

ANNUAL STATEMENT

OF THE

LIBERTY MUTUAL INSURANCE COMPANY

AND ITS AFFILIATED PROPERTY AND CASUALTY INSURERS

of BOSTON

in the state of MASSACHUSETTS

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE YEAR ENDED
December 31, 2005**

PROPERTY AND CASUALTY COMBINED

2005

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	26,659,338,981		26,659,338,981	24,270,093,362
2. Stocks (Schedule D):				
2.1 Preferred stocks	87,373,423		87,373,423	131,392,937
2.2 Common stocks	2,272,086,716		2,272,086,716	2,347,636,945
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	39,500,000		39,500,000	
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	355,450,019		355,450,019	287,453,201
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,199,491		1,199,491	1,137,939
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 254,757,151 , Schedule E-Part 1), cash equivalents (\$ 346,056,313 Schedule E-Part 2) and short-term investments (\$ 1,296,236,365 , Schedule DA)	1,897,049,829		1,897,049,829	1,331,943,980
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,426,638,692	2,667,944	2,423,970,748	2,160,925,357
8. Receivables for securities	41,021,898		41,021,898	107,843,854
9. Aggregate write-ins for invested assets				500,000
10. Subtotals, cash and invested assets (Lines 1 to 9)	33,779,659,049	2,667,944	33,776,991,105	30,638,927,575
11. Title plants less \$ 0 charged off (for Title insurers only)				
12. Investment income due and accrued	302,205,768		302,205,768	272,919,088
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,132,145,086	46,943,275	1,085,201,811	1,017,203,887
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 30,052,055 earned but unbilled premiums)	2,910,021,073	4,444,766	2,905,576,307	2,707,865,758
13.3 Accrued retrospective premiums	783,279,384	79,178,692	704,100,692	773,543,980
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	574,635,588		574,635,588	502,859,058
14.2 Funds held by or deposited with reinsured companies	32,535,958		32,535,958	31,729,847
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans	3,529,970	3,529,970		
16.1 Current federal and foreign income tax recoverable and interest thereon	37,280,305		37,280,305	47,880,101
16.2 Net deferred tax asset	1,399,689,666	362,540,000	1,037,149,666	875,015,642
17. Guaranty funds receivable or on deposit	61,970,620		61,970,620	62,204,155
18. Electronic data processing equipment and software	265,891,303	221,498,625	44,392,678	42,000,566
19. Furniture and equipment, including health care delivery assets (\$ 0)	25,822,610	25,822,610		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	122,589,565		122,589,565	17,745,970
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	847,257,549	131,745,688	715,511,861	652,014,777
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	42,278,513,494	878,371,570	41,400,141,924	37,641,910,404
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	42,278,513,494	878,371,570	41,400,141,924	37,641,910,404

DETAILS OF WRITE-INS				
0901. Other invested assets				500,000
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				500,000
2301. Other assets	372,665,630	122,442,225	250,223,405	230,937,356
2302. Amounts billed and receivable under high decutable policies	259,507,392	9,303,463	250,203,929	231,668,237
2303. Cash surrender value life insurance	215,084,527		215,084,527	189,409,184
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	847,257,549	131,745,688	715,511,861	652,014,777

LIABILITIES, SURPLUS AND OTHER FUNDS	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 34, Column 8)	16,975,228,760	15,821,566,914
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	148,012,750	112,616,584
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	3,515,992,134	3,041,680,213
4. Commissions payable, contingent commissions and other similar charges	283,146,118	246,956,019
5. Other expenses (excluding taxes, licenses and fees)	519,936,252	525,099,202
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	419,625,725	413,260,037
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ 102,110,830 and interest thereon \$ 662,835	102,773,665	28,791,650
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,065,334,676 and including warranty reserves of \$ 0)	5,702,782,139	5,475,174,918
10. Advance premium	60,027,465	45,878,590
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	4,647,529	7,186,152
12. Ceded reinsurance premiums payable (net of ceding commissions)	732,737,912	628,047,585
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	2,283,925,620	2,249,279,119
14. Amounts withheld or retained by company for account of others	608,776,621	267,497,247
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)	186,202,986	162,331,601
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	560,618,933	464,500,433
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities	147,227,370	348,517,254
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities	(720,565,999)	(935,842,904)
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	31,531,095,980	28,902,540,614
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	31,531,095,980	28,902,540,614
27. Aggregate write-ins for special surplus funds	1,174,770,646	1,139,370,224
28. Common capital stock	25,000,000	25,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds	2,500,000	2,500,000
31. Surplus notes	1,012,986,455	1,012,850,926
32. Gross paid in and contributed surplus	2,784,796,955	2,199,071,992
33. Unassigned funds (surplus)	4,868,991,888	4,360,576,648
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)		
34.2 0 shares preferred (value included in Line 29 \$ 0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39)	9,869,045,944	8,739,369,790
36. TOTALS (Page 2, Line 26, Col. 3)	41,400,141,924	37,641,910,404

DETAILS OF WRITE-INS		
2301. Other liabilities	427,999,374	477,498,580
2302. Retroactive reinsurance reserve - ceded	(2,257,326,651)	(2,210,165,675)
2303. Amounts held under uninsured plans	710,867,662	672,493,825
2398. Summary of remaining write-ins for Line 23 from overflow page	397,893,616	124,330,366
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	(720,565,999)	(935,842,904)
2701. Special surplus from retroactive reinsurance	1,174,770,646	1,139,370,224
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	1,174,770,646	1,139,370,224
3001. Guaranty funds	2,500,000	2,500,000
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	2,500,000	2,500,000

STATEMENT OF INCOME		
	1	2
	Current Year	Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	13,652,912,028	12,720,305,145
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	8,322,967,515	8,124,144,466
3. Loss expenses incurred (Part 3, Line 25, Column 1)	2,376,130,952	1,962,082,298
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	3,715,986,991	3,407,786,469
5. Aggregate write-ins for underwriting deductions		(7,493,967)
6. Total underwriting deductions (Lines 2 through 5)	14,415,085,458	13,486,519,266
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(762,173,430)	(766,214,121)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,618,042,976	1,328,335,831
10. Net realized capital gains (losses) less capital gains tax of \$ 147,412,484 (Exhibit of Capital Gains (Losses))	273,728,472	411,926,118
11. Net investment gain (loss) (Lines 9 + 10)	1,891,771,448	1,740,261,949
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,815,014 amount charged off \$ 40,510,272)	(38,695,258)	(53,267,973)
13. Finance and service charges not included in premiums	72,247,251	74,698,739
14. Aggregate write-ins for miscellaneous income	(145,780,694)	(193,591,447)
15. Total other income (Lines 12 through 14)	(112,228,701)	(172,160,681)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,017,369,317	801,887,147
17. Dividends to policyholders	46,803,383	52,797,493
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	970,565,934	749,089,654
19. Federal and foreign income taxes incurred	50,238,128	27,884,570
20. Net income (Line 18 minus Line 19) (to Line 22)	920,327,806	721,205,084
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	8,739,369,790	7,215,898,853
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	920,327,806	721,205,084
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 14,499,379	(571,876,791)	89,666,584
25. Change in net unrealized foreign exchange capital gain (loss)	(3,619,089)	(19,916,493)
26. Change in net deferred income tax	(233,218,550)	(54,837,493)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	382,639,137	92,038,306
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(24,914,806)	10,989,104
29. Change in surplus notes	135,529	(128,495,533)
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles	156,763,001	
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	585,724,963	769,433,074
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(100,851,000)	(850,998)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	18,565,954	44,239,302
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,129,676,154	1,523,470,937
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	9,869,045,944	8,739,369,790

DETAILS OF WRITE-INS		
0501. Other underwriting deductions		(7,493,967)
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus Line 0598) (Line 5 above)		(7,493,967)
1401. Other income/(expense)	(193,277,666)	(216,532,613)
1402. Retroactive reinsurance gain/(loss)	47,496,972	22,941,166
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus Line 1498) (Line 14 above)	(145,780,694)	(193,591,447)
3701. Other surplus gain/(loss)	18,565,954	44,239,302
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus Line 3798) (Line 37 above)	18,565,954	44,239,302

CASH FLOW		
Cash from Operations		
	1	2
	Current Year	Prior Year
1. Premiums collected net of reinsurance	13,805,459,441	12,825,292,062
2. Net investment income	1,748,687,986	1,467,098,024
3. Miscellaneous income	158,943,244	644,308,133
4. Total (Lines 1 through 3)	15,713,090,671	14,936,698,219
5. Benefit and loss related payments	7,066,215,749	7,478,026,396
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	5,551,941,412	5,200,707,113
8. Dividends paid to policyholders	49,342,007	49,386,209
9. Federal and foreign income taxes paid (recovered) \$ 16,834,730 net of tax on capital gains (losses)	167,026,385	114,090,728
10. Total (Lines 5 through 9)	12,834,525,553	12,842,210,446
11. Net cash from operations (Line 4 minus Line 10)	2,878,565,118	2,094,487,773
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	11,059,603,229	15,065,209,699
12.2 Stocks	1,445,423,906	2,887,255,048
12.3 Mortgage loans		
12.4 Real estate		19,030,064
12.5 Other invested assets	512,225,416	186,487,832
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(810,866)	237,180
12.7 Miscellaneous proceeds	42,710,784	116,198,497
12.8 Total investment proceeds (Lines 12.1 to 12.7)	13,059,152,469	18,274,418,320
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,341,136,529	16,557,629,106
13.2 Stocks	1,222,604,945	2,088,917,720
13.3 Mortgage loans	39,500,000	
13.4 Real estate	82,629,751	42,039,283
13.5 Other invested assets	993,035,220	1,539,256,009
13.6 Miscellaneous applications	131,151,278	303,741,780
13.7 Total investments acquired (Lines 13.1 to 13.6)	15,810,057,723	20,531,583,898
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,750,905,254)	(2,257,165,578)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	135,529	(128,495,533)
16.2 Capital and paid in surplus, less treasury stock	585,724,963	769,456,848
16.3 Borrowed funds	73,982,015	(10,037,134)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	100,850,998	1,063,748
16.6 Other cash provided (applied)	(121,545,524)	(453,660,117)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	437,445,985	176,200,316
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	565,105,849	13,522,511
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,331,943,980	1,318,421,469
19.2 End of year (Line 18 plus Line 19.1)	1,897,049,829	1,331,943,980

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

20.0001.		
20.0002.		
20.0003.		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1- PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	254,901,388	110,901,723	143,217,053	222,586,058
2. Allied lines	101,005,283	49,349,385	56,063,377	94,291,291
3. Farmowners multiple peril	29,024,216	15,015,252	15,119,079	28,920,389
4. Homeowners multiple peril	1,537,867,837	834,686,140	881,173,504	1,491,380,473
5. Commercial multiple peril	1,207,153,102	545,373,732	607,831,834	1,144,695,000
6. Mortgage guaranty				
8. Ocean marine	24,992,414	42,002,947	12,789,311	54,206,050
9. Inland marine	251,168,831	73,685,497	74,657,655	250,196,673
10. Financial guaranty				
11.1 Medical malpractice - occurrence	3,675	968		4,643
11.2 Medical malpractice - claims-made				
12. Earthquake	36,201,065	19,769,543	18,023,073	37,947,535
13. Group accident and health	65			65
14. Credit accident and health (group and individual)				
15. Other accident and health	197,585	8,757	65,505	140,837
16. Workers' compensation	4,119,674,610	(119,263,027)	38,085,006	3,962,326,577
17.1 Other liability - occurrence	680,800,164	226,638,380	255,720,108	651,718,436
17.2 Other liability - claims-made	180,836,958	65,718,551	79,582,522	166,972,987
18.1 Products liability - occurrence	121,244,995	11,081,093	48,404,386	83,921,702
18.2 Products liability - claims-made	3,484,139		2,619	3,481,520
19.1, 19.2 Private passenger auto liability	2,471,033,902	1,300,993,906	1,234,178,865	2,537,848,943
19.3, 19.4 Commercial auto liability	904,726,852	336,941,110	344,774,129	896,893,833
21. Auto physical damage	1,664,414,949	951,108,917	933,443,558	1,682,080,308
22. Aircraft (all perils)	66,392,815	18,691,562	16,598,569	68,485,808
23. Fidelity	4,481,816	1,151,563	2,348,997	3,284,382
24. Surety	196,300,802	101,891,108	113,916,330	184,275,580
26. Burglary and theft	1,612,579	474,715	525,638	1,561,656
27. Boiler and machinery	4,604,294	1,503,295	2,173,653	3,933,936
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property	27,762,367	2,614,257	4,930,945	25,445,679
31. Reinsurance-Nonproportional Assumed Liability	54,291,041	7,159,322	5,824,987	55,625,376
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	13,944,177,744	4,597,498,696	4,889,450,703	13,652,225,737

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

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

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	131,426,977	11,790,076			143,217,053
2. Allied lines	53,308,104	2,755,273			56,063,377
3. Farmowners multiple peril	15,119,079				15,119,079
4. Homeowners multiple peril	877,767,860	3,405,644			881,173,504
5. Commercial multiple peril	618,844,413	405,863	(11,418,442)		607,831,834
6. Mortgage guaranty					
8. Ocean marine	11,876,642	912,669			12,789,311
9. Inland marine	72,657,326	2,000,329			74,657,655
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	17,424,396	598,677			18,023,073
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health	65,505				65,505
16. Workers' compensation	681,238,690	30,637,778	(13,707,918)	(660,083,544)	38,085,006
17.1 Other liability - occurrence	266,514,195	41,458,219	(4,925,695)	(47,326,611)	255,720,108
17.2 Other liability - claims-made	67,201,932	12,380,590			79,582,522
18.1 Products liability - occurrence	36,681,848	30,364,143		(18,641,605)	48,404,386
18.2 Products liability - claims-made	2,619				2,619
19.1, 19.2 Private passenger auto liability	1,231,044,701	3,134,164			1,234,178,865
19.3, 19.4 Commercial auto liability	403,588,679	159,793		(58,974,343)	344,774,129
21. Auto physical damage	929,876,555	3,568,989		(1,986)	933,443,558
22. Aircraft (all perils)	17,284,168	(685,599)			16,598,569
23. Fidelity	2,105,379	243,618			2,348,997
24. Surety	64,884,984	47,282,641		1,748,705	113,916,330
26. Burglary and theft	525,638				525,638
27. Boiler and machinery	2,171,091	2,562			2,173,653
28. Credit	(74,568)	74,568			
29. International					
30. Reinsurance-Nonproportional Assumed Property	4,927,693	3,252			4,930,945
31. Reinsurance-Nonproportional Assumed Liability	5,738,080	86,907			5,824,987
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	5,512,201,986	190,580,156	(30,052,055)	(783,279,384)	4,889,450,703
35. Accrued retrospective premiums based on experience					783,279,384
36. Earned but unbilled premiums					30,052,055
37. Balance (Sum of Line 34 through 36)					5,702,782,142

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees

Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire	336,852,291	(489)	5,238,339	25,055,233	62,133,520	254,901,388
2. Allied lines	153,505,979	(1,186)	2,315,446	8,789,945	46,025,011	101,005,283
3. Farmowners multiple peril	29,708,459		48	651,827	32,464	29,024,216
4. Homeowners multiple peril	1,716,040,535		2,805,117	30,856,969	150,120,846	1,537,867,837
5. Commercial multiple peril	1,355,164,074	75,155	23,832,083		171,918,210	1,207,153,102
6. Mortgage guaranty						
8. Ocean marine	29,390,007		6,484,682		10,882,275	24,992,414
9. Inland marine	334,802,975		27,712,282		111,346,426	251,168,831
10. Financial guaranty						
11.1 Medical malpractice - occurrence	3,478		197			3,675
11.2 Medical malpractice - claims-made						
12. Earthquake	43,783,418		1,013	2,182,668	5,400,698	36,201,065
13. Group accident and health	1,403		65	1,403		65
14. Credit accident and health (group and individual)						
15. Other accident and health	255,967		1,660		60,042	197,585
16. Workers' compensation	5,068,472,461		301,013,248	59,897,527	1,189,913,572	4,119,674,610
17.1 Other liability - occurrence	1,059,404,035	373,146	4,909,716	27,172,016	356,714,717	680,800,164
17.2 Other liability - claims-made	398,046,938		5,819,489	1,055,998	221,973,471	180,836,958
18.1 Products liability - occurrence	194,885,334		(1,204,967)	43,919,724	28,515,648	121,244,995
18.2 Products liability - claims-made	3,484,139					3,484,139
19.1, 19.2 Private passenger auto liability	2,532,203,647		37,525,885	359,328	98,336,302	2,471,033,902
19.3, 19.4 Commercial auto liability	1,041,241,758		20,780,011	4,158,400	153,136,517	904,726,852
21. Auto physical damage	1,939,552,735		13,908,919	229,637,220	59,409,485	1,664,414,949
22. Aircraft (all perils)	84,642,286		24,001,076		42,250,547	66,392,815
23. Fidelity	19,333,424		618,516		15,470,124	4,481,816
24. Surety	209,928,404	6,428,139	1,984,330	374,030	21,666,041	196,300,802
26. Burglary and theft	1,170,201		7,930	(491,378)	56,930	1,612,579
27. Boiler and machinery	5,903,886		(218)	1,653	1,297,721	4,604,294
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X		44,118,070		16,355,703	27,762,367
31. Reinsurance-Nonproportional Assumed Liability	X X X	(85,090)	54,392,007		15,876	54,291,041
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	16,557,777,834	6,789,675	576,264,944	433,622,563	2,763,032,146	13,944,177,744

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

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

If yes:

1. The amount of such installment premiums \$ 4,326,324,653

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 4,407,019,395

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire	102,255,157	3,422,071	14,719,900	90,957,328	114,322,361	76,631,200	128,648,489	57.797
2. Allied lines	129,178,973	6,287,094	38,181,745	97,284,322	71,667,353	43,291,871	125,659,804	133.268
3. Farmowners multiple peril	11,517,813	1	861	11,516,953	5,968,258	7,183,556	10,301,655	35.621
4. Homeowners multiple peril	1,016,712,977	3,910,890	85,417,998	935,205,869	322,796,078	379,135,596	878,866,351	58.930
5. Commercial multiple peril	544,894,384	16,073,392	97,164,194	463,803,582	902,774,970	808,305,061	558,273,491	48.771
6. Mortgage guaranty								
8. Ocean marine	33,158,566	4,509,854	22,646,058	15,022,362	39,126,187	64,518,818	(10,370,269)	(19.131)
9. Inland marine	117,017,287	17,903,783	30,555,803	104,365,267	103,794,210	50,271,637	157,887,840	63.105
10. Financial guaranty								
11.1 Medical malpractice - occurrence	500,000	135,171	500,000	135,171	(64,871)	110,179	(39,879)	(858.906)
11.2 Medical malpractice - claims - made								
12. Earthquake	903,660	4,475	481,584	426,551	797,171	1,449,735	(226,013)	(0.596)
13. Group accident and health	2,106,795	2,557	1,335,062	774,290	3,712,208	3,880,936	605,562	931,633.846
14. Credit accident and health (group and individual)								
15. Other accident and health	641,524	46,954	621	687,857	3,439,031	3,612,683	514,205	365.106
16. Workers' compensation	2,673,601,427	165,158,638	876,506,955	1,962,253,110	8,860,742,727	7,898,314,202	2,924,681,635	73.812
17.1 Other liability - occurrence	640,670,278	14,688,228	242,067,122	413,291,384	1,899,198,332	1,850,931,684	461,558,032	70.822
17.2 Other liability - claims - made	145,855,894		143,805,807	2,050,087	286,929,774	212,156,583	76,823,278	46.009
18.1 Products liability - occurrence	114,280,978	3,062,343	54,598,997	62,744,324	414,323,503	562,480,906	(85,413,079)	(101.777)
18.2 Products liability - claims - made	716,235		47,000	669,235	7,396,374	5,403,151	2,662,458	76.474
19.1, 19.2 Private passenger auto liability	1,610,682,763	45,233,123	72,402,161	1,583,513,725	2,229,719,507	2,298,731,462	1,514,501,770	59.677
19.3, 19.4 Commercial auto liability	508,148,116	22,031,127	129,999,104	400,180,139	1,031,950,148	917,905,473	514,224,814	57.334
21. Auto physical damage	987,841,928	12,714,849	170,220,297	830,336,480	(27,662,428)	(40,980,137)	843,654,189	50.155
22. Aircraft (all perils)	30,698,184	2,476,339	9,692,152	23,482,371	66,496,789	63,248,557	26,730,603	39.031
23. Fidelity	652,109	2,421	603,878	50,652	10,177,724	7,505,822	2,722,554	82.894
24. Surety	34,873,013	4,827,390	(12,664,209)	52,364,612	62,931,419	66,790,480	48,505,551	26.322
26. Burglary and theft	175,599	1,034	771	175,862	1,963,276	5,427,997	(3,288,859)	(210.601)
27. Boiler and machinery	152,380	124,969	972,993	(695,644)	5,555,108	681,004	4,178,460	106.216
28. Credit					14,040	14,981	(941)	
29. International								
30. Reinsurance-Nonproportional Assumed Property	X X X	59,561,450	18,340,288	41,221,162	140,454,489	118,734,234	62,941,417	247.356
31. Reinsurance-Nonproportional Assumed Liability	X X X	106,271,086	35,526,028	70,745,058	414,371,588	413,834,064	71,282,582	128.148
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	222,562		222,562	2,333,435	1,995,179	560,818	
33. Aggregate write-ins for other lines of business								
34. TOTALS	8,707,236,040	488,671,801	2,033,123,170	7,162,784,671	16,975,228,761	15,821,566,914	8,316,446,518	60.916

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

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

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1. Fire	149,917,726	8,390,824	79,583,776	78,724,774	30,270,868	12,125,549	6,798,831	114,322,360	10,369,847
2. Allied lines	236,059,768	1,360,522	173,306,188	64,114,102	24,566,570	(980,247)	16,033,075	71,667,350	6,355,957
3. Farmowners multiple peril	6,084,611	1	1,609,875	4,474,737	1,495,502	26	2,005	5,968,260	1,372,979
4. Homeowners multiple peril	308,161,479	3,783,430	178,804,634	133,140,275	327,515,363	2,884,911	140,744,471	322,796,078	94,364,953
5. Commercial multiple peril	890,237,472	56,748,639	355,814,469	591,171,642	511,314,628	20,336,228	220,047,528	902,774,970	364,009,902
6. Mortgage guaranty									
8. Ocean marine	41,372,451	16,977,057	25,098,265	33,251,243	18,314,087	(6,106,665)	6,332,479	39,126,186	10,021,270
9. Inland marine	101,781,077	30,875,772	90,071,895	42,584,954	84,085,752	18,120,650	40,997,145	103,794,211	11,337,555
10. Financial guaranty									
11.1 Medical malpractice - occurrence	900,000	265,523	900,000	265,523	101	(330,469)	25	(64,870)	5,510
11.2 Medical malpractice - claims - made									
12. Earthquake	459,106	130,390	208,091	381,405	73,500	462,910	120,642	797,173	(502,468)
13. Group accident and health	9,538,093	38,618	7,743,975	1,832,736	2,574,448	21,343	716,320	(a) 3,712,207	288,730
14. Credit accident and health (group and individual)									
15. Other accident and health	12,234	824,038		836,272	529,596	2,073,164		(a) 3,439,032	115,454
16. Workers' compensation	7,712,794,137	759,261,902	2,610,620,258	5,861,435,781	4,783,676,639	607,409,981	2,391,779,681	8,860,742,720	1,054,014,334
17.1 Other liability - occurrence	1,352,838,379	48,358,996	313,113,398	1,088,083,977	2,268,202,051	60,558,844	1,517,646,540	1,899,198,332	810,979,519
17.2 Other liability - claims - made	316,757,455	(382,576)	219,013,971	97,360,908	489,238,270	3,942,353	303,611,758	286,929,773	86,787,553
18.1 Products liability - occurrence	371,234,390	2,588,345	231,852,025	141,970,710	499,581,928	(1,478,906)	225,750,229	414,323,503	247,132,788
18.2 Products liability - claims - made	3,312,825		(1)	3,312,826	4,042,687	1	(40,862)	7,396,376	4,677,131
19.1, 19.2 Private passenger auto liability	1,879,022,289	33,696,573	413,757,415	1,498,961,447	781,579,134	9,719,897	60,540,970	2,229,719,508	527,835,311
19.3, 19.4 Commercial auto liability	621,040,785	19,573,208	143,197,144	497,416,849	751,632,855	21,163,361	238,262,912	1,031,950,153	159,866,008
21. Auto physical damage	10,663,136	57,051	1,082,356	9,637,831	(24,005,609)	88,493	13,383,143	(27,662,428)	73,358,130
22. Aircraft (all perils)	94,358,843	9,540,996	63,147,491	40,752,348	14,767,621	20,476,920	9,500,101	66,496,788	11,912,908
23. Fidelity	990,059	292	50,465	939,886	26,133,742	11,226	16,907,129	10,177,725	2,405,968
24. Surety	53,779,570	354,411	39,467,266	14,666,715	55,028,303	1,459,728	8,223,327	62,931,419	25,051,365
26. Burglary and theft	156,292	123,237		279,529	1,343,553	398,566	58,373	1,963,275	662,146
27. Boiler and machinery	12,098	17,347	14,609	14,836	3,672,963	3,197,014	1,329,707	5,555,106	373,613
28. Credit						14,040		14,040	739
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X	119,428,945	30,817,306	88,611,639	X X X	56,411,090	4,568,238	140,454,491	2,384,139
31. Reinsurance-Nonproportional Assumed Liability	X X X	366,813,113	144,270,217	222,542,896	X X X	656,605,338	464,776,644	414,371,590	10,767,840
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X	2,375,255		2,375,255	X X X	(41,846)	(26)	2,333,435	42,957
33. Aggregate write-ins for other lines of business									
34. TOTALS	14,161,484,275	1,481,201,909	5,123,545,088	10,519,141,096	10,655,634,552	1,488,543,500	5,688,090,385	16,975,228,763	3,515,992,138

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

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	1,763,323,232			1,763,323,232
1.2 Reinsurance assumed	24,433,539			24,433,539
1.3 Reinsurance ceded	523,311,505			523,311,505
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,264,445,266			1,264,445,266
2. Commission and brokerage:				
2.1 Direct, excluding contingent		1,025,097,712		1,025,097,712
2.2 Reinsurance assumed, excluding contingent		165,018,619		165,018,619
2.3 Reinsurance ceded, excluding contingent		719,364,314		719,364,314
2.4 Contingent-direct		210,047,412		210,047,412
2.5 Contingent-reinsurance assumed				
2.6 Contingent-reinsurance ceded		1,292,014		1,292,014
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)		679,507,415		679,507,415
3. Allowances to manager and agents		1,364,767		1,364,767
4. Advertising	11,683,918	100,770,686	301,664	112,756,268
5. Boards, bureaus and associations	4,943,563	30,003,013	5,278	34,951,854
6. Surveys and underwriting reports	51,196	37,694,162	26	37,745,384
7. Audit of assureds' records	5,134	376,342	7	381,483
8. Salary and related items:				
8.1 Salaries	642,810,478	1,266,983,291	118,760,176	2,028,553,945
8.2 Payroll taxes	33,941,495	93,721,258	4,993,051	132,655,804
9. Employee relations and welfare	109,129,315	303,298,855	3,735,345	416,163,515
10. Insurance	94,521,138	9,482,537	259,258	104,262,933
11. Directors' fees	9,994	302,009	1,634	313,637
12. Travel and travel items	41,764,056	101,644,519	1,108,115	144,516,690
13. Rent and rent items	41,443,473	116,645,911	1,293,265	159,382,649
14. Equipment	35,571,236	89,215,441	1,330,050	126,116,727
15. Cost or depreciation of EDP equipment and software	14,402,623	43,589,067	666,132	58,657,822
16. Printing and stationery	10,420,044	27,612,382	146,035	38,178,461
17. Postage, telephone and telegraph, exchange and express	26,583,243	78,645,094	(914,785)	104,313,552
18. Legal and auditing	5,345,091	24,600,474	5,809,651	35,755,216
19. Totals (Lines 3 to 18)	1,072,625,997	2,325,949,808	137,494,902	3,536,070,707
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 11,774,128		514,220,512		514,220,512
20.2 Insurance department licenses and fees		11,684,696		11,684,696
20.3 Gross guaranty association assessments		38,413,986		38,413,986
20.4 All other (excluding federal and foreign income and real estate)		33,149,118		33,149,118
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		597,468,312		597,468,312
21. Real estate expenses			32,573,778	32,573,778
22. Real estate taxes			6,196,030	6,196,030
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	39,059,689	113,061,454	9,375,464	161,496,607
25. Total expenses incurred	2,376,130,952	3,715,986,989	185,640,174 (a)	6,277,758,115
26. Less unpaid expenses-current year	3,515,992,132	1,173,278,839	49,429,256	4,738,700,227
27. Add unpaid expenses-prior year	3,041,680,213	1,168,583,665	16,731,593	4,226,995,471
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,901,819,033	3,711,291,815	152,942,511	5,766,053,359

DETAILS OF WRITE-INS				
2401. Other expenses	39,059,689	113,061,454	9,375,464	161,496,607
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)	39,059,689	113,061,454	9,375,464	161,496,607

(a) Includes management fees of \$ 3,501,994 to affiliates and \$ 2,677,809 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 245,689,853	253,929,295
1.1 Bonds exempt from U.S. tax	(a) 44,715,931	75,134,286
1.2 Other bonds (unaffiliated)	(a) 1,040,674,903	1,026,457,352
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 5,037,595	5,118,186
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	84,142,073	81,055,226
2.21 Common stocks of affiliates	4,175,000	4,525,000
3. Mortgage loans	(c) 645,126	1,202,704
4. Real estate	(d) 65,914,397	65,914,397
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 39,836,432	40,658,876
7. Derivative instruments	(f)	
8. Other invested assets	336,006,688	335,819,671
9. Aggregate write-ins for investment income	13,436,117	12,881,015
10. Total gross investment income	1,880,274,115	1,902,696,008
11. Investment expenses		(g) 185,640,179
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 84,441,467
14. Depreciation on real estate and other invested assets		(i) 14,571,382
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		284,653,028
17. Net investment income (Line 10 minus Line 16)		1,618,042,980
DETAILS OF WRITE-INS		
0901. Miscellaneous income/(expense)	13,436,117	12,881,015
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	13,436,117	12,881,015
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		
(a) Includes \$ 27,968,824 accrual of discount less \$ 62,389,555 amortization of premium and less \$ 65,483,836 paid for accrued interest on purchases.		
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.		
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.		
(d) Includes \$ 63,162,733 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.		
(e) Includes \$ 7,174,880 accrual of discount less \$ (431,724) amortization of premium and less \$ 1,752,222 paid for accrued interest on purchases.		
(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(g) Includes \$ 1,305 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h) Includes \$ 80,874,102 interest on surplus notes and \$ 0 interest on capital notes.		
(i) Includes \$ 14,571,382 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Total
1. U.S. Government bonds	22,297,272	(1,872)		22,295,400
1.1 Bonds exempt from U.S. tax	(1,762,662)			(1,762,662)
1.2 Other bonds (unaffiliated)	140,122,260	(1,082,699)	(24,119,034)	114,920,527
1.3 Bonds of affiliates	(33,286)			(33,286)
2.1 Preferred stocks (unaffiliated)	125,255,700	(9,765,719)	1,011,886	116,501,867
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	58,369,411	(9,846,771)	19,685,135	68,207,775
2.21 Common stocks of affiliates			(82,948,388)	(82,948,388)
3. Mortgage loans				
4. Real estate				
5. Contract loans				
6. Cash, cash equivalents and short-term investments	(810,866)			(810,866)
7. Derivative instruments				
8. Other invested assets	127,049,585	(28,649,396)	(314,244,011)	(215,843,822)
9. Aggregate write-ins for capital gains (losses)				
10. Total capital gains (losses)	470,487,414	(49,346,457)	(400,614,412)	20,526,545
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) plus 0998 (Line 9, above)				

SCHEDULE D - SUMMARY BY COUNTRY
Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	5,605,590,029	5,585,398,975	5,625,245,803	5,520,379,940
	2. Canada	470,053,361	473,091,950	398,796,471	454,669,400
	3. Other Countries	23,009,836	34,868,370	29,778,871	27,919,680
	4. Totals	6,098,653,226	6,093,359,295	6,053,821,145	6,002,969,020
States, Territories and Possessions (Direct and guaranteed)	5. United States	1,670,501,432	1,674,969,749	1,670,104,964	1,675,832,743
	6. Canada	8,057,730	8,134,950	7,062,746	7,787,959
	7. Other Countries				
	8. Totals	1,678,559,162	1,683,104,699	1,677,167,710	1,683,620,702
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	1,775,524,848	1,786,785,021	1,775,565,634	1,785,530,000
	10. Canada				
	11. Other Countries				
	12. Totals	1,775,524,848	1,786,785,021	1,775,565,634	1,785,530,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	8,121,826,568	8,020,933,643	8,125,644,134	8,132,460,655
	14. Canada	29,179,796	29,929,614	22,955,941	28,813,898
	15. Other Countries				
	16. Totals	8,151,006,364	8,050,863,257	8,148,600,075	8,161,274,553
Public Utilities (unaffiliated)	17. United States	873,688,554	866,755,142	880,579,119	859,347,000
	18. Canada	17,736,250	18,184,875	17,965,000	17,200,000
	19. Other Countries	4,115,146	5,612,450	4,207,002	4,030,400
	20. Totals	895,539,950	890,552,467	902,751,121	880,577,400
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	7,369,486,849	7,377,981,432	7,414,558,240	7,344,119,252
	22. Canada	223,450,518	225,133,442	205,677,858	222,878,743
	23. Other Countries	467,118,062	501,218,524	463,066,256	466,963,969
	24. Totals	8,060,055,429	8,104,333,398	8,083,302,354	8,033,961,964
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	26,659,338,979	26,608,998,137	26,641,208,039	26,547,933,639
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States	2,732,868	2,864,573	2,394,400	
	28. Canada				
	29. Other Countries				
	30. Totals	2,732,868	2,864,573	2,394,400	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States	84,509,232	91,103,205	85,854,122	
	36. Canada				
	37. Other Countries				
	38. Totals	84,509,232	91,103,205	85,854,122	
Parent, Subsidiaries and Affiliates	39. Totals	131,322	131,322	131,322	
	40. Total Preferred Stocks	87,373,422	94,099,100	88,379,844	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	43,858,210	43,858,210	23,796,387	
	42. Canada				
	43. Other Countries	9,637,713	9,637,713	7,699,244	
	44. Totals	53,495,923	53,495,923	31,495,631	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	97,186,494	97,186,494	43,609,744	
	46. Canada	1,427,076	1,427,076	744,165	
	47. Other Countries	13,063,036	13,063,036	10,961,298	
	48. Totals	111,676,606	111,676,606	55,315,207	
Industrial and Miscellaneous (unaffiliated)	49. United States	1,279,053,523	1,279,053,523	738,292,643	
	50. Canada	4	4	4	
	51. Other Countries	241,283,252	241,283,252	187,311,219	
	52. Totals	1,520,336,779	1,520,336,779	925,603,866	
Parent, Subsidiaries and Affiliates	53. Totals	586,577,406	586,577,405	430,263,186	
	54. Total Common Stocks	2,272,086,714	2,272,086,713	1,442,677,890	
	55. Total Stocks	2,359,460,136	2,366,185,813	1,531,057,734	
	56. Total Bonds and Stocks	29,018,799,115	28,975,183,950	28,172,265,773	

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	26,749,123,246	7. Amortization of premium	62,389,555
2. Cost of bonds and stocks acquired, Column 7, Part 3	14,563,741,474	8. Foreign Exchange Adjustment:	
3. Accrual of discount	27,968,824	8.1 Column 15, Part 1	11,085,139
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2 Section 1	
4.1 Columns 12 - 14, Part 1	(24,583,233)	8.3 Column 16, Part 2, Section 2	(107,001)
4.2 Column 15 - 17, Part 2, Section 1	(5,019,771)	8.4 Column 15, Part 4	(2,777,110)
4.3 Column 15, Part 2, Section 2	(12,604,822)		8,201,028
4.4 Column 11 - 13, Part 4	(64,859,636)	9. Book/adjusted carrying value at end of current period	29,018,799,115
5. Total gain (loss), Column 19, Part 4	344,248,695	10. Total valuation allowance	
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	12,505,027,135	11. Subtotal (Lines 9 plus 10)	29,018,799,115
		12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	29,018,799,115

SCHEDULE D - PART 1A - SECTION 1

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	783,424,631	2,152,669,427	1,008,021,872	1,642,451,523	234,901,510	5,821,468,963	20.569	4,726,333,348	18.743	5,821,468,962	
1.2 Class 2								1,500,000	0.006		
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	783,424,631	2,152,669,427	1,008,021,872	1,642,451,523	234,901,510	5,821,468,963	20.569	4,727,833,348	18.749	5,821,468,962	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	100,373,886	308,619,316	82,337,119		2,718,418	494,048,739	1.746	407,653,220	1.617	494,048,739	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	100,373,886	308,619,316	82,337,119		2,718,418	494,048,739	1.746	407,653,220	1.617	494,048,739	
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	5,318,670	32,513,150	159,210,966	1,431,798,869	50,929,758	1,679,771,413	5.935	457,791,472	1.815	1,679,771,411	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	5,318,670	32,513,150	159,210,966	1,431,798,869	50,929,758	1,679,771,413	5.935	457,791,472	1.815	1,679,771,411	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	7,383,780	30,107,910	148,810,946	1,523,327,994	53,892,618	1,763,523,248	6.231	274,128,473	1.087	1,763,523,248	
4.2 Class 2				12,000,000		12,000,000	0.042	12,000,000	0.048	12,000,000	
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	7,383,780	30,107,910	148,810,946	1,535,327,994	53,892,618	1,775,523,248	6.274	286,128,473	1.135	1,775,523,248	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	654,743,662	2,321,030,975	2,543,116,968	1,477,460,476	1,146,440,535	8,142,792,616	28.771	8,927,368,112	35.403	8,142,792,616	
5.2 Class 2	500,000	4,261,680	16,995,259			21,756,939	0.077	20,043,031	0.079	21,756,939	
5.3 Class 3								2,600,850	0.010		
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	655,243,662	2,325,292,655	2,560,112,227	1,477,460,476	1,146,440,535	8,164,549,555	28.848	8,950,011,993	35.492	8,164,549,555	

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. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	19,789,495	66,610,378	304,378,007	82,728,234	67,262,470	540,768,584	1.911	514,167,913	2.039	540,768,583	
6.2 Class 2	7,029,657	46,680,187	133,697,698	999,566		188,407,108	0.666	210,891,216	0.836	188,407,108	
6.3 Class 3	5,368,752	30,283,358	38,734,646	13,670,578	14,085,842	102,143,176	0.361	130,602,447	0.518	90,809,402	11,333,774
6.4 Class 4		20,283,352	24,266,946	11,239,296	250,000	56,039,594	0.198	60,109,731	0.238	40,896,827	15,142,768
6.5 Class 5			6,532,500			6,532,500	0.023	6,052,279	0.024	6,532,500	
6.6 Class 6			1,612,875			1,612,875	0.006			1,612,875	
6.7 Totals	32,187,904	163,857,275	509,222,672	108,637,674	81,598,312	895,503,837	3.164	921,823,586	3.656	869,027,295	26,476,542
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,587,075,061	1,124,036,338	1,714,720,423	632,366,772	1,170,008,517	6,228,207,111	22.007	6,494,207,969	25.754	5,733,587,335	494,619,775
7.2 Class 2	78,864,243	729,560,013	865,665,094	231,443,319	26,571,122	1,932,103,791	6.827	1,851,012,559	7.340	1,810,203,383	121,900,408
7.3 Class 3	27,328,107	302,813,058	259,195,600	35,038,356	5,885,929	630,261,050	2.227	546,086,595	2.166	489,701,401	140,559,649
7.4 Class 4	26,099,032	230,830,251	339,175,580	12,391,854	2,760,050	611,256,767	2.160	508,052,168	2.015	382,981,196	228,275,570
7.5 Class 5	145,912	12,762,563	29,642,020	3,695,673		46,246,168	0.163	56,907,659	0.226	39,706,410	6,539,760
7.6 Class 6	5,907,931	3,384,928	8,052,636	5,345,522		22,691,017	0.080	9,257,807	0.037	19,575,175	3,115,842
7.7 Totals	1,725,420,286	2,403,387,151	3,216,451,353	920,281,496	1,205,225,618	9,470,765,904	33.464	9,465,524,757	37.537	8,475,754,900	995,011,004
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1								2			
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals								2			

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	3,158,109,185	6,035,587,494	5,960,596,301	6,790,133,868	2,726,153,826	24,670,580,674	87.170	X X X	X X X	24,175,960,894	494,619,775
10.2 Class 2	86,393,900	780,501,880	1,016,358,051	244,442,885	26,571,122	2,154,267,838	7.612	X X X	X X X	2,032,367,430	121,900,408
10.3 Class 3	32,696,859	333,096,416	297,930,246	48,708,934	19,971,771	732,404,226	2.588	X X X	X X X	580,510,803	151,893,423
10.4 Class 4	26,099,032	251,113,603	363,442,526	23,631,150	3,010,050	667,296,361	2.358	X X X	X X X	423,878,023	243,418,338
10.5 Class 5	145,912	12,762,563	36,174,520	3,695,673		(c) 52,778,668	0.186	X X X	X X X	46,238,910	6,539,760
10.6 Class 6	5,907,931	3,384,928	9,665,511	5,345,522		(c) 24,303,892	0.086	X X X	X X X	21,188,050	3,115,842
10.7 Totals	3,309,352,819	7,416,446,884	7,684,167,155	7,115,958,032	2,775,706,769	(b) 28,301,631,659	100.000	X X X	X X X	27,280,144,110	1,021,487,546
10.8 Line 10.7 as a % of Col. 6	11.693	26.205	27.151	25.143	9.808	100.000	X X X	X X X	X X X	96.391	3.609
11. Total Bonds Prior Year											
11.1 Class 1	2,270,332,818	4,426,668,299	5,610,993,158	5,679,215,406	3,814,440,828	X X X	X X X	21,801,650,509	86.457	21,262,344,052	539,306,457
11.2 Class 2	93,054,962	656,686,022	947,077,238	362,912,679	35,715,903	X X X	X X X	2,095,446,804	8.310	1,981,091,562	114,355,240
11.3 Class 3	4,878,395	264,708,445	354,850,589	33,430,958	21,421,505	X X X	X X X	679,289,892	2.694	619,376,535	59,913,359
11.4 Class 4	2,709,017	188,864,489	354,865,397	13,603,497	8,119,498	X X X	X X X	568,161,898	2.253	393,743,049	174,418,849
11.5 Class 5		11,750,993	51,208,945			X X X	X X X	(c) 62,959,938	0.250	41,917,031	21,042,906
11.6 Class 6	166,769	665,650	4,582,134	2,923,177	920,077	X X X	X X X	(c) 9,257,807	0.037	7,288,023	1,969,785
11.7 Totals	2,371,141,961	5,549,343,898	7,323,577,461	6,092,085,717	3,880,617,811	X X X	X X X	(b) 25,216,766,848	100.000	24,305,760,252	911,006,596
11.8 Line 11.7 as a % of Col. 8	9.403	22.007	29.042	24.159	15.389	X X X	X X X	100.000	X X X	96.387	3.613
12. Total Publicly Traded Bonds											
12.1 Class 1	3,089,508,643	6,005,274,387	5,926,008,752	6,696,206,151	2,458,962,963	24,175,960,896	85.422	21,262,344,052	84.318	24,175,960,896	X X X
12.2 Class 2	84,403,670	686,145,998	991,223,755	244,442,886	26,151,120	2,032,367,429	7.181	1,981,091,562	7.856	2,032,367,429	X X X
12.3 Class 3	29,705,727	295,443,089	194,563,828	40,826,388	19,971,771	580,510,803	2.051	619,376,535	2.456	580,510,803	X X X
12.4 Class 4	26,099,032	199,677,873	183,829,665	11,261,401	3,010,051	423,878,022	1.498	393,743,049	1.561	423,878,022	X X X
12.5 Class 5	107,744	7,770,974	34,664,520	3,695,673		46,238,911	0.163	41,917,031	0.166	46,238,911	X X X
12.6 Class 6	5,666,267	3,384,928	6,791,333	5,345,522		21,188,050	0.075	7,288,023	0.029	21,188,050	X X X
12.7 Totals	3,235,491,083	7,197,697,249	7,337,081,853	7,001,778,021	2,508,095,905	27,280,144,111	96.391	24,305,760,252	96.387	27,280,144,111	X X X
12.8 Line 12.7 as a % of Col. 6	11.860	26.384	26.895	25.666	9.194	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	11.432	25.432	25.925	24.740	8.862	96.391	X X X	X X X	X X X	96.391	X X X
13. Total Privately Placed Bonds											
13.1 Class 1	68,600,539	30,313,105	34,587,547	93,927,716	267,190,867	494,619,774	1.748	539,306,457	2.139	X X X	494,619,774
13.2 Class 2	1,990,230	94,355,884	25,134,295		420,000	121,900,409	0.431	114,355,240	0.453	X X X	121,900,409
13.3 Class 3	2,991,132	37,653,327	103,366,418	7,882,546		151,893,423	0.537	59,913,359	0.238	X X X	151,893,423
13.4 Class 4		51,435,729	179,612,859	12,369,750		243,418,338	0.860	174,418,849	0.692	X X X	243,418,338
13.5 Class 5	38,169	4,991,589	1,510,001			6,539,759	0.023	21,042,906	0.083	X X X	6,539,759
13.6 Class 6	241,663		2,874,179			3,115,842	0.011	1,969,785	0.008	X X X	3,115,842
13.7 Totals	73,861,733	218,749,634	347,085,299	114,180,012	267,610,867	1,021,487,545	3.609	911,006,596	3.613	X X X	1,021,487,545
13.8 Line 13.7 as a % of Col. 6	7.231	21.415	33.978	11.178	26.198	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.261	0.773	1.226	0.403	0.946	3.609	X X X	X X X	X X X	X X X	3.609

(a) Includes \$ 1,021,487,546 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 2,603,000 current year, \$ 16,481,302 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 \$ 3,471,842 current year, \$ 86 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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	660,423,210	1,942,944,223	618,394,506	579,620,618	76,762,954	3,878,145,511	13.703	2,931,586,816	11.626	3,878,145,509	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	123,001,418	209,725,207	389,627,367	1,062,830,897	158,138,561	1,943,323,450	6.866	1,796,246,532	7.123	1,943,323,453	
1.7 Totals	783,424,628	2,152,669,430	1,008,021,873	1,642,451,515	234,901,515	5,821,468,961	20.569	4,727,833,348	18.749	5,821,468,962	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	100,373,886	308,619,316	82,337,119		2,718,418	494,048,739	1.746	389,653,220	1.545	494,048,738	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities								18,000,000	0.071		
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	100,373,886	308,619,316	82,337,119		2,718,418	494,048,739	1.746	407,653,220	1.617	494,048,738	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	5,318,670	32,513,151	159,210,965	1,431,798,869	50,929,758	1,679,771,413	5.935	457,791,472	1.815	1,679,771,412	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals	5,318,670	32,513,151	159,210,965	1,431,798,869	50,929,758	1,679,771,413	5.935	457,791,472	1.815	1,679,771,412	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	7,383,780	30,107,910	148,810,946	1,535,327,994	53,892,618	1,775,523,248	6.274	286,128,475	1.135	1,775,523,248	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals	7,383,780	30,107,910	148,810,946	1,535,327,994	53,892,618	1,775,523,248	6.274	286,128,475	1.135	1,775,523,248	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	58,914,695	172,104,840	500,132,627	224,451,023	49,920,690	1,005,523,875	3.553	1,494,435,103	5.926	1,005,523,876	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	595,247,214	2,106,320,066	2,057,195,256	1,241,997,315	1,094,322,031	7,095,081,882	25.070	7,333,723,296	29.083	7,095,081,877	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	1,081,753	46,594,206	2,784,344	11,012,139	2,197,816	63,670,258	0.225	118,118,814	0.468	63,670,257	
5.4 Other								3,058,255	0.012		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined		273,544				273,544	0.001	676,526	0.003	273,544	
5.6 Other											
5.7 Totals	655,243,662	2,325,292,656	2,560,112,227	1,477,460,477	1,146,440,537	8,164,549,559	28.848	8,950,011,994	35.492	8,164,549,554	

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

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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	32,187,904	163,857,275	509,222,672	108,637,674	81,598,312	895,503,837	3.164	921,823,580	3.656	869,027,295	26,476,542
6.2 Single Class Mortgage-Backed/Asset-Backed Securities				1		1				1	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals	32,187,904	163,857,275	509,222,672	108,637,675	81,598,312	895,503,838	3.164	921,823,580	3.656	869,027,296	26,476,542
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,724,545,227	2,304,593,406	3,130,807,391	866,062,564	447,593,479	8,473,602,067	29.940	8,454,159,637	33.526	7,523,826,403	949,775,662
7.2 Single Class Mortgage-Backed/Asset-Backed Securities		15,843,436	70,473,619	53,089,026	523,925,368	663,331,449	2.344	619,379,848	2.456	663,331,448	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined	757,890	22,048,408	10,930,345	76,951	1,332,771	35,146,365	0.124	37,404,582	0.148	35,146,366	
7.4 Other		1,485,368		1,052,957	23,036,050	25,574,375	0.090	29,711,286	0.118	25,574,377	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined		17,928,219			114,789,525	132,717,744	0.469	149,588,585	0.593	89,388,714	43,329,028
7.6 Other	117,170	41,488,314	4,239,997		94,548,425	140,393,906	0.496	175,280,813	0.695	138,487,591	1,906,315
7.7 Totals	1,725,420,287	2,403,387,151	3,216,451,352	920,281,498	1,205,225,618	9,470,765,906	33.464	9,465,524,751	37.537	8,475,754,899	995,011,005
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations								2			
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals								2			

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

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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	2,589,147,372	4,954,740,121	5,148,916,226	4,745,898,742	763,416,229	18,202,118,690	64.315	X X X	X X X	17,225,866,481	976,252,204
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	718,248,632	2,331,888,709	2,517,296,242	2,357,917,239	1,776,385,960	9,701,736,782	34.280	X X X	X X X	9,701,736,779	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	1,839,643	68,642,614	13,714,689	11,089,090	3,530,587	98,816,623	0.349	X X X	X X X	98,816,623	
10.4 Other		1,485,368		1,052,957	23,036,050	25,574,375	0.090	X X X	X X X	25,574,377	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined		18,201,763			114,789,525	132,991,288	0.470	X X X	X X X	89,662,258	43,329,028
10.6 Other	117,170	41,488,314	4,239,997		94,548,425	140,393,906	0.496	X X X	X X X	138,487,591	1,906,315
10.7 Totals	3,309,352,817	7,416,446,889	7,684,167,154	7,115,958,028	2,775,706,776	28,301,631,664	100.000	X X X	X X X	27,280,144,109	1,021,487,547
10.8 Line 10.7 as a % of Col. 6	11.693	26.205	27.151	25.143	9.808	100.000	X X X	X X X	X X X	96.391	3.609
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,599,474,300	3,496,003,136	5,118,800,282	3,678,450,470	1,042,850,127	X X X	X X X	14,935,578,315	59.229	14,081,845,462	853,732,847
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	764,977,210	1,936,968,127	2,108,697,596	2,395,795,834	2,560,910,909	X X X	X X X	9,767,349,676	38.734	9,767,349,592	86
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	2,334,463	27,046,095	88,976,719	17,839,413	19,326,707	X X X	X X X	155,523,397	0.617	155,523,398	
11.4 Other		3,810,651	1,954,438	1	27,004,451	X X X	X X X	32,769,541	0.130	32,769,541	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined		19,897,126		1	130,367,984	X X X	X X X	150,265,111	0.596	106,628,260	43,636,851
11.6 Other	4,355,988	65,618,763	5,148,426		100,157,636	X X X	X X X	175,280,813	0.695	161,644,001	13,636,812
11.7 Totals	2,371,141,961	5,549,343,898	7,323,577,461	6,092,085,719	3,880,617,814	X X X	X X X	25,216,766,853	100.000	24,305,760,254	911,006,596
11.8 Line 11.7 as a % of Col. 8	9.403	22.007	29.042	24.159	15.389	X X X	X X X	100.000	X X X	96.387	3.613
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	2,515,402,804	4,737,779,628	4,801,830,928	4,631,718,729	539,134,393	17,225,866,482	60.865	14,081,845,462	55.843	17,225,866,482	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	718,248,632	2,331,888,710	2,517,296,241	2,357,917,239	1,776,385,959	9,701,736,781	34.280	9,767,349,592	38.734	9,701,736,781	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	1,839,643	68,642,614	13,714,689	11,089,091	3,530,587	98,816,624	0.349	155,523,398	0.617	98,816,624	X X X
12.4 Other		1,485,368		1,052,957	23,036,050	25,574,375	0.090	32,769,541	0.130	25,574,375	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined		18,201,763			71,460,496	89,662,259	0.317	106,628,260	0.423	89,662,259	X X X
12.6 Other		39,699,169	4,239,996	(1)	94,548,425	138,487,589	0.489	161,644,001	0.641	138,487,589	X X X
12.7 Totals	3,235,491,079	7,197,697,252	7,337,081,854	7,001,778,015	2,508,095,910	27,280,144,110	96.391	24,305,760,254	96.387	27,280,144,110	X X X
12.8 Line 12.7 as a % of Col. 6	11.860	26.384	26.895	25.666	9.194	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	11.432	25.432	25.925	24.740	8.862	96.391	X X X	X X X	X X X	96.391	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	73,744,564	216,960,487	347,085,300	114,180,013	224,281,838	976,252,202	3.449	853,732,847	3.386	X X X	976,252,202
13.2 Single Class Mortgage-Backed/Asset-Backed Securities								86		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					43,329,029	43,329,029	0.153	43,636,851	0.173	X X X	43,329,029
13.6 Other	117,170	1,789,145				1,906,315	0.007	13,636,812	0.054	X X X	1,906,315
13.7 Totals	73,861,734	218,749,632	347,085,300	114,180,013	267,610,867	1,021,487,546	3.609	911,006,596	3.613	X X X	1,021,487,546
13.8 Line 13.7 as a % of Col. 6	7.231	21.415	33.978	11.178	26.198	100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.261	0.773	1.226	0.403	0.946	3.609	X X X	X X X	X X X	X X X	3.609

Annual Statement for the year 2005 of the

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
0199999		Total Authorized - Affiliates - U.S. Intercompany Pooling																	
0299999		Total Authorized - Affiliates - U.S. Non-Pool			1			6,011	323	2,978	402	89		9,803			9,803		
0399999		Total Authorized - Affiliates - Other (Non-U.S.)			35	(121)		3		65	1	13		(39)	2		(41)		
0499999		Total Authorized - Affiliates			36	(121)		6,014	323	3,043	403	102		9,764	2		9,762		
0599998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			(49,704)	20	10	418	53	1,217	250	7		1,975	35		1,940	375,456	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			912,338	187,371	12,912	1,675,661	297,434	3,182,077	579,585	369,453	226	6,304,719	216,565		6,088,154	1,406,865	
0699999		Total authorized - Pools - Mandatory			852,774	162,129	2,367	2,057,360	20,903	1,008,000	26,811	353,160		3,630,730	213,891		3,416,839	7,632	
0799999		Total Authorized - Pools - Voluntary			94,817	26,660	2,067	141,784	18,302	98,698	7,517	29,662		324,690	9,556		315,134	923	
0899998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			494	(113)	106	403	53	516	386	34		1,385	156		1,229		
0899999		Total Authorized - Other Non-U.S. Insurers			126,251	55,661	14,473	195,287	23,792	204,900	29,709	27,414		551,236	14,212		537,024	1,951	
0999999		Total Authorized			1,986,216	431,700	31,819	4,076,106	360,754	4,496,718	644,025	779,791	226	10,821,139	454,226		10,366,913	1,417,371	
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																	
1199999		Total Unauthorized - Affiliates - U.S. Non-Pool			4,315		(43)	(1)	1	852		1,439		2,248	115		2,133	1,032	
1299999		Total Unauthorized - Affiliates - Other (Non-U.S.)			429,271	20,448	1,680	298,611	5,517	224,325	70,677	54,838		676,096	46,659		629,437	472,922	
1399999		Total Unauthorized - Affiliates			433,586	20,448	1,637	298,610	5,518	225,177	70,677	56,277		678,344	46,774		631,570	473,954	
1499998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			(430)	4	12	185	31	417	109			758	4		754	77	
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			36,515	5,587	499	17,253	1,774	22,241	2,504	14,762		64,620	22,009		42,611	10,929	
1599999		Total Unauthorized - Pools - Mandatory																	
1699999		Total Unauthorized - Pools - Voluntary			24,637	439		46,474	15,387	10,085	2,057	9,751		84,193	8,151		76,042		
1799998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			384	(467)	99	1,319	456	1,953	512	83	(1)	3,954	(1,244)		5,198	107,185	
1799999		Total Unauthorized - Other Non-U.S. Insurers			715,702	62,315	20,191	685,104	61,017	933,863	86,224	204,754	(1)	2,053,467	201,578		1,851,889	381,672	
1899999		Total Unauthorized			1,210,440	88,789	22,327	1,047,441	83,696	1,191,366	161,462	285,544	(1)	2,880,624	278,512		2,602,112	866,555	
1999999		Total Authorized and Unauthorized			3,196,656	520,489	54,146	5,123,547	444,450	5,688,084	805,487	1,065,335	225	13,701,763	732,738		12,969,025	2,283,926	
2099999		Total Protected Cells																	
9999999		Totals			3,196,656	520,489	54,146	5,123,547	444,450	5,688,084	805,487	1,065,335	225	13,701,763	732,738		12,969,025	2,283,926	

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1) American Reinsurance Company	34.00	16,278
2) Everest Reinsurance Company	26.00	12,448
3) Transatlantic Reinsurance Company	22.50	7,565
4) Berkeley Insurance Company	20.00	9,575
5) XL Reinsurance America INC	20.00	9,575

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1) National Workers Compensation Reins Pool	1,972,240	461,168	YES [] NO [X]
2) Nationwide Indemnity Company	1,870,972	14	YES [] NO [X]
3) Swiss Reinsurance America Corporation	955,283	213,895	YES [] NO [X]
4) Liberty Reinsurance (Bermuda)	559,794	208,361	YES [X] NO []
5) Federal Ins Co	439,878	40,212	YES [] NO [X]

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		
					6	7	8	9	10			
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	Percentage more Than 120 Days Overdue Col. 9 / Col. 11
0199999		Total Authorized-Affiliates U.S.- Intercompany Pooling										
0299999		Total Authorized-Affiliates U.S.- Non-Pool		1						1		
0399999		Total Authorized-Affiliates-Other (Non-U.S.)		(121)						(121)		
0499999		Total Authorized Affiliates		(120)						(120)		
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		67,746	25,864	18,533	9,309	78,829	132,535	200,281	66.175	39.359
0699999		Total Authorized-Pools - Mandatory		164,234		13	5	242	260	164,494	0.158	0.147
0799999		Total Authorized-Pools - Voluntary		24,008		837	(25)	3,907	4,719	28,727	16.427	13.600
0899999		Total Authorized-Other Non-U.S. Insurers		36,553	1,797	11,872	2,355	17,558	33,582	70,135	47.882	25.035
0999999		Total Authorized		292,421	27,661	31,255	11,644	100,536	171,096	463,517	36.913	21.690
1099999		Total Unauthorized-Affiliates-U.S. Intercompany Pooling										
1199999		Total Unauthorized-Affiliates-U.S. Non-Pool		(43)						(43)		
1299999		Total Unauthorized-Affiliates-Other (Non-U.S.)		22,128						22,128		
1399999		Total Unauthorized Affiliates		22,085						22,085		
1499999		Total Unauthorized-Other U.S. Unaffiliated Insurers		4,853	272	6		955	1,233	6,086	20.260	15.692
1599999		Total Unauthorized-Pools - Mandatory										
1699999		Total Unauthorized-Pools - Voluntary		582				(143)	(143)	439	(32.574)	(32.574)
1799999		Total Unauthorized-Other Non-U.S. Insurers		41,470	12,520	9,705	619	18,194	41,038	82,508	49.738	22.051
1899999		Total Unauthorized		68,990	12,792	9,711	619	19,006	42,128	111,118	37.913	17.104
1999999		Total Authorized and Unauthorized		361,411	40,453	40,966	12,263	119,542	213,224	574,635	37.106	20.803
2099999		Total Protected Cells										
9999999		Totals		361,411	40,453	40,966	12,263	119,542	213,224	574,635	37.106	20.803

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20 % of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
0199999		Total Affiliates - U.S. Intercompany Pooling														
0299999		Total Affiliates - U.S. Non-Pool		2,248	1,032		115		2,800	2,248					(43)	
0399999		Total Affiliates - Other Non-U.S. Insurers		676,096	472,922	59,191	46,660		151,601	676,028	68					1
0499999		Total Affiliates		678,344	473,954	59,191	46,775		154,401	678,276	68				(43)	1
0599999		Total Other U.S. Unaffiliated Insurers		63,225	10,929	60,026	22,009		4,463	53,351	9,874	854	171	171	(7)	9,868
0699999		Total Pools and Associations - Mandatory							939							
0799999		Total Pools and Associations - Voluntary		83,254		72,780	8,151		4,291	82,898	356	(143)	(29)		(43)	356
0899999		Total Other Non-U.S. Insurers		2,051,309	381,672	1,627,395	201,578		247,173	1,910,307	141,002	6,597	1,319	1,319	(3,130)	141,542
0999999		Total Affiliates and Others		2,876,132	866,555	1,819,392	278,513		411,267	2,724,832	151,300	7,308	1,462	1,490	(3,223)	151,767
1099999		Total Protected Cells														
9999999		Totals		2,876,132	866,555	1,819,392	278,513		411,267	2,724,832	151,300	7,308	1,462	1,490	(3,223)	151,767

1. Amounts in dispute totaling \$ 14,013 are included in Column 5.
2. Amounts in dispute totaling \$ 12,317 are excluded from Column 13.

SCHEDULE F - PART 6

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

[illegible]

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 54,446,695 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 53,296,726 in dispute.

SCHEDULE F - PART 7

Provisions for Overdue Reinsurance as of December 31, Current Year

[illegible]

1. Total	113,294,332
2. Line 1 x .20	22,658,866
3. Schedule F - Part 6 Col. 11	11,777,120
4. Provision for Overdue Authorized Reinsurance (Lines 3 + 4)	34,435,986
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5, Col.17 x 1000)	151,767,000
6. Provision for Reinsurance (sum Lines 4 + 5)(Enter this amount on Page 3, Line 16)	186,202,986

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

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

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	197,649	X X X	63	X X X		X X X		X X X	105,568	X X X	3,467	X X X		X X X		X X X	88,551	X X X
2. Premiums earned	140,902	X X X	63	X X X		X X X		X X X	105,586	X X X	3,645	X X X		X X X		X X X	31,608	X X X
3. Incurred claims	1,119,769	794.7	605,564	961,212.7					544,852	516.0	63,156	1,732.7					(93,803)	(296.8)
4. Increase in contract reserves																		
5. Commissions (a)	4,049	2.9	(12)	(19.0)													4,061	12.8
6. General insurance expenses	734,797	521.5	725,240	1,151,174.6					1		(1)	(0.0)					9,557	30.2
7. Taxes, licenses and fees	7,209	5.1	(1,047)	(1,661.9)					6		85	2.3					8,165	25.8
8. Total expenses incurred	746,055	529.5	724,181	1,149,493.7					7		84	2.3					21,783	68.9
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	(1,724,922)	(1,224.2)	(1,329,682)	(2,110,606.3)					(439,273)	(416.0)	(59,595)	(1,635.0)					103,628	327.9
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	(1,724,922)	(1,224.2)	(1,329,682)	(2,110,606.3)					(439,273)	(416.0)	(59,595)	(1,635.0)					103,628	327.9

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	65,503				48	988			64,467
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	65,503				48	988			64,467
5. Total premium reserves, prior year	8,756				67	1,167			7,522
6. Increase in total premium reserves	56,747				(19)	(179)			56,945
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	7,151,238	3,712,207		106,000	26,000	72,000			3,235,031
2. Total prior year	7,493,619	3,880,936		112,000	29,000	76,000			3,395,683
3. Increase	(342,381)	(168,729)		(6,000)	(3,000)	(4,000)			(160,652)
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1. On claims incurred prior to current year	1,129,906	1,075,658		6,000	127	732			47,389
1.2. On claims incurred during current year	332,240	(301,367)			547,725	66,422			19,460
2. Claim reserves and liabilities, December 31, current year:									
2.1. On claims incurred prior to current year	6,831,430	3,710,229		106,000	26,000	72,000			2,917,201
2.2. On claims incurred during current year	319,810	1,980							317,830
3. Test:									
3.1. Lines 1.1 and 2.1	7,961,336	4,785,887		112,000	26,127	72,732			2,964,590
3.2. Claim reserves and liabilities, December 31, prior year	7,493,619	3,880,936		112,000	29,000	76,000			3,395,683
3.3. Line 3.1 minus Line 3.2	467,717	904,951			(2,873)	(3,268)			(431,093)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	1,725	65							1,660
2. Premiums earned	1,525	65							1,460
3. Incurred claims	2,902	3,371							(469)
4. Commissions	503	15							488
B. Reinsurance Ceded:									
1. Premiums written	61,445	1,403							60,042
2. Premiums earned	44,394	1,403							42,991
3. Incurred claims	320,108	317,489							2,619
4. Commissions	12,647	28							12,619

SCHEDULE P-ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P-PART 1-SUMMARY
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed	
1. Prior	X X X	X X X	X X X	767,924	309,001	308,297	126,794	65,598	19,828	9,077	686,196	X X X
2. 1996	10,610,971	1,706,599	8,904,372	7,367,076	1,004,899	571,555	51,480	774,524	5,041	256,077	7,651,735	X X X
3. 1997	10,612,575	1,601,372	9,011,203	7,514,740	1,032,701	668,417	78,336	823,686	25,450	262,089	7,870,356	X X X
4. 1998	11,356,417	1,730,054	9,626,363	8,545,278	1,192,299	685,859	80,775	943,232	51,119	297,560	8,850,176	X X X
5. 1999	11,143,621	1,839,720	9,303,901	8,522,706	1,182,493	700,343	95,237	955,140	49,326	289,346	8,851,133	X X X
6. 2000	11,489,613	1,978,121	9,511,492	8,368,608	1,403,424	652,369	89,729	898,071	32,983	229,964	8,392,912	X X X
7. 2001	11,805,913	1,884,069	9,921,844	7,892,204	1,485,114	564,535	75,918	852,488	32,624	265,375	7,715,571	X X X
8. 2002	13,948,958	2,820,607	11,128,351	7,263,854	1,092,746	463,583	59,648	929,786	49,947	386,811	7,454,882	X X X
9. 2003	16,224,961	4,005,559	12,219,402	6,403,356	1,161,113	376,016	28,683	1,020,625	49,126	385,309	6,561,075	X X X
10. 2004	16,548,610	3,829,098	12,719,512	5,417,352	1,106,642	218,729	24,984	949,786	46,029	341,275	5,408,212	X X X
11. 2005	16,976,408	3,323,516	13,652,892	3,668,966	448,285	83,427	8,128	790,153	39,286	201,936	4,046,847	X X X
12. Totals	X X X	X X X	X X X	71,732,064	11,418,717	5,293,130	719,712	9,003,089	400,759	2,924,819	73,489,095	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	5,453,948	1,784,729	2,460,430	1,716,593	273,543	226,588	1,182,448	500,198	162,271	1,606	19,682	5,302,926	X X X
2. 1996	307,425	57,266	67,463	43,710	4,260	357	20,674	3,691	6,477	145	1,439	301,130	X X X
3. 1997	396,273	67,898	68,596	31,928	28,324	18,565	31,871	6,852	8,080	(245)	2,123	408,146	X X X
4. 1998	530,623	80,868	90,973	62,143	8,519	846	49,568	10,344	31,636	(1,671)	3,428	558,789	X X X
5. 1999	601,982	154,545	134,020	77,747	14,487	3,086	61,463	19,180	20,156	(1,507)	6,003	579,057	X X X
6. 2000	656,157	195,655	192,727	130,873	15,661	3,667	64,405	18,900	13,695	(1,059)	9,012	594,609	X X X
7. 2001	919,839	457,881	303,132	171,068	31,159	17,057	105,874	37,451	33,357	104	18,206	709,800	X X X
8. 2002	1,110,945	513,622	604,881	405,887	28,198	9,132	177,714	34,889	50,498	1,283	29,850	1,007,423	X X X
9. 2003	1,213,702	333,238	1,055,128	675,437	36,756	10,237	307,448	62,658	79,803	4,924	49,593	1,606,343	X X X
10. 2004	1,662,721	429,205	2,503,867	946,139	49,116	17,398	570,428	120,900	141,613	3,699	97,673	3,410,404	X X X
11. 2005	2,789,092	1,048,655	4,662,961	1,426,567	47,173	12,465	809,325	109,213	335,505	34,574	249,000	6,012,582	X X X
12. Totals	15,642,707	5,123,562	12,144,178	5,688,092	537,196	319,398	3,381,218	924,276	883,091	41,853	486,009	20,491,209	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,413,056	889,870
2. 1996	9,119,454	1,166,589	7,952,865	85.944	68.358	89.314			100.000	273,912	27,218
3. 1997	9,539,987	1,261,485	8,278,502	89.893	78.775	91.869			100.000	365,043	43,103
4. 1998	10,885,688	1,476,723	9,408,965	95.855	85.357	97.742			100.000	478,585	80,204
5. 1999	11,010,297	1,580,107	9,430,190	98.804	85.888	101.357			100.000	503,710	75,347
6. 2000	10,861,693	1,874,172	8,987,521	94.535	94.745	94.491			100.000	522,356	72,253
7. 2001	10,702,588	2,277,217	8,425,371	90.654	120.867	84.917			100.000	594,022	115,778
8. 2002	10,629,459	2,167,154	8,462,305	76.203	76.833	76.043			100.000	796,317	211,106
9. 2003	10,492,834	2,325,416	8,167,418	64.671	58.055	66.840			100.000	1,260,155	346,188
10. 2004	11,513,612	2,694,996	8,818,616	69.574	70.382	69.331			100.000	2,791,244	619,160
11. 2005	13,186,602	3,127,173	10,059,429	77.676	94.092	73.680			100.000	4,976,831	1,035,751
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	16,975,231	3,515,978

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	14,502,364	14,542,121	14,224,502	13,644,867	13,371,449	13,987,955	14,487,167	14,981,310	15,593,400	16,062,412	469,012	1,081,102
2. 1996	7,329,466	7,024,869	7,046,580	7,074,839	7,145,326	7,130,237	7,132,171	7,129,133	7,190,713	7,234,515	43,802	105,382
3. 1997	X X X	6,977,386	6,974,090	7,183,700	7,278,341	7,396,516	7,403,732	7,417,697	7,494,920	7,542,786	47,866	125,089
4. 1998	X X X	X X X	7,669,205	7,881,415	8,040,315	8,258,067	8,327,259	8,385,942	8,484,904	8,572,569	87,665	186,627
5. 1999	X X X	X X X	X X X	7,564,212	7,783,362	8,042,397	8,236,406	8,373,300	8,444,383	8,575,949	131,566	202,649
6. 2000	X X X	X X X	X X X	X X X	7,288,775	7,622,236	7,681,948	7,922,207	8,097,413	8,159,479	62,066	237,272
7. 2001	X X X	X X X	X X X	X X X	X X X	7,514,206	7,345,018	7,472,131	7,402,169	7,600,348	198,179	128,217
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	7,693,053	7,372,965	7,378,548	7,558,363	179,815	185,398
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,034,062	7,348,317	7,157,320	(190,997)	(876,742)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,392,596	7,849,490	(543,106)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,098,922	X X X	X X X
12. Totals											485,868	1,374,994

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		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	2,553,897	4,721,511	5,912,486	6,853,038	7,410,053	8,194,011	8,841,328	9,515,171	10,155,597	X X X	X X X
2. 1996	3,151,833	4,562,160	5,324,561	5,898,467	6,271,018	6,516,444	6,661,565	6,735,520	6,823,060	6,882,252	X X X	X X X
3. 1997	X X X	2,887,952	4,369,039	5,305,843	5,966,601	6,399,733	6,672,851	6,840,323	7,000,481	7,072,120	X X X	X X X
4. 1998	X X X	X X X	3,156,527	5,015,519	6,081,734	6,842,765	7,283,895	7,580,533	7,807,660	7,958,063	X X X	X X X
5. 1999	X X X	X X X	X X X	3,163,446	4,990,684	6,088,258	6,859,216	7,364,986	7,729,443	7,945,319	X X X	X X X
6. 2000	X X X	X X X	X X X	X X X	3,276,299	5,139,061	6,089,434	6,732,102	7,288,490	7,527,824	X X X	X X X
7. 2001	X X X	X X X	X X X	X X X	X X X	3,414,374	5,173,636	6,023,051	6,545,653	6,895,707	X X X	X X X
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	3,240,160	5,023,222	6,033,438	6,575,043	X X X	X X X
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,120,598	4,780,732	5,589,576	X X X	X X X
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,894,948	4,504,455	X X X	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,295,980	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	6,161,941	4,892,921	3,671,846	2,459,230	2,115,749	1,699,818	1,372,038	1,420,725	1,169,879	1,470,861
2. 1996	2,357,838	1,192,960	680,869	402,229	300,205	197,022	102,392	50,282	64,745	56,242
3. 1997	X X X	2,216,966	1,087,040	625,809	410,876	321,681	183,696	93,841	84,599	86,715
4. 1998	X X X	X X X	2,400,642	1,060,424	614,917	369,521	260,116	122,735	128,394	104,435
5. 1999	X X X	X X X	X X X	2,331,362	1,100,772	559,589	336,782	194,586	159,869	134,487
6. 2000	X X X	X X X	X X X	X X X	1,935,038	783,518	365,809	246,080	191,860	129,021
7. 2001	X X X	X X X	X X X	X X X	X X X	2,039,351	868,090	500,053	282,476	208,270
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,417,924	1,013,021	457,209	339,690
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,116,351	1,308,383	642,969
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,658,329	2,061,099
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,017,212

SCHEDULE P-PART 1A-HOMEOWNERS/FARMOWNERS
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	2,164	1,485	670	270	(259)	103	18	717	X X X
2. 1996	875,821	32,436	843,385	792,403	43,419	35,069	1,100	73,128	387	9,853	855,694	405,356
3. 1997	902,319	38,000	864,319	536,112	15,374	22,065	822	66,310	447	10,168	607,844	274,270
4. 1998	983,178	43,416	939,762	679,022	24,709	26,782	534	85,653	580	10,733	765,634	301,083
5. 1999	1,030,313	49,122	981,191	645,440	10,354	26,579	544	94,476	654	10,635	754,943	263,258
6. 2000	1,066,678	60,290	1,006,388	746,545	12,426	34,852	748	94,233	617	12,402	861,839	265,244
7. 2001	1,132,898	87,409	1,045,489	824,966	37,972	27,490	1,820	99,198	1,161	16,593	910,701	269,671
8. 2002	1,297,259	149,052	1,148,207	775,828	67,737	26,912	2,907	107,323	3,200	14,831	836,219	243,801
9. 2003	1,491,697	220,253	1,271,444	829,837	71,165	19,781	1,685	123,840	8,798	11,331	891,810	267,614
10. 2004	1,562,635	203,492	1,359,143	836,246	96,256	12,806	2,606	125,590	8,030	8,012	867,750	332,241
11. 2005	1,688,319	168,017	1,520,302	775,065	44,939	5,887	550	130,097	3,698	2,707	861,862	194,429
12. Totals	X X X	X X X	X X X	7,443,628	425,836	238,893	13,586	999,589	27,675	107,283	8,215,013	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	3,594	6	87				55		302	38	9	3,994	203
2.	1996	712	1	11						52	(1)	7	775	105
3.	1997	1,073		61	22				22	83	(1)	7	1,174	108
4.	1998	1,290	8	6	31		23		7	80		3	1,307	179
5.	1999	2,524	171	20	47	7	17	4	35	318	61	14	2,542	435
6.	2000	3,954	233	61	56		18	2	40	273	15	75	3,928	394
7.	2001	9,798	1,516	1,255	53	1	45	276	306	2,739	664	273	11,485	684
8.	2002	15,705	1,256	3,848	10,796	2	61	1,150	768	5,474	1,344	409	11,954	867
9.	2003	25,910	3,180	4,846	650	47	131	8,908	1,260	9,283	2,283	905	41,490	1,757
10.	2004	49,141	6,603	9,833	12,765	43	9	29,214	3,541	3,271	18	1,511	68,566	5,094
11.	2005	204,331	167,440	311,861	116,318	9	167	25,694	372	41,422	21,733	2,119	277,287	26,117
12.	Totals	318,032	180,414	331,889	140,738	109	471	65,303	6,351	63,297	26,154	5,332	424,502	35,943

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,675	319
2. 1996	901,375	44,906	856,469	102,918	138,445	101,551			100.000	722	53
3. 1997	625,704	16,686	609,018	69,344	43,911	70,462			100.000	1,112	62
4. 1998	792,833	25,892	766,941	80,640	59,637	81,610			100.000	1,257	50
5. 1999	769,368	11,883	757,485	74,673	24,191	77,201			100.000	2,326	216
6. 2000	879,920	14,153	865,767	82,492	23,475	86,027			100.000	3,726	202
7. 2001	965,723	43,537	922,186	85,244	49,808	88,206			100.000	9,484	2,001
8. 2002	936,242	88,069	848,173	72,171	59,086	73,869			100.000	7,501	4,453
9. 2003	1,022,452	89,152	933,300	68,543	40,477	73,405			100.000	26,926	14,564
10. 2004	1,066,144	129,828	936,316	68,227	63,800	68,890			100.000	39,606	28,960
11. 2005	1,494,366	355,217	1,139,149	88,512	211,417	74,929			100.000	232,434	44,853
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	328,769	95,733

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X	19,848	18,231	657	629	875	599	550	1,921	X X X	
2. 1996	2,242,401	128,605	2,113,796	1,538,385	115,972	119,886	7,799	162,977	2,108	31,280	1,695,369	642,511	
3. 1997	2,204,376	112,821	2,091,555	1,532,127	111,899	128,546	7,860	186,826	2,721	28,582	1,725,019	623,388	
4. 1998	2,136,541	121,644	2,014,897	1,489,283	112,635	129,097	11,147	197,345	4,395	27,213	1,687,548	606,258	
5. 1999	2,092,921	142,039	1,950,882	1,539,896	140,636	129,171	13,154	205,258	6,424	25,087	1,714,111	630,826	
6. 2000	2,126,084	159,167	1,966,917	1,659,328	183,262	141,502	13,924	203,234	4,369	26,289	1,802,509	672,324	
7. 2001	2,285,270	86,840	2,198,430	1,736,470	125,329	136,572	6,777	216,627	2,863	34,284	1,954,700	738,564	
8. 2002	2,550,522	175,522	2,375,000	1,781,220	124,439	117,250	4,214	230,124	7,150	38,635	1,992,791	750,353	
9. 2003	2,913,650	332,213	2,581,437	1,577,097	109,393	86,480	3,007	259,211	8,855	42,410	1,801,533	840,401	
10. 2004	2,707,175	130,260	2,576,915	1,137,101	55,590	47,145	392	203,919	314	27,306	1,331,869	796,675	
11. 2005	2,624,460	86,610	2,537,850	597,975	20,882	14,752	615	144,727	1,072	6,813	734,885	502,293	
12. Totals	X X X	X X X	X X X	14,608,730	1,118,268	1,051,058	69,518	2,011,123	40,870	288,449	16,442,255	X X X	

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed									
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21					22								
										13 Direct and Assumed	14 Ceded					15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded
1.	Prior	430,552	316,738	6,395	4,182		15	67	(11)	10,498	1,097	43	125,491	2,099									
2.	1996	3,824	923	5	7			32	1	175	82	24	3,023	611									
3.	1997	8,973	3,406	22				97	5	279	38	94	5,922	818									
4.	1998	8,537	893	96	8			178	13	293	4	210	8,186	1,241									
5.	1999	30,672	13,333	470	69			1,428	102	1,025	26	350	20,065	2,501									
6.	2000	34,029	2,959	803	89			1,962	301	1,265	(1)	832	34,711	4,324									
7.	2001	65,836	4,784	2,178	239	1	1	5,743	438	2,427	30	1,820	70,693	8,877									
8.	2002	151,885	9,697	4,771	1,497	1	1	35,154	528	5,352	11	3,418	185,429	14,307									
9.	2003	254,423	16,783	23,925	4,117	3	2,190	82,755	1,732	11,407	2	7,425	347,689	25,530									
10.	2004	397,171	24,927	218,150	30,153	8	3,407	144,893	8,129	27,363	(26)	17,664	720,995	52,779									
11.	2005	527,928	19,404	533,481	20,207	15	4,082	161,749	(856)	54,739	(267)	33,159	1,235,342	116,053									
12.	Totals	1,913,830	413,847	790,296	60,568	28	9,696	434,058	10,382	114,823	996	65,039	2,757,546	229,140									

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
		26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
		Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	116,027	9,464
2.	1996	1,825,284	126,892	1,698,392	81.399	98.668	80.348			100.000	2,899	124
3.	1997	1,856,870	125,929	1,730,941	84.236	111.618	82.759			100.000	5,589	333
4.	1998	1,824,829	129,095	1,695,734	85.410	106.125	84.160			100.000	7,732	454
5.	1999	1,907,920	173,744	1,734,176	91.161	122.321	88.892			100.000	17,740	2,325
6.	2000	2,042,123	204,903	1,837,220	96.051	128.735	93.406			100.000	31,784	2,927
7.	2001	2,165,854	140,461	2,025,393	94.775	161.747	92.129			100.000	62,991	7,702
8.	2002	2,325,757	147,537	2,178,220	91.187	84.056	91.715			100.000	145,462	39,967
9.	2003	2,295,301	146,079	2,149,222	78.778	43.971	83.257			100.000	257,448	90,241
10.	2004	2,175,750	122,886	2,052,864	80.370	94.339	79.664			100.000	560,241	160,754
11.	2005	2,035,366	65,139	1,970,227	77.554	75.210	77.634			100.000	1,021,798	213,544
12.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,229,711	527,835

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	6,706	3,095	701	434	285	(29)	2,228	4,192	X X X
2. 1996	615,903	118,211	497,692	553,242	90,773	54,545	8,272	49,996	(6,493)	2,390	565,231	138,157
3. 1997	698,461	131,448	567,013	679,325	115,337	67,176	8,309	56,937	617	2,313	679,175	148,955
4. 1998	808,385	139,080	669,305	734,723	119,785	66,360	10,778	68,479	1,320	2,498	737,679	152,328
5. 1999	736,870	181,549	555,321	810,255	215,048	84,232	17,512	68,168	1,900	15,646	728,195	156,083
6. 2000	734,136	188,554	545,582	682,248	188,437	75,610	17,213	59,453	1,454	4,662	610,207	136,584
7. 2001	636,422	122,103	514,319	422,574	72,924	37,016	4,477	46,676	1,765	996	427,100	107,741
8. 2002	792,928	199,065	593,863	390,965	96,579	30,937	5,514	44,188	3,684	1,551	360,313	97,863
9. 2003	910,341	239,818	670,523	317,761	86,422	21,725	4,471	38,278	5,201	2,199	281,670	105,578
10. 2004	1,032,314	226,916	805,398	234,944	44,640	10,452	2,385	50,302	1,344	2,304	247,329	118,157
11. 2005	1,059,416	161,846	897,570	103,638	15,455	2,828	262	32,744	7,561	1,181	115,932	104,950
12. Totals	X X X	X X X	X X X	4,936,381	1,048,495	451,582	79,627	515,506	18,324	37,968	4,757,023	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	26,206	6,781	22,989	7,959	249	214	8,463	6,369	609	3	231	37,190	261
2.	1996	3,081	193	7,355	3,865	17		1,361	983	335		6	7,108	36
3.	1997	4,855	371	5,085	4,629	81	2	1,224	695	297	1	42	5,844	109
4.	1998	6,985	442	10,696	9,837	127	17	2,497	1,294	528	1	78	9,242	172
5.	1999	11,552	2,845	22,862	17,349	524	8	5,699	4,703	1,083	4	114	16,811	747
6.	2000	24,672	7,743	24,936	19,370	901	316	4,219	2,805	1,200	36	241	25,658	806
7.	2001	29,665	9,406	19,836	13,383	470	217	6,110	3,835	1,527	38	205	30,729	1,142
8.	2002	66,475	15,145	40,527	15,829	858	109	8,489	1,994	3,240	29	438	86,483	1,809
9.	2003	105,297	27,157	104,016	34,504	1,336	67	16,381	5,699	8,036	79	943	167,560	3,589
10.	2004	178,552	49,273	181,107	50,381	1,185	56	37,265	11,895	13,432	224	1,544	299,712	8,382
11.	2005	182,148	23,735	334,384	61,141	883	28	51,633	6,977	28,726	218	2,246	505,675	22,525
12.	Totals	639,488	143,091	773,793	238,247	6,631	1,034	143,341	47,249	59,013	633	6,088	1,192,012	39,578

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	34,455	2,735
2. 1996	669,932	97,593	572,339	108,772	82,558	114,999			100.000	6,378	730
3. 1997	814,980	129,961	685,019	116,682	98,869	120,812			100.000	4,940	904
4. 1998	890,395	143,474	746,921	110,145	103,159	111,597			100.000	7,402	1,840
5. 1999	1,004,375	259,369	745,006	136,303	142,864	134,158			100.000	14,220	2,591
6. 2000	873,239	237,374	635,865	118,948	125,892	116,548			100.000	22,495	3,163
7. 2001	563,874	106,045	457,829	88,601	86,849	89,017			100.000	26,712	4,017
8. 2002	585,679	138,883	446,796	73,863	69,768	75,236			100.000	76,028	10,455
9. 2003	612,830	163,600	449,230	67,319	68,218	66,997			100.000	147,652	19,908
10. 2004	707,239	160,198	547,041	68,510	70,598	67,922			100.000	260,005	39,707
11. 2005	736,984	115,377	621,607	69,565	71,288	69,254			100.000	431,656	74,019
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,031,943	160,069

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	405,327	109,583	24,695	1	20,226	(84)	3,136	340,748	X X X
2. 1996	3,260,349	736,452	2,523,897	2,084,454	367,539	147,015	14,052	225,311	595	27,735	2,074,594	757,043
3. 1997	3,006,047	587,338	2,418,709	2,297,615	390,672	194,111	27,616	259,390	12,690	30,590	2,320,138	819,571
4. 1998	3,339,968	710,664	2,629,304	2,790,355	525,427	225,636	37,368	302,055	36,401	38,874	2,718,850	894,278
5. 1999	3,047,185	766,113	2,281,072	2,559,283	442,198	208,540	30,436	286,135	30,172	32,840	2,551,152	822,588
6. 2000	3,180,022	829,208	2,350,814	2,247,248	476,869	182,908	26,670	223,914	16,059	33,422	2,134,472	744,132
7. 2001	3,134,298	822,632	2,311,666	1,622,892	456,885	139,519	12,900	182,682	10,437	27,679	1,464,871	654,110
8. 2002	3,677,580	1,102,353	2,575,227	1,600,213	437,613	139,352	12,138	234,810	6,044	25,769	1,518,580	655,424
9. 2003	4,496,495	1,170,865	3,325,630	1,425,331	304,065	118,765	8,642	272,060	5,252	18,603	1,498,197	589,433
10. 2004	4,896,022	1,309,333	3,586,689	1,210,467	323,616	94,768	7,615	197,279	3,251	7,057	1,168,032	624,035
11. 2005	5,303,745	1,339,326	3,964,419	614,851	144,079	42,669	3,282	152,072	(196)	714	662,427	526,626
12. Totals	X X X	X X X	X X X	18,858,036	3,978,546	1,517,978	180,720	2,355,934	120,621	246,419	18,452,061	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	3,805,447	994,595	725,267	520,565	42,593	2,523	95,912	7,212	58,064	(150)	11,181	3,202,538	33,083
2.	1996	264,454	52,988	40,153	30,696	3,333	124	10,724	1,351	5,146	24	1,171	238,627	2,539
3.	1997	321,752	54,874	36,717	14,611	3,596	118	13,128	2,553	5,386	(397)	1,534	308,820	3,387
4.	1998	432,043	62,993	53,033	32,249	5,528	501	18,146	5,477	5,825	(1,808)	2,401	415,163	4,687
5.	1999	436,220	107,466	65,497	28,698	7,234	839	18,687	6,762	6,778	(1,930)	4,193	392,581	5,829
6.	2000	403,229	126,588	114,103	83,566	6,919	749	21,330	8,981	8,589	(1,401)	5,304	335,687	7,081
7.	2001	381,782	223,683	149,424	100,985	6,708	577	25,986	4,096	10,790	(901)	8,774	246,250	8,549
8.	2002	489,519	322,727	335,370	245,310	8,380	762	46,810	13,452	18,379	(48)	15,899	316,255	12,592
9.	2003	536,652	206,097	464,480	336,986	12,710	1,522	77,190	9,093	23,442	1,195	25,165	559,581	18,339
10.	2004	650,854	225,356	1,188,622	337,728	17,831	479	127,090	18,225	45,836	1,823	41,056	1,446,622	28,724
11.	2005	750,095	233,246	2,218,419	660,389	26,039	950	249,632	20,671	127,465	3,763	61,758	2,452,631	70,563
12.	Totals	8,472,047	2,610,613	5,391,085	2,391,783	140,871	9,144	704,635	97,873	315,700	170	178,436	9,914,755	195,373

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,015,554	186,984
2. 1996	2,780,590	467,369	2,313,221	85.285	63.462	91.653			100.000	220,923	17,704
3. 1997	3,131,695	502,737	2,628,958	104.180	85.596	108.693			100.000	288,984	19,836
4. 1998	3,832,621	698,608	3,134,013	114.750	98.304	119.196			100.000	389,834	25,329
5. 1999	3,588,374	644,641	2,943,733	117.760	84.144	129.050			100.000	365,553	27,028
6. 2000	3,208,240	738,081	2,470,159	100.887	89.010	105.077			100.000	307,178	28,509
7. 2001	2,519,783	808,662	1,711,121	80.394	98.302	74.021			100.000	206,538	39,712
8. 2002	2,872,833	1,037,998	1,834,835	78.117	94.162	71.249			100.000	256,852	59,403
9. 2003	2,930,630	872,852	2,057,778	65.176	74.548	61.876			100.000	458,049	101,532
10. 2004	3,532,747	918,093	2,614,654	72.155	70.119	72.899			100.000	1,276,392	170,230
11. 2005	4,181,242	1,066,184	3,115,058	78.836	79.606	78.575			100.000	2,074,879	377,752
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8,860,736	1,054,019

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	15,597	4,779	17,834	3,520	929	149	271	25,912	X X X
2. 1996	584,592	108,707	475,885	461,764	63,138	63,190	5,206	40,488	1,283	13,643	495,815	98,703
3. 1997	628,902	100,763	528,139	450,589	68,328	69,845	6,630	44,150	866	14,250	488,760	109,342
4. 1998	633,539	86,090	547,449	428,386	58,733	77,282	5,673	43,351	141	29,690	484,472	95,627
5. 1999	611,124	92,508	518,616	436,531	77,946	71,214	4,438	47,949	2,929	12,304	470,381	94,962
6. 2000	678,061	108,946	569,115	486,816	88,125	68,268	5,902	46,944	4,037	12,530	503,964	92,590
7. 2001	800,816	132,477	668,339	510,137	151,719	78,409	5,705	51,601	10,669	18,429	472,054	84,490
8. 2002	1,087,272	301,657	785,615	447,637	93,431	56,664	7,165	47,342	15,047	29,763	436,000	72,009
9. 2003	1,281,342	357,140	924,202	389,913	88,232	41,104	4,570	67,101	5,227	16,094	400,089	62,857
10. 2004	1,357,286	254,988	1,102,298	347,515	56,884	17,411	675	67,476	1,831	9,227	373,012	61,889
11. 2005	1,326,512	182,127	1,144,385	213,088	15,260	4,901	295	52,727	(54)	2,351	255,215	50,613
12. Totals	X X X	X X X	X X X	4,187,973	766,575	566,122	49,779	510,058	42,125	158,552	4,405,674	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	35,204	12,499	17,749	15,252	15,932	14,185	29,764	14,284	1,272	73	2,878	43,628	10,238
2.	1996	4,175	372	1,849	514	48		2,350	226	314	26	94	7,598	242
3.	1997	8,850	1,625	1,906	475	201		4,223	621	571	99	184	12,931	342
4.	1998	10,704	406	2,408	1,047	402	18	4,890	447	685	91	269	17,080	512
5.	1999	14,453	2,229	10,503	7,483	142	7	6,830	1,082	1,053	186	299	21,994	546
6.	2000	23,263	6,056	8,290	5,916	1,300	86	8,186	1,683	2,049	228	1,032	29,119	665
7.	2001	94,353	46,275	8,047	2,255	1,828	44	8,385	1,544	4,967	269	4,098	67,193	1,247
8.	2002	60,449	6,840	29,185	10,187	1,711	12	23,454	1,882	3,645	261	5,753	99,262	1,662
9.	2003	81,597	14,581	40,469	20,708	2,987	405	28,686	2,462	7,260	527	6,609	122,316	2,878
10.	2004	155,315	42,268	147,826	54,283	2,208	206	83,233	6,968	12,996	773	12,202	297,080	7,706
11.	2005	458,616	222,692	263,455	101,917	5,597	1,518	113,306	4,819	44,724	6,152	15,912	548,600	16,141
12.	Totals	946,979	355,843	531,687	220,037	32,356	16,481	313,307	36,018	79,536	8,685	49,330	1,266,801	42,179

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	25,202	18,426
2. 1996	574,178	70,765	503,413	98.219	65.097	105.785			100.000	5,138	2,460
3. 1997	580,335	78,644	501,691	92.277	78.048	94.992			100.000	8,656	4,275
4. 1998	568,108	66,556	501,552	89.672	77.310	91.616			100.000	11,659	5,421
5. 1999	588,675	96,300	492,375	96.327	104.099	94.940			100.000	15,244	6,750
6. 2000	645,116	112,033	533,083	95.141	102.834	93.669			100.000	19,581	9,538
7. 2001	757,727	218,480	539,247	94.619	164.919	80.685			100.000	53,870	13,323
8. 2002	670,087	134,825	535,262	61.630	44.695	68.133			100.000	72,607	26,655
9. 2003	659,117	136,712	522,405	51.440	38.280	56.525			100.000	86,777	35,539
10. 2004	833,980	163,888	670,092	61.445	64.273	60.790			100.000	206,590	90,490
11. 2005	1,156,414	352,599	803,815	87.177	193.601	70.240			100.000	397,462	151,138
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	902,786	364,015

SCHEDULE P-PART 1F-SECTION 1
MEDICAL MALPRACTICE-OCCURRENCE
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	512	501	11	11	2			13	X X X
2. 1996	76		76					12			12	19
3. 1997	48		48	196		13		130			339	492
4. 1998	133		133			6		112			118	520
5. 1999						4					4	4
6. 2000	47		47	6	(1)	1		164			172	6
7. 2001	28		28	6	(4)	1		286			297	
8. 2002								135			135	1
9. 2003	1		1									
10. 2004												
11. 2005	5		5					2			2	
12. Totals	X X X	X X X	X X X	720	496	36	11	843			1,092	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	978	902	7		(532)	(532)			13			96	63
2. 1996													
3. 1997			(196)				(13)					(209)	
4. 1998													
5. 1999	188		(143)				6					51	
6. 2000													
7. 2001													
8. 2002													
9. 2003													
10. 2004													
11. 2005													
12. Totals	1,166	902	(332)		(532)	(532)	(7)		13			(62)	63

	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	83	13
2. 1996	12		12	15.789		15.789			100.000		
3. 1997	130		130	270.833		270.833			100.000	(196)	(13)
4. 1998	118		118	88.722		88.722			100.000		
5. 1999	55		55						100.000	45	6
6. 2000	171	(1)	172	363.830		365.957			100.000		
7. 2001	293	(4)	297	1,046.429		1,060.714			100.000		
8. 2002	135		135						100.000		
9. 2003									100.000		
10. 2004									100.000		
11. 2005	2		2	40.000		40.000			100.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(68)	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
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1996												
3. 1997												
4. 1998												
5. 1999												4
6. 2000												
7. 2001												
8. 2002												
9. 2003												
10. 2004												
11. 2005												
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	24	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 1996													
3. 1997													
4. 1998													
5. 1999													
6. 2000													
7. 2001													
8. 2002													
9. 2003													
10. 2004													
11. 2005													
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. 1996									100.000		
3. 1997									100.000		
4. 1998									100.000		
5. 1999									100.000		
6. 2000									100.000		
7. 2001									100.000		
8. 2002									100.000		
9. 2003									100.000		
10. 2004									100.000		
11. 2005									100.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(1,621)	67	354	8	4	9		(1,347)	X X X
2. 1996	105,679	25,615	80,064	64,034	15,849	7,191	1,717	1,520	124	3,560	55,055	X X X
3. 1997	99,690	35,357	64,333	63,901	15,127	6,087	1,404	1,691	177	4,541	54,971	X X X
4. 1998	101,409	36,074	65,335	71,680	18,964	5,248	1,516	2,778	313	2,589	58,913	X X X
5. 1999	99,327	35,787	63,540	76,289	14,199	4,933	1,623	1,424	221	3,668	66,603	X X X
6. 2000	106,910	37,947	68,963	50,700	18,198	4,954	2,026	888	121	2,570	36,197	X X X
7. 2001	110,871	53,101	57,770	105,719	42,640	9,427	2,079	586	10	3,688	71,003	X X X
8. 2002	253,509	110,618	142,891	50,045	10,142	4,315	1,059	203	55	4,708	43,307	X X X
9. 2003	200,858	71,539	129,319	49,599	13,036	2,996	563	499	143	4,762	39,352	X X X
10. 2004	157,168	66,783	90,385	39,515	7,605	2,053	509	1,178	(133)	932	34,765	X X X
11. 2005	187,967	61,488	126,479	25,993	14,818	(180)	169	490	(36)	23	11,352	X X X
12. Totals	X X X	X X X	X X X	595,854	170,645	47,378	12,673	11,261	1,004	31,041	470,171	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	1,535	172	305	17	37	(1)	689	29	484	471		2,362	293
2.	1996	751	49	239	5	1		204	17	4	3		1,125	2
3.	1997	544	33	91	7	22	5	118	17	14	14		713	8
4.	1998	1,860	172	196	7			180	61	13	6	1	2,003	7
5.	1999	4,482	563	804	112	67		204	42	72	30	1	4,882	27
6.	2000	6,162	1,360	3,033	159	27	(2)	1,701	488	81	54	1	8,945	34
7.	2001	62,153	51,208	509	428	484	64	18,411	18,574	(12)	73	21	11,198	52
8.	2002	8,284	1,522	4,144	600	46	1	2,526	575	98	(2)	32	12,402	58
9.	2003	13,497	2,525	10,746	2,660	76	7	5,345	1,356	104	(13)	11	23,233	92
10.	2004	21,285	8,754	14,055	3,749	72	5	6,284	1,788	197	(275)	361	27,872	109
11.	2005	41,724	21,899	20,204	9,422	569	349	8,042	1,717	1,242	(347)	77	38,741	231
12.	Totals	162,277	88,257	54,326	17,166	1,401	428	43,704	24,664	2,297	14	505	133,476	913

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,651	711
2. 1996	73,944	17,764	56,180	69.970	69.350	70.169			100.000	936	189
3. 1997	72,468	16,784	55,684	72.693	47.470	86.556			100.000	595	118
4. 1998	81,955	21,039	60,916	80.816	58.322	93.236			100.000	1,877	126
5. 1999	88,275	16,790	71,485	88.873	46.916	112.504			100.000	4,611	271
6. 2000	67,546	22,404	45,142	63.180	59.040	65.458			100.000	7,676	1,269
7. 2001	197,277	115,076	82,201	177.934	216.712	142.290			100.000	11,026	172
8. 2002	69,661	13,952	55,709	27.479	12.613	38.987			100.000	10,306	2,096
9. 2003	82,862	20,277	62,585	41.254	28.344	48.396			100.000	19,058	4,175
10. 2004	84,639	22,002	62,637	53.853	32.946	69.300			100.000	22,837	5,035
11. 2005	98,084	47,991	50,093	52.181	78.049	39.606			100.000	30,607	8,134
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	111,180	22,296

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X	196,220	86,493	149,175	41,295	31,139	6,599	2,128	242,147	X X X	
2. 1996	420,523	77,946	342,577	329,627	52,810	69,939	6,095	49,348	1,783	1,445	388,226	91,349	
3. 1997	477,555	79,854	397,701	396,468	48,860	86,278	12,725	51,315	1,248	3,161	471,228	102,158	
4. 1998	545,337	105,666	439,671	467,469	58,573	91,898	9,290	56,497	3,755	2,372	544,246	114,485	
5. 1999	572,259	90,027	482,232	503,418	59,461	99,038	12,213	55,582	3,646	1,965	582,718	112,571	
6. 2000	536,598	110,158	426,440	463,624	94,673	81,125	13,164	47,854	3,302	876	481,464	97,810	
7. 2001	554,777	141,357	413,420	351,785	90,601	60,316	13,662	57,145	2,643	258	362,340	180,199	
8. 2002	665,350	215,498	449,852	319,198	85,976	43,607	13,371	45,340	5,188	1,356	303,610	71,452	
9. 2003	781,751	333,185	448,566	192,012	81,407	46,910	4,739	23,507	4,158	579	172,125	54,375	
10. 2004	1,106,501	507,775	598,726	80,169	31,853	8,045	2,078	58,836	6,854	309	106,265	52,252	
11. 2005	1,066,573	415,328	651,245	24,811	11,512	2,389	282	24,186	1,101	76	38,491	38,530	
12. Totals	X X X	X X X	X X X	3,324,801	702,219	738,720	128,914	500,749	40,277	14,525	3,692,860	X X X	

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	637,905	86,028	904,730	652,874	40,930	39,147	841,550	411,855	64,735	18	4,848	1,299,928	44,640
2.	1996	19,360	1,214	15,246	8,026	501	6	2,991	671	1,108	10	69	29,279	117
3.	1997	31,314	1,821	14,457	8,573	1,276	610	7,447	1,992	1,137	1	100	42,634	244
4.	1998	46,048	11,421	24,209	17,720	1,317	80	16,940	1,704	1,832	13	149	59,408	427
5.	1999	55,613	8,463	26,635	18,890	2,539	689	11,603	5,788	2,080	38	337	64,602	650
6.	2000	64,759	13,701	27,640	18,172	3,880	1,619	19,418	1,732	2,175	43	149	82,605	1,042
7.	2001	132,130	71,199	60,481	42,606	14,617	12,109	28,111	4,108	3,706	(33)	503	109,056	1,309
8.	2002	104,167	27,136	104,551	82,897	4,824	1,331	37,357	7,909	6,218	(69)	402	137,913	2,115
9.	2003	119,318	40,921	220,877	182,885	4,415	1,320	42,471	22,826	8,905	703	752	147,331	3,075
10.	2004	119,828	38,947	428,656	270,228	2,706	825	69,608	27,788	13,420	728	1,690	295,702	4,155
11.	2005	69,305	10,791	501,263	214,777	1,303	260	101,068	25,691	21,164	852	1,004	441,732	8,104
12.	Totals	1,399,747	311,642	2,328,745	1,517,648	78,308	57,996	1,178,564	512,064	126,480	2,304	10,003	2,710,190	65,878

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	803,733	496,195
2. 1996	488,120	70,615	417,505	116.075	90.595	121.872			100.000	25,366	3,913
3. 1997	589,692	75,830	513,862	123.481	94.961	129.208			100.000	35,377	7,257
4. 1998	706,210	102,556	603,654	129.500	97.057	137.297			100.000	41,116	18,292
5. 1999	756,508	109,188	647,320	132.197	121.284	134.234			100.000	54,895	9,707
6. 2000	710,475	146,406	564,069	132.404	132.905	132.274			100.000	60,526	22,079
7. 2001	708,291	236,895	471,396	127.671	167.586	114.024			100.000	78,806	30,250
8. 2002	665,262	223,739	441,523	99.987	103.824	98.149			100.000	98,685	39,228
9. 2003	658,415	338,959	319,456	84.223	101.733	71.217			100.000	116,389	30,942
10. 2004	781,268	379,301	401,967	70.607	74.699	67.137			100.000	239,309	56,393
11. 2005	745,489	265,266	480,223	69.896	63.869	73.739			100.000	345,000	96,732
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,899,202	810,988

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(5,388)	1,223	246	67	247	1		(6,186)	X X X
2. 1996	29,942	6,168	23,774	21,800	214	174	85	604	15		22,264	714
3. 1997	33,770	8,480	25,290	7,449	7,002	6,845	2,600	504	115	851	5,081	155
4. 1998	30,634	11,084	19,550	18,269	1,015	3,994	269	1,256			22,235	340
5. 1999	32,934	15,952	16,982	59,972	40,796	10,830	5,351	1,870	(37)	4	26,562	1,150
6. 2000	52,151	31,181	20,970	31,096	16,301	5,944	1,698	911	(13)	116	19,965	1,853
7. 2001	112,399	82,699	29,700	75,753	55,119	24,697	18,505	1,965	224	219	28,567	412
8. 2002	215,860	126,623	89,237	87,050	75,175	13,243	7,190	1,958	1,536	398	18,350	1,031
9. 2003	440,723	325,166	115,557	23,703	38,949	15,594	2,344	2,572	1,305	488	(729)	1,403
10. 2004	313,460	214,327	99,133	15,658	11,926	12,657	3,955	6,061	(1,666)	314	20,161	363
11. 2005	376,371	209,566	166,805	1,822	1,165	2,105	933	3,390	(288)	185	5,507	1,507
12. Totals	X X X	X X X	X X X	337,184	248,885	96,329	42,997	21,338	1,192	2,575	161,777	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	13,189	8,058	579	69	2,248	2,248	2,822	37	(5)			8,421	38
2. 1996	5,687		163	163		1	72	58	2			5,702	2
3. 1997	4,097	1,617	5,022	3,463	20,551	17,252	444	231	131			7,682	9
4. 1998	6,587	2,201	1,595	951	178	37	427	359	69			5,308	9
5. 1999	11,317	7,358	3,347	2,079	2,301	1,261	342	258	157			6,508	30
6. 2000	46,556	33,708	3,748	1,910	1,172	452	888	702	350	(52)		15,994	59
7. 2001	25,346	20,480	15,576	3,695	4,060	3,402	2,810	2,711	343	(24)		17,871	159
8. 2002	146,270	123,433	29,813	15,681	10,079	6,475	6,774	4,246	1,597	(241)		44,939	613
9. 2003	30,803	11,269	86,988	50,425	13,031	4,235	14,537	7,415	1,878	124		73,769	1,383
10. 2004	18,168	11,094	180,753	122,807	22,907	12,213	27,539	17,097	4,062	613		89,605	2,895
11. 2005	9,749	1,184	165,600	102,371	10,273	4,274	39,249	22,038	4,570	1,647		97,927	3,015
12. Totals	317,769	220,402	493,184	303,614	86,800	51,850	95,904	55,152	13,154	2,067		373,726	8,212

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	5,641	2,780
2. 1996	28,502	536	27,966	95.191	8.690	117.633			100.000	5,687	15
3. 1997	45,043	32,280	12,763	133.382	380.660	50.467			100.000	4,039	3,643
4. 1998	32,375	4,832	27,543	105.683	43.594	140.885			100.000	5,030	278
5. 1999	90,136	57,066	33,070	273.687	357.736	194.736			100.000	5,227	1,281
6. 2000	90,665	54,706	35,959	173.851	175.447	171.478			100.000	14,686	1,308
7. 2001	150,550	104,112	46,438	133.942	125.893	156.357			100.000	16,747	1,124
8. 2002	296,784	233,495	63,289	137.489	184.402	70.922			100.000	36,969	7,970
9. 2003	189,106	116,066	73,040	42.908	35.694	63.207			100.000	56,097	17,672
10. 2004	287,805	178,039	109,766	91.816	83.069	110.726			100.000	65,020	24,585
11. 2005	236,758	133,324	103,434	62.905	63.619	62.009			100.000	71,794	26,133
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	286,937	86,789

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	40,337	24,457	4,806	2,638	234	35	2,953	18,247	X X X
2. 2004	598,180	140,096	458,084	211,412	38,827	5,552	1,581	12,392	245	3,415	188,703	X X X
3. 2005	853,728	247,096	606,632	222,647	27,578	3,849	392	12,685	(9)	1,319	211,220	X X X
4. Totals	X X X	X X X	X X X	474,396	90,862	14,207	4,611	25,311	271	7,687	418,170	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	50,902	32,082	27,549	11,990	1,931	751	6,269	2,546	35,624	154	950	74,752	(866)
2. 2004	40,023	13,597	25,933	714	944	140	5,533	1,850	11,606	27	1,203	67,711	(561)
3. 2005	438,419	297,578	116,999	51,312	1,642	831	14,364	4,508	(38,227)	660	4,976	178,308	5,759
4. Totals	529,344	343,257	170,481	64,016	4,517	1,722	26,166	8,904	9,003	841	7,129	320,771	4,332

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	34,379	40,373
2. 2004	313,395	56,981	256,414	52.391	40.673	55.975			100.000	51,645	16,066
3. 2005	772,378	382,850	389,528	90.471	154.940	64.212			100.000	206,528	(28,220)
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	292,552	28,219

SCHEDULE P-PART 1J
AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(10,573)	884	2,544	238	(1,042)	254	51,107	(10,447)	X X X
2. 2004	2,062,179	316,884	1,745,295	1,009,311	200,125	3,842	1,121	204,006	25,267	282,251	990,646	1,049,995
3. 2005	1,964,326	282,008	1,682,318	994,932	137,421	2,160	956	212,768	26,364	186,513	1,045,119	874,078
4. Totals	X X X	X X X	X X X	1,993,670	338,430	8,546	2,315	415,732	51,885	519,871	2,025,318	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	34	28	(14,548)	678	11	1	12,356	751	5,476		14,299	1,871	(112,045)
2. 2004	374	244	(5,128)	(6,949)	15		7,281	(13)	4,403	(63)	20,213	13,726	(91,319)
3. 2005	10,301	801	(4,243)	19,652	56	1	6,807	689	38,177	76	127,615	29,879	24,369
4. Totals	10,709	1,073	(23,919)	13,381	82	2	26,444	1,427	48,056	13	162,127	45,476	(178,995)

	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	(15,220)	17,091
2. 2004	1,224,104	219,732	1,004,372	59.360	69.341	57.547			100.000	1,951	11,775
3. 2005	1,260,958	185,960	1,074,998	64.193	65.941	63.900			100.000	(14,395)	44,274
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(27,664)	73,140

SCHEDULE P-PART 1K
FIDELITY / SURETY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(21,397)	(7,224)	5,890	1,697	(2,513)		113	(12,493)	X X X
2. 2004	196,096	53,185	142,911	28,028	(4,088)	1,078	134	7,350		8	40,410	X X X
3. 2005	225,522	37,947	187,575	74,686	4,611	1,736	7	12,753	(1)	2	84,558	X X X
4. Totals	X X X	X X X	X X X	81,317	(6,701)	8,704	1,838	17,590	(1)	123	112,475	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	24,490	11,640	40,711	12,427	650	61	10,452	2,899	4,387	(24)	1,185	53,687	194
2. 2004	4,693	1,176	15,604	3,209	31		4,690	1,131	883	(34)	185	20,419	43
3. 2005	25,941	26,701	26,314	9,488	49		8,559	1,347	3,196	58	87	26,465	60
4. Totals	55,124	39,517	82,629	25,124	730	61	23,701	5,377	8,466		1,457	100,571	297

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
		26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
		Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	41,134	12,553
2.	2004	62,357	1,528	60,829	31,799	2,873	42,564			100.000	15,912	4,507
3.	2005	153,234	42,211	111,023	67,946	111,237	59,189			100.000	16,066	10,399
4.	Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	73,112	27,459

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	X X X	X X X	X X X	2,160	991	30					1,199	X X X
2. 2004	239,183	246,071	(6,888)	232,324	232,323	28		42			71	X X X
3. 2005	187	43	144	639	305			35			369	X X X
4. Totals	X X X	X X X	X X X	235,123	233,619	58		77			1,639	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	10,400	7,741	4,772	717			152		245			7,111	
2. 2004			116									116	
3. 2005	28	2	308						4			338	111
4. Totals	10,428	7,743	5,196	717			152		249			7,565	111

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	6,714	397
2. 2004	232,510	232,323	187	97,210	94,413	(2,715)			100.000	116	
3. 2005	1,014	307	707	542,246	713,953	490,972			100.000	334	4
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,164	401

SCHEDULE P-PART 1M-INTERNATIONAL
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 1996												X X X
3. 1997												X X X
4. 1998												X X X
5. 1999												X X X
6. 2000												X X X
7. 2001												X X X
8. 2002												X X X
9. 2003												X X X
10. 2004												X X X
11. 2005												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. 1996													
3. 1997													
4. 1998													
5. 1999													
6. 2000													
7. 2001													
8. 2002													
9. 2003													
10. 2004													
11. 2005													
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. 1996									100.000		
3. 1997									100.000		
4. 1998									100.000		
5. 1999									100.000		
6. 2000									100.000		
7. 2001									100.000		
8. 2002									100.000		
9. 2003									100.000		
10. 2004									100.000		
11. 2005									100.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

NONE

SCHEDULE P-PART 1N-REINSURANCE
Nonproportional Assumed Property
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	13	2	2	2				11	X X X
2. 1996	33,177	4,532	28,645	10,458	(1)	30					10,489	X X X
3. 1997	51,047	7,110	43,937	37,284	9,997	61					27,348	X X X
4. 1998	72,597	12,364	60,233	85,808	30,185	452					56,075	X X X
5. 1999	85,229	10,933	74,296	103,900	21,877	2,286					84,309	X X X
6. 2000	45,932	6,009	39,923	30,587	343	452					30,696	X X X
7. 2001	61,402	40,331	21,071	139,042	102,627	371					36,786	X X X
8. 2002	65,022	16,099	48,923	19,256		19					19,275	X X X
9. 2003	102,367	16,754	85,613	15,051	40	28					15,039	X X X
10. 2004	45,909	5,999	39,910	26,551	7,488	93					19,156	X X X
11. 2005	41,796	16,350	25,446	17,683	10,000	1					7,684	X X X
12. Totals	X X X	X X X	X X X	485,633	182,558	3,795	2				306,868	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	11,508	9,420	1,112				5					3,205	X X X
2.	1996	110		15									125	X X X
3.	1997	845		702									1,547	X X X
4.	1998	1,355	286	777				1					1,847	X X X
5.	1999	2,737	1,049	99				26					1,813	X X X
6.	2000	4,739	61	611				27					5,316	X X X
7.	2001	17,000		1,949				64					19,013	X X X
8.	2002	6,903		3,329				104					10,336	X X X
9.	2003	2,043		18,563	2,157			482					18,931	X X X
10.	2004	7,576		10,401	2,412			252					15,817	X X X
11.	2005	64,610	20,000	18,849				265		1,156			64,880	X X X
12.	Totals	119,426	30,816	56,407	4,569			1,226		1,156			142,830	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,200	5
2. 1996	10,613	(1)	10,614	31.989	(0.022)	37.054			100.000	125	
3. 1997	38,892	9,997	28,895	76.189	140.605	65.765			100.000	1,547	
4. 1998	88,393	30,471	57,922	121.758	246.449	96.163			100.000	1,846	1
5. 1999	109,048	22,926	86,122	127.947	209.695	115.917			100.000	1,787	26
6. 2000	36,416	404	36,012	79.282	6.723	90.204			100.000	5,289	27
7. 2001	158,426	102,627	55,799	258.014	254.462	264.814			100.000	18,949	64
8. 2002	29,611		29,611	45.540		60.526			100.000	10,232	104
9. 2003	36,167	2,197	33,970	35.331	13.113	39.679			100.000	18,449	482
10. 2004	44,873	9,900	34,973	97.743	165.028	87.630			100.000	15,565	252
11. 2005	102,564	30,000	72,564	245.392	183.486	285.169			100.000	63,459	1,421
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	140,448	2,382

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	49,718	39,543	2,770	3,295	79			9,729	X X X
2. 1996	2,402	1	2,401	1,768							1,768	X X X
3. 1997	4,332		4,332	21,665		12					21,677	X X X
4. 1998	8,724	(1)	8,725	14,121		138					14,259	X X X
5. 1999	19,030	(5)	19,035	36,786		1,006					37,792	X X X
6. 2000	37,346	76	37,270	56,799		3,689					60,488	X X X
7. 2001	64,620	27,441	37,179	38,543		1,537					40,080	X X X
8. 2002	77,448	1,011	76,437	35,462		1,139					36,601	X X X
9. 2003	137,962	(92)	138,054	8,097		199	(4,692)				12,988	X X X
10. 2004	86,558	26	86,532	2,783		67					2,850	X X X
11. 2005	55,647	20	55,627	11							11	X X X
12. Totals	X X X	X X X	X X X	265,753	39,543	10,557	(1,397)	79			238,243	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25 Number of Claims Outstand- ing - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	Prior	198,115	144,272	593,314	464,778	2,633	2,633	800	720	2,134			184,593	X X X
2.	1996	668		94				29					791	X X X
3.	1997	645		419									1,064	X X X
4.	1998	8,581		1,355				56					9,992	X X X
5.	1999	9,247		744				61					10,052	X X X
6.	2000	21,288		763				695					22,746	X X X
7.	2001	59,919		3,565				217					63,701	X X X
8.	2002	39,424		4,055				227					43,706	X X X
9.	2003	18,495		9,341				822					28,658	X X X
10.	2004	9,902		2,924				2,318					15,144	X X X
11.	2005	536		40,031				2,149		1,981			44,697	X X X
12.	Totals	366,820	144,272	656,605	464,778	2,633	2,633	7,374	720	4,115			425,144	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	182,379	2,214
2. 1996	2,559		2,559	106.536		106.581			100.000	762	29
3. 1997	22,741		22,741	524.954		524.954			100.000	1,064	
4. 1998	24,251		24,251	277.980		277.948			100.000	9,936	56
5. 1999	47,844		47,844	251.414		251.348			100.000	9,991	61
6. 2000	83,234		83,234	222.873		223.327			100.000	22,051	695
7. 2001	103,781		103,781	160.602		279.139			100.000	63,484	217
8. 2002	80,307		80,307	103.692		105.063			100.000	43,479	227
9. 2003	36,954	(4,692)	41,646	26.786	5,100.000	30.166			100.000	27,836	822
10. 2004	17,994		17,994	20.788		20.795			100.000	12,826	2,318
11. 2005	44,708		44,708	80.342		80.371			100.000	40,567	4,130
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	414,375	10,769

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	93							93	X X X
2. 1996												X X X
3. 1997	9		9									X X X
4. 1998												X X X
5. 1999												X X X
6. 2000												X X X
7. 2001												X X X
8. 2002	(6)		(6)									X X X
9. 2003		(19)	19									X X X
10. 2004												X X X
11. 2005												X X X
12. Totals	X X X	X X X	X X X	93							93	X X X

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
		13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	Prior	2,377		(42)				43					2,378	X X X
2.	1996													X X X
3.	1997													X X X
4.	1998													X X X
5.	1999													X X X
6.	2000													X X X
7.	2001													X X X
8.	2002													X X X
9.	2003													X X X
10.	2004													X X X
11.	2005													X X X
12.	Totals	2,377		(42)				43					2,378	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	2,335	43
2. 1996									100.000		
3. 1997									100.000		
4. 1998									100.000		
5. 1999									100.000		
6. 2000									100.000		
7. 2001									100.000		
8. 2002									100.000		
9. 2003									100.000		
10. 2004									100.000		
11. 2005									100.000		
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,335	43

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X	77,512	44,097	110,173	76,226	12,112	12,470	137	67,004	X X X	
2. 1996	125,410	4,986	120,424	66,485	7,042	34,803	2,447	23,424	202	941	115,021	14,714	
3. 1997	113,294	5,041	108,253	73,367	11,795	45,163	5,404	9,756	1,138	558	109,949	19,937	
4. 1998	88,450	7,505	80,945	50,059	9,985	30,524	1,610	6,865	773	517	75,080	20,563	
5. 1999	93,049	7,255	85,794	45,209	10,900	34,898	5,823	5,993	791	364	68,586	11,723	
6. 2000	85,280	10,847	74,433	34,305	10,963	21,282	3,110	8,172	1,165	628	48,521	20,687	
7. 2001	119,099	21,135	97,964	24,408	8,492	18,019	3,841	3,403	757	616	32,740	9,859	
8. 2002	130,581	21,835	108,746	10,096	3,999	11,639	2,899	4,140	305	326	18,672	15,124	
9. 2003	178,374	68,643	109,731	7,546	1,930	8,172	1,658	4,293	241	341	16,182	33,166	
10. 2004	185,528	152,968	32,560	5,270	3,550	2,733	1,925	15,255	692	135	17,091	12,840	
11. 2005	198,240	115,619	82,621	1,123	261	311	384	11,463	68	43	12,184	6,363	
12. Totals	X X X	X X X	X X X	395,380	113,014	317,717	105,327	104,876	18,602	4,606	581,030	X X X	

		Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
		Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
13	14	15	16	17	18	19	20	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed		
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded							
1. Prior	281,600	202,023	178,741	49,706	169,250	166,093	198,355	59,311	20,163		370	370,976	109,258	
2. 1996	2,120	280	1,718	319	187	140	2,669	388	169		1	5,736	283	
3. 1997	7,086	642	1,815	384	2,248	400	3,872	236	326	(1)	11	13,686	314	
4. 1998	4,063	194	748	693	951	154	5,575	208	176	2	(1)	10,262	233	
5. 1999	7,402	174	1,582	820	1,198	168	16,079	665	294	6	4	24,722	187	
6. 2000	7,750	1,869	5,587	523	1,231	412	3,444	619	491	9	11	15,071	229	
7. 2001	18,912	4,768	13,380	2,976	2,467	469	6,466	649	826	11	11	33,178	332	
8. 2002	16,036	3,984	36,829	14,198	1,888	200	10,012	3,303	1,894	11	22	44,963	463	
9. 2003	14,066	7,768	59,897	31,851	1,817	293	16,518	8,982	2,874	13	31	46,265	440	
10. 2004	9,810	6,968	83,752	64,706	1,163	58	24,999	22,502	4,042	(111)	48	29,643	570	
11. 2005	4,978	3,183	114,048	59,569	726	5	26,120	21,238	5,100	24	48	66,953	1,282	
12. Totals	373,823	231,853	498,097	225,745	183,126	168,392	314,109	118,101	36,355	(36)	556	661,455	113,591	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	208,612	162,364
2. 1996	131,575	10,818	120,757	104,916	216,968	100,277			100.000	3,239	2,497
3. 1997	143,633	19,998	123,635	126,779	396,707	114,209			100.000	7,875	5,811
4. 1998	98,961	13,619	85,342	111,884	181,466	105,432			100.000	3,924	6,338
5. 1999	112,655	19,347	93,308	121,071	266,671	108,758			100.000	7,990	16,732
6. 2000	82,262	18,670	63,592	96,461	172,121	85,435			100.000	10,945	4,126
7. 2001	87,881	21,963	65,918	73,788	103,918	67,288			100.000	24,548	8,630
8. 2002	92,534	28,899	63,635	70,863	132,352	58,517			100.000	34,683	10,280
9. 2003	115,183	52,736	62,447	64,574	76,826	56,909			100.000	34,344	11,921
10. 2004	147,024	100,290	46,734	79,246	65,563	143,532			100.000	21,888	7,755
11. 2005	163,869	84,732	79,137	82,662	73,286	95,783			100.000	56,274	10,679
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	414,322	247,133

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	530		106					636	X X X
2. 1996	1,317	100	1,217	11		1		271	2		281	367
3. 1997	994	17	977	586		6,335		61	1		6,981	164
4. 1998	298	12	286	361		200		140	1	26	700	228
5. 1999	670	(732)	1,402	438		242		194	1	450	873	99
6. 2000	561	76	485	239		(87)		19		131	171	178
7. 2001	292		292	673		155	1	(2)		653	825	55
8. 2002	1,548		1,548	81		390	39	4		4	436	95
9. 2003	1,050	14	1,036	130	3	552	28	73	1	837	723	161
10. 2004	2,417		2,417	47	47	1	1	94			94	25
11. 2005	3,608	126	3,482			20		15			35	13
12. Totals	X X X	X X X	X X X	3,096	50	7,915	69	869	6	2,101	11,755	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	1,338		43		118	12	1,139		402			3,028	11
2.	1996													
3.	1997	5						11		1			17	1
4.	1998													1
5.	1999	151		423				300		281			1,155	1
6.	2000			15									15	
7.	2001	151		157				106		118			532	1
8.	2002	401		142	6		4	418	13	157			1,095	11
9.	2003	857		13				294	(28)	227			1,419	11
10.	2004	30		1,259	(47)			220	(1)	100			1,657	3
11.	2005	382		1,989		7		697		72			3,147	11
12.	Totals	3,315		4,041	(41)	125	16	3,185	(16)	1,358			12,065	51

	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	1,381	1,647
2. 1996	283	2	281	21.488	2.000	23.090			100.000		
3. 1997	6,999	1	6,998	704.125	5.882	716.274			100.000	5	12
4. 1998	701	1	700	235.235	8.333	244.755			100.000		
5. 1999	2,029	1	2,028	302.836	(0.137)	144.650			100.000	574	581
6. 2000	186		186	33.155		38.351			100.000	15	
7. 2001	1,358	1	1,357	465.068		464.726			100.000	308	224
8. 2002	1,593	62	1,531	102.907		98.902			100.000	537	558
9. 2003	2,146	4	2,142	204.381	28.571	206.757			100.000	870	549
10. 2004	1,751		1,751	72.445		72.445			100.000	1,336	321
11. 2005	3,182		3,182	88.193		91.384			100.000	2,371	776
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,397	4,668

SCHEDULE P-PART 1S
FINANCIAL GUARANTY / MORTGAGE GUARANTY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 2004												X X X
3. 2005												X X X
4. Totals	X X X	X X X	X X X									X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2004													
3. 2005													
4. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2004									100.000		
3. 2005									100.000		
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

SCHEDULE P-PART 2A-HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	193,061	186,817	171,322	163,346	161,832	151,264	152,678	153,013	153,469	155,197	1,728	2,184
2. 1996	790,251	788,245	785,351	785,449	783,597	783,277	783,347	783,991	783,356	783,675	319	(316)
3. 1997	X X X	554,033	540,108	545,516	544,165	543,236	544,117	543,429	542,715	543,071	356	(358)
4. 1998	X X X	X X X	668,948	674,896	680,321	682,150	685,508	684,857	681,378	681,788	410	(3,069)
5. 1999	X X X	X X X	X X X	642,773	648,328	658,598	663,191	663,311	663,084	663,406	322	95
6. 2000	X X X	X X X	X X X	X X X	699,930	752,112	769,716	770,687	771,542	771,893	351	1,206
7. 2001	X X X	X X X	X X X	X X X	X X X	771,694	806,395	819,215	821,242	822,074	832	2,859
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	780,038	750,645	733,111	739,920	6,809	(10,725)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	828,843	824,155	811,258	(12,897)	(17,585)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	895,783	815,503	(80,280)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	993,061	X X X	X X X
12. Totals											(82,050)	(25,709)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	1,683,296	1,505,704	1,398,543	1,378,614	1,367,349	1,359,688	1,367,456	1,381,889	1,400,064	1,404,551	4,487	22,662
2. 1996	1,721,938	1,644,754	1,585,648	1,559,259	1,546,143	1,530,147	1,539,774	1,538,373	1,537,141	1,537,430	289	(943)
3. 1997	X X X	1,694,859	1,570,937	1,554,272	1,548,582	1,540,960	1,543,587	1,547,579	1,545,964	1,546,595	631	(984)
4. 1998	X X X	X X X	1,540,651	1,485,849	1,487,893	1,492,738	1,505,570	1,501,171	1,502,861	1,502,495	(366)	1,324
5. 1999	X X X	X X X	X X X	1,530,551	1,497,961	1,494,010	1,522,415	1,530,651	1,529,535	1,534,343	4,808	3,692
6. 2000	X X X	X X X	X X X	X X X	1,536,904	1,568,428	1,603,510	1,623,915	1,636,212	1,637,089	877	13,174
7. 2001	X X X	X X X	X X X	X X X	X X X	1,741,174	1,741,092	1,802,032	1,801,239	1,809,232	7,993	7,200
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,985,774	1,937,656	1,930,768	1,949,905	19,137	12,249
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,982,155	1,934,659	1,887,461	(47,198)	(94,694)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,893,678	1,821,870	(71,808)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,771,566	X X X	X X X
12. Totals											(81,150)	(36,320)

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	620,060	632,935	632,713	621,733	622,233	637,451	650,572	639,564	669,144	655,853	(13,291)	16,289
2. 1996	418,370	416,105	470,327	495,483	504,794	514,386	514,071	506,481	513,491	515,515	2,024	9,034
3. 1997	X X X	447,203	533,557	567,961	602,994	625,743	629,455	629,500	629,586	628,403	(1,183)	(1,097)
4. 1998	X X X	X X X	544,567	568,149	610,837	669,243	683,631	693,412	679,287	679,235	(52)	(14,177)
5. 1999	X X X	X X X	X X X	517,310	577,525	617,958	665,960	664,713	670,800	677,659	6,859	12,946
6. 2000	X X X	X X X	X X X	X X X	477,106	514,388	527,870	560,893	564,441	576,702	12,261	15,809
7. 2001	X X X	X X X	X X X	X X X	X X X	431,228	359,094	392,100	402,801	411,429	8,628	19,329
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	429,014	382,039	384,736	403,081	18,345	21,042
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	447,324	409,633	408,196	(1,437)	(39,128)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	517,764	484,875	(32,889)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	567,916	X X X	X X X
12. Totals											(735)	40,047

SCHEDULE P-PART 2D-WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	7,999,884	8,034,440	7,764,151	7,259,049	6,990,239	7,502,065	7,555,095	7,812,080	8,035,593	8,200,534	164,941	388,454
2. 1996	2,167,341	2,005,583	2,009,574	2,039,038	2,075,862	2,071,061	2,076,656	2,096,138	2,129,831	2,140,843	11,012	44,705
3. 1997	X X X	2,094,686	2,098,131	2,176,294	2,232,607	2,294,814	2,298,979	2,345,885	2,406,900	2,447,311	40,411	101,426
4. 1998	X X X	X X X	2,407,071	2,509,531	2,603,864	2,709,275	2,745,470	2,807,738	2,892,873	2,949,760	56,887	142,022
5. 1999	X X X	X X X	X X X	2,294,802	2,367,699	2,502,425	2,537,459	2,600,090	2,661,809	2,752,291	90,482	152,201
6. 2000	X X X	X X X	X X X	X X X	1,951,873	1,998,261	2,029,244	2,144,393	2,278,410	2,304,110	25,700	159,717
7. 2001	X X X	X X X	X X X	X X X	X X X	1,551,413	1,496,281	1,478,238	1,442,908	1,555,273	112,365	77,035
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,633,331	1,560,927	1,538,615	1,612,502	73,887	51,575
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,307,936	1,923,729	1,805,005	(118,724)	(502,931)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,581,777	2,449,162	(132,615)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,930,382	X X X	X X X
12. Totals											324,346	614,204

SCHEDULE P-PART 2E-COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	535,610	546,329	524,222	506,117	506,051	534,879	579,572	566,593	587,054	593,119	6,065	26,526
2. 1996	449,711	456,441	456,768	450,515	457,731	461,125	466,693	463,125	463,521	463,922	401	797
3. 1997	X X X	429,913	432,096	452,574	450,486	454,578	453,207	453,903	465,307	457,934	(7,373)	4,031
4. 1998	X X X	X X X	405,856	431,036	434,550	437,914	434,019	425,161	459,284	457,748	(1,536)	32,587
5. 1999	X X X	X X X	X X X	385,792	396,594	410,682	437,976	434,674	445,652	446,490	838	11,816
6. 2000	X X X	X X X	X X X	X X X	415,152	457,138	475,249	472,230	482,205	488,351	6,146	16,121
7. 2001	X X X	X X X	X X X	X X X	X X X	612,250	534,082	479,775	490,588	493,617	3,029	13,842
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	524,451	503,168	502,831	499,611	(3,220)	(3,557)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	503,552	426,599	453,798	27,199	(49,754)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	634,400	592,222	(42,178)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	712,464	X X X	X X X
12. Totals											(10,629)	52,409

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	456	526	392	406	541	558	636	603	642	597	(45)	(6)
2. 1996			47									
3. 1997	X X X		36				1		1		(1)	
4. 1998	X X X	X X X	76	133		6	5	6	6	6		
5. 1999	X X X	X X X			22	4	48	55	57	55	(2)	
6. 2000	X X X	X X X	X X X	X X X	11	9	6	7	7	8	1	1
7. 2001	X X X	X X X	X X X	X X X	X X X	61	11	11	11	11		
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	(11)					
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											(47)	(5)

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior		1										
2. 1996												
3. 1997	X X X											
4. 1998	X X X	X X X										
5. 1999	X X X	X X X	X X X									
6. 2000	X X X	X X X	X X X	X X X								
7. 2001	X X X	X X X	X X X	X X X	X X X							
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	40,535	40,534	38,500	40,547	39,866	36,708	35,186	47,338	37,503	36,176	(1,327)	(11,162)
2. 1996	39,578	52,956	54,477	56,139	54,875	53,091	53,760	54,242	54,197	54,783	586	541
3. 1997	X X X	41,030	65,502	60,573	57,092	55,352	54,027	54,821	54,325	54,170	(155)	(651)
4. 1998	X X X	X X X	35,582	62,422	57,675	58,888	58,427	57,586	58,293	58,444	151	858
5. 1999	X X X	X X X	X X X	43,956	59,256	65,223	65,920	68,661	70,097	70,240	143	1,579
6. 2000	X X X	X X X	X X X	X X X	36,150	29,089	42,268	20,334	44,662	44,348	(314)	24,014
7. 2001	X X X	X X X	X X X	X X X	X X X	48,306	63,266	82,266	80,161	81,710	1,549	(556)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	72,070	56,026	55,394	55,461	67	(565)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	92,654	77,857	62,112	(15,745)	(30,542)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,545	60,854	(8,691)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,978	X X X	X X X
12. Totals											(23,736)	(16,484)

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	2,245,753	2,437,186	2,537,926	2,584,829	2,615,105	2,656,780	3,049,996	3,252,920	3,466,733	3,858,438	391,705	605,518
2. 1996	333,156	312,467	344,423	346,181	352,910	373,482	350,417	325,935	354,424	368,842	14,418	42,907
3. 1997	X X X	338,635	336,753	414,225	432,792	459,442	473,447	423,201	443,026	462,659	19,633	39,458
4. 1998	X X X	X X X	384,825	402,118	436,108	488,505	502,717	500,524	523,101	549,093	25,992	48,569
5. 1999	X X X	X X X	X X X	370,598	364,971	474,451	534,208	572,678	567,317	593,342	26,025	20,664
6. 2000	X X X	X X X	X X X	X X X	407,552	500,794	444,009	496,316	499,605	517,385	17,780	21,069
7. 2001	X X X	X X X	X X X	X X X	X X X	432,186	375,729	383,315	392,391	413,155	20,764	29,840
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	365,575	362,052	364,064	395,084	31,020	33,032
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	347,459	264,713	291,905	27,192	(55,554)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	454,538	337,293	(117,245)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	436,826	X X X	X X X
12. Totals											457,284	785,503

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	61,723	65,468	68,331	54,839	60,492	79,755	67,336	65,795	61,821	51,811	(10,010)	(13,984)
2. 1996	5,439	7,438	7,139	12,468	13,783	3,696	2,664	6,579	8,666	27,375	18,709	20,796
3. 1997	X X X	13,837	11,182	45,200	28,133	11,079	11,428	13,600	16,746	12,243	(4,503)	(1,357)
4. 1998	X X X	X X X	27,736	24,154	23,438	15,439	18,215	28,548	25,696	26,218	522	(2,330)
5. 1999	X X X	X X X	X X X	17,921	20,450	19,502	20,447	26,538	31,147	31,006	(141)	4,468
6. 2000	X X X	X X X	X X X	X X X	14,532	11,753	17,496	34,394	41,361	34,633	(6,728)	239
7. 2001	X X X	X X X	X X X	X X X	X X X	19,067	24,006	49,830	44,058	44,330	272	(5,500)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	83,257	28,477	45,265	61,029	15,764	32,552
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,318	71,916	70,019	(1,897)	29,701
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,174	98,590	2,416	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,833	X X X	X X X
12. Totals											14,404	64,585

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	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	185,006	130,786	117,947	(12,839)	(67,059)
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	212,319	232,688	20,369	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	415,721	X X X	X X X
4. Totals											7,530	(67,059)

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	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	(29,029)	(14,233)	(7,637)	6,596	21,392
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	830,518	821,167	(9,351)	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	850,493	X X X	X X X
4. Totals											(2,755)	21,392

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	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	80,045	79,718	58,489	(21,229)	(21,556)
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,059	52,562	(18,497)	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95,131	X X X	X X X
4. Totals											(39,726)	(21,556)

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	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	708,462	467,539	468,472	933	(239,990)
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	595	145	(450)	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	668	X X X	X X X
4. Totals											483	(239,990)

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior												
2. 1996												
3. 1997	X X X											
4. 1998	X X X	X X X										
5. 1999	X X X	X X X	X X X									
6. 2000	X X X	X X X	X X X	X X X								
7. 2001	X X X	X X X	X X X	X X X	X X X							
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P-PART 2N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	16,434	16,833	8,294	28,092	27,662	28,140	5,218	6,666	7,034	7,412	378	746
2. 1996	21,102	14,100	10,642	10,239	10,462	10,470	10,451	11,005	10,712	10,614	(98)	(391)
3. 1997	X X X	32,066	27,286	27,719	27,400	28,272	28,299	28,639	28,866	28,895	29	256
4. 1998	X X X	X X X	37,761	57,671	55,264	57,649	57,477	57,278	57,903	57,922	19	644
5. 1999	X X X	X X X	X X X	63,799	78,317	80,231	81,813	84,898	86,055	86,122	67	1,224
6. 2000	X X X	X X X	X X X	X X X	12,660	24,421	26,097	31,771	35,282	36,012	730	4,241
7. 2001	X X X	X X X	X X X	X X X	X X X	32,663	65,895	46,013	48,400	55,799	7,399	9,786
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	6,910	16,282	23,512	29,611	6,099	13,329
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,723	47,901	33,970	(13,931)	(24,753)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,879	34,973	(8,906)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,408	X X X	X X X
12. Totals											(8,214)	5,082

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	135,970	144,196	136,772	119,915	100,260	121,871	154,071	142,861	266,208	270,338	4,130	127,477
2. 1996	962	1,761	1,727	2,707	2,109	2,129	2,506	2,512	2,532	2,559	27	47
3. 1997	X X X	1,843	2,049	2,951	21,199	22,815	25,903	30,268	22,580	22,741	161	(7,527)
4. 1998	X X X	X X X	3,181	6,513	6,764	7,848	9,767	13,017	22,305	24,251	1,946	11,234
5. 1999	X X X	X X X	X X X	7,961	19,060	22,748	30,055	39,993	44,582	47,844	3,262	7,851
6. 2000	X X X	X X X	X X X	X X X	14,537	24,561	43,237	60,097	79,638	83,234	3,596	23,137
7. 2001	X X X	X X X	X X X	X X X	X X X	5,773	20,669	41,570	76,592	103,781	27,189	62,211
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	6,048	16,061	46,514	80,307	33,793	64,246
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,929	47,273	41,646	(5,627)	(27,283)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,496	17,994	(37,502)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,727	X X X	X X X
12. Totals											30,975	261,393

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	1	1	1	1	1		26	3,952	(103,873)	(103,270)	603	(107,222)
2. 1996												
3. 1997	X X X					22						
4. 1998	X X X	X X X										
5. 1999	X X X	X X X	X X X									
6. 2000	X X X	X X X	X X X	X X X								
7. 2001	X X X	X X X	X X X	X X X	X X X							
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											603	(107,222)

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	789,598	822,457	780,545	721,527	708,101	743,542	735,991	762,988	898,913	817,209	(81,704)	54,221
2. 1996	101,930	77,151	64,686	74,013	83,172	80,848	85,719	97,101	96,460	97,366	906	265
3. 1997	X X X	79,807	59,012	70,031	80,690	103,367	98,698	109,281	118,479	114,690	(3,789)	5,409
4. 1998	X X X	X X X	68,279	64,144	63,970	72,424	74,444	76,671	77,457	79,076	1,619	2,405
5. 1999	X X X	X X X	X X X	80,778	82,439	55,959	53,387	69,012	84,044	87,818	3,774	18,806
6. 2000	X X X	X X X	X X X	X X X	60,249	51,607	51,520	59,199	58,956	56,103	(2,853)	(3,096)
7. 2001	X X X	X X X	X X X	X X X	X X X	70,431	36,727	51,406	64,271	62,457	(1,814)	11,051
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	76,391	73,979	60,686	57,917	(2,769)	(16,062)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,188	65,122	55,534	(9,588)	(29,654)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,987	28,018	(4,969)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	62,666	X X X	X X X
12. Totals											(101,187)	43,345

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	10,657	3,035	3,087	3,896	3,748	3,830	4,355	8,479	9,064	9,622	558	1,143
2. 1996	2,326	2,111	2,209	22	22	22	139	11	12	12		1
3. 1997	X X X	9,837	11,067	12,598	10,317	11,472	10,104	6,921	6,921	6,937	16	16
4. 1998	X X X	X X X	43	317	488	550	730	580	562	561	(1)	(19)
5. 1999	X X X	X X X	X X X	662	772	1,222	763	885	1,098	1,554	456	669
6. 2000	X X X	X X X	X X X	X X X	989	1,744	2,694	2,580	781	167	(614)	(2,413)
7. 2001	X X X	X X X	X X X	X X X	X X X	678	897	994	1,548	1,241	(307)	247
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,231	807	943	1,370	427	563
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	702	1,456	1,843	387	1,141
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,080	1,557	(523)	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,095	X X X	X X X
12. Totals											399	1,348

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	72,454	105,081	121,050	132,515	140,455	144,722	147,022	150,388	151,467	7,988	2,451
2. 1996	609,030	728,999	749,043	765,227	771,538	777,061	780,115	781,834	782,655	782,953	292,378	112,868
3. 1997	X X X	389,367	490,080	514,496	526,189	534,054	538,011	539,597	541,068	541,981	191,240	82,919
4. 1998	X X X	X X X	496,349	622,716	651,529	668,185	676,384	679,916	679,637	680,561	208,408	92,497
5. 1999	X X X	X X X	X X X	475,409	601,608	629,744	645,253	653,938	659,609	661,121	184,775	78,051
6. 2000	X X X	X X X	X X X	X X X	521,306	702,152	736,389	751,215	763,908	768,223	187,557	77,292
7. 2001	X X X	X X X	X X X	X X X	X X X	585,338	765,857	782,862	803,535	812,664	192,209	76,778
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	514,430	686,046	717,171	732,096	174,246	68,681
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	578,053	742,710	776,768	185,116	80,716
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	584,663	750,190	214,987	112,006
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	735,463	112,674	55,950

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	576,652	900,282	1,078,061	1,166,878	1,205,591	1,234,866	1,252,975	1,286,816	1,288,461	146,615	98,047
2. 1996	513,480	962,061	1,204,405	1,360,768	1,448,857	1,492,202	1,511,831	1,520,451	1,532,769	1,534,500	388,728	254,396
3. 1997	X X X	527,945	955,858	1,196,900	1,361,784	1,456,629	1,499,918	1,520,375	1,536,001	1,540,914	375,133	249,220
4. 1998	X X X	X X X	515,590	921,469	1,162,050	1,327,126	1,418,047	1,458,645	1,486,272	1,494,598	358,323	249,566
5. 1999	X X X	X X X	X X X	516,853	952,907	1,191,358	1,352,641	1,442,683	1,497,234	1,515,277	361,255	268,912
6. 2000	X X X	X X X	X X X	X X X	570,401	1,061,860	1,288,209	1,439,530	1,562,406	1,603,644	380,481	289,004
7. 2001	X X X	X X X	X X X	X X X	X X X	667,300	1,186,032	1,440,953	1,643,642	1,740,936	412,535	318,116
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	688,670	1,275,044	1,589,363	1,769,817	417,960	318,331
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	696,391	1,291,133	1,551,177	449,820	365,759
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	605,388	1,128,264	423,264	323,254
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	591,230	202,345	192,454

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	268,750	417,769	508,403	554,515	580,674	602,672	610,787	615,391	619,269	5,586	3,204
2. 1996	113,729	218,774	327,216	410,082	461,034	485,673	500,602	505,846	507,876	508,742	85,634	52,486
3. 1997	X X X	120,137	260,815	396,386	507,837	562,664	590,784	608,612	621,077	622,855	90,799	58,046
4. 1998	X X X	X X X	129,506	293,136	445,199	549,833	622,997	650,433	664,752	670,520	91,720	60,438
5. 1999	X X X	X X X	X X X	126,139	295,232	443,380	561,395	621,885	648,335	661,927	91,699	63,645
6. 2000	X X X	X X X	X X X	X X X	119,394	270,467	383,411	471,266	524,544	552,208	80,960	54,822
7. 2001	X X X	X X X	X X X	X X X	X X X	85,488	176,701	271,001	342,520	382,189	65,806	40,800
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	66,054	157,264	264,086	319,809	61,005	35,026
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,926	167,255	248,593	62,971	38,902
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,723	198,371	60,368	48,986
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	90,749	43,296	39,445

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	1,068,385	1,859,437	2,341,789	2,772,169	2,888,959	3,279,780	3,658,749	3,971,380	4,291,818	350,954	66,632
2. 1996	577,314	1,039,785	1,325,220	1,499,850	1,609,961	1,689,064	1,741,661	1,785,399	1,819,839	1,849,878	569,322	179,414
3. 1997	X X X	531,716	1,123,770	1,445,762	1,648,507	1,777,027	1,891,856	1,962,265	2,024,638	2,073,438	582,191	227,626
4. 1998	X X X	X X X	606,937	1,312,363	1,709,945	1,997,043	2,154,479	2,285,869	2,373,398	2,453,196	618,561	264,631
5. 1999	X X X	X X X	X X X	562,211	1,195,992	1,621,635	1,887,705	2,065,931	2,191,062	2,295,189	571,520	238,830
6. 2000	X X X	X X X	X X X	X X X	512,549	1,133,205	1,503,189	1,697,328	1,857,888	1,926,617	510,567	220,737
7. 2001	X X X	X X X	X X X	X X X	X X X	404,523	908,474	1,132,603	1,210,748	1,292,626	443,483	197,210
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	426,286	968,078	1,173,389	1,289,814	425,252	213,042
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	414,568	929,264	1,231,389	402,632	164,700
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	459,119	974,004	415,627	176,428
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	510,159	294,221	161,837

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	147,901	277,548	350,416	397,401	446,087	479,496	507,077	525,528	550,660	2,573	33,128
2. 1996	185,744	286,759	329,551	372,825	400,885	434,921	446,822	449,434	453,763	456,610	52,841	45,628
3. 1997	X X X	165,779	265,347	324,100	369,003	404,388	422,729	433,166	443,513	445,476	47,003	62,002
4. 1998	X X X	X X X	158,595	264,754	323,283	367,995	391,759	411,786	428,057	441,262	49,839	45,281
5. 1999	X X X	X X X	X X X	151,820	244,372	307,768	352,808	384,675	411,854	425,361	47,765	46,682
6. 2000	X X X	X X X	X X X	X X X	171,102	310,063	371,304	405,633	437,495	461,057	44,307	47,663
7. 2001	X X X	X X X	X X X	X X X	X X X	176,903	321,067	361,771	402,370	431,122	39,572	43,841
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	152,678	276,390	339,805	403,705	34,155	36,352
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	175,414	286,069	338,215	30,425	29,583
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,805	307,367	28,196	25,971
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	202,434	19,325	15,462

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	167	199	243	298	295	449	496	503	514	(48)	12
2. 1996												19
3. 1997	X X X								71	209		492
4. 1998	X X X	X X X				6	6	6	6	6		520
5. 1999	X X X	X X X	X X X			4	4	4	4	4	1	2
6. 2000	X X X	X X X	X X X	X X X		9	7	7	7	8		6
7. 2001	X X X	X X X	X X X	X X X	X X X	12	11	11	11	11		
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X						1
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000											1
2. 1996												
3. 1997	X X X											
4. 1998	X X X	X X X										4
5. 1999	X X X	X X X	X X X									
6. 2000	X X X	X X X	X X X	X X X								
7. 2001	X X X	X X X	X X X	X X X	X X X							
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	14,875	23,068	30,304	32,681	33,912	32,858	34,190	35,169	33,827	X X X	X X X
2. 1996	20,470	38,011	41,535	47,704	51,007	51,567	52,637	53,504	53,905	53,659	X X X	X X X
3. 1997	X X X	19,681	35,904	43,871	50,933	51,522	53,024	53,432	53,167	53,457	X X X	X X X
4. 1998	X X X	X X X	17,887	42,421	47,433	51,152	53,212	54,893	55,654	56,448	X X X	X X X
5. 1999	X X X	X X X	X X X	23,316	47,781	52,786	57,279	61,841	64,695	65,400	X X X	X X X
6. 2000	X X X	X X X	X X X	X X X	19,262	20,808	29,276	30,134	33,724	35,430	X X X	X X X
7. 2001	X X X	X X X	X X X	X X X	X X X	28,139	36,931	59,199	65,760	70,427	X X X	X X X
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	27,104	30,995	39,676	43,159	X X X	X X X
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,079	34,913	38,996	X X X	X X X
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,803	33,454	X X X	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,826	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	424,699	861,741	1,156,027	1,434,952	1,715,341	2,018,065	2,232,998	2,405,620	2,623,227	7,340	222,459
2. 1996	16,497	60,019	124,490	196,478	252,475	293,877	319,161	322,620	334,911	340,661	34,779	56,453
3. 1997	X X X	31,066	85,148	179,423	267,648	329,730	368,091	392,412	409,786	421,161	37,297	64,617
4. 1998	X X X	X X X	32,970	123,708	235,982	338,841	398,160	444,133	470,812	491,504	40,575	73,486
5. 1999	X X X	X X X	X X X	27,779	114,573	234,314	345,618	435,195	487,914	530,782	38,174	73,747
6. 2000	X X X	X X X	X X X	X X X	20,349	115,199	214,078	313,959	388,119	436,912	35,610	61,160
7. 2001	X X X	X X X	X X X	X X X	X X X	11,593	77,401	171,948	256,681	307,838	25,875	153,018
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	26,066	98,655	186,857	263,458	20,977	48,360
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,064	82,100	152,776	17,661	33,634
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,722	54,283	14,448	33,641
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,406	7,643	22,797

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	14,549	41,064	41,480	41,902	41,196	38,605	47,412	49,817	43,385	6	3,118
2. 1996		801	1,085	1,801	2,196	2,237	2,292	2,451	2,577	21,675	11	700
3. 1997	X X X	610	2,102	7,991	8,326	8,545	9,170	9,262	8,837	4,692	65	79
4. 1998	X X X	X X X	5,288	8,918	10,272	10,519	10,769	13,329	13,793	20,979	55	277
5. 1999	X X X	X X X	X X X	151	7,456	14,496	16,154	19,597	19,614	24,655	76	1,040
6. 2000	X X X	X X X	X X X	X X X	182	5,738	9,232	16,736	17,789	19,041	72	1,724
7. 2001	X X X	X X X	X X X	X X X	X X X	9,861	17,993	21,360	27,145	26,826	190	65
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,369	3,298	11,086	17,928	155	261
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(157)	14,276	(1,996)	40	(16)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,684	12,434	(424)	(2,105)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,829	(1,716)	206

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	60,617	78,665	X X X	X X X
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,033	176,556	X X X	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	198,526	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	5,119	(4,032)	5,688,914	1,963,881
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	826,653	811,907	848,723	292,306
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	858,715	607,690	245,063

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	19,193	9,213	X X X	X X X
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35,945	33,060	X X X	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,804	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	460,407	461,606	X X X	X X X
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61	29	X X X	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	334	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000										X X X	X X X
2. 1996											X X X	X X X
3. 1997	X X X										X X X	X X X
4. 1998	X X X	X X X									X X X	X X X
5. 1999	X X X	X X X	X X X								X X X	X X X
6. 2000	X X X	X X X	X X X	X X X							X X X	X X X
7. 2001	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	2,217	4,657	5,046	3,296	4,434	3,618	3,872	4,196	4,207	X X X	X X X
2. 1996	5,778	8,537	9,538	9,964	10,222	10,325	10,329	10,335	10,552	10,489	X X X	X X X
3. 1997	X X X	10,989	22,229	24,402	25,264	26,957	27,432	27,492	27,387	27,348	X X X	X X X
4. 1998	X X X	X X X	20,042	46,311	58,298	55,457	56,035	56,026	56,390	56,075	X X X	X X X
5. 1999	X X X	X X X	X X X	12,606	67,837	74,769	80,674	82,861	84,456	84,309	X X X	X X X
6. 2000	X X X	X X X	X X X	X X X	3,264	12,280	18,571	24,407	28,349	30,696	X X X	X X X
7. 2001	X X X	X X X	X X X	X X X	X X X	24,994	67,579	102,188	28,683	36,786	X X X	X X X
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,674	10,908	16,109	19,275	X X X	X X X
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,158	11,694	15,039	X X X	X X X
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,748	19,156	X X X	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,684	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	16,732	28,635	25,806	32,861	45,036	63,290	70,715	78,229	87,879	X X X	X X X
2. 1996	37	133	236	1,196	1,287	1,468	1,592	1,611	1,768	1,768	X X X	X X X
3. 1997	X X X	36	111	1,050	4,565	11,528	16,758	21,514	21,660	21,677	X X X	X X X
4. 1998	X X X	X X X	100	1,348	3,364	4,791	6,843	8,450	10,910	14,259	X X X	X X X
5. 1999	X X X	X X X	X X X	562	5,486	11,280	19,032	27,407	32,102	37,792	X X X	X X X
6. 2000	X X X	X X X	X X X	X X X	1,066	6,713	22,178	34,819	50,756	60,488	X X X	X X X
7. 2001	X X X	X X X	X X X	X X X	X X X	849	4,690	14,273	26,664	40,080	X X X	X X X
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	7	4,813	18,890	36,601	X X X	X X X
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	428	2,548	12,988	X X X	X X X
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38	2,850	X X X	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000					(1)	(78,928)	(106,053)	(105,741)	(105,648)	X X X	X X X
2. 1996											X X X	X X X
3. 1997	X X X										X X X	X X X
4. 1998	X X X	X X X									X X X	X X X
5. 1999	X X X	X X X	X X X								X X X	X X X
6. 2000	X X X	X X X	X X X	X X X							X X X	X X X
7. 2001	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	101,020	193,105	230,288	253,475	272,527	322,871	317,300	399,034	466,396	5,046	319,746
2. 1996	1,579	4,639	15,429	30,395	51,898	64,447	76,724	80,524	88,575	91,799	3,962	10,470
3. 1997	X X X	2,066	10,900	26,604	36,293	63,286	72,534	82,830	96,677	101,331	3,920	15,703
4. 1998	X X X	X X X	2,091	9,833	20,025	32,732	40,486	49,972	61,513	68,988	3,792	16,539
5. 1999	X X X	X X X	X X X	2,111	5,995	17,995	24,764	41,782	55,252	63,384	2,940	8,600
6. 2000	X X X	X X X	X X X	X X X	1,834	7,512	14,491	24,562	32,474	41,514	3,286	17,172
7. 2001	X X X	X X X	X X X	X X X	X X X	903	1,762	10,033	17,063	30,094	2,320	7,205
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	981	2,964	7,605	14,837	1,707	12,961
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	722	3,381	12,130	1,416	31,322
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	563	2,528	2,956	9,315
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	789	1,771	3,310

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	807	1,557	3,796	3,815	3,829	3,835	5,981	6,360	6,996	2	388
2. 1996	17	26	26	26	26	22	22	11	12	12	61	307
3. 1997	X X X	1,603	4,390	6,017	6,903	6,924	6,921	6,921	6,921	6,921	17	147
4. 1998	X X X	X X X		201	486	550	580	580	562	561	26	201
5. 1999	X X X	X X X	X X X	49	66	61	384	462	580	680	20	77
6. 2000	X X X	X X X	X X X	X X X	1	76	492	232	235	152	15	163
7. 2001	X X X	X X X	X X X	X X X	X X X	1	237	280	807	827	11	42
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	93	94	262	432	9	77
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(12)	209	651	12	138
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				21
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20		2

SCHEDULE P-PART 3S
FINANCIAL GUARANTY/MORTGAGE GUARANTY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
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. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	39,393	25,492	16,507	13,550	11,885	(120)	458	662	54	142
2. 1996	68,966	18,109	8,112	4,406	2,315	187	416	606	37	11
3. 1997	X X X	62,686	13,072	8,488	3,362	1,007	819	642	1	17
4. 1998	X X X	X X X	57,498	12,649	6,138	1,553	2,418	1,551	(48)	(32)
5. 1999	X X X	X X X	X X X	53,567	9,821	4,389	2,388	1,981	(61)	(58)
6. 2000	X X X	X X X	X X X	X X X	39,796	5,206	6,867	4,890	478	(33)
7. 2001	X X X	X X X	X X X	X X X	X X X	33,542	7,039	10,012	3,296	1,172
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	100,951	20,346	(8,154)	(6,566)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	113,996	35,284	11,844
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	170,655	22,741
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	220,865

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	533,357	238,681	84,607	52,126	26,415	19,082	15,233	22,538	5,183	2,291
2. 1996	574,739	281,207	132,161	53,350	19,934	4,466	1,489	1,577	833	29
3. 1997	X X X	557,051	240,860	112,623	38,228	8,525	1,250	4,286	1,093	114
4. 1998	X X X	X X X	473,031	220,702	84,128	22,319	13,648	2,199	2,727	253
5. 1999	X X X	X X X	X X X	483,335	193,090	66,183	24,415	10,130	4,489	1,727
6. 2000	X X X	X X X	X X X	X X X	392,407	124,360	56,525	20,531	7,596	2,375
7. 2001	X X X	X X X	X X X	X X X	X X X	436,527	196,115	92,433	29,713	7,244
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	598,339	243,866	83,144	37,900
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	651,366	247,964	100,831
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	723,483	324,761
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	675,879

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	213,371	104,065	39,069	21,534	6,670	9,495	15,293	3,387	29,298	17,124
2. 1996	166,817	63,660	32,432	11,476	7,109	9,348	4,182	(5,260)	1,227	3,868
3. 1997	X X X	146,113	94,313	30,578	15,606	17,701	12,463	6,485	1,216	985
4. 1998	X X X	X X X	207,581	71,374	28,340	14,816	9,876	18,421	1,653	2,062
5. 1999	X X X	X X X	X X X	187,241	78,470	17,417	13,653	3,661	3,907	6,509
6. 2000	X X X	X X X	X X X	X X X	166,250	65,000	18,047	16,389	5,901	6,980
7. 2001	X X X	X X X	X X X	X X X	X X X	209,972	48,979	30,674	15,064	8,728
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	242,237	97,946	37,508	31,193
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	235,642	124,614	80,194
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	271,878	156,096
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	317,899

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	3,083,334	2,555,348	1,885,832	1,067,828	1,007,258	966,143	530,306	461,105	409,250	338,176
2. 1996	969,108	486,741	296,376	207,853	185,703	122,040	72,354	50,575	48,159	34,336
3. 1997	X X X	900,061	437,590	275,504	226,620	189,761	88,837	61,648	58,304	57,709
4. 1998	X X X	X X X	1,067,039	481,420	334,207	237,212	168,284	88,666	87,573	69,834
5. 1999	X X X	X X X	X X X	995,773	547,091	345,438	186,398	108,135	103,165	84,655
6. 2000	X X X	X X X	X X X	X X X	841,764	356,550	160,225	116,449	100,214	64,548
7. 2001	X X X	X X X	X X X	X X X	X X X	645,123	339,632	171,046	98,875	78,112
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	676,618	321,732	137,409	121,289
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,378,674	524,505	214,079
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,565,549	1,013,602
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,867,697

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	232,158	173,369	93,546	40,632	22,371	13,289	29,721	18,212	12,913	17,977
2. 1996	145,031	94,306	59,194	22,890	14,707	4,639	5,944	4,859	2,784	3,459
3. 1997	X X X	136,091	84,115	43,410	25,950	15,759	7,201	9,499	3,777	5,033
4. 1998	X X X	X X X	124,429	65,407	44,590	24,261	9,963	(8,189)	14,231	5,804
5. 1999	X X X	X X X	X X X	114,414	79,276	41,293	34,863	17,355	9,996	8,768
6. 2000	X X X	X X X	X X X	X X X	106,774	49,916	40,586	20,890	12,412	8,877
7. 2001	X X X	X X X	X X X	X X X	X X X	261,823	109,460	43,674	23,799	12,633
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	249,785	115,974	54,806	40,570
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	161,330	79,096	45,985
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	277,310	169,808
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	270,025

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior							4	2	9	7
2. 1996										
3. 1997	X X X						1	(49)	(86)	(209)
4. 1998	X X X	X X X					(1)			
5. 1999	X X X	X X X	X X X		22		43	(138)	(831)	(137)
6. 2000	X X X	X X X	X X X	X X X			(1)			
7. 2001	X X X	X X X	X X X	X X X	X X X	49				
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	(1)			
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior		1								
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	9,039	3,405	1,030	3,215	3,664	448	569	11,953	999	948
2. 1996	9,388	4,695	2,196	1,835	769	(133)	(48)	(415)	65	421
3. 1997	X X X	7,410	2,812	3,915	2,554	1,486	366	427	121	185
4. 1998	X X X	X X X	12,175	6,432	1,325	1,567	674	221	367	308
5. 1999	X X X	X X X	X X X	5,948	367	2,598	325	728	1,243	854
6. 2000	X X X	X X X	X X X	X X X	2,710	3,743	2,969	(10,469)	6,758	4,087
7. 2001	X X X	X X X	X X X	X X X	X X X	3,274	16,959	(9,030)	2,649	(82)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	17,166	11,092	7,303	5,495
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,068	14,127	12,075
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,276	14,802
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,107

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	1,394,414	1,232,397	1,106,992	908,053	754,292	479,824	497,907	559,068	388,737	681,551
2. 1996	214,897	157,053	105,866	67,490	44,238	46,625	11,848	(16,421)	2,647	9,540
3. 1997	X X X	224,990	135,923	90,420	53,608	56,327	64,330	(2,556)	6,150	11,339
4. 1998	X X X	X X X	267,462	117,785	57,236	36,434	31,857	1,036	9,552	21,725
5. 1999	X X X	X X X	X X X	276,252	108,582	49,840	38,906	29,300	11,710	13,560
6. 2000	X X X	X X X	X X X	X X X	299,412	166,901	52,800	35,863	24,288	27,154
7. 2001	X X X	X X X	X X X	X X X	X X X	336,841	119,653	76,803	49,556	41,878
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	265,134	126,188	74,047	51,102
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	227,630	99,522	57,637
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,812	200,248
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	361,863

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	12,830	14,390	15,104	10,268	4,480	400	1,751	9,569	3,977	3,295
2. 1996	4,652	5,893	2,520	7,702	4,508	1,520	348	251	2,998	14
3. 1997	X X X	8,999	6,550	13,668	11,491	1,763	884	2,644	5,400	1,772
4. 1998	X X X	X X X	9,238	5,702	4,088	4,769	1,286	6,348	3,051	712
5. 1999	X X X	X X X	X X X	9,819	3,331	2,502	9,325	3,659	3,265	1,352
6. 2000	X X X	X X X	X X X	X X X	6,486	2,921	6,502	6,682	7,670	2,024
7. 2001	X X X	X X X	X X X	X X X	X X X	3,182	3,005	29,921	12,883	11,980
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	73,092	24,796	12,487	16,660
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,157	41,182	43,685
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,634	68,388
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	80,440

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	97,478	26,456	19,778
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,712	28,902
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,543

SCHEDULE P-PART 4J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(40,999)	(10,319)	(3,621)
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(16,416)	9,115
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(17,777)

SCHEDULE P-PART 4K
FIDELITY/SURETY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,581	52,759	35,837
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,228	15,954
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,038

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,552	1,332	4,207
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	470	116
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	308

SCHEDULE P-PART 4M-INTERNATIONAL

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior										
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

SCHEDULE P-PART 4N-REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	5,748	4,389	1,329	30	(178)				600	1,117
2. 1996	13,701	4,133	152	26	31				43	15
3. 1997	X X X	18,486	2,066	867	642				561	702
4. 1998	X X X	X X X	8,720	5,157	1,513	(1)		(1)	673	778
5. 1999	X X X	X X X	X X X	36,050	1,707	438			196	125
6. 2000	X X X	X X X	X X X	X X X	2,713	2,055			463	638
7. 2001	X X X	X X X	X X X	X X X	X X X	(42,329)	(5,454)	(3,515)	115	2,013
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	66		1,144	3,433
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,321	32,730	16,888
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,702	8,241
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,114

SCHEDULE P-PART 4O-REINSURANCE
Nonproportional Assumed Liability

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	56,643	57,410	46,102	54,528	26,745	38,732	36,945	20,107	131,341	128,616
2. 1996	822	1,205	1,012	950	217				63	123
3. 1997	X X X	1,791	1,702	1,438	4,934				482	419
4. 1998	X X X	X X X	2,962	3,105	2,480	335			300	1,411
5. 1999	X X X	X X X	X X X	6,270	6,612	1,169			807	805
6. 2000	X X X	X X X	X X X	X X X	7,683	2,402			1,458	1,458
7. 2001	X X X	X X X	X X X	X X X	X X X	(963)			1,277	3,782
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,548		1,421	4,282
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64,038	33,379	10,163
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,106	5,242
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,180

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior							78,932	108,633	(29)	1
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	515,614	487,436	387,404	290,413	261,441	160,588	158,533	187,720	179,918	268,079
2. 1996	97,827	61,366	35,078	21,040	13,087	7,707	3,646	12,491	3,853	3,680
3. 1997	X X X	68,769	34,083	25,450	19,783	22,259	7,422	10,034	6,758	5,067
4. 1998	X X X	X X X	58,363	36,446	24,969	22,663	16,569	11,997	7,303	5,422
5. 1999	X X X	X X X	X X X	71,714	62,687	26,125	16,416	10,970	18,886	16,176
6. 2000	X X X	X X X	X X X	X X X	50,833	37,429	24,778	22,662	19,151	7,889
7. 2001	X X X	X X X	X X X	X X X	X X X	66,604	32,063	30,006	28,686	16,221
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	70,019	57,041	39,949	29,340
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,609	54,597	35,582
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,838	21,543
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	59,361

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	6,099	1,161	907	99	(67)		518	1,157	1,223	1,182
2. 1996	567	1,092	1,187	(1)	(1)		113			
3. 1997	X X X	4,300	3,637	3,273	99	1,498	133			11
4. 1998	X X X	X X X	26	49	(5)		150			
5. 1999	X X X	X X X	X X X	280	(17)	384	181	278	121	723
6. 2000	X X X	X X X	X X X	X X X	(67)	550	237	2,213	546	15
7. 2001	X X X	X X X	X X X	X X X	X X X	219	325	295	606	263
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,098	630	633	541
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	562	928	335
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,080	1,527
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,686

SCHEDULE P-PART 4S
FINANCIAL GUARANTY/MORTGAGE GUARANTY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	38,386	4,677	4,671	4,185	162	100	238	512	259,295	7,988
2. 1996	250,097	278,814	277,256	279,120	279,227	279,129	279,407	271,643	404,669	292,378
3. 1997	X X X	153,109	177,319	178,497	178,685	178,860	179,192	175,686	261,286	191,240
4. 1998	X X X	X X X	181,160	190,862	193,714	195,205	195,616	191,368	278,578	208,408
5. 1999	X X X	X X X	X X X	146,436	169,839	173,191	174,519	169,859	245,762	184,775
6. 2000	X X X	X X X	X X X	X X X	141,798	170,305	173,620	172,329	245,383	187,557
7. 2001	X X X	X X X	X X X	X X X	X X X	149,995	175,199	177,383	256,727	192,209
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	135,574	158,544	226,200	174,246
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	138,151	218,373	185,116
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,777	214,987
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	112,674

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	11,217	6,076	3,836	1,336	851	542	418	309	200	203
2. 1996	34,960	6,143	2,864	1,063	631	385	225	149	109	105
3. 1997	X X X	27,041	5,430	1,870	1,034	553	341	197	123	108
4. 1998	X X X	X X X	34,499	4,518	2,271	1,101	604	298	203	179
5. 1999	X X X	X X X	X X X	27,951	5,581	2,526	1,254	612	316	435
6. 2000	X X X	X X X	X X X	X X X	32,217	5,576	2,344	998	481	394
7. 2001	X X X	X X X	X X X	X X X	X X X	29,068	5,480	1,697	903	684
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	26,773	4,300	1,314	867
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,185	3,090	1,757
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,446	5,094
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,117

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	19,597	2,964	5,485	73	214	173	179	585	361,042	10,475
2. 1996	379,246	396,438	391,972	394,446	394,023	387,900	388,469	380,817	565,752	405,356
3. 1997	X X X	246,077	260,879	262,033	261,748	257,722	258,393	255,357	377,680	274,270
4. 1998	X X X	X X X	286,555	293,175	293,379	284,463	284,957	280,440	402,591	301,083
5. 1999	X X X	X X X	X X X	234,689	246,779	249,483	250,199	244,632	354,087	263,258
6. 2000	X X X	X X X	X X X	X X X	232,132	249,360	250,321	246,302	352,814	265,244
7. 2001	X X X	X X X	X X X	X X X	X X X	240,603	254,338	251,823	365,653	269,671
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	221,462	226,935	322,920	243,801
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	218,053	326,731	267,614
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	365,021	332,241
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	194,429

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	141,928	41,008	24,115	11,490	155,277	126,733	1,363	65	395,486	146,615
2. 1996	199,235	285,660	309,264	315,659	320,724	324,672	324,724	322,590	464,591	388,728
3. 1997	X X X	199,950	283,520	301,608	310,830	317,229	319,177	315,970	444,057	375,133
4. 1998	X X X	X X X	191,520	276,072	293,378	304,361	305,741	303,286	420,193	358,323
5. 1999	X X X	X X X	X X X	190,056	275,508	302,626	306,545	307,825	419,627	361,255
6. 2000	X X X	X X X	X X X	X X X	193,209	299,017	316,254	322,125	439,657	380,481
7. 2001	X X X	X X X	X X X	X X X	X X X	220,049	325,659	340,598	475,643	412,535
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	230,647	319,598	445,699	417,960
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	215,784	375,209	449,820
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	339,896	423,264
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	202,345

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	92,131	62,375	28,078	12,775	6,884	4,542	3,011	1,982	1,208	2,099
2. 1996	141,365	49,874	23,982	11,553	5,632	2,975	1,794	994	624	611
3. 1997	X X X	139,170	46,590	21,621	11,717	6,045	3,516	1,803	992	818
4. 1998	X X X	X X X	129,902	39,028	22,315	11,493	6,246	3,020	1,667	1,241
5. 1999	X X X	X X X	X X X	130,929	42,440	19,554	10,920	5,401	3,295	2,501
6. 2000	X X X	X X X	X X X	X X X	139,826	41,436	22,583	11,806	6,160	4,324
7. 2001	X X X	X X X	X X X	X X X	X X X	143,563	42,185	21,397	12,334	8,877
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	142,267	41,237	20,176	14,307
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	89,989	40,285	25,530
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	122,625	52,779
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	116,053

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	68,051	8,806	(52,522)	2,512	206,053	189,072	1,047	71	608,562	244,768
2. 1996	508,227	548,460	548,674	548,015	548,540	549,206	548,985	547,760	797,867	642,511
3. 1997	X X X	510,155	538,094	536,700	536,119	536,651	539,924	537,628	764,648	623,388
4. 1998	X X X	X X X	496,414	526,853	529,999	534,152	536,061	534,204	734,683	606,258
5. 1999	X X X	X X X	X X X	507,034	539,471	550,929	557,695	556,679	751,904	630,826
6. 2000	X X X	X X X	X X X	X X X	522,473	579,813	595,666	595,929	808,823	672,324
7. 2001	X X X	X X X	X X X	X X X	X X X	587,051	640,876	642,759	892,823	738,564
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	603,056	622,740	835,579	750,353
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	525,006	747,326	840,401
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	742,657	796,675
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	502,293

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	27,490	9,746	4,007	18,068	22,894	7,622	17,328	560	11,563	5,587
2. 1996	50,729	68,183	72,906	75,676	76,818	78,197	78,315	77,623	85,904	85,634
3. 1997	X X X	54,502	74,152	79,789	82,076	83,279	83,438	82,730	90,278	90,799
4. 1998	X X X	X X X	55,228	77,353	83,292	84,657	85,340	84,533	92,336	91,720
5. 1999	X X X	X X X	X X X	51,530	75,417	80,835	84,235	84,246	92,250	91,699
6. 2000	X X X	X X X	X X X	X X X	49,923	68,571	72,694	73,361	81,377	80,960
7. 2001	X X X	X X X	X X X	X X X	X X X	42,829	56,421	58,113	65,794	65,806
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	37,902	50,808	58,071	61,005
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39,877	59,086	62,971
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,001	60,368
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,296

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	19,951	10,155	5,274	2,813	1,601	983	674	474	268	261
2. 1996	26,229	9,751	5,195	2,737	1,293	511	259	127	61	36
3. 1997	X X X	28,946	9,524	5,271	2,784	1,181	586	338	169	109
4. 1998	X X X	X X X	30,487	9,884	5,316	2,472	1,196	607	272	172
5. 1999	X X X	X X X	X X X	40,167	16,180	8,349	4,322	2,248	1,045	747
6. 2000	X X X	X X X	X X X	X X X	29,927	9,004	4,788	2,585	1,294	806
7. 2001	X X X	X X X	X X X	X X X	X X X	19,796	6,325	3,263	1,728	1,142
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	20,069	5,798	3,013	1,809
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,352	6,219	3,589
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,964	8,382
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,525

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	34,091	4,928	(2,238)	2,949	22,721	532	9,681	655	15,085	8,802
2. 1996	115,029	128,320	127,518	127,870	127,637	127,284	127,579	127,440	138,527	138,157
3. 1997	X X X	121,445	133,563	136,406	136,167	137,765	138,101	138,196	147,939	148,955
4. 1998	X X X	X X X	125,539	139,897	141,964	143,546	143,994	143,272	153,495	152,328
5. 1999	X X X	X X X	X X X	131,515	145,831	147,967	148,754	147,633	157,715	156,083
6. 2000	X X X	X X X	X X X	X X X	118,815	130,116	130,490	128,554	138,261	136,584
7. 2001	X X X	X X X	X X X	X X X	X X X	93,828	101,742	100,178	109,041	107,741
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	85,795	89,218	95,225	97,863
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	86,767	103,222	105,578
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	107,216	118,157
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	104,950

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	474,842	433,624	350,453	648,203	342,803	405,174	338,188	379,801	360,312	350,954
2. 1996	291,192	364,779	378,894	502,211	513,386	548,713	550,086	564,985	574,846	569,322
3. 1997	X X X	275,439	352,153	505,972	515,800	575,432	578,073	577,172	596,806	582,191
4. 1998	X X X	X X X	299,212	517,995	542,061	598,873	604,948	612,522	633,223	618,561
5. 1999	X X X	X X X	X X X	364,338	470,043	538,708	550,195	564,022	586,045	571,520
6. 2000	X X X	X X X	X X X	X X X	334,813	465,220	487,535	501,899	524,336	510,567
7. 2001	X X X	X X X	X X X	X X X	X X X	314,202	407,522	429,630	457,888	443,483
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	299,918	397,200	437,395	425,252
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	289,596	402,962	402,632
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	313,149	415,627
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	294,221

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	174,670	70,280	67,785	66,971	58,043	50,072	46,135	42,495	36,463	33,083
2. 1996	83,685	34,647	19,089	11,708	8,492	5,831	4,547	3,757	3,072	2,539
3. 1997	X X X	89,857	40,124	22,063	14,813	9,327	6,836	5,153	4,204	3,387
4. 1998	X X X	X X X	105,590	48,261	29,933	17,717	11,714	8,932	6,058	4,687
5. 1999	X X X	X X X	X X X	100,974	51,277	27,750	17,430	12,701	7,843	5,829
6. 2000	X X X	X X X	X X X	X X X	98,480	43,823	25,096	16,618	9,991	7,081
7. 2001	X X X	X X X	X X X	X X X	X X X	86,833	39,708	24,450	13,153	8,549
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	88,489	40,239	20,378	12,592
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,917	28,171	18,339
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,539	28,724
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,563

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	472,088	413,221	400,840	398,658	433,861	445,879	403,112	446,133	427,263	420,489
2. 1996	639,610	681,180	682,811	682,931	692,143	731,802	731,557	745,612	757,449	757,043
3. 1997	X X X	681,799	724,738	732,245	735,706	808,245	807,383	807,160	830,156	819,571
4. 1998	X X X	X X X	745,201	790,434	799,782	874,413	873,909	883,442	905,333	894,278
5. 1999	X X X	X X X	X X X	627,077	733,334	796,314	797,434	812,243	834,449	822,588
6. 2000	X X X	X X X	X X X	X X X	659,794	721,964	725,506	736,214	757,057	744,132
7. 2001	X X X	X X X	X X X	X X X	X X X	606,311	636,391	647,253	671,225	654,110
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	592,006	646,943	675,164	655,424
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	554,692	608,854	589,433
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	614,528	624,035
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	526,626

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	13,047	4,092	5,465	(1,622)	343	187	102	7,080	13,371	2,581
2. 1996	32,447	33,844	34,258	36,096	36,224	35,679	36,443	39,986	53,688	52,841
3. 1997	X X X	28,048	29,760	31,495	31,587	31,772	32,449	36,172	47,250	47,003
4. 1998	X X X	X X X	26,094	30,241	31,818	32,310	33,086	38,709	50,122	49,839
5. 1999	X X X	X X X	X X X	24,783	29,951	30,031	30,794	37,043	47,819	47,765
6. 2000	X X X	X X X	X X X	X X X	24,740	27,913	28,064	34,296	43,987	44,307
7. 2001	X X X	X X X	X X X	X X X	X X X	22,054	24,110	29,647	38,686	39,572
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	20,375	25,309	33,832	34,155
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,059	30,347	30,425
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,156	28,196
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,325

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	13,000	7,677	34,935	41,981	47,122	26,632	38,106	20,385	26,911	10,238
2. 1996	11,866	5,336	2,942	1,227	1,201	555	424	242	279	242
3. 1997	X X X	10,464	4,818	2,137	1,886	814	10,873	4,140	5,036	342
4. 1998	X X X	X X X	11,452	2,956	2,751	1,300	878	513	553	512
5. 1999	X X X	X X X	X X X	10,940	4,607	3,124	1,428	736	790	546
6. 2000	X X X	X X X	X X X	X X X	12,753	3,249	1,864	1,072	1,058	665
7. 2001	X X X	X X X	X X X	X X X	X X X	11,434	3,526	1,757	1,529	1,247
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	9,247	3,781	3,236	1,662
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,906	3,563	2,878
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,514	7,706
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,141

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	12,470	2,345	5,853	(30)	45,733	350	11,707	25,703	38,306	19,223
2. 1996	62,759	71,795	70,602	72,517	72,223	71,915	73,885	79,494	100,254	98,703
3. 1997	X X X	56,310	62,493	64,288	63,954	62,423	69,766	82,893	105,954	109,342
4. 1998	X X X	X X X	54,345	60,788	63,591	64,225	66,388	79,824	95,918	95,627
5. 1999	X X X	X X X	X X X	51,316	60,948	62,500	65,238	79,962	94,964	94,962
6. 2000	X X X	X X X	X X X	X X X	54,084	61,365	63,654	79,162	91,996	92,590
7. 2001	X X X	X X X	X X X	X X X	X X X	50,448	55,780	70,712	83,100	84,490
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	45,251	60,842	71,879	72,009
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,479	58,507	62,857
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,657	61,889
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,613

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior		5		22	29				51	(48)
2. 1996		1	1							
3. 1997	X X X	17	38							
4. 1998	X X X	X X X	52							
5. 1999	X X X	X X X	X X X			1	1	1	1	1
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	7	7	8	75	36	38	36	38	78	63
2. 1996	1	11	9							
3. 1997	X X X	150	76							
4. 1998	X X X	X X X	101							
5. 1999	X X X	X X X	X X X	1	1					
6. 2000	X X X	X X X	X X X	X X X	1					
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	23	(1)	5	1	67		2		86	
2. 1996	1	17	19	19	19	19	19	19	19	19
3. 1997	X X X	439	485	485	487	489	492	492	492	492
4. 1998	X X X	X X X	523	521	521	521	520	520	520	520
5. 1999	X X X	X X X	X X X	1	4	4	4	4	4	4
6. 2000	X X X	X X X	X X X	X X X	6	6	6	6	6	6
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1	1	1	1
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior										
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior				1						
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior				1						1
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X		4	4	4	4	4	4	4
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	11,887	5,040	3,197	21,647	3,730	1,734	544	1,642	14,143	12,665
2. 1996	17,934	26,100	28,409	33,027	33,871	33,950	34,140	34,357	35,649	34,779
3. 1997	X X X	19,047	28,457	34,835	36,506	36,480	36,429	36,835	39,227	37,297
4. 1998	X X X	X X X	21,324	35,660	39,253	39,231	39,239	39,956	42,868	40,575
5. 1999	X X X	X X X	X X X	22,130	35,046	35,011	35,815	37,106	37,937	38,174
6. 2000	X X X	X X X	X X X	X X X	21,654	29,233	31,855	33,796	35,120	35,610
7. 2001	X X X	X X X	X X X	X X X	X X X	14,933	21,552	23,557	25,069	25,875
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	11,781	17,544	19,948	20,977
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,788	16,918	17,661
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,073	14,448
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,643

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	20,033	12,457	221,200	270,496	201,355	224,797	284,564	129,540	183,378	44,640
2. 1996	14,832	6,900	3,760	2,572	1,427	610	368	168	150	117
3. 1997	X X X	16,689	6,739	4,882	3,132	1,435	818	363	298	244
4. 1998	X X X	X X X	20,639	9,004	6,686	4,075	1,631	643	382	427
5. 1999	X X X	X X X	X X X	25,390	9,155	4,693	3,022	1,478	918	650
6. 2000	X X X	X X X	X X X	X X X	22,938	7,211	4,611	2,189	1,522	1,042
7. 2001	X X X	X X X	X X X	X X X	X X X	12,825	5,499	2,623	2,276	1,309
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	10,983	3,538	4,151	2,115
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,745	6,478	3,075
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,156	4,155
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,104

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	21,626	2,096	(838)	71	201,824	24,465	60,334	172,847	297,760	96,377
2. 1996	78,815	91,089	90,498	90,553	90,553	90,552	90,347	90,796	92,511	91,349
3. 1997	X X X	82,856	96,530	99,885	100,895	100,858	100,662	101,394	104,180	102,158
4. 1998	X X X	X X X	93,413	109,372	112,865	112,725	112,619	113,792	116,959	114,485
5. 1999	X X X	X X X	X X X	98,306	109,575	109,450	109,605	111,075	112,083	112,571
6. 2000	X X X	X X X	X X X	X X X	93,828	93,889	93,590	95,535	97,157	97,810
7. 2001	X X X	X X X	X X X	X X X	X X X	58,109	65,911	80,823	86,176	180,199
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	52,400	57,826	64,196	71,452
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,254	55,414	54,375
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,076	52,252
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,530

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	12		(41)	100	69	17	5		10	6
2. 1996	1	1	1	4	6	6	6	6	8	11
3. 1997	X X X	1	1	12	22	27	28	28	56	65
4. 1998	X X X	X X X	30	12	17	47	47	47	48	55
5. 1999	X X X	X X X	X X X		11	36	38	38	43	76
6. 2000	X X X	X X X	X X X	X X X	4	6	9	31	36	72
7. 2001	X X X	X X X	X X X	X X X	X X X	6	19	50	120	190
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	5	98	239	155
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17	164	40
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	(424)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(1,716)

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	69	56	38	1,455	2,222	112	91	19,853	50	38
2. 1996	668	9	6	17	11	1	1	6	46	2
3. 1997	X X X	19	12	31	12	4	4	8	6	9
4. 1998	X X X	X X X	79	49	26	6	4	11	6	9
5. 1999	X X X	X X X	X X X	103	36	9	4	14	4	30
6. 2000	X X X	X X X	X X X	X X X	88	53	6	36	52	59
7. 2001	X X X	X X X	X X X	X X X	X X X	42	26	207	37	159
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	414	436	182	613
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	716	610	1,383
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,366	2,895
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,015

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	11	(1)	6	1	2,288	14	6	1,638	8,044	3,107
2. 1996	683	685	683	695	695	695	695	698	716	714
3. 1997	X X X	60	60	112	114	116	118	126	129	155
4. 1998	X X X	X X X	325	325	326	326	327	335	335	340
5. 1999	X X X	X X X	X X X	1,086	1,106	1,112	1,114	1,127	1,135	1,150
6. 2000	X X X	X X X	X X X	X X X	1,742	1,742	1,742	1,794	1,850	1,853
7. 2001	X X X	X X X	X X X	X X X	X X X	151	187	418	507	412
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	482	902	1,428	1,031
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	977	2,326	1,403
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,664	363
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,507

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,901	1,432	1,571	4,080	3,390	1,383	363	4,186	3,336	5,046
2. 1996	1,152	1,970	2,383	2,861	3,095	3,361	3,493	3,675	3,836	3,962
3. 1997	X X X	1,084	2,004	2,562	2,849	2,995	3,184	3,413	3,745	3,920
4. 1998	X X X	X X X	1,009	2,104	2,438	2,474	2,776	3,051	3,598	3,792
5. 1999	X X X	X X X	X X X	1,184	2,169	2,312	2,474	2,706	2,862	2,940
6. 2000	X X X	X X X	X X X	X X X	1,789	2,531	2,728	2,979	3,196	3,286
7. 2001	X X X	X X X	X X X	X X X	X X X	1,303	1,780	1,970	2,165	2,320
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	839	1,347	1,537	1,707
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	591	1,252	1,416
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,112	2,956
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,771

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	31,331	39,177	332,431	421,225	512,714	366,849	534,594	219,660	274,732	109,258
2. 1996	2,146	2,971	2,826	1,883	1,763	1,735	1,569	317	330	283
3. 1997	X X X	1,635	2,082	2,623	1,037	675	1,390	1,667	511	314
4. 1998	X X X	X X X	1,747	1,096	1,461	1,701	1,407	864	600	233
5. 1999	X X X	X X X	X X X	2,624	1,080	983	772	528	640	187
6. 2000	X X X	X X X	X X X	X X X	2,916	2,448	1,682	1,456	3,476	229
7. 2001	X X X	X X X	X X X	X X X	X X X	1,119	522	418	482	332
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,403	420	550	463
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	875	651	440
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,359	570
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,282

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	14,658	10,739	9,282	(7)	511,185	4,828	169,517	192,510	238,722	159,320
2. 1996	5,663	9,479	10,415	10,670	10,967	11,928	12,187	12,571	13,723	14,714
3. 1997	X X X	5,732	8,879	10,205	11,459	12,412	13,791	15,067	16,263	19,937
4. 1998	X X X	X X X	5,832	7,540	8,592	9,710	10,341	12,480	17,313	20,563
5. 1999	X X X	X X X	X X X	6,688	8,069	8,680	9,063	10,478	11,739	11,723
6. 2000	X X X	X X X	X X X	X X X	7,860	10,751	13,130	18,982	22,810	20,687
7. 2001	X X X	X X X	X X X	X X X	X X X	4,987	5,934	6,454	7,016	9,859
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	4,943	6,995	13,559	15,124
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,182	6,521	33,166
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,763	12,840
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,363

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	39	12	(1,457)	1,061	534	167	2,021		1	2
2. 1996	1	5	181	12	12	17	61	61	61	61
3. 1997	X X X	1	9	17	17	17	17	17	17	17
4. 1998	X X X	X X X	12	1	17	17	17	17	17	26
5. 1999	X X X	X X X	X X X	1	12	12	14	14	13	20
6. 2000	X X X	X X X	X X X	X X X	6	6	9	9	12	15
7. 2001	X X X	X X X	X X X	X X X	X X X			8	9	11
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1	2	4	9
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1	12
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	171	105	1,224	43	14,786	19	19	107	2,151	11
2. 1996	347	292	65	12	6	4	4			
3. 1997	X X X	29	29	5	1	1	2			1
4. 1998	X X X	X X X	154	9	5	11	11			1
5. 1999	X X X	X X X	X X X	17	12	12	9	38	1	1
6. 2000	X X X	X X X	X X X	X X X	133	85	76	11		
7. 2001	X X X	X X X	X X X	X X X	X X X	26	26	14	1	1
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	31	20	13	11
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67	19	11
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		3
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	98	(7)	13	(2)	15,282	406	2,067		2,107	(1,749)
2. 1996	365	365	365	365	365	365	366	368	366	367
3. 1997	X X X	47	47	49	50	52	163	163	163	164
4. 1998	X X X	X X X	169	169	187	192	201	202	205	228
5. 1999	X X X	X X X	X X X	30	47	49	50	76	76	99
6. 2000	X X X	X X X	X X X	X X X	161	161	167	167	171	178
7. 2001	X X X	X X X	X X X	X X X	X X X	35	46	47	47	55
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	79	80	86	95
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98	110	161
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9	25
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	468,409	9,773	19,821	18,422	16,730	3,114	3,247	1,169	(2,586)	(2,377)	(2,377)
2. 1996	581,392	622,052	650,848	646,763	644,366	639,396	631,745	632,884	626,860	627,043	183
3. 1997	X X X	638,000	711,523	701,856	699,254	704,660	688,460	695,305	687,972	688,584	612
4. 1998	X X X	X X X	695,244	738,287	734,297	738,322	725,646	731,680	719,905	721,400	1,495
5. 1999	X X X	X X X	X X X	689,169	701,485	702,196	702,685	702,349	705,064	710,093	5,029
6. 2000	X X X	X X X	X X X	X X X	714,049	719,892	725,417	725,631	725,663	720,761	(4,902)
7. 2001	X X X	X X X	X X X	X X X	X X X	622,303	741,975	748,810	748,900	748,702	(198)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	700,519	676,275	701,478	701,602	124
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	912,754	917,073	913,570	(3,503)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,027,606	1,031,057	3,451
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,059,503	1,059,503
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,059,417
13. Earned Premiums (Sc P-Pt 1)	615,906	698,461	808,385	736,868	734,136	636,421	792,927	910,408	1,032,316	1,059,417	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	81,838	3,409	992	300	(17)	(242)	(403)	2	(42)	7	7
2. 1996	103,187	115,893	116,083	115,791	115,816	115,616	115,346	115,355	115,356	114,817	(539)
3. 1997	X X X	110,058	128,579	129,050	128,880	128,851	128,810	128,856	128,630	128,137	(493)
4. 1998	X X X	X X X	128,930	139,845	140,376	140,610	141,006	141,092	141,304	141,305	1
5. 1999	X X X	X X X	X X X	170,146	173,580	176,566	176,971	176,984	177,168	176,021	(1,147)
6. 2000	X X X	X X X	X X X	X X X	184,756	192,084	193,633	193,626	193,527	193,560	33
7. 2001	X X X	X X X	X X X	X X X	X X X	112,024	176,794	177,713	179,121	179,015	(106)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	132,663	137,308	138,892	140,083	1,191
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	234,180	235,219	237,134	1,915
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	222,800	232,606	9,806
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	151,183	151,183
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	161,851
13. Earned Premiums (Sc P-Pt 1)	118,212	131,448	139,080	181,549	188,553	122,103	199,061	239,895	226,917	161,851	X X X

SCHEDULE P-PART 6D-WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	3,419,821	(201,806)	(42,340)	(1,772)	75,396	1,058	54,992	25,800	35,209	34,650	34,650
2. 1996	3,167,880	3,247,744	3,259,827	3,242,045	3,261,167	3,244,268	3,254,596	3,262,640	3,274,183	3,275,026	843
3. 1997	X X X	2,949,639	3,071,900	3,094,975	3,134,324	3,131,740	3,117,940	3,128,812	3,141,015	3,147,745	6,730
4. 1998	X X X	X X X	2,897,088	3,070,946	3,113,263	3,141,571	3,109,794	3,119,549	3,121,065	3,128,934	7,869
5. 1999	X X X	X X X	X X X	2,676,643	2,829,514	2,895,660	2,906,994	2,914,220	2,850,109	2,854,372	4,263
6. 2000	X X X	X X X	X X X	X X X	2,726,292	2,936,549	2,990,054	3,028,000	3,029,068	2,974,185	(54,883)
7. 2001	X X X	X X X	X X X	X X X	X X X	2,773,651	3,158,622	3,138,815	3,133,781	3,134,439	658
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	3,183,877	3,400,050	3,418,935	3,419,947	1,012
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,213,878	4,255,902	4,270,306	14,404
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,841,818	4,903,018	61,202
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,227,056	5,227,056
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,303,804
13. Earned Premiums (Sc P-Pt 1)	3,260,371	3,006,072	3,339,968	3,047,180	3,180,007	3,134,300	3,677,581	4,496,493	4,896,026	5,303,804	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	1,161,772	(56,131)	(20,090)	136,759	144,099	3,921	3,418	3,793	3,120	(13,616)	(13,616)
2. 1996	622,336	668,899	673,324	672,527	675,052	677,469	677,472	678,237	679,377	674,760	(4,617)
3. 1997	X X X	466,860	481,903	474,505	478,682	482,807	485,028	486,047	484,392	477,223	(7,169)
4. 1998	X X X	X X X	362,913	431,888	436,632	428,874	430,354	431,061	417,952	418,050	98
5. 1999	X X X	X X X	X X X	375,389	474,190	466,353	467,278	467,393	454,380	432,652	(21,728)
6. 2000	X X X	X X X	X X X	X X X	450,163	540,692	540,870	541,286	542,364	533,546	(8,818)
7. 2001	X X X	X X X	X X X	X X X	X X X	662,915	971,628	978,048	951,935	955,035	3,100
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	761,249	888,726	930,030	954,452	24,422
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,030,414	1,039,580	1,040,018	438
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,306,018	1,325,550	19,534
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,347,738	1,347,738
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,339,382
13. Earned Premiums (Sc P-Pt 1)	736,474	587,363	710,664	766,113	829,192	822,630	1,102,353	1,170,869	1,309,336	1,339,382	X X X

SCHEDULE P-PART 6E-COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	388,294	9,268	665	(26)	16,221	15	(13,507)		(1)	1	1
2. 1996	396,335	566,858	562,833	562,533	567,088	566,932	562,819	562,819	562,819	562,819	
3. 1997	X X X	439,397	613,279	614,268	622,564	622,474	614,541	614,541	614,539	614,539	
4. 1998	X X X	X X X	472,013	638,268	642,099	642,082	634,917	634,917	634,913	634,914	1
5. 1999	X X X	X X X	X X X	445,194	463,784	473,370	464,983	464,979	464,965	464,684	(281)
6. 2000	X X X	X X X	X X X	X X X	662,590	691,483	686,737	686,730	686,736	686,736	
7. 2001	X X X	X X X	X X X	X X X	X X X	762,235	1,018,893	1,018,503	1,018,526	1,018,527	1
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	800,332	805,958	805,300	805,329	31
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,276,116	1,284,708	1,283,912	(796)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,349,343	1,357,176	7,833
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,319,721	1,319,721
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,326,511
13. Earned Premiums (Sc P-Pt 1)	584,636	628,902	633,539	611,124	678,061	800,799	1,087,271	1,281,335	1,357,275	1,326,511	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	120,560	9,565	(209)	(10)	16,192	11	(13,641)				
2. 1996	35,315	90,447	86,433	86,473	90,649	90,656	86,470	86,471	86,472	86,253	(219)
3. 1997	X X X	26,896	83,315	87,237	95,939	95,303	87,293	86,827	86,959	85,028	(1,931)
4. 1998	X X X	X X X	44,087	86,430	95,293	92,071	84,836	84,545	84,515	84,514	(1)
5. 1999	X X X	X X X	X X X	46,224	71,070	66,076	57,267	57,336	57,363	57,359	(4)
6. 2000	X X X	X X X	X X X	X X X	82,211	84,903	79,634	80,698	80,819	80,810	(9)
7. 2001	X X X	X X X	X X X	X X X	X X X	138,252	213,655	215,875	216,317	216,318	1
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	197,272	202,410	202,281	202,280	(1)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	349,399	351,977	355,180	3,203
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	251,845	255,847	4,002
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,083	177,083
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	182,124
13. Earned Premiums (Sc P-Pt 1)	108,751	100,761	86,057	92,507	108,946	132,459	301,657	357,135	254,976	182,124	X X X

SCHEDULE P-PART 6H
OTHER LIABILITY-OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	250,733	(11,068)	5,126	52,111	7,552	156	(1,800)	1,429	9,607	28,872	28,872
2. 1996	413,490	440,938	435,046	432,502	433,552	435,453	434,834	435,548	432,911	433,731	820
3. 1997	X X X	461,317	482,975	466,296	461,327	469,337	464,441	465,152	462,631	464,797	2,166
4. 1998	X X X	X X X	530,262	553,437	555,366	559,105	567,699	568,410	562,421	566,492	4,071
5. 1999	X X X	X X X	X X X	516,200	524,639	538,755	540,987	541,287	530,705	534,054	3,349
6. 2000	X X X	X X X	X X X	X X X	522,588	530,400	530,980	532,740	532,591	515,074	(17,517)
7. 2001	X X X	X X X	X X X	X X X	X X X	519,034	557,403	554,310	556,408	555,676	(732)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	593,732	566,089	589,994	594,251	4,256
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	806,860	792,208	791,697	(511)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,107,420	1,106,650	(772)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,042,566	1,042,566
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,066,568
13. Earned Premiums (Sc P-Pt 1)	420,523	477,557	545,338	572,256	536,598	554,763	665,349	781,753	1,106,159	1,066,568	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	39,078	671	2,713	262	(2,830)	879	(388)	1	5,840	(3,939)	(3,939)
2. 1996	70,659	78,496	83,492	83,858	83,457	82,563	82,393	82,387	82,430	77,932	(4,498)
3. 1997	X X X	72,314	82,777	83,983	84,564	83,461	83,372	83,464	83,403	81,022	(2,381)
4. 1998	X X X	X X X	89,743	97,921	97,857	98,542	98,829	98,867	98,766	98,808	42
5. 1999	X X X	X X X	X X X	79,993	84,410	86,804	87,253	87,046	88,420	87,323	(1,097)
6. 2000	X X X	X X X	X X X	X X X	108,459	117,184	117,985	118,201	117,153	115,854	(1,299)
7. 2001	X X X	X X X	X X X	X X X	X X X	130,666	141,695	145,869	146,417	145,022	(1,395)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	174,422	182,342	178,279	179,361	1,082
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	320,953	321,203	324,513	3,310
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	504,988	505,831	841
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	424,659	424,659
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	415,325
13. Earned Premiums (Sc P-Pt 1)	77,946	79,855	105,666	90,026	110,158	141,345	215,502	333,194	507,432	415,325	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	6,432								(305)	11	11
2. 1996	29,943	29,943	29,943	29,943	29,943	29,943	29,943	29,943	29,943	29,943	
3. 1997	X X X	33,771	33,771	33,771	33,771	33,771	33,771	33,771	33,771	33,771	
4. 1998	X X X	X X X	30,633	30,633	30,633	30,633	30,633	30,633	30,633	30,633	1
5. 1999	X X X	X X X	X X X	32,934	32,934	32,934	32,934	32,934	32,934	32,934	
6. 2000	X X X	X X X	X X X	X X X	52,151	52,151	52,151	52,151	52,151	52,151	(1)
7. 2001	X X X	X X X	X X X	X X X	X X X	133,399	133,399	133,399	132,899	133,194	295
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	194,299	194,299	194,299	193,529	(770)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	440,708	440,677	440,724	47
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	314,299	314,208	(91)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	376,879	376,879
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	376,371
13. Earned Premiums (Sc P-Pt 1)	29,943	33,771	30,633	32,934	52,151	112,399	215,861	440,724	313,788	376,371	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior											
2. 1996	6,168	6,168	6,168	6,168	6,168	6,168	6,168	6,168	6,168	6,168	
3. 1997	X X X	8,480	8,480	8,480	8,480	8,480	8,480	8,480	8,480	8,480	
4. 1998	X X X	X X X	11,084	11,084	11,084	11,084	11,084	11,084	11,084	11,084	
5. 1999	X X X	X X X	X X X	15,952	15,952	15,952	15,952	15,952	15,952	15,952	
6. 2000	X X X	X X X	X X X	X X X	31,181	31,181	31,181	31,181	31,181	31,347	166
7. 2001	X X X	X X X	X X X	X X X	X X X	82,699	82,699	82,699	82,699	82,699	
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	126,062	126,062	125,814	125,139	(675)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	325,150	325,150	325,279	129
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,575	214,284	(291)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	210,236	210,236
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	209,565
13. Earned Premiums (Sc P-Pt 1)	6,168	8,480	11,084	15,952	31,181	82,699	126,624	325,166	214,655	209,565	X X X

SCHEDULE P-PART 6M-INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior											
2. 1996											
3. 1997	X X X										
4. 1998	X X X	X X X									
5. 1999	X X X	X X X	X X X								
6. 2000	X X X	X X X	X X X	X X X							
7. 2001	X X X	X X X	X X X	X X X	X X X						
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior											
2. 1996											
3. 1997	X X X										
4. 1998	X X X	X X X									
5. 1999	X X X	X X X	X X X								
6. 2000	X X X	X X X	X X X	X X X							
7. 2001	X X X	X X X	X X X	X X X	X X X						
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	13,217	372	172	81	17	118	31	7	53	6	6
2. 1996	32,921	39,896	40,252	40,402	40,358	40,035	40,047	39,996	40,069	40,069	
3. 1997	X X X	43,702	45,169	47,988	47,994	47,757	47,718	47,681	47,678	47,687	9
4. 1998	X X X	X X X	70,580	74,634	76,537	76,757	75,342	74,550	74,712	74,723	11
5. 1999	X X X	X X X	X X X	78,160	81,105	84,387	83,850	83,214	83,243	83,269	26
6. 2000	X X X	X X X	X X X	X X X	41,079	44,605	45,498	45,598	45,273	44,926	(347)
7. 2001	X X X	X X X	X X X	X X X	X X X	54,824	57,224	61,177	63,863	62,992	(871)
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	63,679	71,878	66,968	65,418	(1,550)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,631	91,631	89,895	(1,736)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,139	48,140	1
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,251	46,251
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,800
13. Earned Premiums (Sc P-Pt 1)	33,177	51,047	72,597	85,229	45,932	61,403	65,022	102,365	45,910	41,800	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	4,748	128	93	(77)	160	131	12		27	2	2
2. 1996	4,486	6,432	6,432	6,438	6,438	6,438	6,438	6,438	6,438	6,438	
3. 1997	X X X	5,046	5,277	5,887	5,887	5,887	5,887	5,887	5,887	5,887	
4. 1998	X X X	X X X	12,060	12,293	12,465	12,736	12,736	12,794	12,796	12,796	
5. 1999	X X X	X X X	X X X	10,157	10,395	10,939	10,934	11,109	11,115	11,191	76
6. 2000	X X X	X X X	X X X	X X X	5,449	5,748	5,747	5,838	5,838	5,838	
7. 2001	X X X	X X X	X X X	X X X	X X X	39,087	39,096	39,096	39,096	39,096	
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	16,085	16,139	16,139	16,139	
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,377	16,377	16,377	
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,963	5,963	
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,272	16,272
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	16,350
13. Earned Premiums (Sc P-Pt 1)	4,532	7,108	12,364	10,933	6,010	40,331	16,099	16,761	5,999	16,350	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	4,384	168	118	(17)	35	67	139	237	31	(5)	(5)
2. 1996	2,513	4,151	4,243	4,252	4,239	4,239	4,238	4,226	4,259	4,259	
3. 1997	X X X	2,509	2,792	2,839	2,838	2,857	3,027	4,358	4,516	4,571	55
4. 1998	X X X	X X X	8,270	8,802	10,326	10,620	10,720	11,671	12,018	11,931	(87)
5. 1999	X X X	X X X	X X X	18,452	20,928	25,193	25,451	25,914	26,178	26,258	80
6. 2000	X X X	X X X	X X X	X X X	33,313	39,224	41,591	42,756	43,100	43,653	553
7. 2001	X X X	X X X	X X X	X X X	X X X	54,053	59,437	65,385	65,114	66,682	1,568
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	69,038	79,476	83,294	83,120	(174)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	117,448	117,518	113,455	(4,063)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	81,748	81,748	
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,716	57,716
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,643
13. Earned Premiums (Sc P-Pt 1)	2,402	4,331	8,724	19,030	37,346	64,620	77,448	137,954	86,553	55,643	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	9,028								269	7	7
2. 1996	1	1	1	1	1	1	1	1	1	1	
3. 1997	X X X										
4. 1998	X X X	X X X									
5. 1999	X X X	X X X	X X X	(5)	1	31	31	31	31	31	
6. 2000	X X X	X X X	X X X	X X X	67	85	85	85	85	85	
7. 2001	X X X	X X X	X X X	X X X	X X X	27,394	27,394	27,394	27,394	27,394	
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,011	1,011	1,011	1,011	
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(86)	(360)	(360)	
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26	25	(1)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18	18
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	24
13. Earned Premiums (Sc P-Pt 1)	1			(5)	76	27,441	1,011	(86)	26	24	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	124,523	(5,792)	(9,042)	8,091	439	(111)	(1,491)		(366)	37	37
2. 1996	97,055	106,064	109,837	104,980	104,930	105,499	104,786	104,786	104,388	104,700	312
3. 1997	X X X	110,006	109,482	110,037	109,562	113,999	110,185	110,185	108,949	109,577	628
4. 1998	X X X	X X X	94,331	92,609	93,121	94,763	96,993	95,280	93,583	94,704	1,121
5. 1999	X X X	X X X	X X X	90,931	91,500	97,369	94,512	94,213	91,002	92,460	1,458
6. 2000	X X X	X X X	X X X	X X X	84,320	79,393	80,398	80,088	80,430	74,607	(5,823)
7. 2001	X X X	X X X	X X X	X X X	X X X	111,537	114,455	114,169	112,381	112,669	288
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	133,264	131,689	132,602	130,275	(2,327)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	182,557	186,603	186,585	(15)
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	188,924	192,192	3,268
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	199,293	199,293
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	198,240
13. Earned Premiums (Sc P-Pt 1)	125,410	113,294	88,450	93,047	85,280	119,097	130,599	178,378	185,527	198,240	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	1,869	3		(150)		9			1		
2. 1996	4,579	4,610	4,622	4,659	4,659	4,661	4,661	4,661	4,662	4,600	(62)
3. 1997	X X X	4,541	4,665	4,705	4,705	4,705	4,705	4,705	4,708	4,641	(67)
4. 1998	X X X	X X X	6,713	6,799	6,804	6,799	6,799	6,799	6,803	6,803	
5. 1999	X X X	X X X	X X X	6,591	6,604	6,642	6,642	6,642	6,615	6,615	
6. 2000	X X X	X X X	X X X	X X X	10,680	10,803	10,821	10,821	10,821	10,821	
7. 2001	X X X	X X X	X X X	X X X	X X X	20,874	21,106	21,103	21,103	21,103	
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	21,619	21,946	21,563	21,563	
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,319	68,328	68,355	27
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	153,357	153,384	27
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	115,699	115,699
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	115,624
13. Earned Premiums (Sc P-Pt 1)	4,986	5,041	7,505	7,255	10,847	21,130	21,890	68,654	152,967	115,624	X X X

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	2,254										
2. 1996	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	
3. 1997	X X X	994	994	994	994	994	994	994	994	994	
4. 1998	X X X	X X X	298	298	310	310	310	310	310	310	
5. 1999	X X X	X X X	X X X	670	670	670	670	670	670	670	
6. 2000	X X X	X X X	X X X	X X X	561	561	561	561	561	561	
7. 2001	X X X	X X X	X X X	X X X	X X X	292	292	292	292	420	128
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,548	1,548	1,548	1,213	(335)
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,050	1,080	1,080	
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,388	2,388	
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,819	3,819
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	3,612
13. Earned Premiums (Sc P-Pt 1)	1,317	994	298	670	561	292	1,548	1,050	2,419	3,612	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded At Year End (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior											
2. 1996	101	101	101	101	101	101	101	101	101	101	
3. 1997	X X X	17	17	17	17	17	17	17	17	17	
4. 1998	X X X	X X X	12	12	12	12	12	12	12	12	
5. 1999	X X X	X X X	X X X	(732)	(732)	(732)	(732)	(732)	(732)	(732)	
6. 2000	X X X	X X X	X X X	X X X	76	76	76	76	76	76	
7. 2001	X X X	X X X	X X X	X X X	X X X						
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14	14	14	
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	126	126
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	126
13. Earned Premiums (Sc P-Pt 1)	101	17	12	(732)	76			14		126	X X X

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

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	424,502			1,566,892		
2. Private Passenger Auto Liability/Medical	2,757,555	22	0.001	2,471,034		
3. Commercial Auto/Truck Liability/Medical	1,191,816	144,951	12.162	904,727	30,147	3.332
4. Workers' Compensation	9,914,757	3,271,448	32.996	4,119,675	1,014,064	24.615
5. Commercial Multiple Peril	1,266,785			1,207,153		
6. Medical Malpractice - Occurrence	(59)			4		
7. Medical Malpractice - Claims-made						
8. Special Liability	133,486			95,990		
9. Other Liability - Occurrence	2,710,178	270,851	9.994	680,800	32,161	4.724
10. Other Liabilities - Claims-made	373,717			180,837	2,976	1.646
11. Special Property	320,473			608,688		
12. Auto Physical Damage	45,696	823	1.801	1,664,415	901	0.054
13. Fidelity/Surety	100,566			200,783		
14. Other	7,570			198		
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	661,456	68,702	10.386	121,245	2,757	2.274
20. Products Liability - Claims-made	12,073			3,484	2,009	57.664
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	19,920,571	3,756,797	18.859	13,825,925	1,085,015	7.848

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,641,396	1,523,880	1,637,009	1,642,671	1,627,823	1,640,813	1,620,572	1,652,826	1,664,456	1,711,365
2. 1996	490,131	784,643	751,242	761,289	795,799	825,957	792,538	811,538	825,375	816,920
3. 1997	X X X	468,792	878,715	809,846	818,995	886,912	861,428	892,337	918,919	1,044,134
4. 1998	X X X	X X X	509,090	842,705	733,198	822,331	794,358	843,127	856,368	995,259
5. 1999	X X X	X X X	X X X	534,242	896,029	849,494	794,735	851,063	914,310	1,040,254
6. 2000	X X X	X X X	X X X	X X X	473,780	780,636	718,721	756,517	847,175	755,702
7. 2001	X X X	X X X	X X X	X X X	X X X	423,165	692,217	656,515	781,589	706,529
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	422,797	756,705	931,624	770,913
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	532,468	1,060,639	809,725
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	566,760	1,009,943
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	575,083

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	447,861	243,386	159,627	120,388	82,780	73,114	30,272	24,692	20,577	28,366
2. 1996	284,566	309,098	150,605	87,455	76,505	75,286	27,485	15,225	18,498	14,903
3. 1997	X X X	254,964	334,427	142,612	77,736	94,797	38,170	17,864	21,841	16,776
4. 1998	X X X	X X X	308,474	348,928	120,609	122,259	48,607	17,811	28,400	22,064
5. 1999	X X X	X X X	X X X	323,132	370,421	198,094	73,467	32,421	50,187	16,214
6. 2000	X X X	X X X	X X X	X X X	309,186	335,114	144,155	51,919	85,336	35,713
7. 2001	X X X	X X X	X X X	X X X	X X X	281,117	304,468	101,410	147,694	98,520
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	255,040	267,791	315,590	182,100
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	320,240	600,572	354,639
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	398,651	671,912
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	450,653

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	2,027,408	2,017,166	2,045,127	2,052,517	2,058,910	2,027,919	2,026,944	2,038,179	2,037,899	2,039,637
2. 1996	563,979	931,557	974,228	982,399	992,957	981,519	965,279	983,186	983,495	989,280
3. 1997	X X X	575,575	950,723	955,781	973,661	977,571	937,347	948,724	938,401	949,876
4. 1998	X X X	X X X	500,007	829,268	863,462	861,298	821,033	835,264	771,565	784,803
5. 1999	X X X	X X X	X X X	579,338	800,270	850,363	861,652	890,437	840,733	807,824
6. 2000	X X X	X X X	X X X	X X X	560,098	900,087	876,634	928,781	946,411	898,863
7. 2001	X X X	X X X	X X X	X X X	X X X	802,065	1,005,808	880,028	1,055,409	1,043,177
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	548,346	1,155,300	1,174,562	1,216,648
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	741,524	1,355,897	1,224,721
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	628,053	1,221,697
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	555,593

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	(30,779)	145,252	99,416	72,394	54,707	10,264	3,254	10,318	6,805	4,976
2. 1996	(102,681)	(24,557)	142,627	96,588	61,192	29,187	5,030	16,863	9,081	11,241
3. 1997	X X X	(32,345)	71,020	150,861	112,303	82,863	27,409	31,298	10,486	16,565
4. 1998	X X X	X X X	(15,805)	84,757	172,533	137,268	76,658	86,943	12,477	20,894
5. 1999	X X X	X X X	X X X	83,354	59,759	154,490	122,146	142,115	65,759	26,781
6. 2000	X X X	X X X	X X X	X X X	47,288	119,613	176,522	174,871	160,041	105,149
7. 2001	X X X	X X X	X X X	X X X	X X X	53,736	131,226	137,842	252,562	217,992
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	11,821	42,957	192,189	197,050
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47,387	55,476	120,085
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(23,367)	(8,701)
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(28,275)

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	424,502			1,566,892		
2. Private Passenger Auto Liability/Medical	2,757,555	22	0.001	2,471,034		
3. Commercial Auto/Truck Liability/Medical	1,191,816	144,951	12.162	904,727	30,147	3.332
4. Workers' Compensation	9,914,757	3,271,448	32.996	4,119,675	1,014,064	24.615
5. Commercial Multiple Peril	1,266,785			1,207,153		
6. Medical Malpractice - Occurrence	(59)			4		
7. Medical Malpractice - Claims-made						
8. Special Liability	133,486			95,990		
9. Other Liability - Occurrence	2,710,178	270,851	9.994	680,800	32,161	4.724
10. Other Liability - Claims-made	373,717			180,837	2,976	1.646
11. Special Property	320,473			608,688		
12. Auto Physical Damage	45,696	823	1.801	1,664,415	901	0.054
13. Fidelity/Surety	100,566			200,783		
14. Other	7,570			198		
15. International						
16. Reinsurance - Nonproportional Assumed Property	142,839			27,762		
17. Reinsurance - Nonproportional Assumed Liability	425,139			54,291		
18. Reinsurance - Nonproportional Assumed Financial Lines	2,376					
19. Products Liability - Occurrence	661,456	68,702	10.386	121,245	2,757	2.274
20. Products Liability - Claims-made	12,073			3,484	2,009	57.664
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	20,490,925	3,756,797	18.334	13,907,978	1,085,015	7.801

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	2,970	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906
2. 1996	3,714	3,650	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300
3. 1997	X X X	3,142	2,095	2,095	2,095	2,095	2,095	2,095	2,095	2,095
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	63									
2. 1996	323	350								
3. 1997	X X X	1,047								
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	2,085	2,086	2,086	2,086	2,086	2,086	2,086	2,086	2,086	2,086
2. 1996	4,084	4,343	4,343	4,343	4,343	4,343	4,343	4,343	4,343	4,343
3. 1997	X X X	5,770	6,565	6,565	6,565	6,565	6,565	6,565	6,565	6,565
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	63									
2. 1996	323	350								
3. 1997	X X X	1,047								
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior										
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X							
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior										
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X							
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

		1 Is Insurer Licen- sed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
			2 Direct Premiums Written	3 Direct Premiums Earned						
States, Etc.										
1. Alabama	AL	YES	125,229,511	121,237,520	(228,521)	70,613,469	95,793,133	273,250,971	239,038	
2. Alaska	AK	YES	63,438,943	63,112,695	36,955	28,268,603	38,726,346	115,911,909	4,211	
3. Arizona	AZ	YES	185,824,726	184,897,704	263,554	81,123,965	99,975,228	191,123,974	596,778	
4. Arkansas	AR	YES	68,339,252	68,596,926	121,738	30,113,828	48,704,116	122,652,368	104,010	
5. California	CA	YES	1,451,912,695	1,378,445,709	2,831,401	666,293,310	888,628,182	2,219,904,366	4,460,468	
6. Colorado	CO	YES	224,715,257	218,953,757	232,159	103,616,094	112,100,102	256,592,076	729,616	
7. Connecticut	CT	YES	431,022,461	418,961,049	1,271,171	227,562,657	261,374,403	534,346,365	2,144,869	
8. Delaware	DE	YES	125,153,948	120,984,156	208,196	54,180,602	96,597,998	167,836,083	453,320	
9. Dist. Columbia	DC	YES	40,586,285	39,342,854	(2,134)	15,516,504	5,058,406	76,656,817	70,547	
10. Florida	FL	YES	1,425,254,335	1,363,664,495	37,800,944	783,232,053	924,560,501	1,817,481,285	5,137,343	
11. Georgia	GA	YES	426,449,496	410,466,269	160,641	224,959,150	242,928,849	443,190,743	1,795,079	
12. Hawaii	HI	YES	66,773,197	69,100,105	(6,256)	23,918,975	36,776,940	48,829,116	283,684	
13. Idaho	ID	YES	88,720,432	79,977,156	4,672,609	48,970,561	54,944,320	93,507,561	196,264	8,265
14. Illinois	IL	YES	589,237,163	642,531,406	19,106	474,804,424	453,205,811	1,210,282,669	1,745,242	
15. Indiana	IN	YES	478,344,227	482,218,555	329,092	248,176,291	252,633,229	398,660,151	2,405,029	
16. Iowa	IA	YES	93,623,562	97,752,007	70,297	42,521,357	53,496,154	150,072,587	363,329	
17. Kansas	KS	YES	95,036,253	114,664,328	120,007	57,948,220	60,510,391	170,026,504	185,237	
18. Kentucky	KY	YES	278,889,514	275,062,451	204,220	140,262,395	172,050,127	458,076,760	994,894	
19. Louisiana	LA	YES	277,470,690	263,600,586	224,004	361,161,025	861,727,153	822,565,600	615,987	
20. Maine	ME	YES	158,762,697	156,217,237	11,302	71,586,730	74,275,494	159,347,680	1,033,043	
21. Maryland	MD	YES	264,226,744	258,247,420	226,906	131,133,646	128,706,432	320,505,254	1,222,265	
22. Massachusetts	MA	YES	701,988,297	685,877,742	166,793	418,491,541	511,110,206	1,023,204,806	6,345,235	
23. Michigan	MI	YES	326,315,825	334,923,495	611,399	151,154,462	200,067,838	552,952,223	1,465,911	
24. Minnesota	MN	YES	207,013,934	203,726,365	49,440	114,415,421	170,012,853	440,640,730	708,747	
25. Mississippi	MS	YES	89,080,852	88,816,997	67,516	65,149,555	(76,330,226)	224,253,380	61,273	
26. Missouri	MO	YES	261,320,980	251,680,908	131,796	142,582,692	134,974,393	274,944,232	869,699	
27. Montana	MT	YES	63,901,444	62,934,427	1,071,233	35,235,533	57,596,214	137,128,057	59,806	
28. Nebraska	NE	YES	64,674,440	62,271,024	39,921	29,531,808	42,502,131	97,625,392	118,084	
29. Nevada	NV	YES	117,737,077	117,158,783	70,967	48,181,447	71,996,518	102,987,825	364,906	
30. New Hampshire	NH	YES	267,717,048	271,301,942	328,226	127,146,496	156,598,404	295,713,188	1,401,407	
31. New Jersey	NJ	YES	1,131,965,799	1,169,215,379	5,950,334	600,443,006	826,264,705	1,886,992,081	8,333,867	
32. New Mexico	NM	YES	57,189,620	53,201,287	2,767	28,146,345	33,773,057	64,874,677	151,945	
33. New York	NY	YES	1,458,943,634	1,448,743,590	(3,737,159)	784,880,835	939,055,799	2,537,569,139	7,230,439	
34. No. Carolina	NC	YES	405,454,886	390,150,868	101,257	205,061,446	298,184,902	521,036,740	2,984,700	
35. No. Dakota	ND	YES	9,024,391	8,732,576	4,363	2,521,551	4,970,074	11,094,556	9,004	
36. Ohio	OH	YES	360,883,068	356,766,355	(16,547)	144,152,919	163,982,605	326,465,944	2,351,171	
37. Oklahoma	OK	YES	138,838,817	134,268,815	143,870	59,385,865	88,364,992	156,732,082	498,024	
38. Oregon	OR	YES	315,088,773	306,613,186	415,469	169,912,753	226,311,926	673,284,676	806,384	
39. Pennsylvania	PA	YES	788,984,481	784,484,171	71,185	430,973,008	460,423,956	1,175,982,094	4,459,462	
40. Rhode Island	RI	YES	106,064,756	101,103,814	4,701	51,336,519	65,752,666	134,088,576	624,382	
41. So. Carolina	SC	YES	177,074,597	176,082,460	181,047	82,938,957	102,222,740	209,127,411	401,879	
42. So. Dakota	SD	YES	11,826,258	12,086,662	6,529	5,116,175	4,626,546	32,941,769	18,249	
43. Tennessee	TN	YES	329,469,643	340,978,851	206,543	150,377,990	203,508,842	444,262,469	1,291,799	
44. Texas	TX	YES	796,712,665	772,056,559	1,404,029	336,373,564	527,520,852	1,264,280,441	2,899,457	
45. Utah	UT	YES	85,384,752	77,538,752	(6,716)	30,596,197	38,059,037	78,896,992	250,381	
46. Vermont	VT	YES	95,344,256	94,025,963	130,646	36,938,118	49,144,025	92,727,488	426,966	
47. Virginia	VA	YES	292,346,220	282,189,431	95,268	138,732,163	143,205,627	363,320,392	1,203,445	
48. Washington	WA	YES	222,810,444	217,531,292	(11,794)	106,955,023	139,020,510	178,682,409	774,944	
49. West Virginia	WV	YES	40,221,844	39,268,870	1,177	20,171,904	14,135,550	39,263,169	223,375	
50. Wisconsin	WI	YES	361,893,761	366,353,364	7,488,764	223,638,112	263,074,233	713,183,680	671,591	
51. Wyoming	WY	YES	23,528,288	23,042,458	515	7,902,994	9,626,983	10,807,570	79,546	
52. American Samoa	AS	NO								
53. Guam	GU	YES	224,500	152,464			(47,219)	59,334	(8)	
54. Puerto Rico	PR	YES	7,569,604	6,797,874	1	(2,796,369)	(2,334,510)	8,358,262		
55. U.S. Virgin Islands	VI	YES	1,809,136	2,044,554		3,825	2,112,587	3,215,243		
56. Canada	CN	YES	142,135,239	181,082,264	(328)	40,360,990	109,321,116	290,841,240		
57. Aggregate other alien	OT	X X X	138,227,117	147,729,468	(14,610)	35,259,336	(76,135,389)	398,759,722		
58. Totals	(a)	54	16,557,777,834	16,398,967,395	63,525,993	8,707,236,040	10,865,447,858	24,817,118,828	71,866,323	8,265

DETAILS OF WRITE-INS									
5701. Other alien	X X X	138,227,117	147,729,468	(14,610)	35,259,336	(76,135,389)	398,759,722		
5702.	X X X								
5703.	X X X								
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X								
5799. Totals (Lines 5701 through 5703 + 5798) (Line 57 above)	X X X	138,227,117	147,729,468	(14,610)	35,259,336	(76,135,389)	398,759,722		

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

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

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

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

Page 3 - Continuation
LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR LIABILITIES		
2304. Collateral held for securities loaned	397,893,616	124,330,366
2305.		
2306.		
2307.		
2308.		
2309.		
2310.		
2311.		
2312.		
2313.		
2314.		
2315.		
2316.		
2317.		
2318.		
2319.		
2320.		
2321.		
2322.		
2323.		
2324.		
2325.		
2397. Totals (Lines 2304 through 2325) (Page 3, Line 2398)	397,893,616	124,330,366
REMAINING WRITE-INS AGGREGATED AT LINE 27 FOR SPECIAL SURPLUS FUNDS		
2704.		
2705.		
2706.		
2707.		
2708.		
2709.		
2710.		
2711.		
2712.		
2713.		
2714.		
2715.		
2716.		
2717.		
2718.		
2719.		
2720.		
2721.		
2722.		
2723.		
2724.		
2725.		
2797. Totals (Lines 2704 through 2725) (Page 3, Line 2798)		
REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR OTHER THAN SPECIAL SURPLUS FUNDS		
3004.		
3005.		
3006.		
3007.		
3008.		
3009.		
3010.		
3011.		
3012.		
3013.		
3014.		
3015.		
3016.		
3017.		
3018.		
3019.		
3020.		
3021.		
3022.		
3023.		
3024.		
3025.		
3097. Totals (Lines 3004 through 3025) (Page 3, Line 3098)		

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identi- fication	Description	*	F o r e i g n	Bond CHAR	NAIC Desig- nation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
0199999	Subtotal-Issuer Obligations					3,684,718,791	X X X	3,626,538,234	3,578,140,524	3,665,312,142		(7,611,955)		(121,136)	X X X	X X X	X X X	46,323,919	133,193,779	X X X	X X X
0299999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					1,940,527,017	X X X	1,958,858,549	1,942,239,417	1,940,277,886		(535,938)			X X X	X X X	X X X	21,740,277	97,159,963	X X X	X X X
0399999	Subtotal-U.S. Governments					5,625,245,808	X X X	5,585,396,783	5,520,379,941	5,605,590,028		(8,147,893)		(121,136)	X X X	X X X	X X X	68,064,196	230,353,742	X X X	X X X
0499999	Subtotal-Issuer Obligations					428,575,342	X X X	507,962,515	482,589,080	493,063,198		(2,541,303)		12,038,458	X X X	X X X	X X X	5,093,015	22,193,273	X X X	X X X
1099999	Subtotal-All Other Governments					428,575,342	X X X	507,962,515	482,589,080	493,063,198		(2,541,303)		12,038,458	X X X	X X X	X X X	5,093,015	22,193,273	X X X	X X X
1199999	Subtotal-Issuer Obligations					1,677,167,710	X X X	1,683,104,699	1,683,620,702	1,678,559,161		2,171		257,951	X X X	X X X	X X X	17,730,769	17,769,917	X X X	X X X
1799999	Subtotal-States, Territories and Possessions					1,677,167,710	X X X	1,683,104,699	1,683,620,702	1,678,559,161		2,171		257,951	X X X	X X X	X X X	17,730,769	17,769,917	X X X	X X X
1899999	Subtotal-Issuer Obligations					1,775,565,635	X X X	1,786,785,022	1,785,530,000	1,775,524,848		(55,823)			X X X	X X X	X X X	20,319,772	18,670,880	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.					1,775,565,635	X X X	1,786,785,022	1,785,530,000	1,775,524,848		(55,823)			X X X	X X X	X X X	20,319,772	18,670,880	X X X	X X X
2599999	Subtotal-Issuer Obligations					947,911,564	X X X	961,422,666	946,440,716	946,837,507		(729,020)			X X X	X X X	X X X	17,352,741	50,065,089	X X X	X X X
2699999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					7,111,838,030	X X X	7,000,832,072	7,126,529,927	7,115,738,062		(257,471)		1,887,536	X X X	X X X	X X X	30,690,620	314,198,231	X X X	X X X
2799999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					88,577,541	X X X	88,334,617	88,029,522	88,157,251		(297,459)			X X X	X X X	X X X	452,207	5,250,194	X X X	X X X
2999999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					272,938	X X X	273,898	274,392	273,544		905			X X X	X X X	X X X	1,601	19,207	X X X	X X X
3199999	Subtotal-Special Revenue					8,148,600,073	X X X	8,050,863,253	8,161,274,557	8,151,006,364		(1,283,045)		1,887,536	X X X	X X X	X X X	48,497,169	369,532,721	X X X	X X X
3299999	Subtotal-Issuer Obligations					902,751,122	X X X	890,552,466	880,577,400	895,539,950	(2,522,125)	(3,619,827)		(207,665)	X X X	X X X	X X X	12,786,932	41,080,574	X X X	X X X
3899999	Subtotal-Public Utilities (Unaffiliated)					902,751,122	X X X	890,552,466	880,577,400	895,539,950	(2,522,125)	(3,619,827)		(207,665)	X X X	X X X	X X X	12,786,932	41,080,574	X X X	X X X

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identi- fication	Description	*	F o r e i g n	Bond CHAR	NAIC Desig- nation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
3999999	Subtotal-Issuer Obligations					7,084,003,841	X X X	7,127,803,787	7,046,016,497	7,062,605,879	(21,912,546)	(13,613,083)	148,561	(2,770,005)	X X X	X X X	X X X	115,133,788	348,670,190	X X X	X X X
4099999	Subtotal-Single Class Mortgage-Backed/Asset-Backed Securities					663,554,088	X X X	643,054,927	654,360,516	663,225,402		(329,052)			X X X	X X X	X X X	3,571,144	24,449,323	X X X	X X X
4199999	Subtotal-Defined Multi-Class Residential Mortgage-Backed Securities					35,592,267	X X X	36,754,419	35,507,384	35,528,171		6,987			X X X	X X X	X X X	150,826	2,777,876	X X X	X X X
4299999	Subtotal-Other Multi-Class Residential Mortgage-Backed Securities					25,560,161	X X X	25,930,878	25,711,742	25,584,375		(556)			X X X	X X X	X X X	101,280	1,844,220	X X X	X X X
4399999	Subtotal-Defined Multi-Class Commercial Mortgage-Backed Securities					132,453,428	X X X	128,108,250	124,972,865	131,713,485		(393,582)			X X X	X X X	X X X	610,504	6,581,064	X X X	X X X
4499999	Subtotal-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					142,138,566	X X X	142,681,137	147,392,959	141,398,115		(209,752)			X X X	X X X	X X X	762,964	8,181,483	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)					8,083,302,351	X X X	8,104,333,398	8,033,961,963	8,060,055,427	(21,912,546)	(14,539,038)	148,561	(2,770,005)	X X X	X X X	X X X	120,330,506	392,504,156	X X X	X X X
5499999	Total Bonds-Issuer Obligations					16,500,694,005	X X X	16,584,169,389	16,402,914,919	16,517,442,685	(24,434,671)	(28,168,840)	148,561	9,197,603	X X X	X X X	X X X	234,740,936	631,643,702	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities					9,715,919,135	X X X	9,602,745,548	9,723,129,860	9,719,241,350		(1,122,461)		1,887,536	X X X	X X X	X X X	56,002,041	435,807,517	X X X	X X X
5699999	Total Bonds-Defined Multi-Class Residential Mortgage-Backed Securities					124,169,808	X X X	125,089,036	123,536,906	123,685,422		(290,472)			X X X	X X X	X X X	603,033	8,028,070	X X X	X X X
5799999	Total Bonds-Other Multi-Class Residential Mortgage-Backed Securities					25,560,161	X X X	25,930,878	25,711,742	25,584,375		(556)			X X X	X X X	X X X	101,280	1,844,220	X X X	X X X
5899999	Total Bonds-Defined Multi-Class Commercial Mortgage-Backed Securities					132,726,366	X X X	128,382,148	125,247,257	131,987,029		(392,677)			X X X	X X X	X X X	612,105	6,600,271	X X X	X X X
5999999	Total Bonds-Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					142,138,566	X X X	142,681,137	147,392,959	141,398,115		(209,752)			X X X	X X X	X X X	762,964	8,181,483	X X X	X X X
6099999	Grand Total Bonds					26,641,208,041	X X X	26,608,998,136	26,547,933,643	26,659,338,976	(24,434,671)	(30,184,758)	148,561	11,085,139	X X X	X X X	X X X	292,822,359	1,092,105,263	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

[illegible]

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

CUSIP Identi- fication	Description	Codes		Number of Shares	Book/ Adjusted Carrying Value	Fair Value		Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				NAIC Market Indicator (a)	Date Acquired
		3	4			7	8		10	11	12	13	14	15	16		
6699999	Subtotal - Common Stock - Public Utilities				53,495,923	X X X	53,495,923	31,495,631	187,352	1,398,607		3,564,231	146,212	3,418,019		X X X	X X X
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies				111,676,606	X X X	111,676,606	55,315,207	133,348	3,051,504		4,250,288	5,577	4,244,711		X X X	X X X
6899999	Subtotal - Industrial and Miscellaneous				1,518,978,804	X X X	1,518,978,804	924,245,891	5,836,573	55,059,431		72,988,947	7,438,462	65,550,485		X X X	X X X
6999999	Subtotal - Parent, Subsidiaries and Affiliates				586,577,404	X X X	586,577,404	430,263,186	350,000	4,175,000		(82,948,385)	2,000,141	(84,948,526)	(107,001)	X X X	X X X
7099999	Subtotal - Mutual Funds				1,357,974	X X X	1,357,974	1,357,974								X X X	X X X
7199999	Subtotal - Money Market Mutal Funds					X X X										X X X	X X X
7299999	Total Common Stocks				2,272,086,711	X X X	2,272,086,711	1,442,677,889	6,507,273	63,684,542		(2,144,919)	9,590,392	(11,735,311)	(107,001)	X X X	X X X

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 353, the total \$ value (included in Column 8) of all such issues \$ 317,508,509.

Annual Statement for the year 2005 of the

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

SCHEDULE Z

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

Name of Company	NAIC Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
LIBERTY MUTUAL INSURANCE COMPANY	23043	04-1543470			COMBINED
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	04-1924000			COMBINED
MONTGOMERY MUTUAL INSURANCE COMPANY	14613	52-0424870			COMBINED
MERCHANTS AND BUSINESS MEN'S MUTUAL INSURANCE COMPANY	14486	23-0867770			COMBINED
EMPLOYERS INSURANCE COMPANY OF WAUSAU	21458	39-0264050			COMBINED
LIBERTY COUNTY MUTUAL INSURANCE COMPANY	19544	75-2447701			COMBINED
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.000	100.000	CONSOLIDATION
PEERLESS INSURANCE COMPANY	24198	02-0177030	100.000	100.000	CONSOLIDATION
LM INSURANCE CORPORATION	33600	04-3058504	100.000	100.000	CONSOLIDATION
THE FIRST LIBERTY INSURANCE CORPORATION	33588	04-3058503	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE COMPANY OF AMERICA	10377	36-4027414	100.000	100.000	CONSOLIDATION
LIBERTY NORTHWEST INSURANCE CORPORATION	41939	93-0824674	100.000	100.000	CONSOLIDATION
GOLDEN EAGLE INSURANCE CORPORATION	10836	33-0763205	100.000	100.000	CONSOLIDATION
SAN DIEGO INSURANCE COMPANY	10837	33-0763208	100.000	100.000	CONSOLIDATION
LIBERTY SURPLUS INSURANCE CORPORATION	10725	04-3390891	100.000	100.000	CONSOLIDATION
LIBERTY PERSONAL INSURANCE COMPANY	11746	38-1742556	100.000	100.000	CONSOLIDATION
COLORADO CASUALTY INSURANCE COMPANY	41785	84-0856682	100.000	100.000	CONSOLIDATION
BRIDGEFIELD EMPLOYERS INSURANCE COMPANY	10701	59-1835212	100.000	100.000	CONSOLIDATION
BRIDGEFIELD CASUALTY INSURANCE COMPANY	10335	59-3269531	100.000	100.000	CONSOLIDATION
WAUSAU GENERAL INSURANCE COMPANY	26425	36-2753986	100.000	100.000	CONSOLIDATION
WAUSAU UNDERWRITERS INSURANCE COMPANY	26042	39-1341459	100.000	100.000	CONSOLIDATION
WAUSAU BUSINESS INSURANCE COMPANY	26069	36-3522250	100.000	100.000	CONSOLIDATION
INDIANA INSURANCE COMPANY	22659	35-0410010	100.000	100.000	CONSOLIDATION
THE NETHERLANDS INSURANCE COMPANY	24171	02-0342937	100.000	100.000	CONSOLIDATION
EXCELSIOR INSURANCE COMPANY	11045	15-0302550	100.000	100.000	CONSOLIDATION
CONSOLIDATED INSURANCE COMPANY	22640	35-6018566	100.000	100.000	CONSOLIDATION
AMERICA FIRST INSURANCE COMPANY	12696	58-0953149	100.000	100.000	CONSOLIDATION
PEERLESS INDEMNITY INSURANCE COMPANY	18333	13-2919779	100.000	100.000	CONSOLIDATION
LIBERTY INSURANCE UNDERWRITERS INC.	19917	13-4916020	100.000	100.000	CONSOLIDATION
THE MIDWESTERN INDEMNITY COMPANY	23515	31-0978280	100.000	100.000	CONSOLIDATION
GLOBE AMERICAN CASUALTY COMPANY	11312	31-4386540	100.000	100.000	CONSOLIDATION
AMERICAN AMBASSADOR CASUALTY COMPANY	10073	36-2678778	100.000	100.000	CONSOLIDATION
HAWKEYE-SECURITY INSURANCE COMPANY	36919	39-1321384	100.000	100.000	CONSOLIDATION
NATIONAL INSURANCE ASSOCIATION	27944	35-1287317	100.000	100.000	CONSOLIDATION
MID-AMERICAN FIRE & CASUALTY COMPANY	23507	31-0978279	100.000	100.000	CONSOLIDATION
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	11041	74-2963323	100.000	100.000	CONSOLIDATION
NORTH PACIFIC INSURANCE COMPANY	23892	92-6029263	100.000	100.000	CONSOLIDATION
OREGON AUTOMOBILE INSURANCE COMPANY	23922	93-0241650	100.000	100.000	CONSOLIDATION
AMERICA FIRST LLOYDS INSURANCE COMPANY	11526	74-3038540	100.000	100.000	CONSOLIDATION
LM PROPERTY AND CASUALTY INSURANCE COMPANY	32352	22-2053189	100.000	100.000	CONSOLIDATION
LM PERSONAL INSURANCE COMPANY	36439	22-2227331	100.000	100.000	CONSOLIDATION
LM GENERAL INSURANCE COMPANY	36447	22-2227328	100.000	100.000	CONSOLIDATION



01112200527000100

INSURANCE EXPENSE EXHIBIT
FOR THE YEAR ENDED DECEMBER 31, 2005

(To Be Filed by April 1)

OF THE (Name) Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers
ADDRESS (City, State and Zip Code) 175 Berkeley Street, Boston, MA 02117
NAIC Group Code 0111 NAIC Company Code 01112
Federal Employer's Identification Number (FEIN) 00-0000000
Contact Person Douglas Link Title Sr Mgr, Financial Analysis
Telephone 617-574-5668

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

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

INTERROGATORIES

1.

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

1.1

Premiums Earned

[]

1.2

Losses Incurred

[]

1.3

Not Applicable

[X]

2.

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

2.1

Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2

\$

10,423,730

2.2

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

\$

300,697

2.3

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

\$

2.4

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

\$

3,545,316

2.5

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

\$

3.

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

3.1

Net Investment Income, Page 4, Line 9, Column 1

\$

1,618,042,976

3.2

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

\$

273,728,472

4.1

The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation?

YES [] NO [X]

4.2

Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? statement may be attached.

YES [] NO [X]

4.3

If yes, explain:

PART I - ALLOCATION TO EXPENSE GROUPS
(000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct	1,763,323					1,763,323
1.2 Reinsurance assumed	24,435					24,435
1.3 Reinsurance ceded	523,313					523,313
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,264,445					1,264,445
2. Commission and brokerage:						
2.1 Direct excluding contingent		1,025,104				1,025,104
2.2 Reinsurance assumed excluding contingent		165,019				165,019
2.3 Reinsurance ceded excluding contingent		719,370				719,370
2.4 Contingent - direct		210,046				210,046
2.5 Contingent - reinsurance assumed						
2.6 Contingent - reinsurance ceded		1,292				1,292
2.7 Policy and membership fees						
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		679,507				679,507
3. Allowances to managers and agents		1,364				1,364
4. Advertising	11,686	76,816	23,955		300	112,757
5. Boards, bureaus and associations	4,943	3,950	26,053		5	34,951
6. Surveys and underwriting reports	52	7,029	30,667			37,748
7. Audit of assureds' records	5	28	347			380
8. Salary related items:						
8.1 Salaries	642,811	740,734	526,251		118,758	2,028,554
8.2 Payroll taxes	33,944	35,195	58,527		4,988	132,654
9. Employee relations and welfare	109,128	115,684	187,614		3,737	416,163
10. Insurance	94,521	3,408	6,076		258	104,263
11. Directors' fees	9	19	280		2	310
12. Travel and travel items	41,765	50,205	51,439		1,105	144,514
13. Rent and rent items	41,441	43,921	72,721		1,289	159,372
14. Equipment	35,571	35,785	53,432		1,329	126,117
15. Cost or depreciation of EDP equipment and software	14,403	15,180	28,411		664	58,658
16. Printing and stationery	10,419	17,868	9,744		145	38,176
17. Postage, telephone and telegraph, exchange and express	26,582	47,412	31,231		(920)	104,305
18. Legal and auditing	5,348	10,356	14,243		5,810	35,757
19. Totals (Lines 3 to 18)	1,072,628	1,204,954	1,120,991		137,470	3,536,043
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 11,771				514,220		514,220
20.2 Insurance department licenses and fees				11,684		11,684
20.3 Gross guaranty association assessments				38,414		38,414
20.4 All other (excl. Fed. and foreign income and real estate)				33,148		33,148
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				597,466		597,466
21. Real estate expenses					32,573	32,573
22. Real estate taxes					6,196	6,196
23. Reimbursements by uninsured accident and health plans	X X X	X X X	X X X	X X X	X X X	X X X
24. Aggregate write-ins for miscellaneous operating expenses	39,062	95,016	18,022		9,377	161,477
25. TOTAL EXPENSES INCURRED	2,376,135	1,979,477	1,139,013	597,466	185,616	6,277,707

DETAILS OF WRITE-INS						
2401. Other expenses	39,062	95,016	18,022		9,377	161,477
2402.						
2403.						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Line 2401 through 2403 plus 2498) (Line 24 above)	39,062	95,016	18,022		9,377	161,477

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

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE			Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
			1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1	Fire		254,902	XXX	222,586	100.0	15		128,649	57.8	6,797	3.1	6,181	2.8	114,323	51.4	8,656	3.9	1,714	0.8	143,216	64.3	61,813	27.8
2.1	Allied Lines		102,634	XXX	96,012	100.0	5		126,644	131.9	5,477	5.7	3,975	4.1	71,205	74.2	4,603	4.8	1,679	1.7	53,888	56.1	27,439	28.6
2.2	Multiple Peril Crop			XXX		100.0					20													
2.3	Federal Flood		(1,630)	XXX	(1,719)	100.0			(983)	57.2	(42)	2.4	174	(10.1)	464	(27.0)	40	(2.3)	31	(1.8)	2,173	(126.4)	(8,614)	501.1
3.	Farmowners Multiple Peril		29,024	XXX	28,920	100.0			10,302	35.6	531	1.8	1,871	6.5	5,969	20.6	583	2.0	786	2.7	15,120	52.3	8,564	29.6
4.	Homeowners Multiple Peril		1,537,868	XXX	1,491,379	100.0	89		878,866	58.9	22,338	1.5	140,147	9.4	322,796	21.6	58,010	3.9	36,355	2.4	881,175	59.1	474,536	31.8
5.1	Commercial Multiple Peril (Non-Liability Portion)		585,225	XXX	573,016	100.0	112		294,376	51.4	14,411	2.5	40,343	7.0	206,191	36.0	31,301	5.5	18,214	3.2	329,504	57.5	169,343	29.6
5.2	Commercial Multiple Peril (Liability Portion)		621,930	XXX	571,680	100.0	112		263,895	46.2	125,008	21.9	50,251	8.8	696,583	121.8	261,857	45.8	52,637	9.2	278,329	48.7	192,710	33.7
6.	Mortgage Guaranty			XXX		100.0																		
8.	Ocean Marine		24,992	XXX	54,207	100.0	2		(10,372)	(19.1)	1,343	2.5	486	0.9	39,125	72.2	7,416	13.7	2,606	4.8	12,789	23.6	9,249	17.1
9.	Inland Marine		251,169	XXX	250,195	100.0	63		157,887	63.1	3,295	1.3	4,454	1.8	103,794	41.5	6,704	2.7	4,632	1.9	74,658	29.8	89,105	35.6
10.	Financial Guaranty			XXX		100.0																		
11.	Medical Malpractice	3		XXX	4	100.0			(39)	(975.0)			15	375.0	(63)	(1,575.0)	(7)	(175.0)	13	325.0			1	25.0
12.	Earthquake	36,201		XXX	37,947	100.0	2		(225)	(0.6)	(727)	(1.9)	(196)	(0.5)	799	2.1	(84)	(0.2)	(420)	(1.1)	18,024	47.5	9,693	25.5
13.	Group A&H (See Interrogatory 1)			XXX		100.0			605		17		(16)		3,713		66		220				(745,374)	
14.	Credit A&H			XXX		100.0																		
15.	Other A&H (See Interrogatory 1)	198		XXX	142	100.0			514	362.0	(2)	(1.4)	34	23.9	3,439	2,421.8	85	59.9	29	20.4	65	45.8	50	35.2
16.	Workers' Compensation	4,119,673		XXX	3,962,328	100.0	37,916	1.0	2,924,681	73.8	285,606	7.2	289,124	7.3	8,860,744	223.6	738,476	18.6	315,539	8.0	38,087	1.0	1,069,243	27.0
17.	Other Liability	861,635		XXX	818,692	100.0	338		538,383	65.8	465,448	56.9	92,442	11.3	2,186,130	267.0	762,513	93.1	135,261	16.5	335,302	41.0	168,976	20.6
18.	Products Liability	124,731		XXX	87,404	100.0	8		(82,752)	(94.7)	47,828	54.7	32,729	37.4	421,720	482.5	214,051	244.9	37,760	43.2	48,407	55.4	27,301	31.2
19.1, 19.2	Private Passenger Auto Liability	2,471,034		XXX	2,537,849	100.0	154		1,514,503	59.7	176,738	7.0	208,412	8.2	2,229,719	87.9	412,985	16.3	114,849	4.5	1,234,180	48.6	(699,442)	(27.6)
19.3, 19.4	Commercial Auto Liability	904,728		XXX	896,894	100.0	259		514,224	57.3	54,277	6.1	61,398	6.8	1,031,952	115.1	102,728	11.5	57,140	6.4	344,774	38.4	235,302	26.2
21.1	Private Passenger Auto Physical Damage	1,459,857		XXX	1,480,267	100.0	5,705	0.4	746,283	50.4	2,914	0.2	183,500	12.4	(32,805)	(2.2)	16,580	1.1	46,485	3.1	840,531	56.8	(228,046)	(15.4)
21.2	Commercial Auto Physical Damage	204,556		XXX	201,813	100.0	5		97,372	48.2	2,825	1.4	17,181	8.5	5,296	2.6	8,525	4.2	1,770	0.9	92,912	46.0	61,030	30.2
22.	Aircraft (all perils)	66,320		XXX	68,440	100.0	4		26,730	39.1	2,463	3.6	(38)	(0.1)	66,497	97.2	12,144	17.7	(230)	(0.3)	16,601	24.3	19,608	28.6
23.	Fidelity	4,557		XXX	3,329	100.0			2,724	81.8	228	6.8	201	6.0	10,178	305.7	1,773	53.3	631	19.0	2,345	70.4	46	1.4
24.	Surety	196,303		XXX	184,276	100.0	2,005	1.1	48,505	26.3	3,912	2.1	16,217	8.8	62,930	34.1	17,221	9.3	7,831	4.2	113,917	61.8	31,274	17.0
26.	Burglary and Theft	1,613		XXX	1,562	100.0			(3,289)	(210.6)	63	4.0	761	48.7	1,964	125.7	139	8.9	524	33.5	525	33.6	480	30.7
27.	Boiler and Machinery	4,603		XXX	3,933	100.0			4,179	106.3	(26)	(0.7)	(193)	(4.9)	5,554	141.2	456	11.6	(84)	(2.1)	2,175	55.3	1,397	35.5
28.	Credit			XXX		100.0			(1)						(141)								2	
29.	International			XXX		100.0									(1)									
30, 31, 32.	Reinsurance - Nonproportional Assumed	82,052		XXX	81,070	100.0	5		134,785	166.3	2,727	3.4	3,216	4.0	557,158	687.3	7,928	9.8	5,271	6.5	10,757	13.3	60,180	74.2
33.	Aggregate write-ins for Other Lines of Business			XXX		100.0																		
34.	TOTALS (Lines 1 through 33)		13,944,178	XXX	13,652,226	100.0	46,799	0.3	8,316,446	60.9	1,223,469	9.0	1,152,669	8.4	16,975,233	124.3	2,674,749	19.6	841,243	6.2	4,889,454	35.8	1,035,866	7.6

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

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

(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire	21,939	9.9	9,486	4.3	13,690	6.2	44,057	19.8	388	0.2	(7,840)	(3.5)	7,725	3.5	(115)	(0.1)	10,086	4.5	9,971	4.5
2.1 Allied Lines	13,066	13.6	3,050	3.2	5,027	5.2	10,465	10.9	(63)	(0.1)	(71,760)	(74.7)	3,998	4.2	(67,762)	(70.6)	4,359	4.5	(63,403)	(66.0)
2.2 Multiple Peril Crop											(20)		2		(18)				(18)	
2.3 Federal Flood	(9,212)	535.9	800	(46.5)	2,996	(174.3)	2,536	(147.5)	(5)	0.3	2,007	(116.8)	34	(2.0)	2,041	(118.7)	472	(27.5)	2,513	(146.2)
3. Farmowners Multiple Peril	5,149	17.8	454	1.6	1,765	6.1	2,297	7.9	(49)	(0.2)	6,502	22.5	606	2.1	7,108	24.6	2,091	7.2	9,199	31.8
4. Homeowners Multiple Peril	95,790	6.4	55,502	3.7	181,881	12.2	129,712	8.7	1,848	0.1	(11,098)	(0.7)	40,563	2.7	29,465	2.0	63,610	4.3	93,075	6.2
5.1 Commercial Multiple Peril (Non-Liability Portion)	99,557	17.4	16,711	2.9	61,483	10.7	65,728	11.5	884	0.2	(18,821)	(3.3)	18,201	3.2	(620)	(0.1)	26,026	4.5	25,406	4.4
5.2 Commercial Multiple Peril (Liability Portion)	113,900	19.9	15,573	2.7	37,381	6.5	48,356	8.5	2,036	0.4	(80,760)	(14.1)	46,641	8.2	(34,119)	(6.0)	30,186	5.3	(3,933)	(0.7)
6. Mortgage Guaranty																	65		65	
8. Ocean Marine	3,033	5.6	(157)	(0.3)	407	0.8	9,088	16.8	582	1.1	50,959	94.0	4,249	7.8	55,208	101.8	2,997	5.5	58,205	107.4
9. Inland Marine	12,156	4.9	8,388	3.4	6,939	2.8	22,761	9.1	47		34,299	13.7	4,398	1.8	38,697	15.5	7,831	3.1	46,528	18.6
10. Financial Guaranty																				
11. Medical Malpractice					188	4,700.0	167	4,175.0			(327)	(8,175.0)			(327)	(8,175.0)	2	50.0	(325)	(8,125.0)
12. Earthquake	3,451	9.1	1,024	2.7	2,565	6.8	5,903	15.6	(38)	(0.1)	26,112	68.8	462	1.2	26,574	70.0	1,303	3.4	27,877	73.5
13. Group A&H (See Interrogatory 1)			(1)				726		49		(1,282)		23,813		22,531		73		22,604	
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)	4	2.8	7	4.9			10	7.0	39	27.5	(386)	(271.8)	448	315.5	62	43.7	171	120.4	233	164.1
16. Workers' Compensation	(7,711)	(0.2)	303,518	7.7	244,155	6.2	343,252	8.7	(133,129)	(3.4)	(591,342)	(14.9)	504,515	12.7	(86,827)	(2.2)	237,829	6.0	151,002	3.8
17. Other Liability	(12,983)	(1.6)	28,205	3.4	48,391	5.9	111,007	13.6	7,060	0.9	(445,479)	(54.4)	142,010	17.3	(303,469)	(37.1)	75,822	9.3	(227,647)	(27.8)
18. Products Liability	(2,539)	(2.9)	3,970	4.5	9,839	11.3	14,661	16.8	(501)	(0.6)	63,159	72.3	38,432	44.0	101,591	116.2	16,623	19.0	118,214	135.3
19.1, 19.2 Private Passenger Auto Liability	111,114	4.4	50,604	2.0	346,311	13.6	104,445	4.1	1,821	0.1	27,389	1.1	168,890	6.7	196,279	7.7	143,970	5.7	340,249	13.4
19.3, 19.4 Commercial Auto Liability	62,953	7.0	25,251	2.8	64,203	7.2	74,979	8.4	2,099	0.2	41,449	4.6	75,753	8.4	117,202	13.1	45,284	5.0	162,486	18.1
21.1 Private Passenger Auto Physical Damage	68,758	4.6	61,485	4.2	252,186	17.0	74,661	5.0	4,255	0.3	89,030	6.0	3,997	0.3	93,027	6.3	54,578	3.7	147,605	10.0
21.2 Commercial Auto Physical Damage	27,705	13.7	4,900	2.4	19,263	9.5	22,225	11.0	(357)	(0.2)	9,980	4.9	3,895	1.9	13,875	6.9	7,628	3.8	21,503	10.7
22. Aircraft (all perils)	11,732	17.1	2,326	3.4	(425)	(0.6)	5,843	8.5	159	0.2	19,964	29.2	4,626	6.8	24,590	35.9	3,232	4.7	27,822	40.7
23. Fidelity	(1,655)	(49.7)	502	15.1	330	9.9	2,010	60.4	8	0.2	(1,003)	(30.1)	701	21.1	(302)	(9.1)	289	8.7	(13)	(0.4)
24. Surety	48,157	26.1	5,704	3.1	(39)	(0.0)	43,744	23.7	1,939	1.1	18,010	9.8	7,627	4.1	25,637	13.9	9,384	5.1	35,021	19.0
26. Burglary and Theft	99	6.3	28	1.8	107	6.9	39	2.5	(3)	(0.2)	3,751	240.1	214	13.7	3,965	253.8	145	9.3	4,110	263.1
27. Boiler and Machinery	134	3.4	131	3.3	1,324	33.7	283	7.2	(10)	(0.3)	(1,909)	(48.5)	174	4.4	(1,735)	(44.1)	179	4.6	(1,556)	(39.6)
28. Credit					3		1				(3)				(3)		16		13	
29. International																				
30, 31, 32. Reinsurance - Nonproportional Assumed	14,911	18.4	1				67	0.1	(962)	(1.2)	(75,604)	(93.3)	8,387	10.3	(67,217)	(82.9)	21,822	26.9	(45,395)	(56.0)
33. Aggregate write-ins for Other Lines of Business									(326)		(326)		5,047		4,721		4,180		8,901	
34. TOTALS (Lines 1 through 33)	679,508	5.0	597,462	4.4	1,299,970	9.5	1,139,023	8.3	(112,229)	(0.8)	(915,349)	(6.7)	1,115,408	8.2	200,059	1.5	770,253	5.6	970,312	7.1

DETAILS OF WRITE-INS																			
3301. Unallocated investment income										(326)		(326)		5,047		4,721		4,180	8,901
3302.																			
3303.																			
3398. Summary of remaining write-ins for Line 31 from overflow page																			
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)										(326)		(326)		5,047		4,721		4,180	8,901

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

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN	Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 58, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 58, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 58, Col. 7)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	336,851	XXX	293,930	100.0			203,259	69.2	8,139	2.8	6,014	2.0	180,190	61.3	9,980	3.4	1,321	0.4	155,892	53.0	108,731	37.0
2.1 Allied Lines	126,528	XXX	115,886	100.0			201,995	174.3	5,446	4.7	3,725	3.2	148,905	128.5	6,624	5.7	1,570	1.4	53,552	46.2	40,964	35.3
2.2 Multiple Peril Crop	83	XXX		100.0																		
2.3 Federal Flood	26,895	XXX	26,555	100.0			120,625	454.2	(42)	(0.2)	162	0.6	111,720	420.7	41	0.2	46	0.2	12,725	47.9	243	0.9
3. Farmowners Multiple Peril	29,708	XXX	29,598	100.0			10,577	35.7	497	1.7	1,853	6.3	7,578	25.6	584	2.0	904	3.1	15,140	51.2	6,167	20.8
4. Homeowners Multiple Peril	1,716,041	XXX	1,655,694	100.0			1,215,977	73.4	27,945	1.7	167,893	10.1	635,678	38.4	63,783	3.9	61,916	3.7	910,759	55.0	300,295	18.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	725,964	XXX	730,004	100.0	107		610,980	83.7	13,441	1.8	43,431	5.9	647,777	88.7	37,835	5.2	30,754	4.2	356,364	48.8	149,365	20.5
5.2 Commercial Multiple Peril (Liability Portion)	629,202	XXX	580,581	100.0	107		274,257	47.2	131,751	22.7	47,160	8.1	753,778	129.8	299,244	51.5	52,481	9.0	280,920	48.4	191,480	33.0
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	29,390	XXX	50,876	100.0			23,429	46.1	1,520	3.0	420	0.8	59,686	117.3	8,825	17.3	1,440	2.8	11,535	22.7	36,538	71.8
9. Inland Marine	334,804	XXX	333,439	100.0	51		220,600	66.2	4,242	1.3	3,459	1.0	185,868	55.7	11,812	3.5	4,495	1.3	86,646	26.0	32,562	9.8
10. Financial Guaranty		XXX		100.0																		
11. Medical Malpractice	3	XXX	4	100.0			(2,704)	(67,600.0)	(1,435)	(35,875.0)	10	250.0	900	22,500.0	(533)	(13,325.0)	21	525.0		2	50.0	
12. Earthquake	43,785	XXX	44,384	100.0			(349)	(0.8)	(43)	(0.1)	(201)	(0.5)	534	1.2	131	0.3	(346)	(0.8)	19,168	43.2	12,086	27.2
13. Group A&H (See Interrogatory 1)	1	XXX	1	100.0			922	92,200.0	16	1,600.0	(16)	(1,600.0)	12,112	1,211,200	65	6,500.0	448	44,800.0		1	100.0	
14. Credit A&H		XXX		100.0																		
15. Other A&H (See Interrogatory 1)	256	XXX	183	100.0			515	281.4	(15)	(8.2)	12	6.6	541	295.6	73	39.9	32	17.5	83	45.4	(11)	(6.0)
16. Workers' Compensation	5,068,470	XXX	4,992,043	100.0	56,432	1.1	3,662,606	73.4	327,663	6.6	285,438	5.7	12,496,471	250.3	837,968	16.8	302,638	6.1	392,405	7.9	898,195	18.0
17. Other Liability	1,457,452	XXX	1,448,455	100.0	270		1,227,580	84.8	749,882	51.8	113,659	7.8	4,427,036	305.6	1,427,768	98.6	139,708	9.6	640,313	44.2	214,030	14.8
18. Products Liability	198,369	XXX	203,340	100.0			(19,769)	(9.7)	179,466	88.3	42,389	20.8	878,170	431.9	496,113	244.0	38,495	18.9	77,133	37.9	32,922	16.2
19.1,19.2 Private Passenger Auto Liability	2,532,204	XXX	2,589,698	100.0	1		1,552,199	59.9	170,939	6.6	211,398	8.2	2,660,600	102.7	433,720	16.7	113,587	4.4	1,263,550	48.8	860,342	33.2
19.3,19.4 Commercial Auto Liability	1,041,243	XXX	1,036,980	100.0	149		488,815	47.1	54,030	5.2	61,322	5.9	1,372,674	132.4	145,193	14.0	56,172	5.4	406,991	39.2	299,646	28.9
21.1 Private Passenger Auto Physical Damage	1,728,711	XXX	1,741,654	100.0	5,033	0.3	888,556	51.0	2,194	0.1	217,481	12.5	(22,415)	(1.3)	16,842	1.0	47,332	2.7	854,925	49.1	603,453	34.6
21.2 Commercial Auto Physical Damage	210,841	XXX	209,041	100.0			99,168	47.4	2,475	1.2	16,039	7.7	9,071	4.3	9,300	4.4	1,991	1.0	94,209	45.1	57,750	27.6
22. Aircraft (all perils)	84,642	XXX	90,660	100.0			32,504	35.9	6,719	7.4	(38)	(0.0)	109,127	120.4	18,173	20.0	182	0.2	32,527	35.9	14,763	16.3
23. Fidelity	19,332	XXX	18,982	100.0			4,618	24.3	975	5.1	203	1.1	27,123	142.9	5,075	26.7	467	2.5	15,122	79.7	(964)	(5.1)
24. Surety	209,928	XXX	200,529	100.0	1,373	0.7	49,138	24.5	2,882	1.4	15,996	8.0	108,808	54.3	19,351	9.6	9,018	4.5	108,618	54.2	38,054	19.0
26. Burglary and Theft	1,169	XXX	1,118	100.0			255	22.8	40	3.6	848	75.8	1,499	134.1	121	10.8	358	32.0	522	46.7	245	21.9
27. Boiler and Machinery	5,903	XXX	5,332	100.0			(309)	(5.8)	(84)	(1.6)	(195)	(3.7)	3,684	69.1	449	8.4	(65)	(1.2)	2,646	49.6	2,183	40.9
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
33. Aggregate write-ins for Other Lines of Business		XXX		100.0																		
34. TOTALS (Lines 1 through 33)	16,557,775	XXX	16,398,967	100.0	63,523	0.4	10,865,444	66.3	1,688,643	10.3	1,238,462	7.6	24,817,115	151.3	3,848,537	23.5	864,965	5.3	5,791,745	35.3	3,899,042	23.8

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

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

(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	26,217	8.9	9,059	3.1	13,235	4.5	45,444	15.5	(1,047)	(0.4)	(18,484)	(6.3)
2.1 Allied Lines	13,518	11.7	3,249	2.8	5,122	4.4	10,564	9.1	(515)	(0.4)	(128,248)	(110.7)
2.2 Multiple Peril Crop												
2.3 Federal Flood	1,136	4.3	751	2.8	2,990	11.3	2,533	9.5	6		(101,594)	(382.6)
3. Farmowners Multiple Peril	5,153	17.4	441	1.5	1,178	4.0	1,946	6.6	(19)	(0.1)	7,934	26.8
4. Homeowners Multiple Peril	125,426	7.6	47,741	2.9	178,984	10.8	126,979	7.7	2,012	0.1	(233,239)	(14.1)
5.1 Commercial Multiple Peril (Non-Liability Portion)	119,549	16.4	18,120	2.5	60,756	8.3	65,145	8.9	(1,343)	(0.2)	(202,868)	(27.8)
5.2 Commercial Multiple Peril (Liability Portion)	114,702	19.8	15,342	2.6	40,608	7.0	51,640	8.9	(1,344)	(0.2)	(96,330)	(16.6)
6. Mortgage Guaranty												
8. Ocean Marine	2,490	4.9	142	0.3	407	0.8	8,925	17.5	(126)	(0.2)	13,417	26.4
9. Inland Marine	29,257	8.8	3,233	1.0	7,235	2.2	21,762	6.5	(2,231)	(0.7)	41,369	12.4
10. Financial Guaranty							2				(2)	
11. Medical Malpractice					74	1,850.0	67	1,675.0			3,992	99,800.0
12. Earthquake	3,663	8.3	998	2.2	2,469	5.6	5,817	13.1	(57)	(0.1)	31,973	72.0
13. Group A&H (See Interrogatory 1)							725	72,500.0	50	5,000.0	(1,596)	(159,600.0)
14. Credit A&H												
15. Other A&H (See Interrogatory 1)	16	8.7					266	145.4	(2)	(1.1)	(613)	(335.0)
16. Workers' Compensation	193,448	3.9	323,517	6.5	245,050	4.9	340,159	6.8	(34,885)	(0.7)	(477,155)	(9.6)
17. Other Liability	129,139	8.9	23,696	1.6	47,651	3.3	106,606	7.4	(4,468)	(0.3)	(954,496)	(65.9)
18. Products Liability	10,698	5.3	3,479	1.7	9,689	4.8	20,879	10.3	(1,150)	(0.6)	(44,641)	(22.0)
19.1,19.2 Private Passenger Auto Liability	127,960	4.9	64,384	2.5	345,612	13.3	102,118	3.9	(493)	(0.0)	14,594	0.6
19.3,19.4 Commercial Auto Liability	106,837	10.3	26,747	2.6	64,812	6.3	74,467	7.2	(2,950)	(0.3)	156,851	15.1
21.1 Private Passenger Auto Physical Damage	124,652	7.2	41,343	2.4	251,328	14.4	72,498	4.2	1,093	0.1	139,662	8.0
21.2 Commercial Auto Physical Damage	29,054	13.9	4,771	2.3	19,118	9.1	22,560	10.8	(506)	(0.2)	15,350	7.3
22. Aircraft (all perils)	18,114	20.0	2,317	2.6	(414)	(0.5)	5,502	6.1	(825)	(0.9)	25,131	27.7
23. Fidelity	4,874	25.7	279	1.5	330	1.7	1,978	10.4	(94)	(0.5)	5,631	29.7
24. Surety	48,642	24.3	5,670	2.8	(39)	(0.0)	42,956	21.4	(1,512)	(0.8)	32,399	16.2
26. Burglary and Theft	93	8.3	5	0.4	106	9.5	36	3.2	(11)	(1.0)	(276)	(24.7)
27. Boiler and Machinery	507	9.5	41	0.8	1,329	24.9	289	5.4	(14)	(0.3)	3,740	70.1
28. Credit			108								(108)	
29. International												
33. Aggregate write-ins for Other Lines of Business									(442)		(442)	
34. TOTAL (Lines 1 through 33)	1,235,145	7.5	595,433	3.6	1,297,630	7.9	1,131,863	6.9	(50,873)	(0.3)	(1,768,049)	(10.8)

DETAILS OF WRITE-INS												
3301. Unallocated investment income									(442)		(442)	
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. TOTALS (Lines 3301 thru 3303 plus 3398)(Line 33 above)									(442)		(442)	

OVERFLOW PAGE FOR WRITE-INS