabilities	38,659,593	40,000		38,699,593
11. Ending Claim Reserves and Liabilities	25,813,543	15,000		25,828,543
12. Claims Paid	25,490,512	78,972		25,569,484
D. Net:				
13. Incurred Claims	17,776,036	8,129,752	42,247,395	68,153,183
14. Beginning Claim Reserves and Liabilities	6,688,249	573,824	87,635,840	94,897,913
15. Ending Claim Reserves and Liabilities	7,824,034	695,670	100,538,258	109,057,962
16. Claims Paid	16,324,219	7,745,686	29,256,539	53,326,444

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	105,510	86,883	24,679	6,777	4,935	965	11	40,499	X X X
2. 1992	1,520,113	329,195	1,190,918	983,618	277,497	61,304	5,253	77,147	914	23,362	838,405	X X X
3. 1993	1,488,811	361,555	1,127,256	868,105	226,999	60,123	6,696	80,934	612	25,128	774,855	X X X
4. 1994	1,315,629	333,676	981,953	837,113	188,755	63,852	9,330	84,448	482	26,500	786,846	X X X
5. 1995	1,265,492	264,613	1,000,879	805,643	155,768	58,518	5,920	88,749	303	27,087	790,919	X X X
6. 1996	1,206,455	222,225	984,230	819,231	142,560	65,107	6,111	86,324	424	29,923	821,567	X X X
7. 1997	1,214,178	187,395	1,026,783	835,954	137,364	72,035	7,649	90,404	615	29,920	852,765	X X X
8. 1998	1,328,648	183,310	1,145,338	911,967	119,678	64,016	4,948	99,581	946	31,554	949,992	X X X
9. 1999	1,318,369	213,664	1,104,705	816,619	115,513	48,730	4,934	96,980	1,664	28,251	840,218	X X X
10. 2000	1,390,490	247,893	1,142,597	646,087	91,631	28,041	3,432	83,895	980	14,730	661,980	X X X
11. 2001	1,428,590	255,071	1,173,519	424,667	26,076	12,576	746	66,961	59	344	477,323	X X X
12. Totals	X X X	X X X	X X X	8,054,514	1,568,724	558,981	61,796	860,358	7,964	236,810	7,835,369	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	648,717	188,291	199,457	93,243	55,666	12,815	71,134	43,640	20,712	133	708	657,564	X X X
2. 1992	48,186	17,805	15,256	5,717	1,751	22	3,063	195	1,348	1	233	45,864	X X X
3. 1993	49,311	17,481	17,186	8,561	2,521	24	3,634	250	1,526	2	392	47,860	X X X
4. 1994	49,727	15,719	21,491	7,133	3,040	354	4,328	401	1,830	5	623	56,804	X X X
5. 1995	56,365	12,714	26,379	7,689	3,407	210	4,255	491	2,233	4	1,137	71,531	X X X
6. 1996	63,422	10,856	35,117	19,768	4,237	379	7,154	719	3,106	9	1,982	81,305	X X X
7. 1997	106,168	16,008	36,506	15,607	7,365	1,014	17,855	1,192	4,090	18	3,428	138,145	X X X
8. 1998	180,160	39,266	43,865	22,749	13,359	1,410	18,349	1,224	6,088	17	6,690	197,155	X X X
9. 1999	223,891	38,148	75,258	40,122	16,375	2,376	27,489	2,481	9,036	40	8,479	268,882	X X X
10. 2000	243,455	49,917	143,116	76,396	16,057	2,579	41,273	4,981	13,897	74	12,469	323,851	X X X
11. 2001	397,294	108,178	355,796	159,342	12,498	3,067	59,686	5,198	28,083	176	22,072	577,396	X X X
12. Totals	2,066,696	514,383	969,427	456,327	136,276	24,250	258,220	60,772	91,949	479	58,213	2,466,357	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	566,640	90,924
2. 1992	1,191,673	307,404	884,269	78.394	93.381	74.251			16.000	39,920	5,944
3. 1993	1,083,340	260,625	822,715	72.765	72.084	72.984			16.000	40,455	7,405
4. 1994	1,065,829	222,179	843,650	81.013	66.585	85.916			16.000	48,366	8,438
5. 1995	1,045,549	183,099	862,450	82.620	69.195	86.169			16.000	62,341	9,190
6. 1996	1,083,698	180,826	902,872	89.825	81.371	91.734			16.000	67,915	13,390
7. 1997	1,170,377	179,467	990,910	96.393	95.769	96.506			16.000	111,059	27,086
8. 1998	1,337,385	190,238	1,147,147	100.658	103.779	100.158			16.000	162,010	35,145
9. 1999	1,314,378	205,278	1,109,100	99.697	96.075	100.398			16.000	220,879	48,003
10. 2000	1,215,821	229,990	985,831	87.438	92.778	86.280			16.000	260,258	63,593
11. 2001	1,357,561	302,842	1,054,719	95.028	118.729	89.877			16.000	485,570	91,826
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,065,413	400,944

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	1,980,168	2,039,862	2,072,069	2,128,382	2,177,320	2,235,385	2,239,196	2,198,894	2,184,490	2,280,034	95,544	81,140
2. 1992	1,001,093	993,932	905,906	882,787	843,979	843,404	833,696	820,956	816,633	814,652	(1,981)	(6,304)
3. 1993	X X X	922,156	892,308	841,605	794,012	784,433	771,611	755,121	744,592	748,647	4,055	(6,474)
4. 1994	X X X	X X X	865,091	840,145	813,378	804,958	785,008	771,312	760,936	766,431	5,495	(4,881)
5. 1995	X X X	X X X	X X X	827,171	809,307	788,582	783,323	775,368	774,417	779,621	5,204	4,253
6. 1996	X X X	X X X	X X X	X X X	827,726	799,533	808,245	814,082	826,080	823,983	(2,097)	9,901
7. 1997	X X X	X X X	X X X	X X X	X X X	820,721	840,447	874,598	889,973	909,148	19,175	34,550
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	959,215	995,703	1,022,487	1,056,455	33,968	60,752
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	942,749	982,544	1,023,811	41,267	81,062
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	914,648	907,421	(7,227)	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	976,106	X X X	X X X
12. Totals											193,403	253,999

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	480,929	773,928	959,875	1,107,650	1,232,321	1,353,149	1,416,107	1,487,765	1,524,294	X X X	X X X
2. 1992	254,690	462,794	561,077	635,533	681,344	711,653	732,594	745,702	755,635	762,172	X X X	X X X
3. 1993	X X X	249,967	420,257	520,824	586,783	630,381	656,921	675,372	687,346	694,533	X X X	X X X
4. 1994	X X X	X X X	274,212	440,359	534,728	605,749	645,822	674,837	690,326	702,880	X X X	X X X
5. 1995	X X X	X X X	X X X	291,730	458,211	550,303	610,744	655,080	684,295	702,473	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	321,198	484,269	578,524	651,659	702,134	735,667	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	313,235	491,981	613,966	703,144	762,976	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	359,413	599,400	743,984	851,357	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	363,065	594,979	744,902	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	373,772	579,065	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	410,421	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	669,400	472,151	463,166	422,376	386,281	359,722	298,845	223,364	218,057	153,145
2. 1992	437,604	303,229	190,584	140,667	84,607	71,406	52,635	28,547	22,475	13,309
3. 1993	X X X	419,588	269,438	177,448	105,239	79,630	58,105	30,769	18,432	14,027
4. 1994	X X X	X X X	358,683	219,064	140,653	100,663	65,017	36,309	22,937	21,242
5. 1995	X X X	X X X	X X X	323,161	185,473	117,115	75,509	46,129	33,411	24,969
6. 1996	X X X	X X X	X X X	X X X	292,538	160,298	95,165	57,972	43,551	26,465
7. 1997	X X X	X X X	X X X	X X X	X X X	281,004	150,058	88,800	59,555	42,724
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	326,993	147,542	86,743	44,772
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	318,138	156,531	69,673
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	278,020	111,182
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	260,851

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	81		23			5		109	X X X
2. 1992	47,347	1,960	45,387	64,961	18,375	1,972	21	4,392		481	52,929	24,698
3. 1993	51,227	2,242	48,985	33,944	833	1,481	14	3,825		407	38,403	20,932
4. 1994	55,904	4,534	51,370	42,468	1,267	1,845	29	4,618		504	47,635	25,392
5. 1995	60,762	4,299	56,463	38,375	642	2,079	17	3,313		690	43,108	21,808
6. 1996	64,405	4,309	60,096	56,395	3,303	2,967	63	4,435		809	60,431	29,473
7. 1997	72,470	4,507	67,963	40,672	141	1,754	9	4,704		873	46,980	20,524
8. 1998	83,330	5,089	78,241	56,398	738	2,443	21	5,877	3	804	63,956	24,336
9. 1999	88,027	5,833	82,194	52,389	912	1,971	35	6,908	7	643	60,314	21,193
10. 2000	92,966	7,127	85,839	59,472	1,220	1,802	37	7,370	6	202	67,381	21,575
11. 2001	100,087	8,970	91,117	55,505	1,038	1,830	37	6,415	3	16	62,672	20,985
12. Totals	X X X	X X X	X X X	500,660	28,469	20,167	283	51,862	19	5,429	543,918	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 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	290				65				22		5	377	16
2. 1992	132	2			9				10			149	5
3. 1993	127				20				10			157	6
4. 1994	207	27			15	2			16		5	209	12
5. 1995	315				36				24		25	375	26
6. 1996	453	5	10		73		45	2	34		49	608	48
7. 1997	632		45	7	55		153	4	49		72	923	69
8. 1998	1,071	27	42	11	93	4	269	6	86		171	1,513	144
9. 1999	2,351	81	94	21	138	5	389	8	182		359	3,039	348
10. 2000	3,298	102	151	63	138	3	677	15	270		674	4,351	764
11. 2001	16,776	978	1,705	69	243	4	1,112	22	1,469		1,090	20,232	3,461
12. Totals	25,652	1,222	2,047	171	885	18	2,645	57	2,172		2,450	31,933	4,899

	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	290	87
2. 1992	71,476	18,398	53,078	150.962	938.673	116.945			16.000	130	19
3. 1993	39,407	847	38,560	76.926	37.779	78.718			16.000	127	30
4. 1994	49,169	1,325	47,844	87.953	29.224	93.136			16.000	180	29
5. 1995	44,142	659	43,483	72.647	15.329	77.011			16.000	315	60
6. 1996	64,412	3,373	61,039	100.011	78.278	101.569			16.000	458	150
7. 1997	48,064	161	47,903	66.323	3.572	70.484			16.000	670	253
8. 1998	66,279	810	65,469	79.538	15.917	83.676			16.000	1,075	438
9. 1999	64,422	1,069	63,353	73.184	18.327	77.077			16.000	2,343	696
10. 2000	73,178	1,446	71,732	78.715	20.289	83.566			16.000	3,284	1,067
11. 2001	85,055	2,151	82,904	84.981	23.980	90.986			16.000	17,434	2,798
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	26,306	5,627

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	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	X X X	X X X	X X X	595	489	145	2	32			281	X X X
2. 1992	201,372	11,710	189,662	137,850	10,588	8,016	393	9,253	6	2,281	144,132	55,653
3. 1993	212,103	11,355	200,748	136,904	9,047	8,379	200	9,371	4	2,727	145,403	57,754
4. 1994	189,760	19,724	170,036	143,580	14,627	10,145	638	11,185	36	2,712	149,609	56,071
5. 1995	216,243	20,658	195,585	143,857	15,024	11,237	831	13,177	72	2,576	152,344	49,318
6. 1996	216,597	24,147	192,450	149,019	17,207	12,731	1,033	13,270	157	2,485	156,623	53,093
7. 1997	224,179	21,367	202,812	150,782	16,219	13,613	1,039	16,632	238	2,401	163,531	54,806
8. 1998	224,259	21,514	202,745	143,927	15,794	11,878	1,259	17,501	484	2,222	155,769	58,096
9. 1999	221,523	21,278	200,245	137,635	18,474	8,298	1,238	18,692	801	1,416	144,112	62,354
10. 2000	229,014	23,941	205,073	119,878	17,729	5,454	1,350	17,846	480	252	123,619	64,963
11. 2001	243,361	10,836	232,525	77,704	4,435	2,371	229	13,831		4	89,242	63,866
12. Totals	X X X	X X X	X X X	1,341,731	139,633	92,267	8,212	140,790	2,278	19,076	1,424,665	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	20,929	13,936	2,133		264	1			1,055	125	13	10,319	123
2. 1992	903	114			62				38	1	11	888	47
3. 1993	1,131	148	4		105				48	1	26	1,139	68
4. 1994	2,098	361	6		168		1		89	3	43	1,998	131
5. 1995	4,734	287	2		327		1		138	3	79	4,912	206
6. 1996	4,715	620	12	1	528		4		257	6	134	4,889	404
7. 1997	10,410	768	5	334	1,005		356		443	13	238	11,104	865
8. 1998	19,396	1,269	39	12	1,687		1,028		844	12	460	21,699	1,666
9. 1999	32,386	3,010	3,247	208	2,487	350	2,441	35	1,700	31	884	38,627	2,927
10. 2000	42,857	3,907	14,619	995	2,849	701	4,757	114	3,152	53	1,600	62,464	6,054
11. 2001	82,564	5,233	46,107	2,214	2,562	891	7,472	192	7,653	86	2,345	137,742	17,866
12. Totals	222,123	29,653	66,174	3,764	12,044	1,943	16,060	343	15,417	334	5,833	295,781	30,357

	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	9,126	1,193
2. 1992	156,122	11,102	145,020	77.529	94.808	76.462			16.000	789	99
3. 1993	155,942	9,400	146,542	73.522	82.783	72.998			16.000	987	152
4. 1994	167,272	15,665	151,607	88.149	79.421	89.162			16.000	1,743	255
5. 1995	173,473	16,217	157,256	80.221	78.502	80.403			16.000	4,449	463
6. 1996	180,536	19,024	161,512	83.351	78.784	83.924			16.000	4,106	783
7. 1997	193,246	18,611	174,635	86.202	87.102	86.107			16.000	9,313	1,791
8. 1998	196,300	18,832	177,468	87.533	87.534	87.533			16.000	18,154	3,545
9. 1999	206,886	24,147	182,739	93.393	113.483	91.258			16.000	32,415	6,212
10. 2000	211,412	25,329	186,083	92.314	105.798	90.740			16.000	52,574	9,890
11. 2001	240,264	13,280	226,984	98.727	122.554	97.617			16.000	121,224	16,518
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	254,880	40,901

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	892	291	66	1	43			709	X X X
2. 1992	92,996	11,389	81,607	64,733	9,365	6,218	833	5,736	28	171	66,461	16,301
3. 1993	89,877	10,402	79,475	62,522	8,432	6,302	903	5,745	30	233	65,204	15,130
4. 1994	74,488	15,174	59,314	68,455	11,395	7,013	1,333	6,456	18	135	69,178	16,659
5. 1995	68,773	16,878	51,895	68,805	12,836	6,314	1,296	6,198	14	149	67,171	17,205
6. 1996	84,561	18,264	66,297	75,399	13,949	7,269	1,237	7,086	30	237	74,538	18,460
7. 1997	97,563	20,431	77,132	89,350	16,359	7,924	1,069	7,792	39	208	87,599	20,763
8. 1998	115,405	21,739	93,666	87,975	13,709	6,968	1,000	8,860	57	264	89,037	22,258
9. 1999	103,729	28,370	75,359	82,187	24,196	6,260	1,431	8,601	121	541	71,300	22,941
10. 2000	100,812	29,106	71,706	42,316	11,154	2,894	409	6,764	43	98	40,368	19,942
11. 2001	80,332	16,845	63,487	12,756	1,176	807	15	4,522	1	15	16,893	14,251
12. Totals	X X X	X X X	X X X	655,390	122,862	58,035	9,527	67,803	381	2,051	648,458	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	3,627	194	1,094	1,462	190	1	1,295	544	159	1	4	4,163	58
2. 1992	422	13	129	403	25		151	106	18		7	223	7
3. 1993	488	76	155	241	49		176	85	21		13	487	14
4. 1994	1,058	124	328	176	86	16	377	124	47		25	1,456	18
5. 1995	2,115	235	501	770	163	37	609	172	84		25	2,258	52
6. 1996	3,683	797	1,114	1,281	293	67	1,372	187	175	1	20	4,304	77
7. 1997	7,999	1,533	1,438	1,508	819	104	1,430	223	315	1	45	8,632	173
8. 1998	19,462	4,643	2,179	2,948	1,411	245	1,117	312	678	2	90	16,697	365
9. 1999	29,114	7,035	5,941	7,245	2,989	591	2,099	555	1,152	4	797	25,865	1,253
10. 2000	31,482	9,985	14,252	11,529	2,208	520	4,576	1,432	1,721	6	595	30,767	1,311
11. 2001	23,508	3,871	31,639	6,641	646	191	4,243	538	2,473	3	38	51,265	2,876
12. Totals	122,958	28,506	58,770	34,204	8,879	1,772	17,445	4,278	6,843	18	1,659	146,117	6,204

	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	3,065	1,098
2. 1992	77,432	10,748	66,684	83.264	94.372	81.714			16.000	135	88
3. 1993	75,458	9,767	65,691	83.957	93.895	82.656			16.000	326	161
4. 1994	83,820	13,186	70,634	112.528	86.899	119.085			16.000	1,086	370
5. 1995	84,789	15,360	69,429	123.288	91.006	133.787			16.000	1,611	647
6. 1996	96,391	17,549	78,842	113.990	96.085	118.922			16.000	2,719	1,585
7. 1997	117,067	20,836	96,231	119.991	101.982	124.761			16.000	6,396	2,236
8. 1998	128,650	22,916	105,734	111.477	105.414	112.884			16.000	14,050	2,647
9. 1999	138,343	41,178	97,165	133.370	145.146	128.936			16.000	20,775	5,090
10. 2000	106,213	35,078	71,135	105.357	120.518	99.204			16.000	24,220	6,547
11. 2001	80,594	12,436	68,158	100.326	73.826	107.357			16.000	44,635	6,630
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	119,018	27,099

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	56,050	67,145	3,039	73	2,325	17		(5,821)	X X X
2. 1992	893,136	269,152	623,984	502,790	177,517	18,469	1,636	35,010	110	3,267	377,006	146,579
3. 1993	832,574	293,728	538,846	431,797	156,017	18,732	1,797	38,126	95	3,272	330,746	134,665
4. 1994	696,756	248,317	448,439	371,998	120,857	18,410	1,997	37,575	38	2,699	305,091	113,618
5. 1995	546,432	170,667	375,765	312,047	81,466	17,718	1,878	34,010	14	2,730	280,417	107,654
6. 1996	467,568	114,867	352,701	283,121	58,237	19,407	1,777	31,112	22	3,039	273,604	106,721
7. 1997	416,135	74,080	342,055	286,212	49,897	23,786	2,967	33,121	28	2,729	290,227	119,254
8. 1998	445,438	66,539	378,899	307,242	36,052	23,952	1,424	34,184	45	2,621	327,857	126,963
9. 1999	416,169	90,033	326,136	248,958	31,594	19,209	1,387	30,658	12	811	265,832	115,172
10. 2000	445,331	110,020	335,311	168,697	25,112	11,780	1,039	20,848	9	165	175,165	104,951
11. 2001	434,394	112,362	322,032	66,120	9,488	4,663	318	13,100	2	4	74,075	88,348
12. Totals	X X X	X X X	X X X	3,035,032	813,382	179,165	16,293	310,069	392	21,337	2,694,199	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	441,427	104,886	72,044	12,123	7,615	190	361	7	10,066		539	414,307	5,391
2. 1992	43,131	17,607	13,519	4,728	817	18	1,812	1	1,106		200	38,031	505
3. 1993	42,132	16,731	14,644	7,220	864	22	1,780	9	1,164		264	36,602	555
4. 1994	38,531	13,329	17,051	5,612	911	51	1,550	26	1,266		438	40,291	601
5. 1995	40,746	11,632	21,753	5,549	1,097	122	1,523	94	1,537		793	49,259	688
6. 1996	41,375	8,396	26,626	15,221	1,324	165	1,496	121	1,868		1,384	48,786	871
7. 1997	54,547	10,260	27,723	10,022	1,896	264	5,346	351	2,212		2,257	70,827	1,386
8. 1998	81,460	14,779	31,838	12,384	3,471	375	7,885	410	2,942		4,208	99,648	2,430
9. 1999	93,178	18,865	54,333	24,479	4,948	1,008	10,312	1,139	4,143		4,711	121,423	3,762
10. 2000	86,595	22,694	75,445	49,083	6,142	837	14,313	2,123	4,725		5,146	112,483	6,092
11. 2001	87,804	16,025	174,099	113,258	5,169	326	14,947	379	8,622		3,284	160,653	11,806
12. Totals	1,050,926	255,204	529,075	259,679	34,254	3,378	61,325	4,660	39,651		23,224	1,192,310	34,087

	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	396,462	17,845
2. 1992	616,654	201,617	415,037	69.044	74.908	66.514			16.000	34,315	3,716
3. 1993	549,239	181,891	367,348	65.969	61.925	68.173			16.000	32,825	3,777
4. 1994	487,292	141,910	345,382	69.937	57.149	77.019			16.000	36,641	3,650
5. 1995	430,431	100,755	329,676	78.771	59.036	87.735			16.000	45,318	3,941
6. 1996	406,329	83,939	322,390	86.903	73.075	91.406			16.000	44,384	4,402
7. 1997	434,843	73,789	361,054	104.496	99.607	105.554			16.000	61,988	8,839
8. 1998	492,974	65,469	427,505	110.672	98.392	112.828			16.000	86,135	13,513
9. 1999	465,739	78,484	387,255	111.911	87.172	118.740			16.000	104,167	17,256
10. 2000	388,545	100,897	287,648	87.249	91.708	85.785			16.000	90,263	22,220
11. 2001	374,524	139,796	234,728	86.218	124.416	72.890			16.000	132,620	28,033
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,065,118	127,192

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	1,260	174	1,036	213	63	13	11	1,959	X X X
2. 1992	35,054	5,865	29,189	45,924	15,803	6,142	1,120	2,764	228	1,048	37,679	3,173
3. 1993	48,030	9,466	38,564	45,998	13,866	7,581	2,021	3,857	244	1,004	41,305	3,211
4. 1994	47,172	9,796	37,376	30,396	2,209	5,675	840	3,180	145	955	36,057	3,444
5. 1995	46,014	8,369	37,645	31,645	3,010	4,648	191	2,860	53	736	35,899	4,341
6. 1996	43,787	9,055	34,732	36,070	4,051	4,608	142	3,127	8	1,068	39,604	5,597
7. 1997	52,275	10,062	42,213	40,738	7,550	5,618	487	2,951	56	1,170	41,214	5,749
8. 1998	56,596	10,046	46,550	38,390	7,616	5,170	261	3,109	122	628	38,670	6,775
9. 1999	55,484	11,040	44,444	34,184	8,723	3,402	158	3,660	259	344	32,106	6,844
10. 2000	65,787	12,096	53,691	30,824	4,356	2,022	173	3,317	271	162	31,363	6,805
11. 2001	74,705	11,061	63,644	17,945	421	952	30	2,495	31	56	20,910	5,604
12. Totals	X X X	X X X	X X X	353,374	67,779	46,854	5,636	31,383	1,430	7,182	356,766	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	5,767	21	284	82	2,101		(12)	255	169		9	7,951	4,095
2. 1992	299	(7)	30	16	51		51	50	9		5	381	8
3. 1993	379	23	28	13	71		67	106	10		10	413	34
4. 1994	885	24	59	87	333		(10)	178	26	1	20	1,003	34
5. 1995	1,744	79	119	68	705		(115)	143	51	1	33	2,213	46
6. 1996	2,030	74	115	161	596	47	120	182	58	1	113	2,454	66
7. 1997	4,807	832	553	193	795	93	1,196	118	152	3	347	6,264	98
8. 1998	5,111	492	610	188	1,220	39	1,679	47	156	2	575	8,008	163
9. 1999	6,260	511	1,924	255	1,194	23	2,427	161	221	3	369	11,073	398
10. 2000	9,845	2,109	3,064	1,463	667	51	3,373	60	378	13	361	13,631	382
11. 2001	43,582	21,028	29,717	5,711	719	124	11,816	98	2,585	82	1,879	61,376	1,278
12. Totals	80,709	25,186	36,503	8,237	8,452	377	20,592	1,398	3,815	106	3,721	114,767	6,602

	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	5,948	2,003
2. 1992	55,270	17,210	38,060	157.671	293.436	130.392			16.000	320	61
3. 1993	57,991	16,273	41,718	120.739	171.910	108.179			16.000	371	42
4. 1994	40,544	3,484	37,060	85.949	35.566	99.155			16.000	833	170
5. 1995	41,657	3,545	38,112	90.531	42.359	101.241			16.000	1,716	497
6. 1996	46,724	4,666	42,058	106.707	51.530	121.093			16.000	1,910	544
7. 1997	56,810	9,332	47,478	108.675	92.745	112.472			16.000	4,335	1,929
8. 1998	55,445	8,767	46,678	97.966	87.269	100.275			16.000	5,041	2,967
9. 1999	53,272	10,093	43,179	96.013	91.422	97.154			16.000	7,418	3,655
10. 2000	53,490	8,496	44,994	81.308	70.238	83.802			16.000	9,337	4,294
11. 2001	109,811	27,525	82,286	146.993	248.847	129.291			16.000	46,560	14,816
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	83,789	30,978

**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	35	36		2				(3)	X X X
2. 1992	3		3									1
3. 1993	2		2	1								2
4. 1994	3		3	1								5
5. 1995	5		5	4								2
6. 1996	12		12					2				3
7. 1997	8		8					21				79
8. 1998	21		21			1		20				83
9. 1999						1						1
10. 2000	8		8	1				27				1
11. 2001	4		4	1	(1)			47				1
12. Totals	X X X	X X X	X X X	43	35	2	2	117			125	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	1,229	1,208	1,300	1,300			1,096	1,096	1			22	6
2. 1992													
3. 1993													
4. 1994													
5. 1995	16				4							20	
6. 1996													
7. 1997													
8. 1998													
9. 1999													
10. 2000													
11. 2001			7				1					8	
12. Totals	1,245	1,208	1,307	1,300	4		1,097	1,096	1			50	6

	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	1
2. 1992									16.000		
3. 1993	1		1	50.000		50.000			16.000		
4. 1994	1		1	33.333		33.333			16.000		
5. 1995	24		24	480.000		480.000			16.000	16	4
6. 1996	2		2	16.667		16.667			16.000		
7. 1997	21		21	262.500		262.500			16.000		
8. 1998	21		21	100.000		100.000			16.000		
9. 1999	1		1						16.000		
10. 2000	28		28	350.000		350.000			16.000		
11. 2001	56	(1)	57	1,400.000		1,425.000			16.000	7	1
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	44	6

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

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1992									16.000		
3. 1993									16.000		
4. 1994									16.000		
5. 1995									16.000		
6. 1996									16.000		
7. 1997									16.000		
8. 1998									16.000		
9. 1999									16.000		
10. 2000									16.000		
11. 2001									16.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	40	(11)	4	2				53	X X X
2. 1992	2,319	798	1,521	1,294	382	105	32	65		21	1,050	X X X
3. 1993	2,178	1,195	983	1,279	499	108	44	44		4	888	X X X
4. 1994	2,683	1,320	1,363	2,421	888	189	74	73	6	5	1,715	X X X
5. 1995	3,400	1,926	1,474	3,751	1,321	363	129	41		4	2,705	X X X
6. 1996	9,332	3,942	5,390	4,293	1,801	498	233	16	6	2	2,767	X X X
7. 1997	8,587	5,502	3,085	5,712	2,303	455	211	39	10	4	3,682	X X X
8. 1998	9,382	5,622	3,760	6,986	2,908	423	195	274	32	5	4,548	X X X
9. 1999	9,457	5,536	3,921	6,126	1,903	300	145	162	15	17	4,525	X X X
10. 2000	16,628	5,882	10,746	5,261	2,043	130	119	96		3	3,325	X X X
11. 2001	17,248	8,468	8,780	5,254	1,120	308	45	47		6	4,444	X X X
12. Totals	X X X	X X X	X X X	42,417	15,157	2,883	1,229	857	69	71	29,702	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	186	18	82		8	5						253	
2. 1992	5	1	6		1							11	
3. 1993	13	4	9		2	1						19	
4. 1994	44	16	13	6	8	4						39	
5. 1995	152	18	64	2	12	5			1			204	
6. 1996	291	32	34	49	13	7	1	4	1			248	
7. 1997	419	62	228	7	30	13	5	1	2			601	
8. 1998	1,048	170	256	12	144	36	7	3	3			1,237	
9. 1999	1,675	185	401	72	120	38	97	9	5		2	1,994	1
10. 2000	1,071	545	706	208	278	90	160	21	6			1,357	3
11. 2001	14,130	11,910	1,189	106	1,849	1,372	480	994	140		8	3,406	10
12. Totals	19,034	12,961	2,988	462	2,465	1,571	750	1,032	158		10	9,369	14

	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	250	3
2. 1992	1,476	415	1,061	63.648	52.005	69.757			16.000	10	1
3. 1993	1,455	548	907	66.804	45.858	92.269			16.000	18	1
4. 1994	2,748	994	1,754	102.423	75.303	128.687			16.000	35	4
5. 1995	4,384	1,475	2,909	128.941	76.584	197.354			16.000	196	8
6. 1996	5,147	2,132	3,015	55.154	54.084	55.937			16.000	244	4
7. 1997	6,890	2,607	4,283	80.238	47.383	138.833			16.000	578	23
8. 1998	9,141	3,356	5,785	97.431	59.694	153.856			16.000	1,122	115
9. 1999	8,886	2,367	6,519	93.962	42.757	166.259			16.000	1,819	175
10. 2000	7,708	3,026	4,682	46.356	51.445	43.570			16.000	1,024	333
11. 2001	23,397	15,547	7,850	135.651	183.597	89.408			16.000	3,303	103
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8,599	770

**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	36,662	8,857	12,665	1,821	2,237	336		40,550	X X X
2. 1992	70,928	6,131	64,797	40,882	4,180	10,779	413	7,345	386	156	54,027	12,520
3. 1993	60,013	7,287	52,726	36,490	3,320	9,491	900	8,040	143	670	49,658	12,902
4. 1994	52,276	9,056	43,220	40,069	4,473	12,765	3,496	7,936	127	66	52,674	12,854
5. 1995	62,508	10,151	52,357	32,994	4,959	8,902	927	6,906	157	276	42,759	13,887
6. 1996	60,395	10,505	49,890	41,266	5,175	9,508	764	7,354	179	132	52,010	14,223
7. 1997	69,797	11,155	58,642	47,137	5,005	9,283	455	7,444	163	41	58,241	15,733
8. 1998	80,808	15,255	65,553	48,259	3,150	7,691	261	7,777	121	26	60,195	17,602
9. 1999	84,744	13,198	71,546	35,016	4,138	5,127	306	6,297	174	12	41,822	17,526
10. 2000	76,410	15,828	60,582	9,324	991	1,454	90	5,155	40	2	14,812	14,935
11. 2001	79,312	21,385	57,927	8,937	259	594	13	6,028	10		15,277	9,244
12. Totals	X X X	X X X	X X X	377,036	44,507	88,259	9,446	72,519	1,836	1,381	482,025	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	73,169	17,940	60,339	29,978	18,630	734	43,672	21,078	6,742	1	88	132,821	35,746
2. 1992	1,334	49	1,361	568	258	2	816	38	137		6	3,249	24
3. 1993	2,031	460	2,010	969	525		1,222	43	204		51	4,520	39
4. 1994	2,772	1,088	2,816	1,163	578	165	1,714	68	288		14	5,684	56
5. 1995	3,213	280	3,159	1,152	651	40	1,918	66	340		59	7,743	84
6. 1996	5,498	534	5,625	2,146	815	77	3,407	133	603		80	13,058	97
7. 1997	12,335	1,149	3,823	2,291	1,728	449	6,040	160	676		87	20,553	224
8. 1998	21,015	4,302	5,067	4,919	3,130	653	3,410	224	909		114	23,433	655
9. 1999	30,270	1,871	5,343	5,212	2,918	222	6,156	280	1,033		155	38,135	764
10. 2000	28,175	1,351	26,155	9,384	2,227	251	8,389	410	2,361		223	55,911	1,134
11. 2001	35,049	3,117	35,397	7,657	804	115	10,905	664	2,725		24	73,327	2,044
12. Totals	214,861	32,141	151,095	65,439	32,264	2,708	87,649	23,164	16,018	1	901	378,434	40,867

	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	85,590	47,231
2. 1992	62,912	5,636	57,276	88.698	91.926	88.393			16.000	2,078	1,171
3. 1993	60,013	5,835	54,178	100.000	80.074	102.754			16.000	2,612	1,908
4. 1994	68,938	10,580	58,358	131.873	116.829	135.025			16.000	3,337	2,347
5. 1995	58,083	7,581	50,502	92.921	74.682	96.457			16.000	4,940	2,803
6. 1996	74,076	9,008	65,068	122.653	85.750	130.423			16.000	8,443	4,615
7. 1997	88,466	9,672	78,794	126.748	86.706	134.364			16.000	12,718	7,835
8. 1998	97,258	13,630	83,628	120.357	89.348	127.573			16.000	16,861	6,572
9. 1999	92,160	12,203	79,957	108.751	92.461	111.756			16.000	28,530	9,605
10. 2000	83,240	12,517	70,723	108.939	79.081	116.739			16.000	43,595	12,316
11. 2001	100,439	11,835	88,604	126.638	55.343	152.958			16.000	59,672	13,655
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	268,376	110,058

**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	18	34	79	5	1	1		58	X X X
2. 1992	1,093		1,093	656		389		158	48		1,155	19
3. 1993	2,198	178	2,020	128		359		14	11		490	11
4. 1994	1,631	82	1,549	54		23		84	1		160	10
5. 1995	1,458	45	1,413	234		123		75			432	10
6. 1996	4,790	987	3,803	348	21	44	13	99	1		456	111
7. 1997	5,403	1,357	4,046	1,180	231	460	43	72	9		1,429	20
8. 1998	4,901	1,774	3,127	1,592	1	104	12	199			1,882	53
9. 1999	5,269	2,552	2,717	1,737	47	638	9	291	2		2,608	179
10. 2000	8,344	4,989	3,355	648	1	273	1	139			1,058	279
11. 2001	17,983	13,232	4,751	1,530	3	51		236			1,814	24
12. Totals	X X X	X X X	X X X	8,125	338	2,543	83	1,368	73		11,542	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	3,409				1,600				109			5,118	14
2. 1992	156								5			161	2
3. 1993	747								24			771	1
4. 1994	22		2	1			1		1			25	1
5. 1995	171		108	62			27	11	12			245	1
6. 1996	(12)	(2)	495	320			123	55	31			264	
7. 1997	777	652	487	461			530	274	56			463	1
8. 1998	28	4	1,590	1,050			404	181	103			890	1
9. 1999	2,179	1,778	743	446			181	78	116			917	1
10. 2000	823	328	2,251	1,936			557	405	129			1,091	9
11. 2001	991	28	5,357	5,086			1,244	1,005	286			1,759	7
12. Totals	9,291	2,788	11,033	9,362	1,600		3,067	2,009	872			11,704	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	3,409	1,709
2. 1992	1,364	48	1,316	124.794		120.403			16.000	156	5
3. 1993	1,272	11	1,261	57.871	6.180	62.426			16.000	747	24
4. 1994	187	2	185	11.465	2.439	11.943			16.000	23	2
5. 1995	750	73	677	51.440	162.222	47.912			16.000	217	28
6. 1996	1,128	408	720	23.549	41.337	18.932			16.000	165	99
7. 1997	3,562	1,670	1,892	65.926	123.066	46.762			16.000	151	312
8. 1998	4,020	1,248	2,772	82.024	70.349	88.647			16.000	564	326
9. 1999	5,885	2,360	3,525	111.691	92.476	129.739			16.000	698	219
10. 2000	4,820	2,671	2,149	57.766	53.538	64.054			16.000	810	281
11. 2001	9,695	6,122	3,573	53.912	46.267	75.205			16.000	1,234	525
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8,174	3,530

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	7,564	4,463	493	116	100	13	2	3,565	X X X
2. 2000	49,996	16,353	33,643	25,712	10,316	489	101	880	16	45	16,648	X X X
3. 2001	48,734	17,483	31,251	12,786	2,976	276	24	588	9	13	10,641	X X X
4. Totals	X X X	X X X	X X X	46,062	17,755	1,258	241	1,568	38	60	30,854	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	5,384	1,395	2,519	769	615	135	259	88	66	468	6,456	142	
2. 2000	4,939	2,131	2,198	812	176	18	214	53	51	310	4,564	75	
3. 2001	39,253	35,662	6,395	2,931	149	19	1,528	774	506	251	8,445	270	
4. Totals	49,576	39,188	11,112	4,512	940	172	2,001	915	623	1,029	19,465	487	

	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	5,739	717
2. 2000	34,659	13,447	21,212	69.324	82.230	63.050			16.000	4,194	370
3. 2001	61,481	42,395	19,086	126.156	242.493	61.073			16.000	7,055	1,390
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	16,988	2,477

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	(1,590)	48	181	174	119	27	(1,512)	X X X	
2. 2000	175,806	13,350	162,456	121,508	10,366	651	87	18,684	87	13,753	130,303	119,989
3. 2001	191,370	5,296	186,074	123,986	3,982	523	25	18,225	1	229	138,726	116,780
4. Totals	X X X	X X X	X X X	243,904	14,396	1,355	286	37,028	88	14,009	267,517	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	90	581	(818)	232	5	13	948	174	459	12	1,819	(328)	3,012
2. 2000	43	(63)	(1,478)	142	5	7	970	283	835	3	3,186	5	4,605
3. 2001	355	100	(1,792)	134	5	7	2,204	404	967	4	13,148	1,085	16,962
4. Totals	488	618	(4,088)	508	5	20	4,122	861	2,261	19	18,153	762	24,579

	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	(1,541)	1,213
2. 2000	141,213	10,905	130,308	80.323	81.685	80.211			16.000	(1,514)	1,519
3. 2001	144,468	4,657	139,811	75.491	87.934	75.137			16.000	(1,671)	2,756
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(4,726)	5,488

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	4,373	3,531	403	1	179	1	1,423	X X X	
2. 2000	21,355	5,722	15,633	11,577	7,990	743	1	930	8	5,251	X X X	
3. 2001	23,966	12,788	11,178	4,387	955	87	1	659		4,177	X X X	
4. Totals	X X X	X X X	X X X	20,337	12,476	1,233	3	1,768	8	49	10,851	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	17,128	13,430	3,325	1,851	1,238		134	69	206		837	6,681	33
2. 2000	7,268	5,804	664	144	690		148	40	92		369	2,874	18
3. 2001	6,765	5,402	2,126	295	231		831	94	116			4,278	16
4. Totals	31,161	24,636	6,115	2,290	2,159		1,113	203	414		1,206	13,833	67

	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	5,172	1,509
2. 2000	22,112	13,987	8,125	103.545	244.443	51.973			16.000	1,984	890
3. 2001	15,202	6,747	8,455	63.432	52.760	75.640			16.000	3,194	1,084
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	10,350	3,483

**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	11,330	301	6		165			11,200	X X X
2. 2000	81,056	779	80,277	47,067	167	11		1,225			48,136	X X X
3. 2001	77,926	2,154	75,772	33,246	210			512			33,548	X X X
4. Totals	X X X	X X X	X X X	91,643	678	17		1,902			92,884	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	48,124	1,535	895	574			7	(24)	20			46,961	812
2. 2000	21,866	58	1,254						9			23,071	420
3. 2001	31,259		9,127	1,301					108			39,193	658
4. Totals	101,249	1,593	11,276	1,875			7	(24)	137			109,225	1,890

	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	46,910	51
2. 2000	71,432	225	71,207	88.127	28.883	88.702			16.000	23,062	9
3. 2001	74,252	1,511	72,741	95.285	70.149	96.000			16.000	39,085	108
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	109,057	168

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									16.000		
3. 1993									16.000		
4. 1994									16.000		
5. 1995									16.000		
6. 1996									16.000		
7. 1997									16.000		
8. 1998									16.000		
9. 1999									16.000		
10. 2000									16.000		
11. 2001									16.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

NONE

SCHEDULE P-PART 1N-REINSURANCE

Nonproportional Assumed Property

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 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	24		436	350				110	X X X
2. 1992	1,844	120	1,724	4,911	3,294	13					1,630	X X X
3. 1993	2,178	772	1,406	234	56	12	3				187	X X X
4. 1994	1,952	283	1,669	962	101	20					881	X X X
5. 1995	2,216	449	1,767	853		5					858	X X X
6. 1996	5,310	725	4,585	1,647		5					1,652	X X X
7. 1997	8,168	1,139	7,029	5,903	1,600	10					4,313	X X X
8. 1998	11,616	1,979	9,637	13,147	4,343	69					8,873	X X X
9. 1999	13,637	1,748	11,889	14,779	3,164	349					11,964	X X X
10. 2000	7,348	961	6,387	1,914		51					1,965	X X X
11. 2001	9,824	6,454	3,370	3,995		4					3,999	X X X
12. Totals	X X X	X X X	X X X	48,369	12,558	974	353				36,432	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	3,780	1				1						3,780	X X X
2. 1992	29	8										21	X X X
3. 1993	1											1	X X X
4. 1994	25	40										(15)	X X X
5. 1995	5											5	X X X
6. 1996	23											23	X X X
7. 1997	211											211	X X X
8. 1998	980	630		1								349	X X X
9. 1999	2,109	1,305	70		1							875	X X X
10. 2000	1,617	9	330		5							1,943	X X X
11. 2001	12,212	4,214	2,907	9,680	1							1,226	X X X
12. Totals	20,992	6,207	3,307	9,681	8							8,419	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	3,779	1
2. 1992	4,953	3,302	1,651	268.601	2,751.667	95.766			16.000	21	
3. 1993	247	59	188	11.341	7.642	13.371			16.000	1	
4. 1994	1,007	141	866	51.588	49.823	51.887			16.000	(15)	
5. 1995	863		863	38.944		48.840			16.000	5	
6. 1996	1,675		1,675	31.544		36.532			16.000	23	
7. 1997	6,124	1,600	4,524	74.976	140.474	64.362			16.000	211	
8. 1998	14,196	4,974	9,222	122.211	251.339	95.694			16.000	349	
9. 1999	17,308	4,469	12,839	126.919	255.664	107.991			16.000	874	1
10. 2000	3,917	9	3,908	53.307	0.937	61.187			16.000	1,938	5
11. 2001	19,119	13,894	5,225	194.615	215.277	155.045			16.000	1,225	1
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8,411	8

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	5,681	3,971						1,710	X X X
2. 1992	736		736	177	(1)						178	X X X
3. 1993	501	1,445	(944)	75		2					77	X X X
4. 1994	481	(8)	489	96							96	X X X
5. 1995	590		590	193							193	X X X
6. 1996	384		384	235							235	X X X
7. 1997	692		692	1,844							1,844	X X X
8. 1998	1,404		1,404	766							766	X X X
9. 1999	3,045	(1)	3,046	1,805							1,805	X X X
10. 2000	5,979	12	5,967	1,074							1,074	X X X
11. 2001	10,339	4,391	5,948	136							136	X X X
12. Totals	X X X	X X X	X X X	12,082	3,970	2					8,114	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	26,349	22,431	42,089	39,736	31		1,218	1,218				6,302	X X X
2. 1992	248				1							249	X X X
3. 1993													X X X
4. 1994	18											18	X X X
5. 1995	26				3							29	X X X
6. 1996	105											105	X X X
7. 1997	1,805				1							1,806	X X X
8. 1998	432		54		3							489	X X X
9. 1999	1,646		187		2							1,835	X X X
10. 2000	2,419		384		53							2,856	X X X
11. 2001	940		3,372	3,525	1							788	X X X
12. Totals	33,988	22,431	46,086	43,261	95		1,218	1,218				14,477	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	6,271	31
2. 1992	426	(1)	427	57.880		58.016			16.000	248	1
3. 1993	77		77	15.369		(8.157)			16.000		
4. 1994	114		114	23.701		23.313			16.000	18	
5. 1995	222		222	37.627		37.627			16.000	26	3
6. 1996	340		340	88.542		88.542			16.000	105	
7. 1997	3,650		3,650	527.457		527.457			16.000	1,805	1
8. 1998	1,255		1,255	89.387		89.387			16.000	486	3
9. 1999	3,640		3,640	119.540		119.501			16.000	1,833	2
10. 2000	3,930		3,930	65.730		65.862			16.000	2,803	53
11. 2001	4,449	3,525	924	43.031	80.278	15.535			16.000	787	1
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	14,382	95

SCHEDULE P-PART 1P-REINSURANCE

Nonproportional Assumed Financial Lines

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1992												X X X
3. 1993												X X X
4. 1994												X X X
5. 1995												X X X
6. 1996												X X X
7. 1997	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									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	4											4	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	4											4	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									16.000		
3. 1993									16.000		
4. 1994									16.000		
5. 1995									16.000		
6. 1996									16.000		
7. 1997	4		4	400.000		400.000			16.000	4	
8. 1998									16.000		
9. 1999									16.000		
10. 2000									16.000		
11. 2001									16.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4	

**SCHEDULE P-PART 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	3,593	5,902	7,195	4,307	213	597		195	X X X
2. 1992	20,849	596	20,253	10,532	1,529	6,590	493	2,128	109	33	17,119	1,690
3. 1993	21,041	946	20,095	7,901	369	4,892	408	2,053	85	10	13,984	1,635
4. 1994	10,829	499	10,330	6,099	428	4,494	227	2,069	109	6	11,898	5,840
5. 1995	18,539	637	17,902	5,474	68	3,111	93	2,028	(14)	11	10,466	1,699
6. 1996	19,976	783	19,193	7,256	611	3,838	172	3,377	18	5	13,670	1,919
7. 1997	18,044	797	17,247	7,380	801	4,122	576	1,154	60	17	11,219	1,994
8. 1998	14,086	1,192	12,894	3,719	401	1,999	80	750	22	2	5,965	1,556
9. 1999	14,837	1,154	13,683	2,055	155	1,030	51	688	12		3,555	1,396
10. 2000	13,559	1,715	11,844	807	185	282	24	610	18		1,472	1,726
11. 2001	18,957	3,348	15,609	379	13	108	10	256	1		719	799
12. Totals	X X X	X X X	X X X	55,195	10,462	37,661	6,441	15,326	1,017	84	90,262	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	64,092	26,892	19,963	8,559	25,121	11,871	23,505	19,439	2,383	1		68,302	58,289
2. 1992	623	3	194	1	527		228		23		1	1,591	67
3. 1993	1,065	15	328	110	885	1	387	7	39			2,571	101
4. 1994	1,715	18	529	20	775	2	623	1	63			3,664	125
5. 1995	823	66	253	23	388	5	298	1	30		5	1,697	113
6. 1996	1,495	259	481	167	531	15	562	4	55			2,679	278
7. 1997	3,034	451	878	258	961	89	2,349	14	108		2	6,518	108
8. 1998	3,006	552	977	445	1,199	44	2,222	15	110		3	6,458	272
9. 1999	2,707	1,017	1,459	627	1,085	133	2,613	22	122		2	6,187	157
10. 2000	977	956	3,121	636	624	107	3,050	26	160		6	6,207	393
11. 2001	2,030	610	8,443	734	125	17	2,866	34	430		5	12,499	179
12. Totals	81,567	30,839	36,626	11,580	32,221	12,284	38,703	19,563	3,523	1	24	118,373	60,082

	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	48,604	19,698
2. 1992	20,845	2,135	18,710	99.981	358.221	92.381			16.000	813	778
3. 1993	17,550	995	16,555	83.409	105.180	82.384			16.000	1,268	1,303
4. 1994	16,367	805	15,562	151.140	161.323	150.649			16.000	2,206	1,458
5. 1995	12,405	242	12,163	66.913	37.991	67.942			16.000	987	710
6. 1996	17,595	1,246	16,349	88.081	159.132	85.182			16.000	1,550	1,129
7. 1997	19,986	2,249	17,737	110.763	282.183	102.841			16.000	3,203	3,315
8. 1998	13,982	1,559	12,423	99.262	130.789	96.347			16.000	2,986	3,472
9. 1999	11,759	2,017	9,742	79.255	174.783	71.198			16.000	2,522	3,665
10. 2000	9,631	1,952	7,679	71.030	113.819	64.835			16.000	2,506	3,701
11. 2001	14,637	1,419	13,218	77.212	42.384	84.682			16.000	9,129	3,370
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	75,774	42,599

**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	117		117	128		33		123			284	90
3. 1993	202	3	199	155		14		(58)			111	88
4. 1994	378		378	11		4		8			23	72
5. 1995	302	13	289	588		81		98			767	20
6. 1996	211	17	194	2		2		43			47	59
7. 1997	159	3	156	94		1,014		10			1,118	9
8. 1998	48	2	46	53		35		22			110	31
9. 1999	107	(117)	224	2		9		18			29	8
10. 2000	90	12	78	4		8		3			15	25
11. 2001	47		47									6
12. Totals	X X X	X X X	X X X	1,037		1,200		267			2,504	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													1
4. 1994													2
5. 1995													1
6. 1996													
7. 1997	489						240		21			750	2
8. 1998													2
9. 1999	124						61		5			190	2
10. 2000	179						88		8			275	14
11. 2001	72						35		3			110	4
12. Totals	864						424		37			1,325	26

	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	284		284	242.735		242.735			16.000		
3. 1993	111		111	54.950		55.779			16.000		
4. 1994	23		23	6.085		6.085			16.000		
5. 1995	767		767	253.974		265.398			16.000		
6. 1996	47		47	22.275		24.227			16.000		
7. 1997	1,868		1,868	1,174.843		1,197.436			16.000	489	261
8. 1998	110		110	229.167		239.130			16.000		
9. 1999	219		219	204.673		97.768			16.000	124	66
10. 2000	290		290	322.222		371.795			16.000	179	96
11. 2001	110		110	234.043		234.043			16.000	72	38
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	864	461

SCHEDULE P-PART 1S FINANCIAL GUARANTY / MORTGAGE GUARANTY

(\$000 omitted)

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

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	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2000									16.000		
3. 2001									16.000		
4. 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 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	30	24	29	44	88	100	74	76	97	77	(20)	1
2. 1992												
3. 1993	X X X								1	1		1
4. 1994	X X X	X X X							1	1		1
5. 1995	X X X	X X X	X X X	1	1		4	4	4	24	20	20
6. 1996	X X X	X X X	X X X	X X X			8					
7. 1997	X X X	X X X	X X X	X X X	X X X		6					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12	21			1	(20)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		4	1	(3)	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	2	1	(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	10	X X X	X X X
12. Totals											(3)	4

**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												
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
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	521	625	604	620	898	1,011	951	855	1,054	1,179	125	324
2. 1992	651	872	890	887	1,001	1,006	1,002	996	1,003	996	(7)	
3. 1993	X X X	665	914	763	917	899	859	866	862	863	1	(3)
4. 1994	X X X	X X X	749	1,011	2,308	2,124	2,091	1,772	1,933	1,687	(246)	(85)
5. 1995	X X X	X X X	X X X	763	3,255	3,303	3,044	2,792	2,768	2,867	99	75
6. 1996	X X X	X X X	X X X	X X X	1,571	2,917	3,154	3,187	3,222	3,004	(218)	(183)
7. 1997	X X X	X X X	X X X	X X X	X X X	1,800	5,995	4,367	4,257	4,252	(5)	(115)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,699	5,110	5,151	5,540	389	430
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,961	5,414	6,367	953	3,406
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	5,741	4,580	(1,161)	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	7,663	X X X	X X X
12. Totals											(70)	3,849

**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	313,873	346,664	375,945	422,767	450,345	483,447	501,777	506,118	528,548	531,347	2,799	25,229
2. 1992	56,015	55,885	52,936	51,428	52,774	51,295	51,387	51,904	44,590	50,180	5,590	(1,724)
3. 1993	X X X	52,822	51,803	49,897	48,582	46,227	44,663	46,095	43,788	46,077	2,289	(18)
4. 1994	X X X	X X X	55,499	53,023	53,031	54,344	53,142	52,610	49,989	50,261	272	(2,349)
5. 1995	X X X	X X X	X X X	46,276	44,208	45,988	46,574	48,531	44,423	43,413	(1,010)	(5,118)
6. 1996	X X X	X X X	X X X	X X X	49,228	46,837	51,853	52,416	53,858	57,290	3,432	4,874
7. 1997	X X X	X X X	X X X	X X X	X X X	49,767	49,907	63,140	66,111	70,837	4,726	7,697
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	58,239	61,561	66,967	75,063	8,096	13,502
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,621	55,274	72,801	17,527	16,180
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,136	63,247	2,111	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	79,861	X X X	X X X
12. Totals											45,832	58,273

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	2,820	7,498	10,666	11,450	14,711	15,266	15,850	13,938	15,179	18,465	3,286	4,527
2. 1992	452	574	603	1,011	1,367	1,252	1,215	1,207	1,168	1,201	33	(6)
3. 1993	X X X	49	61	166	1,146	1,397	1,723	1,661	1,391	1,234	(157)	(427)
4. 1994	X X X	X X X	255	403	916	851	526	465	439	101	(338)	(364)
5. 1995	X X X	X X X	X X X	155	565	539	447	330	331	590	259	260
6. 1996	X X X	X X X	X X X	X X X	870	1,190	1,142	1,995	2,205	591	(1,614)	(1,404)
7. 1997	X X X	X X X	X X X	X X X	X X X	2,214	1,789	7,232	4,501	1,773	(2,728)	(5,459)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,438	3,865	3,750	2,470	(1,280)	(1,395)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,867	3,272	3,120	(152)	253
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,325	1,881	(444)	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	3,051	X X X	X X X
12. Totals											(3,135)	(4,015)

**SCHEDULE P-PART 2I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,291	20,895	22,119	1,224	4,828
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	19,509	20,297	788	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	18,001	X X X	X X X
4. Totals											2,012	4,828

SCHEDULE P-PART 2J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,624	2,160	106	(2,054)	(4,518)
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	110,375	110,879	504	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	120,624	X X X	X X X
4. Totals											(1,550)	(4,518)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,828	8,464	8,740	276	(88)
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,649	7,111	3,462	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	7,680	X X X	X X X
4. Totals											3,738	(88)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95,208	105,100	96,795	(8,305)	1,587
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	77,752	79,437	1,685	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	78,064	X X X	X X X
4. Totals											(6,620)	1,587

SCHEDULE P-PART 2M-INTERNATIONAL

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

NONE

SCHEDULE P-PART 2N-REINSURANCE Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 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	398	416	448	421	512	632	966	4,163	4,100	4,205	105	42
2. 1992	2,583	1,091	2,331	2,609	2,765	2,749	1,609	1,642	1,654	1,651	(3)	9
3. 1993	X X X	458	298	510	231	221	213	219	211	188	(23)	(31)
4. 1994	X X X	X X X	593	1,165	824	1,285	901	861	869	866	(3)	5
5. 1995	X X X	X X X	X X X	667	1,568	1,075	908	879	861	863	2	(16)
6. 1996	X X X	X X X	X X X	X X X	3,377	2,257	1,702	1,639	1,674	1,675	1	36
7. 1997	X X X	X X X	X X X	X X X	X X X	5,131	4,366	4,435	4,383	4,524	141	89
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	6,041	9,227	8,842	9,222	380	(5)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,207	12,531	12,839	308	2,632
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	2,025	3,908	1,883	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	5,225	X X X	X X X
12. Totals											2,791	2,761

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	15,379	17,923	19,796	21,508	24,260	26,100	24,337	21,169	17,880	20,557	2,677	(612)
2. 1992	410	153	219	320	335	351	347	347	337	427	90	80
3. 1993	X X X	32	54	156	79	142	112	103	92	77	(15)	(26)
4. 1994	X X X	X X X	28	148	46	127	166	141	141	114	(27)	(27)
5. 1995	X X X	X X X	X X X	174	104	181	219	218	213	222	9	4
6. 1996	X X X	X X X	X X X	X X X	153	281	276	433	338	340	2	(93)
7. 1997	X X X	X X X	X X X	X X X	X X X	295	329	471	3,392	3,650	258	3,179
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	509	1,041	1,082	1,255	173	214
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,273	3,050	3,640	590	2,367
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	2,326	3,930	1,604	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	924	X X X	X X X
12. Totals											5,361	5,086

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

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

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	115,580	117,073	115,713	123,366	131,217	138,873	136,282	133,810	142,858	143,947	1,089	10,137
2. 1992	26,267	25,832	23,560	21,494	19,848	19,110	19,384	18,927	16,390	16,668	278	(2,259)
3. 1993	X X X	27,025	22,656	20,345	18,720	18,006	17,083	15,306	13,061	14,548	1,487	(758)
4. 1994	X X X	X X X	18,309	17,991	18,219	17,723	16,376	15,226	11,676	13,539	1,863	(1,687)
5. 1995	X X X	X X X	X X X	18,961	18,090	17,632	15,547	11,891	9,104	10,091	987	(1,800)
6. 1996	X X X	X X X	X X X	X X X	16,239	12,316	10,337	11,836	13,307	12,935	(372)	1,099
7. 1997	X X X	X X X	X X X	X X X	X X X	12,729	9,404	11,203	12,907	16,535	3,628	5,332
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	10,874	10,255	10,216	11,585	1,369	1,330
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,909	13,169	8,944	(4,225)	(3,965)
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	9,573	6,927	(2,646)	X X X
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,533	X X X	X X X
12. Totals											3,458	7,429

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	1,158	1,034	1,360	1,150	1,649	1,279	1,249	1,245	1,217	1,228	11	(17)
2. 1992	250	250	322	323	275	161	161	161	161	161		
3. 1993	X X X	85	123	196	228	104	169	169	169	169		
4. 1994	X X X	X X X	21	210	185	15	14	14	14	15	1	1
5. 1995	X X X	X X X	X X X	305	995	555	531	664	668	669	1	5
6. 1996	X X X	X X X	X X X	X X X	372	339	354	4	4	4		
7. 1997	X X X	X X X	X X X	X X X	X X X	1,574	1,772	2,016	1,651	1,837	186	(179)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	7	51	79	88	9	37
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	105	124	196	72	91
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	158	279	121	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	107	X X X	X X X
12. Totals											401	(62)

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	3,347	5,292	6,464	5,540	7,981	8,242	8,448	8,581	8,685		4
2. 1992	32,708	44,786	46,161	46,867	47,369	47,964	48,325	48,442	48,515	48,537	17,330	7,363
3. 1993	X X X	24,427	31,162	32,441	32,011	33,924	34,360	34,444	34,573	34,578	14,372	6,554
4. 1994	X X X	X X X	33,393	39,631	41,027	42,029	42,462	42,763	42,929	43,017	17,168	8,212
5. 1995	X X X	X X X	X X X	28,125	36,389	37,869	38,693	39,265	39,644	39,795	15,037	6,745
6. 1996	X X X	X X X	X X X	X X X	42,676	52,083	53,633	54,949	55,440	55,996	20,624	8,801
7. 1997	X X X	X X X	X X X	X X X	X X X	29,185	38,586	40,599	41,635	42,276	13,712	6,744
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	41,731	54,101	56,689	58,082	15,076	9,116
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,090	50,721	53,413	13,703	7,143
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	46,029	60,017	14,043	6,768
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	56,260	11,635	5,889

**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	58,991	84,388	98,830	105,973	111,240	114,108	115,649	115,893	116,142		67
2. 1992	44,425	93,204	105,779	118,099	125,252	130,058	132,323	133,733	134,417	134,885	30,279	25,328
3. 1993	X X X	44,327	85,350	107,086	118,414	127,408	131,648	134,225	135,664	136,036	29,592	28,094
4. 1994	X X X	X X X	45,562	87,088	107,461	121,758	130,237	135,005	137,485	138,460	30,292	25,648
5. 1995	X X X	X X X	X X X	46,076	85,581	108,098	122,278	131,711	136,883	139,239	30,365	18,748
6. 1996	X X X	X X X	X X X	X X X	47,611	89,648	112,730	128,563	138,434	143,510	32,547	20,142
7. 1997	X X X	X X X	X X X	X X X	X X X	51,936	93,704	117,971	135,870	147,137	32,820	21,121
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	54,110	94,391	119,229	138,752	32,947	23,483
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,542	100,589	126,221	33,264	26,163
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	60,274	106,253	32,992	25,918
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	75,411	22,177	23,823

**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	51,060	82,104	96,915	99,910	105,401	108,104	109,228	108,698	109,364		
2. 1992	10,374	26,926	40,581	50,309	55,404	58,077	59,628	60,370	60,678	60,753	8,973	7,322
3. 1993	X X X	11,081	26,190	40,026	49,913	54,854	57,151	58,463	59,313	59,489	8,740	6,376
4. 1994	X X X	X X X	11,288	25,956	39,056	50,200	56,333	60,192	61,402	62,740	9,939	6,702
5. 1995	X X X	X X X	X X X	11,256	25,048	40,208	48,755	54,477	59,353	60,987	10,309	6,845
6. 1996	X X X	X X X	X X X	X X X	15,238	29,831	44,989	56,492	63,995	67,482	11,160	7,223
7. 1997	X X X	X X X	X X X	X X X	X X X	16,321	36,231	55,421	72,050	79,846	12,165	8,425
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	18,296	42,097	64,600	80,234	12,646	9,247
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,558	41,421	62,820	11,973	9,715
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,671	33,647	9,922	8,709
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	12,372	5,761	5,615

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	229,337	369,641	469,210	545,077	608,484	663,424	692,379	726,985	718,856		485
2. 1992	93,849	190,323	244,558	278,776	299,721	314,055	324,207	331,515	337,490	342,106	96,783	49,290
3. 1993	X X X	80,719	165,278	214,547	244,031	260,936	272,870	281,297	288,100	292,715	94,035	40,076
4. 1994	X X X	X X X	73,803	154,687	198,950	225,325	242,516	254,365	261,157	267,554	87,927	25,090
5. 1995	X X X	X X X	X X X	70,691	147,603	185,683	211,108	226,978	238,024	246,421	82,906	24,060
6. 1996	X X X	X X X	X X X	X X X	82,385	147,821	189,112	214,594	230,726	242,514	80,847	25,004
7. 1997	X X X	X X X	X X X	X X X	X X X	76,049	161,148	208,185	238,102	257,134	85,055	32,813
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	87,832	191,056	249,865	293,718	87,081	37,452
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	81,070	171,978	235,186	77,823	33,588
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	72,288	154,326	67,251	31,607
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	60,977	44,946	31,597

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	14,907	24,715	32,054	38,240	42,144	46,536	47,919	48,997	50,906		3,185
2. 1992	8,408	21,623	26,101	29,368	31,651	33,368	34,186	34,713	34,989	35,143	1,701	1,464
3. 1993	X X X	15,418	25,331	27,783	30,535	32,953	35,086	36,263	36,701	37,692	1,776	1,401
4. 1994	X X X	X X X	13,032	20,044	23,302	26,508	28,788	30,638	31,868	33,022	1,878	1,532
5. 1995	X X X	X X X	X X X	11,831	20,063	23,541	26,867	29,528	31,688	33,092	2,116	2,179
6. 1996	X X X	X X X	X X X	X X X	12,939	22,448	26,437	30,522	33,172	36,485	2,351	3,180
7. 1997	X X X	X X X	X X X	X X X	X X X	14,474	24,395	30,442	35,178	38,319	2,247	3,405
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	12,863	24,207	30,914	35,683	2,647	3,965
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,912	21,708	28,705	2,422	4,024
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	14,688	28,317	2,273	4,150
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	18,446	1,284	3,041

**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	5	10	11	16	42	43	50	59	56		
2. 1992												1
3. 1993	X X X									1		2
4. 1994	X X X	X X X								1		5
5. 1995	X X X	X X X	X X X				4	4	4	4		2
6. 1996	X X X	X X X	X X X	X X X								3
7. 1997	X X X	X X X	X X X	X X X	X X X							79
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				1		83
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		1		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	2		

**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												
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						1
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	215	314	384	574	736	792	843	873	926	X X X	X X X
2. 1992	547	763	802	835	947	955	970	979	982	985	X X X	X X X
3. 1993	X X X	429	625	664	741	792	813	830	841	844	X X X	X X X
4. 1994	X X X	X X X	556	710	913	1,204	1,294	1,536	1,572	1,648	X X X	X X X
5. 1995	X X X	X X X	X X X	619	1,617	1,969	2,163	2,476	2,606	2,664	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	703	1,507	1,658	2,323	2,681	2,757	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	930	1,869	2,745	3,591	3,653	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,222	3,212	3,713	4,306	X X X	X X X
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,494	3,591	4,378	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	2,998	3,229	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	4,397	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	89,181	149,325	185,224	224,418	258,114	304,659	333,350	366,618	405,267		
2. 1992	2,163	7,617	17,062	26,135	32,255	37,218	42,368	44,178	46,409	47,068	5,091	7,406
3. 1993	X X X	2,169	6,684	15,993	23,833	31,615	36,058	39,671	40,978	41,761	5,425	7,438
4. 1994	X X X	X X X	3,659	10,701	20,040	31,070	35,355	40,133	43,141	44,865	5,203	7,595
5. 1995	X X X	X X X	X X X	2,512	8,211	16,262	23,568	29,994	33,717	36,010	5,387	8,416
6. 1996	X X X	X X X	X X X	X X X	2,451	8,956	18,858	29,604	38,303	44,835	5,261	8,865
7. 1997	X X X	X X X	X X X	X X X	X X X	4,825	13,055	27,414	40,892	50,960	5,505	10,003
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	5,176	19,265	36,714	52,539	5,890	11,056
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,364	17,420	35,699	5,621	11,140
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	3,158	9,697	4,651	9,150
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	9,259	2,353	4,846

**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	1,615	3,824	5,296	7,496	9,446	13,336	13,356	13,398	13,456		340
2. 1992	337	373	396	784	954	982	999	1,002	1,011	1,045	5	11
3. 1993	X X X	8	39	114	157	170	486	484	489	487	4	7
4. 1994	X X X	X X X		62	96	409	414	355	355	77	2	8
5. 1995	X X X	X X X	X X X	65	125	149	165	266	280	357	4	5
6. 1996	X X X	X X X	X X X	X X X		128	174	288	351	358	1	109
7. 1997	X X X	X X X	X X X	X X X	X X X	98	337	1,279	1,332	1,366	4	15
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	846	1,426	1,644	1,683	8	44
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24	1,193	2,319	6	172
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	919	1	269
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	1,578	1	16

**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	12,251	15,729	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	9,277	15,784	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	10,062	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	2,512	881	530,452	198,036
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	109,051	111,706	83,414	31,970
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	120,502	73,173	26,645

**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	1,021	2,265	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	2,001	4,329	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	3,518	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	20,969	32,004	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	37,324	46,911	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	33,036	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	108	229	306	357	393	585	617	315	425	X X X	X X X
2. 1992	1,690	1,576	1,155	1,250	1,477	1,493	1,539	1,543	1,554	1,630	X X X	X X X
3. 1993	X X X	10	61	107	119	130	168	184	191	187	X X X	X X X
4. 1994	X X X	X X X	109	538	765	795	871	869	890	881	X X X	X X X
5. 1995	X X X	X X X	X X X	178	552	814	854	864	848	858	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	924	1,366	1,526	1,594	1,636	1,652	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	1,758	3,557	3,904	4,042	4,313	X X X	X X X
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	3,207	7,410	9,328	8,873	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	2,018	10,854	11,964	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	522	1,965	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	3,999	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	2,216	4,496	7,416	9,411	11,223	12,715	11,808	12,545	14,255	X X X	X X X
2. 1992	32	104	106	141	176	178	177	177	177	178	X X X	X X X
3. 1993	X X X	23	3	39	42	48	59	61	77	77	X X X	X X X
4. 1994	X X X	X X X	(4)	8	12	40	59	78	90	96	X X X	X X X
5. 1995	X X X	X X X	X X X	16	20	49	92	126	158	193	X X X	X X X
6. 1996	X X X	X X X	X X X	X X X	7	21	38	191	206	235	X X X	X X X
7. 1997	X X X	X X X	X X X	X X X	X X X	6	19	169	730	1,844	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	17	217	539	766	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	90	878	1,805	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	171	1,074	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	136	X X X	X X X

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

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

NONE

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	24,275	42,839	50,830	59,357	68,160	75,378	76,113	77,448	78,027		23,293
2. 1992	417	1,512	3,982	8,120	10,527	12,122	13,574	14,694	14,863	15,100	606	1,017
3. 1993	X X X	749	1,733	3,397	5,777	8,277	9,891	10,848	11,511	12,016	581	953
4. 1994	X X X	X X X	145	1,372	3,031	5,130	7,367	8,586	9,194	9,938	1,998	3,716
5. 1995	X X X	X X X	X X X	236	1,204	2,372	4,584	6,501	7,438	8,424	599	987
6. 1996	X X X	X X X	X X X	X X X	252	741	2,469	4,863	8,303	10,311	541	1,100
7. 1997	X X X	X X X	X X X	X X X	X X X	331	1,744	4,257	5,807	10,125	485	1,402
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	335	1,573	3,204	5,237	398	886
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	339	959	2,879	372	866
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	293	880	407	926
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	464	207	413

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	611	1,152	1,084	1,207	1,225	1,229	1,228	1,228	1,228		2,361
2. 1992	2	4	6	159	158	161	161	161	161	161	31	59
3. 1993	X X X	2	9	9	52	52	169	169	169	169	35	52
4. 1994	X X X	X X X	3	4	4	14	14	14	14	14	15	42
5. 1995	X X X	X X X	X X X	218	206	304	304	664	668	669	4	14
6. 1996	X X X	X X X	X X X	X X X	3	4	4	4	4	4	3	55
7. 1997	X X X	X X X	X X X	X X X	X X X	257	702	963	1,104	1,108	3	6
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		33	78	88	3	26
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9	11	11	2	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		12	1	11
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

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

NONE

SCHEDULE P-PART 4A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	287	240	341	551	396	227	169	52	13	
2. 1992	3,803	139	304	382	269	136	110	64	16	
3. 1993	XXX	3,367	827	598	462	257	155	79	48	
4. 1994	XXX	XXX	2,776	820	671	393	245	130	65	
5. 1995	XXX	XXX	XXX	2,579	927	621	408	245	130	
6. 1996	XXX	XXX	XXX	XXX	1,764	956	634	439	259	53
7. 1997	XXX	XXX	XXX	XXX	XXX	2,378	1,050	774	424	187
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	2,606	931	820	294
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,518	883	454
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,311	750
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,726

**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	32,620	10,388	6,048	4,945	2,661	1,968	1,923	2,257	2,174	2,133
2. 1992	68,954	27,336	14,772	6,349	1,244	659	423	232	78	
3. 1993	XXX	71,588	38,218	21,726	8,684	2,851	909	475	238	4
4. 1994	XXX	XXX	59,812	36,011	17,529	5,656	1,563	800	446	7
5. 1995	XXX	XXX	XXX	61,282	33,951	18,181	6,062	3,121	1,036	3
6. 1996	XXX	XXX	XXX	XXX	55,225	33,221	17,999	6,884	2,622	15
7. 1997	XXX	XXX	XXX	XXX	XXX	56,733	30,411	14,208	4,884	27
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	53,840	26,707	10,341	1,053
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,584	23,763	5,445
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,465	18,267
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,173

**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	41,564	24,314	13,415	9,996	4,936	4,058	484	(76)	(1,270)	383
2. 1992	39,786	25,312	9,235	6,115	3,075	1,647	705	521	(1,114)	(229)
3. 1993	XXX	38,593	16,953	8,744	4,175	2,149	1,099	968	351	5
4. 1994	XXX	XXX	28,421	16,336	7,953	3,269	1,722	844	175	405
5. 1995	XXX	XXX	XXX	26,483	11,689	4,408	1,648	998	2,413	168
6. 1996	XXX	XXX	XXX	XXX	22,072	8,412	4,500	1,739	712	1,018
7. 1997	XXX	XXX	XXX	XXX	XXX	19,297	13,383	4,560	1,988	1,137
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	29,035	10,134	3,596	36
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,125	10,667	240
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,489	5,867
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,703

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	370,643	267,948	233,838	203,233	179,548	156,932	114,818	68,699	66,200	79,712
2. 1992	237,655	188,563	120,688	95,101	55,320	51,801	40,550	19,049	26,478	11,504
3. 1993	XXX	224,104	156,558	107,442	63,724	56,677	44,268	20,815	15,033	11,213
4. 1994	XXX	XXX	186,967	110,290	75,342	62,062	42,389	22,301	17,861	15,920
5. 1995	XXX	XXX	XXX	150,806	84,818	54,939	40,078	25,097	22,756	20,148
6. 1996	XXX	XXX	XXX	XXX	138,957	70,253	42,317	30,622	27,393	17,461
7. 1997	XXX	XXX	XXX	XXX	XXX	131,346	63,954	40,589	34,147	27,858
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	158,763	71,256	49,510	33,460
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147,757	81,598	48,556
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123,976	46,722
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,318

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	16,748	12,164	9,713	7,861	6,314	5,705	1,302	465	77	(65)
2. 1992	8,521	5,288	3,439	3,079	2,486	2,105	1,628	1,120	(92)	15
3. 1993	XXX	10,586	4,905	3,736	2,944	2,179	1,250	615	1,177	(24)
4. 1994	XXX	XXX	15,538	10,590	7,993	5,510	2,622	773	507	(216)
5. 1995	XXX	XXX	XXX	12,251	8,591	5,395	3,211	1,512	808	(207)
6. 1996	XXX	XXX	XXX	XXX	13,473	9,619	6,503	2,719	1,643	(108)
7. 1997	XXX	XXX	XXX	XXX	XXX	12,374	8,516	4,904	2,504	1,438
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	13,976	7,057	4,672	2,054
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,816	9,427	3,935
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,866	4,914
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,724

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	1									
2. 1992										
3. 1993	XXX	1								
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX	1						
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			4
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

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										
2. 1992										
3. 1993	XXX									
4. 1994	XXX	XXX								
5. 1995	XXX	XXX	XXX	NONE						
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	848	301	292	274	192	182	9	(97)	84	82
2. 1992	28	39	42	25	21	16	1	4	11	6
3. 1993	XXX	36	56	45	49	24	8	5	9	9
4. 1994	XXX	XXX	37	68	92	61	29	7	(12)	7
5. 1995	XXX	XXX	XXX	73	482	59	38	1	6	62
6. 1996	XXX	XXX	XXX	XXX	30	238	36	38	22	(18)
7. 1997	XXX	XXX	XXX	XXX	XXX	(204)	176	72	48	225
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	170	261	(50)	248
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(191)	62	417
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478	637
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569

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	153,453	113,682	143,728	143,764	143,936	139,176	134,774	113,418	109,850	52,955
2. 1992	43,666	33,854	23,989	15,504	12,306	7,915	4,792	3,743	(3,677)	1,571
3. 1993	XXX	42,035	32,691	20,257	13,689	7,134	4,450	3,595	906	2,220
4. 1994	XXX	XXX	40,105	27,087	17,440	13,760	10,284	6,624	2,960	3,299
5. 1995	XXX	XXX	XXX	35,777	23,390	18,923	13,796	10,415	4,948	3,859
6. 1996	XXX	XXX	XXX	XXX	31,416	23,537	15,931	10,215	6,747	6,753
7. 1997	XXX	XXX	XXX	XXX	XXX	32,971	19,852	13,928	8,127	7,412
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	40,028	17,548	8,101	3,334
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,746	16,337	6,007
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,860	24,750
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,981

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	94	97	351	245	931	1,330	1,643	1,020	450	
2. 1992		2	6		221	115	91	82	34	
3. 1993	XXX	4	4		275	518	518	471	204	
4. 1994	XXX	XXX	2		256	193	48	45	19	2
5. 1995	XXX	XXX	XXX		370	147	118	25	11	62
6. 1996	XXX	XXX	XXX	XXX	743	942	403	1,232	721	243
7. 1997	XXX	XXX	XXX	XXX	XXX	1,440	1,048	2,186	1,839	282
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	1,479	912	655	763
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,571	534	400
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,038	467
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	510

**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	6,007	2,819	1,921
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	1,744	1,547
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	4,218

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	4,217	(197)	(276)
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	(114)	(933)
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	(126)

**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	6,442	6,112	1,539
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	1,021	628
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	2,568

**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	7,125	1,747	352
2. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,169	1,254
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	7,826

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	30	40	26	26	24	21	203	(33)	(30)	
2. 1992				22	69	10	22	31	10	
3. 1993	X X X			148	6	18	19	26	13	
4. 1994	X X X	X X X	52	211		453	(36)	(21)	(20)	
5. 1995	X X X	X X X	X X X	222	820	200	5	2		
6. 1996	X X X	X X X	X X X	X X X	2,192	661	24	4	5	
7. 1997	X X X	X X X	X X X	X X X	X X X	2,958	331	139	102	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,395	825	241	(1)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,769	273	70
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	434	330
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	(6,773)

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	4,011	4,732	3,993	4,821	4,805	5,558	3,731	5,072	880	2,353
2. 1992	6	18	45	39	9	40	37	37	40	
3. 1993	X X X	8	41	94	26	46	21	26	15	
4. 1994	X X X	X X X	30	115		61	56	26	19	
5. 1995	X X X	X X X	X X X	123	69	91	49	54	10	
6. 1996	X X X	X X X	X X X	X X X	132	193	162	151	35	
7. 1997	X X X	X X X	X X X	X X X	X X X	286	272	230	789	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	473	498	397	54
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,003	1,059	187
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	1,229	384
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	(153)

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	60,279	37,245	50,275	46,869	39,929	44,054	38,306	31,696	39,566	15,470
2. 1992	23,191	20,929	16,360	11,312	8,225	6,603	4,208	3,512	673	421
3. 1993	X X X	24,089	17,762	13,278	9,376	7,253	5,346	3,411	436	598
4. 1994	X X X	X X X	16,762	13,319	10,870	8,304	5,747	4,069	663	1,131
5. 1995	X X X	X X X	X X X	17,777	13,957	11,628	8,265	3,598	388	527
6. 1996	X X X	X X X	X X X	X X X	15,581	9,792	5,598	3,360	2,094	872
7. 1997	X X X	X X X	X X X	X X X	X X X	10,963	5,415	4,070	3,162	2,955
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	9,288	5,823	3,976	2,739
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,460	10,008	3,423
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	8,066	5,509
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,541

**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	1	6	13	2	357	27	21	17	(12)	
2. 1992					117					
3. 1993	X X X	35			150	26				
4. 1994	X X X	X X X			158					
5. 1995	X X X	X X X	X X X		193	133	124			
6. 1996	X X X	X X X	X X X	X X X	91	176	190			
7. 1997	X X X	X X X	X X X	X X X	X X X	688	581	524	17	240
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4	8	(1)	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45	(3)	61
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)	88
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 4S
FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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

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	2,946	367	126	16	38	18	9	602		
2. 1992	12,606	16,830	17,096	17,184	17,225	17,247	17,330	17,330	17,330	17,330
3. 1993	X X X	11,522	13,909	14,157	14,235	14,271	14,373	14,373	14,372	14,372
4. 1994	X X X	X X X	13,721	16,571	16,821	16,938	17,168	17,168	17,168	17,168
5. 1995	X X X	X X X	X X X	11,629	14,546	14,853	15,037	15,037	15,037	15,037
6. 1996	X X X	X X X	X X X	X X X	16,964	20,170	20,625	20,625	20,624	20,624
7. 1997	X X X	X X X	X X X	X X X	X X X	10,891	13,712	13,712	13,712	13,712
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	13,918	14,425	14,839	15,076
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,264	13,174	13,703
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	10,540	14,043
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,635

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	930	427	269	176	122	100	100	25	20	16
2. 1992	4,862	499	227	133	85	62	46	12	8	5
3. 1993	X X X	2,787	411	208	128	84	58	16	9	6
4. 1994	X X X	X X X	3,497	531	280	155	98	30	19	12
5. 1995	X X X	X X X	X X X	3,286	587	283	163	57	37	26
6. 1996	X X X	X X X	X X X	X X X	3,776	773	363	122	77	48
7. 1997	X X X	X X X	X X X	X X X	X X X	3,250	725	228	129	69
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,344	616	301	144
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,365	783	348
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	3,896	764
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	3,461

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	1,123	90	32	77	5	(53)			16	
2. 1992	22,976	24,479	24,545	24,584	24,590	24,581	24,698	24,698	24,698	24,698
3. 1993	X X X	19,732	20,706	20,804	20,829	20,806	20,933	20,932	20,932	20,932
4. 1994	X X X	X X X	24,041	25,034	25,105	25,128	25,392	25,392	25,392	25,392
5. 1995	X X X	X X X	X X X	20,358	21,597	21,672	21,808	21,808	21,808	21,808
6. 1996	X X X	X X X	X X X	X X X	27,950	29,291	29,472	29,472	29,472	29,473
7. 1997	X X X	X X X	X X X	X X X	X X X	19,320	20,525	20,524	20,524	20,524
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	24,335	24,335	24,336	24,336
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18,252	19,396	21,193
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	18,852	21,575
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	20,985

**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	14,329	4,092	1,282	4,804	369	216	188	1,022	9,027	
2. 1992	16,528	26,066	27,908	29,460	29,938	30,167	30,278	30,278	30,279	30,279
3. 1993	X X X	16,411	24,852	27,886	28,884	29,371	29,592	29,592	29,592	29,592
4. 1994	X X X	X X X	16,261	26,122	28,707	29,777	30,291	30,291	30,292	30,292
5. 1995	X X X	X X X	X X X	17,004	26,712	29,115	30,143	30,143	30,143	30,365
6. 1996	X X X	X X X	X X X	X X X	18,288	28,576	31,013	31,573	32,189	32,547
7. 1997	X X X	X X X	X X X	X X X	X X X	18,811	28,782	31,010	32,134	32,820
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	19,301	29,509	31,640	32,947
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,243	29,639	33,264
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,720	32,992
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,177

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	7,373	3,602	1,763	1,053	596	378	332	243	190	123
2. 1992	11,701	4,152	1,958	1,141	616	363	250	117	71	47
3. 1993	X X X	12,009	4,217	2,236	1,185	629	375	201	110	68
4. 1994	X X X	X X X	13,329	5,006	2,456	1,336	759	369	203	131
5. 1995	X X X	X X X	X X X	13,813	4,875	2,534	1,409	664	356	206
6. 1996	X X X	X X X	X X X	X X X	14,845	5,288	2,878	1,463	751	404
7. 1997	X X X	X X X	X X X	X X X	X X X	15,650	5,719	2,858	1,611	865
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	15,295	5,363	3,128	1,666
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,462	6,065	2,927
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,805	6,054
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,866

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	7,448	7,369	6,164	5,885	51	(1,455)	(3,042)		9,168	
2. 1992	41,356	49,666	55,072	56,805	56,901	56,755	55,654	55,653	55,653	55,653
3. 1993	X X X	42,362	56,153	58,853	59,211	58,837	57,754	57,754	57,754	57,754
4. 1994	X X X	X X X	50,296	56,554	57,312	57,465	56,071	56,071	56,071	56,071
5. 1995	X X X	X X X	X X X	44,990	49,704	50,073	49,318	49,318	49,318	49,318
6. 1996	X X X	X X X	X X X	X X X	48,767	53,053	53,093	53,093	53,093	53,093
7. 1997	X X X	X X X	X X X	X X X	X X X	51,507	54,657	54,657	54,657	54,806
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	53,443	57,078	57,272	58,096
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,630	60,630	62,354
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,016	64,963
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	63,866

**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	4,114	2,153	(461)	957	157	85	56	2,242	3,567	
2. 1992	5,297	7,744	8,243	8,679	8,827	8,901	8,949	8,969	8,973	8,973
3. 1993	X X X	5,132	6,816	7,731	8,031	8,189	8,278	8,320	8,320	8,740
4. 1994	X X X	X X X	5,551	8,201	8,909	9,248	9,447	9,538	9,539	9,939
5. 1995	X X X	X X X	X X X	6,125	8,658	9,387	9,741	9,907	9,956	10,309
6. 1996	X X X	X X X	X X X	X X X	6,760	9,604	10,419	10,813	10,979	11,160
7. 1997	X X X	X X X	X X X	X X X	X X X	7,422	10,787	11,648	12,012	12,165
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	7,880	11,497	12,459	12,646
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,248	11,116	11,973
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	6,840	9,922
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	5,761

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	3,071	1,600	851	480	262	147	104	64	45	58
2. 1992	2,668	1,172	624	378	199	97	48	27	15	7
3. 1993	X X X	2,472	1,066	685	366	181	88	44	25	14
4. 1994	X X X	X X X	3,164	1,399	773	390	184	83	41	18
5. 1995	X X X	X X X	X X X	3,218	1,364	704	365	201	118	52
6. 1996	X X X	X X X	X X X	X X X	3,904	1,467	788	416	197	77
7. 1997	X X X	X X X	X X X	X X X	X X X	4,327	1,467	801	415	173
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,721	1,516	803	365
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,144	2,482	1,253
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,504	1,311
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	2,876

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	2,536	4,397	2,296	1,111	166	100	1		3,593	12
2. 1992	11,599	14,442	15,637	16,072	16,258	16,307	16,302	16,302	16,301	16,301
3. 1993	X X X	11,176	13,538	14,613	15,076	15,139	15,131	15,130	15,130	15,130
4. 1994	X X X	X X X	13,082	15,655	16,598	16,707	16,659	16,658	16,659	16,659
5. 1995	X X X	X X X	X X X	13,595	16,962	17,258	17,206	17,205	17,205	17,205
6. 1996	X X X	X X X	X X X	X X X	16,558	18,505	18,461	18,461	18,461	18,460
7. 1997	X X X	X X X	X X X	X X X	X X X	17,666	19,855	20,256	20,256	20,763
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	18,951	21,117	21,496	22,258
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,768	22,043	22,941
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,591	19,942
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	14,251

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	21,300	7,222	2,945	2,244	2,121	4,659	594	2,528	532	
2. 1992	63,883	78,205	80,421	82,628	84,136	86,550	86,676	96,167	96,342	96,783
3. 1993	X X X	59,553	74,668	77,786	80,058	82,424	82,832	93,848	94,035	94,035
4. 1994	X X X	X X X	50,364	64,117	66,336	69,417	70,072	82,292	82,554	87,927
5. 1995	X X X	X X X	X X X	42,962	56,945	60,592	61,643	76,833	77,218	82,906
6. 1996	X X X	X X X	X X X	X X X	40,793	51,699	53,824	73,454	75,199	80,847
7. 1997	X X X	X X X	X X X	X X X	X X X	38,476	49,761	74,124	75,581	85,055
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	40,765	74,857	78,269	87,081
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	51,556	67,408	77,823
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	47,563	67,251
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	44,946

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	21,847	15,933	12,678	10,232	8,086	3,301	5,464	6,503	5,876	5,391
2. 1992	13,446	8,922	6,733	4,390	2,924	1,080	934	897	757	505
3. 1993	X X X	12,241	8,101	5,770	3,416	1,364	950	800	667	555
4. 1994	X X X	X X X	12,520	7,721	5,434	1,921	1,256	942	752	601
5. 1995	X X X	X X X	X X X	11,377	6,613	2,838	1,713	1,187	925	688
6. 1996	X X X	X X X	X X X	X X X	11,545	5,044	2,803	1,743	1,272	871
7. 1997	X X X	X X X	X X X	X X X	X X X	12,186	5,752	3,226	2,189	1,386
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	13,683	6,469	4,104	2,430
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,951	6,931	3,762
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,318	6,092
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,806

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	16,667	17,026	6,005	1,300	1,023	562	73		5,589	
2. 1992	118,381	139,434	145,324	145,979	146,471	146,571	146,578	146,578	146,578	146,579
3. 1993	X X X	114,017	131,385	133,493	134,082	134,623	134,666	134,666	134,665	134,665
4. 1994	X X X	X X X	102,433	110,912	111,762	112,098	112,165	112,165	112,165	113,618
5. 1995	X X X	X X X	X X X	92,410	100,649	101,518	101,631	101,630	101,630	107,654
6. 1996	X X X	X X X	X X X	X X X	92,993	98,571	98,824	98,824	100,304	106,721
7. 1997	X X X	X X X	X X X	X X X	X X X	99,711	105,852	106,991	107,539	119,254
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	107,491	113,496	114,904	126,963
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,977	104,963	115,172
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	95,601	104,951
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	88,348

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	470	199	117	38	42	25	18	(143)	20	
2. 1992	1,054	1,529	1,605	1,656	1,696	1,705	1,812	1,701	1,701	1,701
3. 1993	X X X	1,069	1,467	1,587	1,657	1,694	1,847	1,776	1,776	1,776
4. 1994	X X X	X X X	1,154	1,535	1,668	1,736	1,888	1,878	1,878	1,878
5. 1995	X X X	X X X	X X X	1,228	1,649	1,835	2,105	2,116	2,116	2,116
6. 1996	X X X	X X X	X X X	X X X	1,472	1,979	2,290	2,351	2,351	2,351
7. 1997	X X X	X X X	X X X	X X X	X X X	1,444	2,118	2,246	2,246	2,247
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,492	2,231	2,570	2,647
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,342	2,333	2,422
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	1,534	2,273
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	1,284

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	785	527	374	235	149	102	4,902	6,220	7,279	4,095
2. 1992	661	283	201	132	78	70	28	14	11	8
3. 1993	X X X	636	368	232	154	101	54	25	16	34
4. 1994	X X X	X X X	704	406	283	192	123	174	55	34
5. 1995	X X X	X X X	X X X	823	547	331	221	122	85	46
6. 1996	X X X	X X X	X X X	X X X	1,013	581	326	174	149	66
7. 1997	X X X	X X X	X X X	X X X	X X X	911	618	251	231	98
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,165	392	350	163
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,139	578	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	1,490	382
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	1,278

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	472	131	83	(8)	28	37	13		7,292	
2. 1992	2,545	2,930	2,997	3,002	3,009	3,044	3,173	3,173	3,173	3,173
3. 1993	X X X	2,522	2,918	2,988	3,013	3,022	3,211	3,211	3,211	3,211
4. 1994	X X X	X X X	2,706	3,129	3,225	3,279	3,444	3,445	3,444	3,444
5. 1995	X X X	X X X	X X X	3,407	3,957	4,022	4,341	4,341	4,341	4,341
6. 1996	X X X	X X X	X X X	X X X	4,673	5,337	5,597	5,597	5,597	5,597
7. 1997	X X X	X X X	X X X	X X X	X X X	4,671	5,749	5,749	5,749	5,749
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,983	5,665	6,141	6,775
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,742	6,065	6,844
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	5,472	6,805
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	5,604

**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								5	5	
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X				1	1			
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	3	6			
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	9			
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 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	12	6	6
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X		1	1	1				
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		2	1			
7. 1997	X X X	X X X	X X X	X X X	X X X	23	12			
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	17			
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 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	1			(1)					11	
2. 1992			1	1	1		1	1	1	1
3. 1993	X X X			1	1	2	2	2	2	2
4. 1994	X X X	X X X	2	3	5	5	5	5	5	5
5. 1995	X X X	X X X	X X X		2	2	2	2	2	2
6. 1996	X X X	X X X	X X X	X X X		3	3	3	3	3
7. 1997	X X X	X X X	X X X	X X X	X X X	70	78	78	79	79
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	84	83	83	83
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	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	

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

SCHEDULE P-PART 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	2,430	1,737	441	253	141	90	58	1,230	462	
2. 1992	2,587	4,015	4,317	4,472	4,552	4,613	4,658	5,084	5,091	5,091
3. 1993	X X X	2,909	4,191	4,501	4,632	4,745	4,813	5,309	5,324	5,425
4. 1994	X X X	X X X	2,544	3,831	4,118	4,319	4,445	5,077	5,107	5,203
5. 1995	X X X	X X X	X X X	2,876	4,072	4,388	4,584	5,245	5,317	5,387
6. 1996	X X X	X X X	X X X	X X X	2,707	4,007	4,375	5,108	5,245	5,261
7. 1997	X X X	X X X	X X X	X X X	X X X	2,690	4,210	5,235	5,505	5,505
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,995	5,306	5,890	5,890
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,512	5,621	5,621
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	3,424	4,651
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	2,353

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	2,464	1,678	1,117	790	575	461	34,511	42,683	31,845	35,746
2. 1992	1,861	803	587	440	288	182	102	56	30	24
3. 1993	X X X	2,136	1,203	658	434	258	145	79	47	39
4. 1994	X X X	X X X	2,283	1,165	672	406	211	171	96	56
5. 1995	X X X	X X X	X X X	2,187	1,102	603	363	261	169	84
6. 1996	X X X	X X X	X X X	X X X	2,357	1,088	591	405	225	97
7. 1997	X X X	X X X	X X X	X X X	X X X	2,650	1,067	773	496	224
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	3,288	1,430	1,069	655
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,056	1,475	764
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	3,644	1,134
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	2,044

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	4,800	6,900	1,797	216	179	52	(65)		32,278	3,901
2. 1992	8,227	11,203	12,204	12,378	12,528	12,539	12,520	12,520	12,520	12,520
3. 1993	X X X	9,854	12,504	12,600	12,872	12,928	12,902	12,902	12,902	12,902
4. 1994	X X X	X X X	10,318	12,358	12,785	12,891	12,854	12,854	12,854	12,854
5. 1995	X X X	X X X	X X X	11,387	13,810	13,895	13,888	13,887	13,887	13,887
6. 1996	X X X	X X X	X X X	X X X	12,406	14,322	14,223	14,223	14,223	14,223
7. 1997	X X X	X X X	X X X	X X X	X X X	12,851	15,038	15,570	15,732	15,733
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	14,488	17,029	17,602	17,602
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,683	17,526	17,526
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,935	14,935
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	9,244

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	5	4	2				(7)	15	12	
2. 1992		3	3	3	4	4	4	5	5	5
3. 1993	X X X		1	1	2	2	2	2	2	4
4. 1994	X X X	X X X		1	1	1	1	2	2	2
5. 1995	X X X	X X X	X X X		2	2	2	3	3	4
6. 1996	X X X	X X X	X X X	X X X				1	1	1
7. 1997	X X X	X X X	X X X	X X X	X X X			2	4	4
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		2	3	8
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		2	6
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		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	1

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	22	13	9	7	3	4	3	229	354	14
2. 1992	7	5	3	3	2	1	1	1	1	2
3. 1993	X X X	3	3	2	2	1	1	1		1
4. 1994	X X X	X X X	5	3	2	2	1	1	1	1
5. 1995	X X X	X X X	X X X	5	3	1	1	1		1
6. 1996	X X X	X X X	X X X	X X X	106	1	1	3	2	
7. 1997	X X X	X X X	X X X	X X X	X X X	3	2	5	2	1
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	13	8	4	1
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17	6	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	15	9
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

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	5	1	10		1				365	
2. 1992	11	16	18	17	18	18	18	18	19	19
3. 1993	X X X	10	11	11	11	11	11	11	11	11
4. 1994	X X X	X X X	8	10	10	10	11	10	10	10
5. 1995	X X X	X X X	X X X	8	8	8	8	8	9	10
6. 1996	X X X	X X X	X X X	X X X	109	109	109	111	111	111
7. 1997	X X X	X X X	X X X	X X X	X X X	10	10	19	19	20
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	52	52	52	53
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	175	178	179
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	279	279
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

**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	169	44	104	69	50	69	96	443	431	
2. 1992	272	411	455	454	479	505	534	579	607	606
3. 1993	X X X	237	364	348	387	425	459	504	531	581
4. 1994	X X X	X X X	158	1,680	1,728	1,771	1,813	1,864	1,890	1,998
5. 1995	X X X	X X X	X X X	196	336	388	439	505	536	599
6. 1996	X X X	X X X	X X X	X X X	187	321	382	459	497	541
7. 1997	X X X	X X X	X X X	X X X	X X X	173	323	414	461	485
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	158	335	390	398
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	190	347	372
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	283	407
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	207

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	4,362	5,352	3,096	3,324	4,156	5,401	52,542	66,873	81,582	58,289
2. 1992	221	192	213	211	214	190	157	118	91	67
3. 1993	X X X	242	211	235	193	185	129	91	110	101
4. 1994	X X X	X X X	4,092	293	197	192	133	109	130	125
5. 1995	X X X	X X X	X X X	245	254	299	227	204	120	113
6. 1996	X X X	X X X	X X X	X X X	350	476	453	301	282	278
7. 1997	X X X	X X X	X X X	X X X	X X X	263	335	421	168	108
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	281	179	234	272
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	416	174	157
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	467	393
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	179

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	1,460	1,476	1,968	363	1,289	1,269	1,511	(1)	81,760	
2. 1992	722	1,178	1,401	1,472	1,632	1,702	1,690	1,690	1,690	1,690
3. 1993	X X X	788	1,157	1,227	1,423	1,521	1,512	1,512	1,512	1,635
4. 1994	X X X	X X X	4,608	5,130	5,330	5,422	5,419	5,419	5,425	5,840
5. 1995	X X X	X X X	X X X	760	1,258	1,442	1,441	1,441	1,463	1,699
6. 1996	X X X	X X X	X X X	X X X	922	1,534	1,673	1,713	1,761	1,919
7. 1997	X X X	X X X	X X X	X X X	X X X	921	1,424	1,637	1,839	1,994
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	928	1,198	1,365	1,556
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,062	1,283	1,396
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	1,251	1,726
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	799

**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	32	23	4	3	2		(171)	106	84	
2. 1992	24	24	25	30	30	30		31	31	31
3. 1993	X X X	14	18	18	21	21	1	21	21	35
4. 1994	X X X	X X X	9	14	14	16	1	16	17	29
5. 1995	X X X	X X X	X X X		2	3	3	4	3	4
6. 1996	X X X	X X X	X X X	X X X			1	29	2	3
7. 1997	X X X	X X X	X X X	X X X	X X X			1	3	3
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		2	3	3
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		2	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	1	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 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	259	65	37	14	8	7	146	1	2,362	
2. 1992	31	27	11	4	3		14			
3. 1993	X X X	18	10	7	3	2	18	2	1	
4. 1994	X X X	X X X	14	7	5	3	12	1	1	1
5. 1995	X X X	X X X	X X X	11	10	6	6	3	2	2
6. 1996	X X X	X X X	X X X	X X X	56	47	11	2	1	1
7. 1997	X X X	X X X	X X X	X X X	X X X	5	5	1		
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	25	1	1	2
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3	2	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	21	14
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4

SECTION 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	14	11	50	7	7				2,445	
2. 1992	56	69	91	90	91	90	91	90	90	90
3. 1993	X X X	46	54	54	58	57	58	58	58	88
4. 1994	X X X	X X X	35	35	38	37	38	38	38	72
5. 1995	X X X	X X X	X X X	17	18	19	19	19	19	20
6. 1996	X X X	X X X	X X X	X X X	59	59	59	59	59	59
7. 1997	X X X	X X X	X X X	X X X	X X X	8	8	8	9	9
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	27	27	30	31
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5	8	8
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25	25
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

**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					166	1,660	1,648	1,162	135	214	214
2. 1992					(427)	(525)	(724)	206	2,205	2,131	(74)
3. 1993	X X X				68,395	68,482	68,307	70,504	71,611	72,502	891
4. 1994	X X X	X X X	81,960	82,136	82,085	82,283	82,538	82,081	81,777	81,961	184
5. 1995	X X X	X X X	X X X	89,175	89,275	89,398	91,018	90,134	89,874	89,158	(716)
6. 1996	X X X	X X X	X X X	X X X	86,613	86,072	90,609	89,959	89,575	88,780	(795)
7. 1997	X X X	X X X	X X X	X X X	X X X	95,983	98,751	97,220	96,809	97,674	865
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	104,987	104,461	103,836	104,500	664
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	103,490	105,331	105,451	120
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	97,714	98,606	892
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	78,087	78,087
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	80,332
13. Earned Premiums (Sc P-Pt 1)	92,996	89,877	74,488	68,773	84,561	97,563	115,405	103,730	100,812	80,332	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					80	251	186	78	(13)	1	1
2. 1992					10	72	59	63	63	63	
3. 1993	X X X				10,648	10,707	10,725	10,727	10,727	10,727	
4. 1994	X X X	X X X	14,886	14,971	15,007	15,139	15,123	15,107	15,106	15,106	
5. 1995	X X X	X X X	X X X	13,994	14,082	14,200	14,185	14,164	14,177	14,137	(40)
6. 1996	X X X	X X X	X X X	X X X	18,096	18,797	18,808	18,761	18,766	18,734	(32)
7. 1997	X X X	X X X	X X X	X X X	X X X	19,105	19,510	19,591	19,564	19,559	(5)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	21,361	21,803	21,890	21,945	55
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,845	28,384	28,862	478
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	28,507	29,670	1,163
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,225	15,225
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,845
13. Earned Premiums (Sc P-Pt 1)	11,389	10,402	15,174	16,878	18,264	20,430	21,739	28,370	29,107	16,845	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					(27,160)	(4,535)	(4,528)	5,984	4,221	2,120	2,120
2. 1992					(12,586)	(13,451)	(16,571)	(16,477)	(14,642)	(14,350)	292
3. 1993	X X X				559,576	552,446	550,888	550,366	553,019	553,213	194
4. 1994	X X X	X X X	715,232	709,244	714,741	702,195	703,288	701,858	704,041	703,958	(83)
5. 1995	X X X	X X X	X X X	556,898	564,772	558,029	559,724	555,621	557,021	554,886	(2,135)
6. 1996	X X X	X X X	X X X	X X X	484,739	484,685	486,422	484,011	487,179	484,426	(2,753)
7. 1997	X X X	X X X	X X X	X X X	X X X	440,901	449,433	453,453	460,111	459,657	(454)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	439,068	446,814	453,910	459,153	5,243
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	406,790	420,272	432,005	11,733
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	402,634	423,244	20,610
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	399,627	399,627
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	434,394
13. Earned Premiums (Sc P-Pt 1)	893,136	832,574	696,756	546,432	467,568	416,135	445,438	416,169	445,331	434,394	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					(81)	(3,866)	(1,483)	22,370	22,406	337	337
2. 1992					(30)	(2,577)	(2,442)	(2,485)	(1,598)	(1,501)	97
3. 1993	X X X				185,706	184,447	183,858	183,897	183,839	183,957	118
4. 1994	X X X	X X X	245,115	243,238	241,756	241,549	240,784	240,610	240,577	240,701	124
5. 1995	X X X	X X X	X X X	162,108	161,486	160,459	160,128	160,036	160,096	160,260	164
6. 1996	X X X	X X X	X X X	X X X	117,787	122,461	122,801	122,897	123,314	123,645	331
7. 1997	X X X	X X X	X X X	X X X	X X X	78,344	79,935	79,019	79,842	80,486	644
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	65,524	65,798	66,536	66,016	(520)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,478	74,411	74,403	(8)
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,845	81,817	2,972
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	108,103	108,103
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	112,362
13. Earned Premiums (Sc P-Pt 1)	269,152	293,728	248,317	170,667	114,867	74,080	66,539	90,033	110,019	112,362	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					7	3	8	1	2		
2. 1992					7	32	43	43	43	45	2
3. 1993	X X X				33,815	33,985	34,010	34,009	34,008	34,009	1
4. 1994	X X X	X X X	43,124	44,485	44,558	44,561	44,597	44,597	44,598	44,598	
5. 1995	X X X	X X X	X X X	44,721	46,283	46,414	46,468	46,469	46,472	46,472	
6. 1996	X X X	X X X	X X X	X X X	42,281	43,476	43,626	43,607	43,669	43,644	(25)
7. 1997	X X X	X X X	X X X	X X X	X X X	50,748	51,623	51,599	51,643	51,628	(15)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	55,444	57,361	57,418	57,422	4
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,608	55,407	57,076	1,669
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	63,820	67,687	3,867
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	69,201	69,201
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	74,704
13. Earned Premiums (Sc P-Pt 1)	35,054	48,030	47,171	46,014	43,787	52,275	56,596	55,484	65,787	74,704	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				9,502	9,510	9,510	9,510	9,510	9,510	
4. 1994	X X X	X X X	6,977	7,875	8,177	8,201	8,201	8,201	8,201	8,201	
5. 1995	X X X	X X X	X X X	5,851	6,259	6,995	6,970	6,969	6,969	6,971	2
6. 1996	X X X	X X X	X X X	X X X	8,416	8,869	9,013	9,029	9,029	9,030	1
7. 1997	X X X	X X X	X X X	X X X	X X X	8,840	9,357	9,976	10,067	9,966	(101)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	9,410	10,288	11,093	10,579	(514)
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,530	10,374	9,693	(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	10,355	10,568	213
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	12,141	12,141
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	11,061
13. Earned Premiums (Sc P-Pt 1)	5,865	9,466	9,796	8,369	9,055	10,061	10,046	11,040	12,096	11,061	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					284	940	1,603	1,270	689	140	140
2. 1992					278	838	1,349	1,844	1,836	1,912	76
3. 1993	X X X				41,314	41,996	42,650	43,512	43,448	43,429	(19)
4. 1994	X X X	X X X	75,067	63,864	62,094	62,244	62,213	64,402	64,379	64,282	(97)
5. 1995	X X X	X X X	X X X	66,901	64,597	60,488	58,572	62,095	62,709	62,634	(75)
6. 1996	X X X	X X X	X X X	X X X	62,568	64,197	63,268	62,861	63,029	63,333	304
7. 1997	X X X	X X X	X X X	X X X	X X X	70,173	70,523	67,859	67,063	68,345	1,282
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	81,011	82,062	82,376	82,974	598
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	78,427	79,705	81,967	2,262
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,235	75,472	1,237
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	73,605	73,605
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	79,313
13. Earned Premiums (Sc P-Pt 1)	70,929	60,012	52,276	62,508	60,395	69,797	80,810	84,743	76,410	79,313	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					(195)	(523)	108	19	(41)	103	103
2. 1992					(29)	(29)	90	90	64	87	23
3. 1993	X X X				5,454	5,458	5,446	5,446	5,411	5,423	12
4. 1994	X X X	X X X	8,667	8,915	8,812	8,819	8,847	8,855	8,720	8,720	
5. 1995	X X X	X X X	X X X	9,470	9,688	10,304	10,494	10,509	10,292	10,294	2
6. 1996	X X X	X X X	X X X	X X X	10,776	11,355	12,152	12,210	12,145	12,002	(143)
7. 1997	X X X	X X X	X X X	X X X	X X X	10,461	11,251	11,446	11,539	11,363	(176)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	13,109	13,618	14,108	14,216	108
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,392	13,067	13,448	381
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,087	16,482	1,395
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	19,680	19,680
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	21,385
13. Earned Premiums (Sc P-Pt 1)	6,131	7,287	9,057	10,151	10,505	11,154	15,255	13,197	15,828	21,385	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11 Current Year Premiums Earned
	1 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				1,029	1,029	1,029	1,029	1,029	1,029	
4. 1994	X X X	X X X	1,477	1,402	1,402	1,402	1,402	1,402	1,402	1,402	
5. 1995	X X X	X X X	X X X	1,259	1,259	1,259	1,259	1,259	1,259	1,259	
6. 1996	X X X	X X X	X X X	X X X	4,789	4,789	4,789	4,789	4,789	4,789	
7. 1997	X X X	X X X	X X X	X X X	X X X	5,403	5,403	5,403	5,403	5,403	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	4,899	4,899	4,899	4,899	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,269	5,269	5,269	
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	8,344	8,344	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,983	17,983
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,983
13. Earned Premiums (Sc P-Pt 1)	1,093	2,198	1,631	1,458	4,789	5,403	4,899	5,269	8,344	17,983	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	82	82	82	82	82	82	82	82	
5. 1995	X X X	X X X	X X X	45	45	45	45	45	45	45	
6. 1996	X X X	X X X	X X X	X X X	987	987	987	987	987	987	
7. 1997	X X X	X X X	X X X	X X X	X X X	1,357	1,357	1,357	1,357	1,357	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,774	1,774	1,774	1,774	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,552	2,552	2,552	
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	4,989	4,989	
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,232	13,232
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	13,232
13. Earned Premiums (Sc P-Pt 1)		178	82	45	987	1,357	1,774	2,552	4,989	13,232	X X X

SCHEDULE P-PART 6M-INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11 Current Year Premiums Earned
	1 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								
7. 1997	X X X	X X X	X X X	X X X	X X X						
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X					
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11 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								
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		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior					3	3	4	1	1	7	7
2. 1992							2	7	8	12	4
3. 1993	X X X				2,073	2,082	2,086	2,088	2,091	2,094	3
4. 1994	X X X	X X X	1,818	1,830	1,854	1,869	1,879	1,882	1,883	1,884	1
5. 1995	X X X	X X X	X X X	2,358	2,373	2,406	2,415	2,418	2,416	2,421	5
6. 1996	X X X	X X X	X X X	X X X	5,267	6,382	6,440	6,464	6,458	6,406	(52)
7. 1997	X X X	X X X	X X X	X X X	X X X	6,992	7,227	7,678	7,679	7,640	(39)
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	11,293	11,940	12,246	12,281	35
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,505	12,977	13,501	524
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	6,573	7,138	565
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,772	8,772
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	9,825
13. Earned Premiums (Sc P-Pt 1)	1,843	2,178	1,952	2,215	5,310	8,168	11,616	13,636	7,348	9,825	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						4					
2. 1992											
3. 1993	X X X				757	757	757	757	757	757	
4. 1994	X X X	X X X	274	274	277	283	292	284	299	312	13
5. 1995	X X X	X X X	X X X	447	448	458	464	460	470	478	8
6. 1996	X X X	X X X	X X X	X X X	718	1,029	1,029	1,030	1,030	1,030	
7. 1997	X X X	X X X	X X X	X X X	X X X	808	845	941	941	941	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,930	1,967	1,994	2,037	43
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,625	1,662	1,749	87
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	872	920	48
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	6,254	6,254
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,453
13. Earned Premiums (Sc P-Pt 1)	120	772	283	449	725	1,139	1,979	1,748	962	6,453	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					(6)	3	13	(3)	5	11	11
2. 1992						2	2	2	2	2	
3. 1993	X X X				716	716	718	718	718	718	
4. 1994	X X X	X X X	437	437	432	449	451	451	451	451	
5. 1995	X X X	X X X	X X X	363	359	364	367	367	367	367	
6. 1996	X X X	X X X	X X X	X X X	401	664	679	680	679	679	
7. 1997	X X X	X X X	X X X	X X X	X X X	401	447	455	455	459	4
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,323	1,408	1,652	1,700	48
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,951	3,348	4,030	682
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	5,333	6,278	945
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,648	8,648
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,338
13. Earned Premiums (Sc P-Pt 1)	736	501	481	590	384	694	1,404	3,044	5,978	10,338	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				1,444	1,444	1,444	1,444	1,444	1,444	
4. 1994	X X X	X X X	(8)	(8)	(8)	(8)	(8)	(8)	(8)	(8)	
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	(1)		5	5
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	14	3
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,382	4,382
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,390
13. Earned Premiums (Sc P-Pt 1)		1,444	(8)					(1)	12	4,390	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior						2	(4)	50	62	51	51
2. 1992					42	(22)	(21)	(3)	24	79	55
3. 1993	X X X				15,328	14,975	14,941	14,959	14,967	14,961	(6)
4. 1994	X X X	X X X	23,502	17,517	20,505	19,550	19,148	19,464	19,463	19,418	(45)
5. 1995	X X X	X X X	X X X	17,106	18,634	19,078	18,069	18,962	18,935	18,860	(75)
6. 1996	X X X	X X X	X X X	X X X	15,488	16,895	17,498	16,720	16,713	16,804	91
7. 1997	X X X	X X X	X X X	X X X	X X X	17,563	17,437	17,526	17,450	18,162	712
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	15,059	14,760	14,841	15,103	262
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,529	14,615	15,564	949
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,406	12,616	(790)
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	35,416	35,416
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	36,620
13. Earned Premiums (Sc P-Pt 1)	20,849	21,041	10,829	18,539	19,976	18,044	14,086	14,837	13,559	36,620	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								(27)		1	1
2. 1992											
3. 1993	X X X				268	268	268	268	268	268	
4. 1994	X X X	X X X	523	549	549	549	549	549	549	549	
5. 1995	X X X	X X X	X X X	667	687	687	687	687	687	688	1
6. 1996	X X X	X X X	X X X	X X X	792	792	793	799	799	800	1
7. 1997	X X X	X X X	X X X	X X X	X X X	797	802	808	808	808	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	1,185	1,196	1,196	1,196	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,158	1,158	1,169	11
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	1,688	1,717	29
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	3,305	3,305
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	3,348
13. Earned Premiums (Sc P-Pt 1)	596	946	499	637	783	797	1,191	1,154	1,714	3,348	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X				361	361	361	361	361	361	
4. 1994	X X X	X X X	376	355	355	355	355	355	355	355	
5. 1995	X X X	X X X	X X X	250	250	250	250	250	250	250	
6. 1996	X X X	X X X	X X X	X X X	211	211	211	211	211	211	
7. 1997	X X X	X X X	X X X	X X X	X X X	159	159	159	159	159	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	48	48	50	50	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	107	133	133	
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	90	90	
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	47
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	47
13. Earned Premiums (Sc P-Pt 1)	117	202	378	302	211	159	48	107	120	47	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	Current Year Premiums Earned
1. Prior											
2. 1992											
3. 1993	X X X										
4. 1994	X X X	X X X									
5. 1995	X X X	X X X	X X X	13	13	13	13	13	13	13	
6. 1996	X X X	X X X	X X X	X X X	17	17	17	17	17	17	
7. 1997	X X X	X X X	X X X	X X X	X X X	3	3	3	3	3	
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2	2	2	2	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(117)	(117)	(117)	
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	12	
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)		3		13	17	3	2	(117)	12		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	31,937			92,804		
2. Private Passenger Auto Liab./Medical	295,781			239,080		
3. Commercial Auto/Truck Liab./Medical	146,118	33,914	23.210	59,925	5,372	8.965
4. Workers' Compensation	1,192,308	470,181	39.435	318,048	97,601	30.688
5. Commercial Multiple Peril	114,768			58,040		
6. Medical Malpractice - Occurrence	52					
7. Medical Malpractice - Claims-made						
8. Special Liability	9,372			12,794		
9. Other Liability - Occurrence	378,429	91,334	24.135	59,110	11,420	19.320
10. Other Liabilities - Claims-made	11,703			7,316		
11. Special Property	19,465			32,349		
12. Auto Physical Damage	763	104	13.630	193,300	450	0.233
13. Fidelity/Surety	13,834			11,167		
14. Other	109,227			76,303		
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	118,375	32,726	27.646	16,192	3,807	23.512
20. Products Liability - Claims-made	1,327			55		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	2,443,459	628,259	25.712	1,176,483	118,650	10.085

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported At Year End (\$'000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior		278,949	256,494	253,040	244,450	240,136	239,228	239,855	240,612	241,704
2. 1992		233,595	199,625	188,077	173,374	169,736	166,092	163,972	165,017	165,652
3. 1993	X X X	124,455	191,730	183,814	171,550	168,257	164,752	161,467	162,111	164,549
4. 1994	X X X	X X X	102,459	173,394	168,850	164,602	163,846	163,960	163,771	168,816
5. 1995	X X X	X X X	X X X	85,228	142,639	132,897	135,240	135,559	135,716	146,079
6. 1996	X X X	X X X	X X X	X X X	94,562	139,035	135,957	135,005	141,125	153,516
7. 1997	X X X	X X X	X X X	X X X	X X X	93,559	153,310	151,416	156,282	176,517
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	99,544	146,569	151,765	173,384
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	101,133	168,226	179,284
10. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,072	154,412
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	58,690

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		72,354	43,302	36,814	23,141	14,921	11,391	11,418	10,184	4,560
2. 1992		113,334	65,137	47,633	27,310	20,166	15,094	11,869	10,471	3,138
3. 1993	X X X	72,667	80,497	55,042	33,288	23,922	16,772	13,824	11,964	4,324
4. 1994	X X X	X X X	50,946	64,092	39,813	25,560	16,986	17,299	13,679	6,063
5. 1995	X X X	X X X	X X X	43,089	53,601	26,508	16,746	13,773	9,216	8,470
6. 1996	X X X	X X X	X X X	X X X	41,800	43,992	21,490	12,272	10,956	11,384
7. 1997	X X X	X X X	X X X	X X X	X X X	37,685	47,942	20,165	10,776	13,906
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	46,952	52,398	17,783	18,809
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,049	57,178	28,515
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	47,331	49,042
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	42,900

**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		307,316	304,466	303,770	304,051	302,930	301,249	301,702	302,552	301,709
2. 1992		260,019	215,408	217,934	211,419	211,822	209,308	211,483	215,707	214,603
3. 1993	X X X	133,835	240,015	197,472	208,389	201,302	199,857	200,246	201,950	201,744
4. 1994	X X X	X X X	116,398	222,030	225,945	210,519	210,357	209,812	210,728	207,617
5. 1995	X X X	X X X	X X X	104,058	173,727	174,131	177,844	176,102	177,138	171,339
6. 1996	X X X	X X X	X X X	X X X	97,670	167,953	174,050	172,488	175,093	172,624
7. 1997	X X X	X X X	X X X	X X X	X X X	105,990	147,189	147,479	151,176	150,952
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	102,762	165,731	171,176	169,736
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	114,923	151,816	164,963
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	116,704	183,010
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,546

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		26,260	14,281	10,310	7,115	3,910	1,726	1,326	977	158
2. 1992		25,587	24,136	19,680	7,041	4,051	1,902	789	1,606	441
3. 1993	X X X	25,014	16,930	18,386	17,162	5,507	3,091	1,512	2,323	633
4. 1994	X X X	X X X	6,696	1,661	37,681	12,033	5,894	4,521	4,201	1,058
5. 1995	X X X	X X X	X X X	9,960	(2,033)	22,349	15,698	11,582	8,748	1,647
6. 1996	X X X	X X X	X X X	X X X	(12,423)	353	22,139	15,183	9,708	4,662
7. 1997	X X X	X X X	X X X	X X X	X X X	(1,647)	13,248	23,545	17,716	13,163
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	(81)	15,185	27,317	21,819
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,867	11,514	24,428
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	9,618	21,097
11. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,051

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

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	31,937			92,804		
2. Private Passenger Auto Liability/Medical	295,781			239,080		
3. Commercial Auto/Truck Liability/Medical	146,118	33,914	23.210	59,925	5,372	8.965
4. Workers' Compensation	1,192,308	470,181	39.435	318,048	97,601	30.688
5. Commercial Multiple Peril	114,768			58,040		
6. Medical Malpractice - Occurrence	52					
7. Medical Malpractice - Claims-made						
8. Special Liability	9,372			12,794		
9. Other Liability - Occurrence	378,429	91,334	24.135	59,110	11,420	19.320
10. Other Liability - Claims-made	11,703			7,316		
11. Special Property	19,465			32,349		
12. Auto Physical Damage	763	104	13.630	193,300	450	0.233
13. Fidelity/Surety	13,834			11,167		
14. Other	109,227			76,303		
15. International						
16. Reinsurance - Nonproportional Assumed Property	8,419			1,768		
17. Reinsurance - Nonproportional Assumed Liability	14,477			5,496		
18. Reinsurance - Nonproportional Assumed Financial Lines	4					
19. Products Liability - Occurrence	118,375	32,726	27.646	16,192	3,807	23.512
20. Products Liability - Claims-made	1,327			55		
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	2,466,359	628,259	25.473	1,183,747	118,650	10.023

SECTION 2

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

SECTION 3

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

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

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

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments and Accrued Retrospective Premiums At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X	NONE						
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 6

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

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

SCHEDULE P INTERROGATORIES

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

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

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

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 8, below. Are they so reported in this Statement? Yes [] No [X]

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

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

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

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

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ 199
 (in thousands of dollars) 5.2 Surety \$ 25,556

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

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

7.2 An extended statement may be attached

The ULAE paid by accident year is distributed in proportion to 50%x(Direct paid loss) + 50%x(Claims reported in the current calendar year). _____

The ULAE reserve by accident year is distributed in proportion to (Direct case loss reserves) + 2x(Direct IBNR loss reserves). _____

In WC, the tabular discount rate was changed from 3.5% to 4% in 2000. _____

The Liberty Mutual pooled companies ceded WC reserves for accident years prior to 1991 in 1999 and 2000. _____

In 2001, these reinsurance agreements were commuted. _____

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

0111	Liberty Mutual Holding Company Inc.				
			MA	04-3583681	LIBERTY MUTUAL HOLDING COMPANY INC.
			MA	04-3583680	LMHC MASSACHUSETTS HOLDINGS INC.
			MA	04-3583679	LIBERTY MUTUAL GROUP INC.
		23043	MA	04-1543470	LIBERTY MUTUAL INSURANCE COMPANY
		41785	CO	84-0856682	COLORADO CASUALTY INSURANCE COMPANY
		10725	NH	04-3390891	LIBERTY SURPLUS INSURANCE CORPORATION
			MA	04-3128156	LIBERTY ENERGY CORPORATION
			DE	52-2282916	LIBERTY ENERGY HOLDINGS LLC.
		33600	IA	04-3058504	LM INSURANCE CORPORATION
		10337	IL	36-4027414	LIBERTY INSURANCE COMPANY OF AMERICA
		33588	IA	04-3058503	THE FIRST LIBERTY INSURANCE CORPORATION
		11746	MI	38-1742556	LIBERTY PERSONAL INSURANCE COMPANY
			CANADA		LIBERTY INSURANCE COMPANY OF CANADA
			MA	04-2791584	HELMSMAN MANAGEMENT SERVICES INC.
			MA	04-2433707	HELMSMAN INSURANCE AGENCY INC.
			IL	36-4090511	HELMSMAN INSURANCE AGENCY OF ILLINOIS INC.
			NH	04-3381928	RISKTRAC INC.
			DE	04-3025735	LIBERTY MUTUAL PROPERTY-CASUALTY HOLDING CORPORATION
		41939	OR	93-0824674	LIBERTY NORTHWEST INSURANCE CORPORATION
			OR	93-0962676	LIBERTY MANAGEMENT SERVICES INC.
		42404	VT	03-0316876	LIBERTY INSURANCE CORPORATION
		65315	MA	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON
			FL	04-3435394	SUMMIT HOLDING SOUTHEAST INC.
		10701	FL	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPANY
		10335	FL	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY
			CAYMAN ISLANDS		U.S. EMPLOYERS INSURANCE COMPANY INC.
			FL	59-3107347	SUMMIT HOLDING CORPORATION
			FL	59-3369850	SUMMIT HEALTHCARE HOLDINGS INC.
			FL	59-3385208	HERITAGE SUMMIT HEALTHCARE OF FLORIDA INC.
			FL	59-1683711	SUMMIT CONSULTING INC.
			FL	59-1979237	SUMMIT LOSS CONTROL SERVICES INC.
			FL	59-2923618	SUMMIT CLAIMS MANAGEMENT INC.
			FL	59-1838330	COMMERCIAL INSURANCE OF CENTRAL FLORIDA INC
			FL	59-3426970	TURNKEY RESOURCES INC.
			FL	59-3447183	TURNKEY INSURANCE SERVICES INC.
			WI	39-6074346	WAUSAU SERVICE CORPORATION
		26069	WI	36-3522250	WAUSAU BUSINESS INSURANCE COMPANY
		26042	WI	39-1341459	WAUSAU UNDERWRITERS INSURANCE COMPANY

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

26425	WI	36-2753986	WAUSAU GENERAL INSURANCE COMPANY
	UK		WAUSAU INSURANCE COMPANY (U.K.) LTD.
	BERMUDA	98-0336015	WAUSAU (BERMUDA) LTD. (BERMUDA)
95587	WI	39-1865651	PREVEA HEALTH INSURANCE PLAN INC.
	MA	04-3217691	LIBERTY MUTUAL MANAGED CARE INC.
	DE	04-2926860	LIBERTY MUTUAL CAPITAL CORPORATION (BOSTON)
10836	CA	33-0763205	GOLDEN EAGLE INSURANCE CORPORATION
10837	CA	33-0763208	SAN DIEGO INSURANCE COMPANY
	MA	04-3119508	LIBERTY MUTUAL EQUITY CORPORATION
	DE	04-3116408	ATLANTIC REAL ESTATE LIMITED PARTNERSHIP
	MA	04-3260640	LIBERTY FINANCIAL COMPANIES INC.
	MA	04-2880152	LIBERTY FINANCIAL SERVICES INC.
	MA	04-3300603	LIBERTY MASSACHUSETTS TRUST
	DE	04-3209289	LIBERTY INTERNATIONAL HOLDINGS INC.
	BERMUDA		LIBERTY MUTUAL (BERMUDA) LTD.
	BERMUDA		LIBERTY MUTUAL MANAGEMENT (BERMUDA) LTD.
	BERMUDA		THE STUART INSURANCE GROUP LTD.
	DE	51-0365934	LIBERTY INTERNATIONAL LATIN AMERICA HOLDINGS INC.
	VENEZUELA		SEGUROS CARACAS DE LIBERTY MUTUAL S.A.
	COLOMBIA		LIBERTY SEGUROS S.A.
	BERMUDA		LI (COLOMBIA) HOLDINGS LTD.
	BERMUDA		LILA (COLOMBIA) HOLDINGS LTD.
	BRAZIL		LIBERTY INTERNATIONAL BRASIL LTDA
	ARGENTINA	22-2195982	LIBERTY ART S.A.
	BRAZIL		LIBERTY PAULISTA SEGUROS
	BERMUDA	98-0158209	LEXCO LIMITED
	ENGLAND	98-0132979	LIBERTY EUROPE (HOLDINGS) LTD.
	UK		LIBERTY CORPORATE CAPITAL LTD
	ENGLAND		LIBERTY RE LIMITED
	BERMUDA	98-0336014	LIBERTY RE (BERMUDA) LTD.
	ENGLAND		LIBERTY MUTUAL INSURANCE COMPANY (U.K.) LTD.
23035	MA	04-1924000	LIBERTY MUTUAL FIRE INSURANCE COMPANY
14613	MD	52-0424870	MONTGOMERY MUTUAL INSURANCE COMPANY
	MD	52-1312518	HAREWOOD CORPORATION
16900	MD	52-1315488	MONTGOMERY INDEMNITY COMPANY
14486	PA	23-0867770	MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY
	WI		EMPLOYERS INSURANCE OF WAUSAU MUTUAL HOLDING COMPANY
21458	WI	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSAU
	DE	52-2107018	LIBERTY INSURANCE HOLDING INC
	DE	22-2195982	LIBERTY-USA CORPORATION

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

27944	IN	35-1287317	NATIONAL INSURANCE ASSOCIATION
18333	NY	13-2919779	ATLAS ASSURANCE COMPANY OF AMERICA
	DE	22-2424043	LIH-RE OF AMERICA CORPORATION
	DE	35-1283740	THE NATIONAL CORPORATION
11312	OH	31-4386540	GLOBE AMERICAN CASUALTY COMPANY
10073	IL	36-2678778	AMERICAN AMBASSADOR CASUALTY COMPANY
23515	OH	31-0978280	THE MIDWESTERN IDEMNITY COMPANY
23507	OH	31-0978279	MID-AMERICAN FIRE & CASUALTY COMPANY
19917	NY	13-4916020	LIBERTY INSURANCE UNDERWRITERS INC
36919	WI	39-1321384	TOWER INSURANCE COMPANY
	DE	51-0290450	LIH US P&C CORPORATION
24198	NH	02-0177030	PEERLESS INSURANCE COMPANY
24171	NH	02-0342937	THE NETHERLANDS INSURANCE COMPANY
22659	IN	35-0410010	INDIANA INSURANCE COMPANY
22640	IN	35-6018566	CONSOLIDATED INSURANCE COMPANY
11045	NH	15-0302550	EXCELSIOR INSURANCE COMPANY
	IN	35-0246520	COOLING GRUMME MUMFORD COMPANY INC.
	NH	02-0424648	DIVERSIFIED SETTLEMENTS INC.
12696	NH	58-0953149	AMERICA FIRST INSURANCE COMPANY
	DE		LIBERTY INTERNATIONAL ASIA PACIFIC HOLDINGS INC.
	HONG KONG		LIBERTY INTERNATIONAL (H.K.) LTD.
	THAILAND		KRITIYA TUN CO. LTD.
	THAILAND		TUN KAOKLAI CO. LTD.
	THAILAND		NARAI INTERNATIONAL INSURANCE COMPANY LTD
	SINGAPORE		LIBERTY CITYSTATE HOLDINGS PTE LTD.
	PHILIPPINES		CITYSTATE INSURANCE CORPORATION
	SINGAPORE		LIBERTY CITYSTATE INSURANCE PTE LTD.
	HONG KONG		LIBERTY INTERNATIONAL INSURANCE LTD.
	SINGAPORE		MARINE INSURANCE SERVICES LTD.
	WA	91-1358276	CASCADE DISABILITY MANAGEMENT INC.
	NORTHERN IRELAND		LIBERTY INFORMATION TECHNOLOGY LTD.
	IRELAND		LIBERTY INTERNATIONAL IRELAND HOLDINGS LTD.
	IRELAND		LIBERTY INTERNATIONAL INSURANCE COMPANY LTD.
	ARGENTINA		LIBERTY SEGUROS ARGENTINA S.A.
	BERMUDA		LIBERTY INTERNATIONAL MANAGEMENT (BERMUDA) LTD.
	TX	74-2646138	BERKELEY MANAGEMENT CORPORATION
	TX	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY
	DE	52-2272555	WAUSAU HOLDINGS INC.
	SPAIN		LIBERTY INSURANCE GROUP COMPANIA DE SEGUROS Y REASEGUROS S.A.
	VENEZUELA		SEGUROS PAN AMERICAN C.A.

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

COLOMBIA		LIBERTY SUEGUROS DE VIDA
OREGON	93-1290774	ACCESS INSURANCE SERVICES COMPANY
MA	04-3479271	LIBERTY MUTUAL INVESTMENT ADVISORS LLC
DE	52-2313802	HIGH YIELD INVESTMENT ADVISORS LLC

SCHEDULE Y (continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
		ACCESS INSURANCE SERVICES COMPANY		264,000							264,000	
12696	58-0953149	AMERICA FIRST INSURANCE COMPANY					31,359				31,359	59,487
10073	36-2678778	AMERICAN AMBASSADOR CASUALTY CO.					(6,966,875)	19,834,468			12,867,593	79,148,219
18333	13-2919779	ATLAS ASSURANCE COMPANY OF AMERICA		4,365,000	5,000,000		(5,358,386)	2,380,251	*		6,386,865	(444,854,100)
10335	59-3269531	BRIDGEFIELD CASUALTY INSURANCE COMPANY					(7,080,061)	5,722,237			(1,357,824)	57,841,550
10701	59-1835212	BRIDGEFIELD EMPLOYERS INSURANCE COMPANY					(34,714,970)	18,475,211			(16,239,759)	342,279,820
41785	84-0856682	COLORADO CASUALTY INSURANCE COMPANY					(583,326)	(5,547,351)			(6,130,677)	71,004,981
22640	35-6018566	CONSOLIDATED INSURANCE COMPANY					718,527				718,527	69,367,604
	35-0246520	COOLING GRUMME MUMFORD COMPANY INC.					(7,462)				(7,462)	
	04-3302450	DATACHEM SOFTWARE INC		(1,091,597)							(1,091,597)	
	02-0424648	DIVERSIFIED SETTLEMENTS INC.					(61,076)				(61,076)	
21458	39-0264050	EMPLOYERS INSURANCE COMPANY OF WAUSAU	(100,000)					161,213	*		61,213	6,186,039
		EMPLOYERS INSURANCE OF WAUSAU MUTUAL HOLDING COMPAN	100,000								100,000	
11045	15-0302550	EXCELSIOR INSURANCE COMPANY					697,806				697,806	138,298,273
11312	31-4386540	GLOBE AMERICAN CASUALTY COMPANY					(4,643,309)	9,254,803			4,611,494	43,772,489
10836	33-0763205	GOLDEN EAGLE INSURANCE COMPANY			5,000,000		(4,472,812)	(4,979,307)	*		(4,452,119)	10,955,284
	04-2433707	HELMSMAN INSURANCE AGENCY INC.	(6,000,000)				2,197,726				(3,802,274)	
	04-2791584	HELMSMAN MANAGEMENT SERVICES INC.	(10,000,000)								(10,000,000)	
22659	35-0410010	INDIANA INSURANCE COMPANY	(1,124,800)		5,000,000		367,783		*		4,242,983	(125,932,876)
	98-0158209	LEXCO LIMITED		(37,000,000)			692,275	7,495,838			(28,811,887)	1,677
	22-2195982	LIBERTY-USA CORPORATION					517,612				517,612	
		LIBERTY CITYSTATE INSURANCE PTE LTD						(492,294)			(492,294)	7,500
	52-2282916	LIBERTY ENERGY HOLDINGS LLC		47,470,902							47,470,902	
	49-0132979	LIBERTY EUROPE HOLDINGS LTD.		(254,288,600)							(254,288,600)	
	04-3260640	LIBERTY FINANCIAL COMPANIES INC.			(175,000,000)		(3,654,238)				(178,654,238)	
		LIBERTY INSURANCE COMPANY OF CANADA						(909,350)			(909,350)	1,522,213
10337	36-4027414	LIBERTY INSURANCE COMPANY OF AMERICA						95,049,904			95,049,904	307,336,970
42404	03-0316876	LIBERTY INSURANCE CORPORATION			15,000,000				*		15,000,000	
		LIBERTY INSURANCE GROUP COMPANIA DE SEGUROS Y REASEG		192,855,495							192,855,495	
	52-2107018	LIBERTY INSURANCE HOLDINGS INC.					(7,726)				(7,726)	
19917	13-4916020	LIBERTY INSURANCE UNDERWRITERS INC.					(338,236)	(25,857,511)			(26,195,747)	58,382,289
		LIBERTY INTERNATIONAL INSURANCE COMPANY LTD						(12,061,926)			(12,061,926)	37,607,684
		LIBERTY INTERNATIONAL MANAGEMENT (BERMUDA) LTD.					154,000				154,000	
65315	04-6076039	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON		15,000,000			9,185,271	2,583,996			26,769,267	612,108,737
11041	74-2963323	LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY		2,500,000				4,369,685			6,869,685	26,913,409
	93-0962676	LIBERTY MANAGEMENT SERVICES INC.		101,000							101,000	
	04-3300603	LIBERTY MASSACHUSETTS TRUST		5,984,245							5,984,245	

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SCHEDULE Y (continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
		LIBERTY POOL										
		LIBERTY MUTUAL INSURANCE COMPANY	63.00%									
		LIBERTY MUTUAL FIRE INSURANCE COMPANY	10.00%									
		LIBERTY INSURANCE CORPORATION	6.00%									
		THE FIRST LIBERTY INSURANCE CORPORATION	0.10%									
		LM INSURANCE CORPORATION	0.20%									
		MONTGOMERY MUTUAL INSURANCE COMPANY	0.70%									
		MONTGOMERY INDEMNITY INSURANCE COMPANY	0.10%									
		GOLDEN EAGLE INSURANCE COMPANY	2.50%									
		MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPAN	0.20%									
		EMPLOYERS INSURANCE COMPANY OF WAUSAU	16.00%									
		WAUSAU BUSINESS INSURANCE COMPANY	0.40%									
		WAUSAU GENERAL INSURANCE COMPANY	0.40%									
		WAUSAU UNDERWRITERS INSURANCE COMPANY	0.40%									
		LIH POOL										
		PEERLESS INSURANCE COMPANY	41.59%									
		INDIANA INSURANCE COMPANY	27.78%									
		ATLAS ASSURANCE COMPANY OF AMERICA	27.36%									
		THE NETHERLANDS INSURANCE COMPANY	3.27%									
	9999999	Control Totals							XXX			

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

States, Etc.	1 Is Insurer Licens- ed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	YES	12,150,598	13,579,123	98,862	8,207,572	13,030,756	36,428,503	(1,427)
2. Alaska	AK	YES	9,383,067	8,790,817	(28,281)	7,548,938	3,070,668	33,262,155	
3. Arizona	AZ	YES	4,632,398	3,952,941	(99,562)	6,708,688	32,117,670	50,881,846	
4. Arkansas	AR	YES	6,710,507	9,435,956	107,777	5,719,804	8,110,225	18,634,145	(775)
5. California	CA	YES	56,670,663	58,851,583	(2,264,050)	25,895,602	32,228,882	191,037,458	(4,871)
6. Colorado	CO	YES	16,791,775	14,045,315	481,805	8,182,006	2,412,150	24,324,177	(661)
7. Connecticut	CT	YES	13,909,456	11,359,637	135,824	11,211,171	10,602,154	35,803,203	(628)
8. Delaware	DE	YES	1,043,582	1,109,526	(19,566)	1,725,834	(6,652,746)	7,366,338	(112)
9. Dist. of Columbia	DC	YES	2,057,537	2,132,329	1,454	9,599,292	6,236,586	11,203,850	(103)
10. Florida	FL	YES	30,383,168	30,065,126	826,338	32,438,100	35,442,162	145,931,212	(2,825)
11. Georgia	GA	YES	20,493,679	23,828,405	521,176	13,646,026	22,239,868	59,493,899	(3,017)
12. Hawaii	HI	YES	3,026,855	2,819,477	107,698	1,922,979	870,171	6,062,897	
13. Idaho	ID	YES	2,679,925	2,960,970	9,671	3,938,878	2,471,621	8,440,013	
14. Illinois	IL	YES	27,588,242	22,672,980	2,371,307	29,910,030	30,298,640	84,344,941	(1,777)
15. Indiana	IN	YES	17,320,009	16,084,482	235,425	14,383,192	17,306,782	33,018,892	(1,841)
16. Iowa	IA	YES	5,172,995	4,528,126	(62,431)	7,148,536	7,526,562	14,311,471	(147)
17. Kansas	KS	YES	6,960,888	9,126,499	51,150	9,846,363	12,523,728	25,713,472	
18. Kentucky	KY	YES	10,571,351	9,644,218	197,934	10,607,367	5,348,325	50,630,456	(859)
19. Louisiana	LA	YES	11,709,232	9,878,197	159,312	6,979,228	9,139,813	39,089,746	(1,120)
20. Maine	ME	YES	3,491,339	3,321,581	105,088	2,299,497	1,504,171	13,329,029	(184)
21. Maryland	MD	YES	7,970,994	9,605,838	(47,392)	15,451,907	17,414,982	19,971,475	(785)
22. Massachusetts	MA	YES	18,003,062	16,638,208	(483,067)	13,102,195	12,616,054	68,224,059	
23. Michigan	MI	YES	18,779,573	19,846,985	240,242	19,094,999	23,790,377	93,048,693	(1,581)
24. Minnesota	MN	YES	10,801,344	9,837,833	430,077	15,546,999	7,342,262	123,145,529	(972)
25. Mississippi	MS	YES	6,068,530	7,252,264	211,170	4,302,520	3,241,457	18,384,594	(619)
26. Missouri	MO	YES	11,558,210	9,920,293	(616,586)	8,346,491	8,071,486	35,654,526	(1,075)
27. Montana	MT	YES	1,105,347	1,581,852	16,812	974,484	1,818,661	4,753,121	
28. Nebraska	NE	YES	3,983,055	1,412,906	411,138	6,197,449	10,461,948	24,908,774	(72)
29. Nevada	NV	YES	1,825,519	1,557,127	79,569	3,447,897	2,800,174	1,895,767	(407)
30. New Hampshire	NH	YES	5,185,917	5,661,893	66,814	1,951,221	1,737,670	9,694,757	(246)
31. New Jersey	NJ	YES	20,316,951	18,061,898	(707,845)	9,727,346	38,560,358	110,172,392	(1,413)
32. New Mexico	NM	YES	2,176,917	2,199,885	24,354	2,815,041	3,508,161	3,911,134	(133)
33. New York	NY	YES	39,899,509	41,484,581	3,231,817	70,250,906	349,797,623	558,809,700	(3,515)
34. No. Carolina	NC	YES	11,598,529	13,481,111	10,401	5,820,769	9,476,385	37,158,425	327
35. No. Dakota	ND	YES	740,026	703,812	(1,233)	221,872	8,284	952,814	
36. Ohio	OH	YES	6,889,918	9,414,757	8,305	11,525,775	2,462,472	44,838,649	
37. Oklahoma	OK	YES	11,222,751	12,468,219	89,572	6,240,809	10,063,960	16,887,264	(1,647)
38. Oregon	OR	YES	10,494,416	10,292,615	568,229	7,712,148	8,936,133	32,069,967	
39. Pennsylvania	PA	YES	26,992,457	24,948,808	343,038	23,837,831	34,551,428	147,651,641	(1,366)
40. Rhode Island	RI	YES	1,529,859	1,713,415	40,909	1,437,640	728,350	7,865,827	10
41. So. Carolina	SC	YES	11,361,555	10,839,644	272,068	7,572,536	9,508,528	26,282,139	(765)
42. So. Dakota	SD	YES	2,903,795	3,422,395	(28,336)	1,944,275	1,476,711	10,701,895	
43. Tennessee	TN	YES	18,073,174	20,757,906	15,893	10,806,307	13,586,025	39,509,850	(1,493)
44. Texas	TX	YES	45,267,732	44,324,248	(195,601)	35,841,502	51,157,537	139,827,727	(1,033)
45. Utah	UT	YES	2,791,916	3,345,539	(2,535)	1,379,429	1,976,431	6,356,945	
46. Vermont	VT	YES	2,430,206	2,267,230	(73,762)	942,752	668,951	4,211,187	(55)
47. Virginia	VA	YES	14,026,085	12,403,641	117,390	10,547,844	9,768,073	42,817,203	(1,326)
48. Washington	WA	YES	4,661,264	5,097,623	(372,214)	2,911,930	3,253,690	10,411,147	
49. West Virginia	WV	YES	1,286,313	1,383,185	(10,393)	952,930	1,203,849	3,402,115	
50. Wisconsin	WI	YES	96,946,767	86,509,364	6,157,079	65,908,067	76,349,901	247,682,838	(5,174)
51. Wyoming	WY	YES	538,126	616,430	(466)	253,539	436,046	755,076	
52. American Samoa	AS	NO							
53. Guam	GU	NO	(94)	698			(95)	228	
54. Puerto Rico	PR	YES	29,069	23,917	(2,916)	2,157	(99,626)	67,005	
55. U.S. Virgin Islands	VI	YES	31,661	161,584		5,822	25,323	44,386	
56. Canada	CN	YES	332,719	1,310,886	25	291,895	(919,943)	5,420,003	
57. Aggregate other alien	OT	X X X	549,014	658,313	9,972	1,297,265	4,236,985	19,502,433	
58. Totals	(a) 53		681,119,452	669,394,191	12,739,459	586,583,652	965,844,799	2,806,298,98	(43,687)

DETAILS OF WRITE-INS									
5701. Other Alien	X X X		549,014	658,313	9,972	1,297,265	4,236,985	19,502,433	
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		549,014	658,313	9,972	1,297,265	4,236,985	19,502,433	

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

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

214582001420000000
214582001420000000
214582001420000000

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

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

214582001240000000
214582001240000000
214582001240000000

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

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

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

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES
INTERROGATORIES (continued)

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

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

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

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

21458200149000000
21458200149000000

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

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

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

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

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

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

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

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

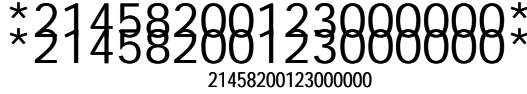
12.1 Management's Discussion and Analysis is a required filing for all companies. Will Management's Discussion and Analysis be filed by April 1? YES [X] NO []
12.2 If no, please explain:

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

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

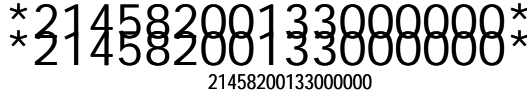
- 13.1 Does your company write credit insurance? YES [] NO [X]
 13.2 Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? YES [] NO [X]
 13.3 If first response is yes and second response is no, please explain:

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



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

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



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

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

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

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

- 17.1 Will this company be included in a combined annual statement which is filed with the NAIC by May 1? YES [X] NO []
 (A company should be included in only one group filing a combined annual statement. If a company will be included in a combined annual statement on other than a consolidated bases, e.g. quity basis, answer item C "no.")
 17.2 If yes, indicate NAIC group code. 0111
 17.3 If the company is included in a combined annual statement, will the basis of inclusion be consolidation? YES [X] NO []
 If reponse to 17.1 is no and the form is "None," affix bar code (Document Identifier 201) here:

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

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

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets

REMAINING WRITE-INS AGGREGATED AT LINE 8 FOR INVESTED ASSETS

0804.				
0805.				
0806.				
0807.				
0808.				
0809.				
0810.				
0811.				
0812.				
0813.				
0814.				
0815.				
0816.				
0817.				
0818.				
0819.				
0820.				
0821.				
0822.				
0823.				
0824.				
0825.				
0897. Totals (Lines 0804 through 0825) (Page 2, Line 0898)				

REMAINING WRITE-INS AGGREGATED AT LINE 24 FOR OTHER THAN INVESTED ASSETS

2404. Amounts Receivable Under Uninsured Plans				28,262,393
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 2, Line 2498)				28,262,393

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. Collateral Held For Securities Loaned		198,052,240
2205.		
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)		198,052,240

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)		

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs and Expenses Incurred
	2 City	3 State												
Home Office Complex: 72.17 acres of land 551949 sq. ft. floor space located 2000 Westwood Drive	Wausau	WI	01/01/1965	12/31/2000	36,015,047		18,366,944	18,366,944	(4,612,854)			699,100	5,912,522	4,356,555
Land: 137.18 Acres Adjacent to Occupied Buildings	Wausau	WI	01/01/1965	12/31/2000	731,875		731,875	731,875						
Regional Office: 10.99 Acres of land 58629 sq. ft. floor space located 400 Westwood Drive	Wausau	WI	01/01/1977	12/31/2000	4,368,712		2,363,487	2,363,487	(143,997)				452,813	219,350
Trademark Reception Area(Depot): 6.00 Acres of land 8086 sq. ft. floor space located 1800 West Bridge Street	Wausau	WI	01/01/1979	12/31/2000	1,768,259				(818,185)				26,599	26,599
Westwood Training Center: 23.00 Acres of land 217168 sq. ft. floor space located 1800 West Bridge Street	Wausau	WI	06/01/1979	12/31/2000	23,565,564		8,116,960	8,116,960	(5,932,198)				1,639,793	850,486
0299999 Properties occupied by the reporting entity - Administrative					66,449,457		29,579,266	29,579,266	(11,507,234)			699,100	8,031,727	5,452,990
0399999 Total properties occupied by the reporting entity					66,449,457		29,579,266	29,579,266	(11,507,234)			699,100	8,031,727	5,452,990
9999999 Totals					66,449,457		29,579,266	29,579,266	(11,507,234)			699,100	8,031,727	5,452,990

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NONE Schedule A - Part 2

NONE Schedule A - Part 3

NONE Schedule B - Part 1

NONE Schedule B - Part 2

NONE Schedule A - Part 2

NONE Schedule A - Part 3

NONE Schedule B - Part 1

NONE Schedule B - Part 2

SCHEDULE BA-PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1983	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1984	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1985	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1986	255,000				
American Mutual Reinsurance Company Guaranty Fund Certificate	Chicago	Illinois	Direct	12/31/1987	255,000				
American Mutual Reinsurance Company Surplus Draft # 11	Lisle	Illinois	Direct	02/15/1989	427,322				
American Mutual Reinsurance Company Surplus Draft # 65	Lisle	Illinois	Direct	05/15/1989	66,217				
American Mutual Reinsurance Company Surplus Draft # 791	Lisle	Illinois	Direct	05/15/1994	55,021				
American Mutual Reinsurance Company Surplus Draft # 1314	Chicago	Illinois	Direct	11/15/1998	35,956				
American Mutual Reinsurance Company Surplus Draft # 1344	Chicago	Illinois	Direct	02/15/1999	1,073				
American Mutual Reinsurance Company Surplus Draft # 1372	Chicago	Illinois	Direct	05/15/1999	13,203				
American Mutual Reinsurance Company Surplus Draft # 1425	Chicago	Illinois	Direct	11/15/1999	27,860				
American Mutual Reinsurance Company Surplus Draft # 1557	Chicago	Illinois	Direct	02/15/2001	2,074			(2,074)	
American Mutual Reinsurance Company Surplus Draft # 1580	Chicago	Illinois	Direct	05/15/2001	16,554			(16,554)	
New York Life Surplus Notes		New York	Direct	06/18/1999	1,264,094		1,265,121		
1199999 Subtotal - Surplus Debentures					3,184,374		1,265,121	(18,628)	
2000 Riverside Cap Appr LP		Delaware	Direct	07/09/2001	230,427		199,410	(31,018)	
Advanced Tech Ventures LP		Delaware	Direct	07/11/2001	58,650		52,910	(5,740)	
Austin Ventures IV LP		Delaware	Direct	06/01/2000	3,822,366		1,060,722	(2,103,712)	
Austin Ventures VI LP		Delaware	Direct	06/01/2000	4,556,871		4,062,756	(2,705,362)	
Austin Ventures VIII LP		Delaware	Direct	07/13/2001	119,000		116,370	(2,630)	
Axiom Venture Part LP		Delaware	Direct	06/01/2000	3,522,581		1,618,459	(1,496,652)	
Axiom Venture Part II LP		Delaware	Direct	06/01/2000	6,707,043		3,230,870	(2,768,306)	
Battery Ventures III LP		Delaware	Direct	06/01/2000	3,518,658		1,415,433	(2,026,557)	
Battery Ventures IV LP		Delaware	Direct	06/01/2000	1,629,452		1,968,633	(477,369)	
Battery Ventures VI LP		Delaware	Direct	06/27/2000	660,679		597,193	(49,194)	
BC European Capital VII LP		United Kingdom	Direct	08/29/2000	712,375		668,599	(44,602)	
EL Dorado Ventures VI LP		California	Direct	11/29/2000	106,250		93,382	40,257	
Exxcel Capital Partners LP		Cayman Islands	Direct	01/16/2001	1,069,496		1,013,514	(55,982)	
Fondinvest VI LP		A Societe Anonyme de Fr	Direct	09/18/2001	578,425		597,166	18,741	
Frontenac VI LP		Illinois	Direct	06/01/2000	646,070		212,641	(493,802)	
Great Hill Equity Part II LP		Delaware	Direct	03/28/2001	255,000		240,751	(14,249)	
Harvest Partners IV LP		Delaware	Direct	10/25/2001	7,769		8,020	252	
Interwest Partners V LP		California	Direct	06/01/2000	1,086,417		672,553	(626,901)	
Interwest Partners VI LP		California	Direct	06/01/2000	1,141,435		1,946,213	(895,231)	
Interwest Partners VIII LP		California	Direct	07/25/2000	531,250		457,178	(66,696)	
Menlo Ventures VI LP		Delaware	Direct	06/01/2000	1,238,491		1,296,547	427,412	
Menlo Ventures VII LP		Delaware	Direct	06/01/2000	2,199,858		592,480	(2,335,849)	
Menlo Ventures IX LP		Delaware	Direct	01/03/2001	212,500		179,833	(32,667)	
Nordic Capital Fund IV LP		Channel Islands	Direct	10/06/2000	1,298,163		1,309,124	16,153	

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SCHEDULE BA-PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
Summit Subord Dt Fd II LP		Delaware	Direct	06/01/2000	1,119,458		1,207,243	594,180	
Summit Ventures IV LP		Delaware	Direct	06/01/2000	2,621,820		1,508,983	1,190,967	
Summit Ventures V LP		Delaware	Direct	06/01/2000	5,496,611		3,466,290	(1,671,195)	
Summit Ventures VI LP		Delaware	Direct	03/23/2001	255,000		237,713	(17,287)	
Thomas H Lee Eqty Fd III LP		Delaware	Direct	06/01/2000	2,993,811		2,428,365	(716,562)	
Thomas H Lee Eqty Fd IV LP		Delaware	Direct	06/01/2000	6,568,878		6,778,525	(1,067,247)	
Trident Capital V LP		Delaware	Direct	08/14/2000	212,500		152,738	(59,762)	
Trinity Ventures VI LP		California	Direct	06/01/2000	1,726,852		714,977	(1,364,434)	
Trinity Ventures VIII LP		California	Direct	11/13/2000	297,500		265,453	74,203	
US Venture Partners V LP		Delaware	Direct	06/01/2000	1,677,977		877,706	(2,076,939)	
US Venture Partners VIII LP		Delaware	Direct	05/07/2001	280,500		273,500	(7,000)	
Willis Stein & Part III LP		Delaware	Direct	04/20/2001	296,366		258,663	(37,702)	
VCFA Venture Part III LP		Delaware	Direct	06/01/2000	1,311,879		563,623	(557,472)	
1499999 Subtotal - Any Other Class of Admitted Assets					60,768,378		42,344,536	(21,445,954)	
9999999 Totals					63,952,752		43,609,657	(21,464,582)	

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SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Year

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
2000 Riverside Cap Appr LP		DE	Direct	07/09/2001				100,744	100,744			
Austin Ventures IV LP		DE	Various	06/01/2000	7,974,683	1,372,443		7,974,683	7,782,200		(192,483)	(192,483)
Austin Ventures VI LP		DE	Direct	06/01/2000	402,816	(218,568)		402,816	406,475		3,659	3,659
Axiom Venture Partners LP		DE	Direct	06/01/2000	3,837,707	465,130		3,837,707			(3,837,707)	(3,837,707)
Axiom Venture Part II LP		DE	Various	06/01/2000	329,468	37,296		329,468	320,926		(8,542)	(8,542)
Battery Ventures III LP		DE	Various	06/01/2000	1,308,051	28,516		1,308,051	1,262,210		(45,841)	(45,841)
Battery Ventures IV LP		DE	Various	06/01/2000	5,434,339	(2,723,147)		5,434,339	1,754,536		(3,679,803)	(3,679,803)
Battery Ventures VI LP		DE	Direct	06/27/2000	821	26		821	821			
BC European Capital VII LP		UK	Direct	08/29/2000	133,523	(227)		133,523	144,668		11,146	11,146
Exxcel Capital Partners LP		Cay Isl	Direct	01/16/2001				248,725	248,725			
Frontenac VI LP		IL	Various	06/01/2000	2,740,244	(256,487)		2,740,244	1,006,999		(1,733,245)	(1,733,245)
Interwest Partners V LP		CA	Various	06/01/2000	152,352	(30,364)		152,352	397,029		244,677	244,677
Interwest Partners VI LP		CA	Various	06/01/2000	126,821	(188,926)		126,821	155,963		29,142	29,142
Menlo Ventures VI LP		DE	Various	06/01/2000	1,414,132	421,694		1,414,132	1,439,900		25,768	25,768
Menlo Ventures VII LP		DE	Various	06/01/2000	520,989	(183,961)		520,989	568,979		47,990	47,990
Summit Subord Dt Fd II LP		DE	Various	06/01/2000	1,463,606	832,938		1,463,606	1,422,208		(41,398)	(41,398)
Summit Ventures IV LP		DE	Various	06/01/2000	18,267,546	16,057,173		18,267,546	18,012,046		(255,499)	(255,499)
Summit Ventures V LP		DE	Various	06/01/2000	366,742	26,002		366,742	860,482		493,740	493,740
Thomas H Lee Eqty Fd III LP		DE	Various	06/01/2000	2,575,648	(143,206)		2,575,648	4,537,716		1,962,068	1,962,068
Thomas H Lee Eqty Fd IV LP		DE	Various	06/01/2000	173,608	(34,045)		173,608	227,543		53,935	53,935
Trinity Ventures VI LP		CA	Various	06/01/2000	474,108	(113,359)		474,108	515,004		40,896	40,896
US Venture Part V LP		DE	Various	06/01/2000	554,968	(422,941)		554,968	627,435		72,465	72,465
VCFA Venture Part III LP		DE	Direct	06/01/2000	388	135		388	388			
1499999 Subtotal - Any Other Class of Admitted Assets					48,252,560	14,926,122		48,602,029	41,792,997		(6,809,032)	(6,809,032)
9999999 Totals					48,252,560	14,926,122		48,602,029	41,792,997		(6,809,032)	(6,809,032)

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SCHEDULE D - PART 6 - SECTION 1
Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Admitted Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 If Yes, Amount of Such Intangible Assets	7 Statement Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
942993106	Wausau Holdings Inc.	N/A	8:3(a)Z	NO		4,576,651	1,000,000	100.000
1399999	Subtotal - Common Stock - Non-Insurer Which Controls Insurer					4,576,651	X X X	X X X
1699999	TOTAL COMMON STOCK					4,576,651	X X X	X X X
1799999	TOTAL PREFERRED AND COMMON STOCK					4,576,651	X X X	X X X

Amount of insurer's capital and surplus from the prior year's annual statement: \$ 744,542,052

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identifi- cation	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
942997347	Wausau (Bermuda) Ltd.	Wausau Holdings Inc.		120,000,000	100.000
0299999	Subtotal - Common Stock			X X X	X X X
0399999	TOTAL PREFERRED AND COMMON STOCK			X X X	X X X

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest	
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received				
3002505C7	EVERGREEN SELECT INSTL TREASUR	01/19/2001	DIRECT	1.500	VAR	01/18/2002	100,000			100,000	100,000		1,449		1		
7799999	Subtotal - Exempt Money Market Mutual Funds						100,000				X X X	100,000		1,449		X X X	X X X
928989466	JP MORGAN PRIME MMF	12/27/2001	DIRECT	1.993	MTLY	12/26/2002	39,618,106			39,618,106	39,618,106	465,621	1,173,953		1		
995312105	LMIA P&C COMPANIES CASH EQUIV	12/31/2001	DIRECT	1.993	MTLY	12/30/2002	71,932,239			71,932,239	71,932,239	128,091	1,605,401		1		
7899999	Subtotal - Class One Money Market Mutual Funds						111,550,345				X X X	111,550,345	593,712	2,779,354		X X X	X X X
8099999	Totals						111,650,345	(a)			X X X	111,650,345	593,712	2,780,803		X X X	X X X

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(a) Includes \$ 0 other than accrual of discount and amortization of premium.

NONE	Schedule DB - Part A - Section 1 and 2
NONE	Schedule DB - Part A - Section 3 and Part B - Section 1
NONE	Schedule DB - Part B - Section 2 and 3
NONE	Schedule DB - Part C - Section 1 and 2
NONE	Schedule DB - Part C - Section 3 and Part D - Section 1
NONE	Schedule DB - Part D - Section 2 and 3
NONE	Schedule DB - Part E - Section 1

NONE	Schedule DB - Part A - Section 1 and 2
NONE	Schedule DB - Part A - Section 3 and Part B - Section 1
NONE	Schedule DB - Part B - Section 2 and 3
NONE	Schedule DB - Part C - Section 1 and 2
NONE	Schedule DB - Part C - Section 3 and Part D - Section 1
NONE	Schedule DB - Part D - Section 2 and 3
NONE	Schedule DB - Part E - Section 1

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value Over Statement (+)
1. Bonds	2,787,940,214	2,877,842,699	89,902,485
2. Preferred Stocks			
3. Totals	2,787,940,214	2,877,842,699	89,902,485

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Fair values are based on quoted market prices when available. If quoted market prices are not available, fair values are
based on quoted market prices of comparable instruments or values obtained from independent pricing services.

SCHEDULE E - PART 1 - CASH

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Year	4 Amount of Interest Accrued December 31 of Current Year	5 Balance	6 *
OPEN DEPOSITORIES					
Bank of America Chicago IL				1,050,287	
Bank of New York New York NY				158,310	
Canadian Imperial Toronto CAN		71,997		451,575	
Chase Manhattan Bank New York NY		3,242		(43,229,761)	
First National Bank of Anchorage Anchorage AK				50,000	
Firststar Milwaukee WI				29,988,379	
Huntington Columbus OH				82,958	
M & I First American Wausau WI		763		12,187,067	
M & I Thunderbird Pheonix AZ				7,021	
Nations Bank Albuquerque NM				28,231	
PNC Pittsburgh PA				(4,174)	
Royal Trust Toronto CAN		5,596		1,810,468	
Wachovia Atlanta GA				(7,208,256)	
Wells Fargo LosAngeles CA				5,603,355	
0199998 Deposits in 0 depositories which do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X				X X X
0199999 Totals-Open Depositories	X X X	81,598		975,460	X X X
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories which do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X				X X X
0299999 Totals - Suspended Depositories	X X X				X X X
0399999 Total Cash on Deposit	X X X	81,598		975,460	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X		X X X
0599999 Total Cash	X X X	81,598		975,460	X X X

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	25,532,763	4. April	29,629,564	7. July	95,840,350	10. October	29,206,783
2. February	45,346,926	5. May	31,672,156	8. August	34,513,460	11. November	22,130,462
3. March	39,965,590	6. June	54,987,250	9. September	27,630,403	12. December	975,460

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
AZ00001	B	AGENCY INTL DEVELOPMENT (ISRAEL) 5.700 02/15/2003	PHOENIX AZ BANK OF NEW YORK - WESTERN TRUST WC	14,000,000	13,978,941	14,401,66
AZ00002	B	NEW JERSEY ECONOMIC 7.425 02/15/2029	PHOENIX AZ BANK OF NEW YORK - WESTERN TRUST WC	3,000,000	3,022,530	3,302,43
AZ00003	B	US TREASURY BONDS 6.000 02/15/2026	PHOENIX AZ BANK OF NEW YORK - WESTERN TRUST WC	15,000,000	15,681,608	15,433,65
AZ00004	B	US TREASURY BONDS 6.000 02/15/2026	PHOENIX AZ BANK OF NEW YORK - WESTERN TRUST WC	1,250,000	1,312,240	1,286,13
AZ00005	B	US TREASURY BONDS 6.000 02/15/2026	PHOENIX AZ BANK OF NEW YORK - WESTERN TRUST WC	2,500,000	2,717,689	2,572,27
AZ00006	B	US TREASURY NOTES 5.750 08/15/2003	PHOENIX AZ BANK OF NEW YORK - WESTERN TRUST WC	1,400,000	1,398,970	1,466,27
AZ99999		ARIZONA		37,150,000	38,111,978	38,462,42
AR00001	B	US TREASURY BONDS 11.875 11/15/2003	LITTLE ROCK AR BANKERS TRUST CO. FPARPH	100,000	108,799	116,09
AR99999		ARKANSAS		100,000	108,799	116,09
CA00001	B	ABN AMRO CHICAGO 7.300 12/01/2026	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	7,000,000	7,036,005	6,966,68
CA00002	B	BANK OF NY 7.300 12/01/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,000,000	2,991,110	3,245,67
CA00003	B	BANK ONE CORP 6.000 02/17/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,500,000	3,462,534	3,447,88
CA00004	B	BANK ONE CORP 6.000 02/17/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	4,000,000	3,977,824	3,940,44
CA00005	B	BANK ONE CORP 6.000 02/17/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	4,985,394	4,925,55
CA00006	B	BANK ONE CORP 6.000 02/17/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	4,873,048	4,925,55
CA00007	B	BANKAMERICA CORP. 7.700 12/31/2026	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,000,000	1,987,938	1,962,68
CA00008	B	BANKAMERICA CORP. 7.700 12/31/2026	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,000,000	1,881,347	1,962,68
CA00009	B	BANKAMERICA CORP. 7.125 10/15/2011	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,200,000	3,149,917	3,375,23
CA00010	B	CHASE MANHATTAN CORP. 7.000 11/15/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	4,000,000	3,799,216	4,160,84
CA00011	B	CHASE MANHATTAN CORP. 6.700 08/15/2008	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,200,000	2,265,718	2,287,97
CA00012	B	DEUTSCHE BANK FINANCIAL 7.500 04/25/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	5,412,100	5,439,50
CA00013	B	DEUTSCHE BANK FINANCIAL 7.500 04/25/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	1,500,000	1,496,669	1,631,85
CA00014	B	DEUTSCHE BANK FINANCIAL 7.500 04/25/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	1,000,000	988,205	1,087,90
CA00015	B	FHR 2121 PG 6.500 06/15/2027	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	8,000,000	7,932,972	8,087,44
CA00016	B	FHLMC 6.875 01/15/2005	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	9,000,000	8,917,812	9,694,71
CA00017	B	FHLMC 6.875 01/15/2005	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	500,000	495,434	538,59
CA00018	B	FNR 2001-73 PJ 6.000 11/25/2031	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	19,174,000	19,105,407	19,105,40
CA00019	B	FNR 2001-73 EA 6.000 09/25/2030	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	15,000,000	15,000,000	15,000,00
CA00020	B	FNR 2001-63 PE 6.000 12/25/2031	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	15,000,000	14,911,125	14,770,20
CA00021	B	FIRST CHICAGO CORP 7.950 12/01/2026	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,000,000	2,814,742	3,025,14
CA00022	B	FLEET FINANCIAL GROUP 6.700 07/15/2028	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,000,000	1,949,232	1,926,86
CA00023	B	FLEET FINANCIAL GROUP 5.750 01/15/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	4,000,000	3,897,701	3,878,44
CA00024	B	FLEET FINANCIAL GROUP 5.750 01/15/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	6,000,000	5,851,855	5,817,66
CA00025	B	GENERAL MOTORS ACCEPT CORP 6.150 04/05/2007	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	4,930,928	4,886,40
CA00026	B	GENERAL MOTORS ACCEPT CORP 6.150 04/05/2007	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,000,000	2,911,115	2,931,84
CA00027	B	GOLDMAN SACHS GROUP 6.500 02/25/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,000,000	1,949,531	1,977,02
CA00028	B	GOLDMAN SACHS GROUP 6.500 02/25/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,500,000	2,414,463	2,471,27
CA00029	B	GOLDMAN SACHS GROUP 6.500 02/25/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	1,500,000	1,473,279	1,482,76
CA00030	B	NATIONAL AUSTRALIA BANK 6.600 12/10/2007	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	5,110,181	5,182,15
CA00031	B	NATIONSBANK CORP. 6.800 03/15/2028	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	5,084,947	4,924,20
CA00032	B	PHILLIPS PETROLEUM 6.375 03/30/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	4,984,546	5,052,40

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
CA00033	B	ROYAL BANK OF SCOTLAND 6.400 04/01/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	6,000,000	5,996,907	6,061,14
CA00034	B	ROYAL BANK OF SCOTLAND 6.400 04/01/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,000,000	1,980,972	2,020,38
CA00035	B	SOUTHWESTERN PUBLIC SERVICE 6.200 03/01/2009	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	10,000,000	9,995,019	9,752,20
CA00036	B	SWISS BANK GROUP 7.375 06/15/2017	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	4,000,000	4,015,364	4,207,80
CA00037	B	SWISS BANK GROUP 7.375 06/15/2017	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	5,000,000	4,894,241	5,259,75
CA00038	B	SWISS BANK GROUP 7.375 06/15/2017	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	2,000,000	1,962,316	2,103,90
CA00039	B	SWISS BANK GROUP 7.375 06/15/2017	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,000,000	2,964,129	3,155,85
CA00040	B	TRIBUNE COMPANY 6.875 11/01/2006	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	3,100,000	3,174,689	3,253,69
CA00041	B	TRIBUNE COMPANY 6.350 02/01/2008	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	4,000,000	4,007,313	3,712,40
CA00042	B	TRIBUNE COMPANY 6.500 07/30/2004	LOS ANGELES CA BANK OF NEW YORK - WESTERN TRUST WC	1,500,000	1,497,135	1,536,15
CA99999		CALIFORNIA		199,674,000	198,530,380	201,176,20
DE00001	O	EVERGREEN SELECT INSTL TREASURY	DE POLICYHOLDERS	100,000	100,000	100,00
DE99999		DELAWARE		100,000	100,000	100,00
GA00001	B	US TREASURY NOTES 5.250 08/15/2003	ATLANTA GA WACHOVIA BANK OF GEORGIA FPGAPH	115,000	114,321	119,58
GA99999		GEORGIA		115,000	114,321	119,58
ID00001	B	US TREASURY BONDS 6.000 02/15/2026	BOISE ID FIRST SECURITY BANK OF IDAHO WC	5,500,000	5,773,854	5,659,00
ID00002	B	US TREASURY NOTES 7.250 05/15/2004	BOISE ID FIRST SECURITY BANK OF IDAHO WC	900,000	931,729	979,17
ID00003	B	US TREASURY NOTES 7.500 02/15/2005	BOISE ID FIRST SECURITY BANK OF IDAHO WC	1,000,000	1,036,866	1,106,09
ID00004	B	US TREASURY NOTES 7.000 07/15/2006	BOISE ID FIRST SECURITY BANK OF IDAHO WC	343,000	362,507	379,22
ID99999		IDAHO		7,743,000	8,104,956	8,123,49
LA00001	B	US TREASURY BONDS 11.875 11/15/2003	NEW ORLEANS LA HIBERNIA NATIONAL BANK FPLAPH	50,000	55,395	58,04
LA00002	B	US TREASURY BONDS 11.875 11/15/2003	NEW ORLEANS LA HIBERNIA NATIONAL BANK FPLAPH	20,000	22,158	23,21
LA99999		LOUISIANA		70,000	77,553	81,26
ME00001	B	US TREASURY NOTES 7.250 05/15/2004	MAINE ESCROW	14,000	14,494	15,23
ME99999		MAINE		14,000	14,494	15,23
MA00001	B	ASSOCIATES CORP 6.250 11/01/2008	BOSTON MA BANKBOSTON N.A. WC	4,000,000	3,872,877	4,123,00
MA00002	B	ATLANTA GAS LIGHT CO 6.550 12/07/2005	BOSTON MA BANKBOSTON N.A. WC	10,000,000	9,697,740	10,299,40
MA00003	B	CIT GROUP INC 7.250 08/15/2005	BOSTON MA BANKBOSTON N.A. WC	3,000,000	2,989,609	3,166,38
MA00004	B	CHASE MANHATTAN CORP. 6.750 09/15/2006	BOSTON MA BANKBOSTON N.A. WC	3,000,000	2,990,357	3,185,76
MA00005	B	CITIGROUP INC. 7.250 10/01/2010	BOSTON MA BANKBOSTON N.A. WC	5,000,000	5,336,516	5,363,15
MA00006	B	CITIGROUP INC. 7.250 10/01/2010	BOSTON MA BANKBOSTON N.A. WC	2,000,000	2,127,816	2,145,26
MA00007	B	TARGET CORPORATION 6.650 08/01/2028	BOSTON MA BANKBOSTON N.A. WC	5,000,000	4,670,007	4,997,15
MA00008	B	FHLMC 6.875 01/15/2005	BOSTON MA BANKBOSTON N.A. WC	3,900,000	3,864,385	4,201,04

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
MA00009	B	FLEET FINANCIAL GROUP 6.875 01/15/2028	BOSTON MA BANKBOSTON N.A. WC	2,000,000	1,874,467	1,964,06
MA00010	B	MAGMA COPPER CO 8.700 05/15/2005	BOSTON MA BANKBOSTON N.A. WC	6,200,000	6,419,961	6,754,83
MA00011	B	MAY DEPT STORES 6.700 09/15/2028	BOSTON MA BANKBOSTON N.A. WC	2,000,000	1,916,316	1,930,10
MA00012	B	MAY DEPT STORES 6.700 09/15/2028	BOSTON MA BANKBOSTON N.A. WC	2,000,000	1,927,934	1,930,10
MA00013	B	THE MAY DEPARTMENT STORES 8.500 06/01/2019	BOSTON MA BANKBOSTON N.A. WC	1,860,000	1,902,243	2,126,81
MA00014	B	VERIZON GLOBAL FUNDING 7.750 12/01/2030	BOSTON MA BANKBOSTON N.A. WC	5,000,000	5,107,817	5,545,70
MA00015	B	VERIZON GLOBAL FUNDING 7.750 12/01/2030	BOSTON MA BANKBOSTON N.A. WC	5,000,000	5,259,950	5,545,70
MA00016	B	VERIZON GLOBAL FUNDING 7.750 12/01/2030	BOSTON MA BANKBOSTON N.A. WC	3,750,000	3,821,758	4,159,27
MA99999		MASSACHUSETTS		63,710,000	63,779,753	67,437,73
NV00001	B	US TREASURY NOTES 7.250 05/15/2004	LAS VEGAS NV WELLS FARGO BANK WC	100,000	103,525	108,79
NV99999		NEVADA		100,000	103,525	108,79
NM00001	B	US TREASURY NOTES 7.250 05/15/2004	ALBUQUERQUE NM BANKER TRUST COMPANY FPNMPH	300,000	310,576	326,39
NM99999		NEW MEXICO		300,000	310,576	326,39
NC00001	B	US TREASURY NOTES 7.250 05/15/2004	RALEIGH NC BRANCH BANKING & TRUST FPNCPH	500,000	517,627	543,98
NC99999		NORTH CAROLINA		500,000	517,627	543,98
OR00001	B	US SBA (GOVT GUAR) 6.300 05/01/2019	WORKERS COMPENSATION	11,908,159	11,908,159	12,159,89
OR00002	B	US TREASURY BONDS 11.875 11/15/2003	PORTLAND OR US BANCORP WC	260,000	288,052	301,84
OR99999		OREGON		12,168,159	12,196,211	12,461,73
OT00001	B	US TREASURY NOTES 7.250 05/15/2004	NEW YORK NY CHASE BANK USAIG WC	800,000	828,204	870,37
OT00002	B	US TREASURY N/B 7.875 11/15/2004	NEW YORK NY CHASE BANK USAIG WC	50,000	51,654	55,57
OT00003	B	US TREASURY NOTES 7.000 07/15/2006	NEW YORK NY CHASE BANK USAIG WC	150,000	158,531	165,84
OT00004	B	US TREASURY BONDS 11.875 11/15/2003	NEW YORK NY CHASE BANK USAIG WC	30,000	33,237	34,82
OT00005	B	US TREASURY BONDS 11.875 11/15/2003	NEW YORK NY CHASE BANK USAIG WC	100,000	101,424	107,37
OT00006	B	FHLB 6.890 04/06/2004	NEW YORK NY CHASE BANK USAIG WC	2,500,000	2,491,214	2,532,07
OT00007	B	GENERAL MOTORS ACCEPT CORP 6.750 01/15/2006	NEW YORK NY CHASE BANK USAIG WC	1,700,000	1,745,373	1,806,96
OT00008	B	INTERNATIONAL PAPER CO. 8.990 03/21/2003	NEW YORK NY CHASE BANK USAIG WC	1,030,000	1,141,130	1,195,76
OT00009	B	US TREASURY BONDS 11.875 11/15/2003	NEW YORK NY CHASE BANK USAIG WC	470,000	520,710	545,64
OT00010	B	US TREASURY BONDS 11.875 11/15/2003	NEW YORK NY CHASE BANK USAIG WC	800,000	828,204	870,37
OT00011	B	US TREASURY NOTES 7.250 05/15/2004	NEW YORK NY CHASE BANK USAIG WC	225,000	232,932	244,79
OT00012	B	US TREASURY NOTES 7.250 05/15/2004	NEW YORK NY CHASE BANK USAIG WC	1,500,000	1,556,980	1,637,34
OT00013	B	US TREASURY NOTES 7.250 08/15/2004	NEW YORK NY CHASE BANK USAIG WC	2,650,000	2,737,686	2,945,23
OT00014	B	US TREASURY N/B 7.875 11/15/2004	NEW YORK NY CHASE BANK USAIG WC	4,500,000	4,755,920	4,975,29
OT00015	B	US TREASURY NOTES 7.000 07/15/2006	NEW YORK NY CHASE BANK USAIG WC	2,200,000	2,384,434	2,352,87
OT00016	B	VERIZON GLOBAL FUNDING 7.250 12/01/2010	NEW YORK NY CHASE BANK USAIG WC	3,000,000	2,984,362	3,175,08

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(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
OT99999		OTHER		21,705,000	22,551,995	23,515,43
VI00001	O	FIDELITY & DEPOSIT CO OF MARYLAND SURETY #QL1-j00-009003-239		500,000	500,000	500,00
VI99999		U.S. VIRGIN ISLANDS		500,000	500,000	500,00
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		343,949,159	345,122,168	353,088,38
ZZ00001	B	US TREASURY NOTES 5.250 08/15/2003	MADISON WI FIRSTAR BANK FPALLPH	1,400,000	1,391,736	1,455,77
ZZ00002	B	US TREASURY NOTES 7.000 07/15/2006	MADISON WI FIRSTAR BANK FPALLPH	1,650,000	1,743,837	1,824,27
ZZ00003	B	VARIOUS CANADIAN BONDS VAR VAR	ROYAL TRUST COMPANY	71,785,311	50,896,858	38,359,57
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		74,835,311	54,032,431	41,639,62

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9999999 Totals 418,784,470 399,154,599 394,728,00

(a) Including \$ 100,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

