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COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2004

OF THE CONDITION AND AFFAIRS OF THE

LUMBERMENS MUTUAL CASUALTY COMPANY

and its affiliated property and casualty insurers

NAIC Group Code 0108 NAIC Combined Company Code 01083

Mail Address 1 Kemper Drive (Street and Number or P.O. Box), Long Grove, IL 60049-0001 (City or Town, State and Zip Code)

Combined Statement Contact John Foster Snyder (Name) 847-320-3247 (Area Code) (Telephone Number) (Extension)

NAME OF COMPANIES INCLUDED IN THIS STATEMENT

Name of Company	NAIC Company Code	State of Domicile
American Manufacturers Mutual Insurance Company	30562	Illinois
American Motorists Insurance Company	22918	Illinois
Kemper Casualty Insurance Company	27138	Illinois
Kemper Lloyds Insurance Company	41351	Texas
Specialty Surplus Insurance Company	11622	Illinois
Universal Bonding Insurance Company	14770	New Jersey

Note: This annual statement contains combined data for the property and casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number ______
2. Date filed ______
3. Number of pages attached ______

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	1,664,364,751		1,664,364,751	1,842,088,523
2. Stocks (Schedule D):				
2.1 Preferred stocks	68,030		68,030	13,388,287
2.2 Common stocks	24,884,924		24,884,924	45,587,376
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,810,907		1,810,907	16,891,939
3.2 Other than first liens	24,560		24,560	255,711
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ encumbrances)			0	0
4.2 Properties held for the production of income (less $ encumbrances)			0	0
4.3 Properties held for sale (less $ encumbrances)	34,965,386		34,965,386	40,855,789
5. Cash ($ 245,728,353 , Schedule E, Part 1), cash equivalents ($ 1,046,163 , Schedule E, Part 2) and short-term investments ($ 800,508,837 , Schedule DA)	1,047,283,353		1,047,283,353	2,038,535,756
6. Contract loans, (including $ premium notes)			0	0
7. Other invested assets (Schedule BA)	30,348,255	1,304	30,346,951	83,506,355
8. Receivable for securities	2,405,798		2,405,798	3,287,363
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	2,806,155,964	1,304	2,806,154,660	4,084,397,099
11. Investment income due and accrued	16,525,875		16,525,875	16,535,507
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	185,634,676	78,074,458	107,560,218	161,102,687
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premium)	120,628,614	30,261,172	90,367,442	146,404,069
12.3 Accrued retrospective premium	112,646,968	4,809,459	107,837,509	157,818,346
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	388,806,865		388,806,865	373,238,445
13.2 Funds held by or deposited with reinsured companies	2,005,259		2,005,259	15,686,813
13.3 Other amounts receivable under reinsurance contracts			0	0
14. Amounts receivable relating to uninsured plans			0	0
15.1 Current federal and foreign income tax recoverable and interest thereon			0	0
15.2 Net deferred tax asset	847,891,886	847,891,886	0	0
16. Guaranty funds receivable or on deposit	30,510		30,510	536,878
17. Electronic data processing equipment and software	2,174,949		2,174,949	2,643,386
18. Furniture and equipment, including health care delivery assets ($)			0	0
19. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
20. Receivables from parent, subsidiaries and affiliates	0		0	0
21. Health care ($) and other amounts receivable			0	0
22. Other assets nonadmitted	0		0	0
23. Aggregate write-ins for other than invested assets	317,496,226	35,519,782	281,976,444	366,815,997
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	4,799,997,792	996,558,061	3,803,439,731	5,325,179,227
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
26. Total (Lines 24 and 25)	4,799,997,792	996,558,061	3,803,439,731	5,325,179,227
DETAILS OF WRITE-INS				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	0	0	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	274,484,971	35,519,782	238,965,189	310,457,848
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	317,496,226	35,519,782	281,976,444	366,815,997

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	2,020,796,962	3,130,139,819
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	81,073,829	67,420,641
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	745,323,545	741,522,109
4. Commissions payable, contingent commissions and other similar charges	1,476,794	9,219,645
5. Other expenses (excluding taxes, licenses and fees)	32,097,454	140,855,350
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	57,624,534	35,229,529
7.1 Current federal and foreign income taxes (including $ 94,610 on realized capital gains (losses))	30,306,594	28,235,653
7.2 Net deferred tax liability	7,598	5,640
8. Borrowed money $ and interest thereon $		0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 24,388,619 and including warranty reserves of $ 12,169,136)	43,142,930	117,175,485
10. Advance premiums		0
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		22,228,022
12. Ceded reinsurance premiums payable (net of ceding commissions)	21,185,156	6,147,231
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	(1,296,764)	27,055,788
14. Amounts withheld or retained by company for account of others	247,644,657	289,524,156
15. Remittances and items not allocated	58,502,234	69,487,545
16. Provision for reinsurance (Schedule F, Part 7)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	5,519,042	12,602,499
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates	14,361,703	24,802,395
20. Payable for securities	50,283	128
21. Liability for amounts held under uninsured accident and health plans		0
22. Capital Notes $ and interest thereon $		0
23. Aggregate write-ins for liabilities	263,779,285	391,101,627
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	3,621,595,836	5,112,753,262
25. Protected cell liabilities		0
26. Total liabilities (Lines 24 and 25)	3,621,595,836	5,112,753,262
27. Aggregate write-ins for special surplus funds	0	0
28. Common capital stock	0	0
29. Preferred capital stock		0
30. Aggregate write-ins for other than special surplus funds	3,000,000	3,000,000
31. Surplus notes	698,355,598	698,355,598
32. Gross paid in and contributed surplus	125,000,000	125,000,000
33. Unassigned funds (surplus)	(644,511,703)	(613,929,633)
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 $)		0
34.2 shares preferred (value included in Line 29 $)		0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	181,843,895	212,425,965
36. TOTALS (Page 2, Line 26, Col. 3)	3,803,439,731	5,325,179,227
DETAILS OF WRITE-INS		
2398. Summary of remaining write-ins for Line 23 from overflow page	7,940,399	117,245,756
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	263,779,285	391,101,627
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	3,000,000	3,000,000

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	60,106,752	912,751,326
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	(139,723,270)	272,189,757
3. Loss expenses incurred (Part 3, Line 25, Column 1)	356,446,029	(5,321,223)
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	75,068,815	504,172,487
5. Aggregate write-ins for underwriting deductions	(3,428,954)	8,485,516
6. Total underwriting deductions (Lines 2 through 5)	288,362,620	779,526,537
7. Net income of protected cells		0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(228,255,868)	133,224,789
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	71,008,506	134,947,635
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	6,077,428	(435,411,531)
11. Net investment gain or (loss) (Lines 9 + 10)	77,085,934	(300,463,896)
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 262,473 amount charged off $ 6,852,110)	(6,589,637)	(15,323,109)
13. Finance and service charges not included in premiums	26,784	1,435,722
14. Aggregate write-ins for miscellaneous income	21,360,748	(496,393,070)
15. Total other income (Lines 12 through 14)	14,797,895	(510,280,457)
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(136,372,039)	(677,519,564)
17. Dividends to policyholders	(49,931,358)	18,598,885
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(86,440,681)	(696,118,449)
19. Federal and foreign income taxes incurred	3,763,913	(38,195,355)
20. Net income (Line 18 minus Line 19) (to Line 22)	(90,204,594)	(657,923,094)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	212,425,966	1,029,423,640
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	(90,204,594)	(657,923,094)
23. Change in net unrealized capital gains or (losses)	3,063,905	13,210,808
24. Change in net unrealized foreign exchange capital gain (loss)	7,243,566	4,573,567
25. Change in net deferred income tax	35,209,473	155,358,560
26. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(14,525,700)	(272,646,414)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		90,695,200
28. Change in surplus notes		0
29. Surplus (contributed to) withdrawn from protected cells		0
30. Cumulative effect of changes in accounting principles		0
31. Capital changes:		
31.1. Paid in		(7,500,000)
31.2. Transferred from surplus (Stock Dividend)	0	0
31.3. Transferred to surplus		0
32. Surplus adjustments:		
32.1. Paid in		7,500,000
32.2. Transferred to capital (Stock Dividend)		0
32.3. Transferred from capital		(92,154,611)
33. Net remittances from or (to) Home Office		0
34. Dividends to stockholders	0	(125,000,000)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
36. Aggregate write-ins for gains and losses in surplus	28,631,279	66,888,310
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	(30,582,071)	(816,997,674)
38. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35)	181,843,895	212,425,966
DETAILS OF WRITE-INS		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	(3,428,954)	8,485,516
1498. Summary of remaining write-ins for Line 14 from overflow page	20,522,178	244,318,038
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	21,360,748	(496,393,070)
3698. Summary of remaining write-ins for Line 36 from overflow page	29,332,396	70,149,823
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	28,631,279	66,888,310

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	146,957,761	469,436,412
2. Net investment income	75,065,710	144,241,718
3. Miscellaneous income	17,654,792	(506,997,172)
4. Total (Lines 1 to 3)	239,678,263	106,680,958
5. Benefits and loss related payments	971,534,819	1,082,331,557
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	518,595,690	995,878,837
8. Dividends paid to policyholders	(79,500,716)	27,360,670
9. Federal and foreign income taxes paid (recovered) $ 0 net of tax on capital gains (losses)	1,693,363	(25,991,500)
10. Total (Lines 5 through 9)	1,412,323,156	2,079,579,564
11. Net cash from operations (Line 4 minus Line 10)	(1,172,644,893)	(1,972,898,606)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	798,886,887	2,411,966,002
12.2 Stocks	41,343,019	49,038,384
12.3 Mortgage loans	17,519,311	47,025,417
12.4 Real estate	0	36,337,105
12.5 Other invested assets	62,160,014	150,502,324
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	383,807	(15,000,020)
12.7 Miscellaneous proceeds	1,941,054	20,605,648
12.8 Total investment proceeds (Lines 12.1 to 12.7)	922,234,092	2,700,474,860
13. Cost of investments acquired (long-term only):		
13.1 Bonds	623,280,422	1,398,255,523
13.2 Stocks	1,944,703	223,632,834
13.3 Mortgage loans	0	4,349,116
13.4 Real estate	0	268,216
13.5 Other invested assets	27,206,632	68,908,015
13.6 Miscellaneous applications	356,940	161,029,571
13.7 Total investments acquired (Lines 13.1 to 13.6)	652,788,697	1,856,443,275
14. Net increase (or decrease) in policy loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	269,445,395	844,031,585
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	(4,228,659)	(133,361,692)
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities		0
16.5 Dividends to stockholders	(125,000,002)	125,000,000
16.6 Other cash provided (applied)	(208,824,247)	1,213,861,886
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(88,052,904)	955,500,194
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11 plus Line 15 plus Line 17)	(991,252,402)	(173,366,827)
19. Cash and short-term investments:		
19.1 Beginning of year	2,038,535,755	2,211,902,582
19.2 End of period (Line 18 plus Line 19.1)	1,047,283,353	2,038,535,755

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Lines of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,281,678	1,256,232	1,035,955	1,501,955
2.	Allied lines	2,756,904	1,972,591	1,413,531	3,315,964
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	2,669,319	1,530,020	1,339,667	2,859,672
5.	Commercial multiple peril	(1,314,481)	2,581,905	(2,249,581)	3,517,005
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	178,345	28,135	(2,851)	209,331
9.	Inland marine	(2,567,038)	4,310,233	662,158	1,081,037
10.	Financial guaranty	0	0	0	0
11.1	Medical malpractice - occurrence	66,560	2,166,034	2,129,942	102,652
11.2	Medical malpractice - claims-made	(32,073)	(1,784,741)	(2,129,943)	313,129
12.	Earthquake	(20,689)	89,382	86,817	(18,124)
13.	Group accident and health	1,400,538	0	0	1,400,538
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	2,729	0	0	2,729
16.	Workers' compensation	(25,786,803)	26,582,198	2,524,845	(1,729,450)
17.1	Other liability - occurrence	(6,157,267)	48,933,878	34,157,565	8,619,046
17.2	Other liability - claims-made	112,014	(4,365,154)	(12,290,192)	8,037,052
18.1	Products liability - occurrence	(6,940,276)	298,336	(601,398)	(6,040,542)
18.2	Products liability - claims-made	(8,037)	(65,278)	(65,279)	(8,036)
19.1,19.2	Private passenger auto liability	12,498,285	3,604,316	2,652,404	13,450,197
19.3,19.4	Commercial auto liability	6,402,092	6,517,010	6,269,737	6,649,365
21.	Auto physical damage	(3,224,009)	1,618,091	266,865	(1,872,783)
22.	Aircraft (all perils)	132,465	0	0	132,465
23.	Fidelity	(48,625)	509,702	115,519	345,558
24.	Surety	6,551,685	19,407,627	6,441,827	19,517,485
26.	Burglary and theft	15,988	10,534	11,749	14,773
27.	Boiler and machinery	12,560	4,565	0	17,125
28.	Credit	67,352	113,467	46,969	133,850
29.	International	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	3,274	3,274	0
31.	Reinsurance - Nonproportional Assumed Liability	(1,975,020)	1,853,128	1,323,350	(1,445,242)
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0
34.	TOTALS	(13,925,804)	117,175,485	43,142,930	60,106,751
	DETAILS OF WRITE-INS				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0

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	1,035,955				1,035,955
2.	Allied lines	1,439,571	(26,040)			1,413,531
3.	Farmowners multiple peril		0			0
4.	Homeowners multiple peril	1,339,667				1,339,667
5.	Commercial multiple peril	13,810,745	(16,060,326)			(2,249,581)
6.	Mortgage guaranty					0
8.	Ocean marine	219,014	(221,865)			(2,851)
9.	Inland marine	7,084,634	(6,422,476)			662,158
10.	Financial guaranty					0
11.1	Medical malpractice - occurrence	2,195,977	(66,035)			2,129,942
11.2	Medical malpractice - claims-made	(1,636,584)	(493,359)			(2,129,943)
12.	Earthquake	184,039	(97,222)			86,817
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation	25,250,286	(24,896,630)		2,171,189	2,524,845
17.1	Other liability - occurrence	25,277,046	8,880,519			34,157,565
17.2	Other liability - claims-made	(16,976,955)	4,686,763			(12,290,192)
18.1	Products liability - occurrence	(788,943)	187,545			(601,398)
18.2	Products liability - claims-made	(65,279)				(65,279)
19.1,19.2	Private passenger auto liability	2,732,126	(79,722)			2,652,404
19.3,19.4	Commercial auto liability	12,193,501	(5,923,764)			6,269,737
21.	Auto physical damage	2,099,084	(1,832,219)			266,865
22.	Aircraft (all perils)					0
23.	Fidelity	26,806	88,713			115,519
24.	Surety	2,181,181	4,260,646			6,441,827
26.	Burglary and theft	22,801	(11,052)			11,749
27.	Boiler and machinery	15,186	(15,186)			0
28.	Credit	(32,437)	79,406			46,969
29.	International	0				0
30.	Reinsurance - Nonproportional Assumed Property	3,274				3,274
31.	Reinsurance - Nonproportional Assumed Liability	115,740	1,207,610			1,323,350
32.	Reinsurance - Nonproportional Assumed Financial Lines					0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0
34.	TOTALS	77,726,435	(36,754,694)	0	2,171,189	43,142,930
35.	Accrued retrospective premiums based on experience					
36.	Earned but unbilled premiums					
37.	Balance (Sum of Line 34 through 36)					43,142,930
	DETAILS OF WRITE-INS					
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0

(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 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
1.	Fire	958,891	0	1,162,995	0	840,208	1,281,678
2.	Allied lines	310,168	0	2,367,846	(1)	(78,889)	2,756,904
3.	Farmowners multiple peril		0	11,781	0	11,781	0
4.	Homeowners multiple peril	1,958,883	(1)	2,154,200	(1)	1,443,764	2,669,319
5.	Commercial multiple peril	(6,209,279)	0	85,367	0	(4,809,431)	(1,314,481)
6.	Mortgage guaranty						0
8.	Ocean marine	261,255	0	0	1	82,909	178,345
9.	Inland marine	1,132,381	0	(4,272)	2	3,695,145	(2,567,038)
10.	Financial guaranty		0				0
11.1	Medical malpractice - occurrence	71,249	0	0	0	4,689	66,560
11.2	Medical malpractice - claims-made	(47,886)	0	(50,301)	0	(66,114)	(32,073)
12.	Earthquake	(36,521)	0	4,361	0	(11,471)	(20,689)
13.	Group accident and health	11,944,106	0	300,382	0	10,843,950	1,400,538
14.	Credit accident and health (group and individual)				0		0
15.	Other accident and health	15,110	0	115	0	12,496	2,729
16.	Workers' compensation	(2,153,286)	(648,352)	176,698	(340,267)	23,502,130	(25,786,803)
17.1	Other liability - occurrence	(7,455,992)	0	432,974	1,568	(867,319)	(6,157,267)
17.2	Other liability - claims-made	(549,669)	(1)	965,943	1	304,258	112,014
18.1	Products liability - occurrence	(3,551,949)	0	57,784	4,116	3,441,995	(6,940,276)
18.2	Products liability - claims-made	(26,790)	0	126,677	0	107,924	(8,037)
19.1,19.2	Private passenger auto liability	6,799,827	0	12,536,611	0	6,838,153	12,498,285
19.3,19.4	Commercial auto liability	(1,361,124)	(1)	9,163,509	(1,934)	1,402,226	6,402,092
21.	Auto physical damage	(1,722,445)	(1)	476,428	2,511	1,975,480	(3,224,009)
22.	Aircraft (all perils)		0	23,739	0	(108,726)	132,465
23.	Fidelity	(81,580)	1	0	0	(32,954)	(48,625)
24.	Surety	8,782,274	(1)	(135,035)	(1)	2,095,554	6,551,685
26.	Burglary and theft	(3,467)	0	18,963	(1)	(491)	15,988
27.	Boiler and machinery	17,176	0	8	0	4,624	12,560
28.	Credit	325,866	0	0	0	258,514	67,352
29.	International						0
30.	Reinsurance - Nonproportional Assumed Property	XXX	0	48,313	0	48,313	0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	(1,976,201)	809,251	0	808,070	(1,975,020)
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX					0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
34.	TOTALS	9,377,198	(2,624,557)	30,734,337	(334,006)	51,746,788	(13,925,804)
	DETAILS OF WRITE-INS						
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0

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

If yes: 1. The amount of such installment premiums $ ....

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $ ....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Previous 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	3,802,069	12,135,887	12,629,822	3,308,134	3,336,511	4,115,625	2,529,020	168.4
2.	Allied lines	1,204,155	(6,838,780)	(5,705,067)	70,442	307,579	2,164,467	(1,786,446)	(53.9)
3.	Farmowners multiple peril		150,305	150,305	0	(51,139)	4,161	(55,300)	0.0
4.	Homeowners multiple peril	37,941,281	625,068	31,724,776	6,841,573	10,513,929	15,476,914	1,878,588	65.7
5.	Commercial multiple peril	126,591,199	930,785	32,997,523	94,524,461	133,256,767	199,705,630	28,075,598	798.3
6.	Mortgage guaranty				0	0	0	0	0.0
8.	Ocean marine	2,494,368	189,601	2,910,937	(226,968)	2,384,635	(9,400,098)	11,557,765	5,521.3
9.	Inland marine	14,110,630	219,593	4,723,302	9,606,921	8,351,558	12,966,011	4,992,468	461.8
10.	Financial guaranty				0	0	0	0	0.0
11.1	Medical malpractice - occurrence	12,500	997	6,154	7,343	328,316	290,724	44,935	43.8
11.2	Medical malpractice - claims-made	1,567,896	572,099	1,075,486	1,064,509	4,285,253	4,586,507	763,255	243.8
12.	Earthquake	61,617	4,103	44,744	20,976	36,582	(1,783,854)	1,841,412	(10,160.1)
13.	Group accident and health	18,327,695	4,938,104	16,612,262	6,653,537	31,163,449	39,670,852	(1,853,866)	(132.4)
14.	Credit accident and health (group and individual)				0	0	0	0	0.0
15.	Other accident and health	872,430	12,188	(465,771)	1,350,389	(284,988)	1,693,646	(628,245)	(23,021.1)
16.	Workers' compensation	553,006,143	43,205,997	178,008,234	418,203,906	1,094,728,312	1,578,194,490	(65,262,272)	3,773.6
17.1	Other liability - occurrence	384,679,835	35,462,202	224,263,736	195,878,301	310,509,798	728,055,649	(221,667,550)	(2,571.8)
17.2	Other liability - claims-made	145,360,619	23,647,929	117,763,286	51,245,262	109,006,740	147,714,419	12,537,583	156.0
18.1	Products liability - occurrence	39,991,309	3,315,003	43,542,419	(236,107)	(73,267,363)	(101,888,986)	28,385,516	(469.9)
18.2	Products liability - claims-made	50,000	955,325	1,005,325	0	(17,563)	11,068,280	(11,085,843)	137,952.3
19.1,19.2	Private passenger auto liability	126,945,757	16,614,982	62,535,580	81,025,159	78,695,570	110,875,041	48,845,688	363.2
19.3,19.4	Commercial auto liability	141,600,825	10,960,340	85,235,796	67,325,369	90,160,946	182,087,753	(24,601,438)	(370.0)
21.	Auto physical damage	11,702,543	669,272	13,296,022	(924,207)	(1,440,042)	(609,308)	(1,754,941)	93.7
22.	Aircraft (all perils)		1,293,577	249,510	1,044,067	8,666,731	10,483,017	(772,219)	(583.0)
23.	Fidelity	5,683,441	1,918,586	6,248,998	1,353,029	(9,637)	1,299,990	43,402	12.6
24.	Surety	47,182,389	0	21,420,106	25,762,283	23,513,468	66,746,523	(17,470,772)	(89.5)
26.	Burglary and theft	170,678	1,464	10,032	162,110	6,780	41,601	127,289	861.6
27.	Boiler and machinery	(7,639,750)	11,963	(7,495,422)	(132,365)	404,454	1,094,129	(822,040)	(4,800.2)
28.	Credit	1,531,382	(2)	1,292,617	238,763	1,648,907	(1,082,632)	2,970,302	2,219.1
29.	International				0	0	0	0	0.0
30.	Reinsurance - Nonproportional Assumed Property	XXX	1,525,572	1,475,711	49,861	769,721	819,582	0	0.0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	78,754,737	73,943,555	4,811,182	183,791,696	125,749,692	62,853,186	(4,349.0)
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX			0	0	0	0	0.0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
34.	TOTALS	1,657,251,011	231,276,897	919,499,978	969,027,930	2,020,796,970	3,130,139,825	(140,314,925)	(233.4)
	DETAILS OF WRITE-INS								
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0.0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0.0

COMBINED STATEMENT FOR THE YEAR 2004 OF THE LUMBERMENS MUTUAL CASUALTY COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Reported Losses				Incurred But Not Reported			8	9
Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 +5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1. Fire	700,107	1,945,570	2,307,918	337,759	730,979	2,613,198	345,425	3,336,511	411,114
2. Allied lines	755,901	479,244	986,202	248,943	679,080	316,941	937,385	307,579	142,380
3. Farmowners multiple peril		429,706	429,706	0		(115,713)	(64,574)	(51,139)	(544)
4. Homeowners multiple peril	13,249,167	787,137	7,235,110	6,801,194	7,124,983	1,523,304	4,935,552	10,513,929	2,314,556
5. Commercial multiple peril	147,297,756	10,509,178	36,125,779	121,681,155	44,441,536	15,821,972	48,687,896	133,256,767	126,879,354
6. Mortgage guaranty				0				0	
8. Ocean marine	1,971,625	408,648	2,136,150	244,123	1,585,549	438,630	(116,333)	2,384,635	755,500
9. Inland marine	3,313,000	(29,314)	2,207,583	1,076,103	9,587,090	(29,880)	2,281,755	8,351,558	2,226,055
10. Financial guaranty				0				0	
11.1 Medical malpractice - occurrence	10,020	16,600	21,108	5,512	1,055,371	(14,976)	717,591	328,316	120,995
11.2 Medical malpractice - claims-made	3,098,891	980,197	2,212,005	1,867,083	5,602,469	(346,963)	2,837,336	4,285,253	1,469,771
12. Earthquake	63,022	42,337	(131,711)	237,070	6,470	(84,562)	122,396	36,582	(200,872)
13. Group accident and health	91,680,818	24,547,384	83,111,495	33,116,707	(3,384,091)	1,315,590	(115,243)	(a) 31,163,449	906,020
14. Credit accident and health (group and individual)				0				0	0
15. Other accident and health			49,143	(49,143)	(111,379)	(121,647)	2,819	(a) (284,988)	3,251
16. Workers' compensation	1,844,256,240	16,590,827	519,573,074	1,341,273,993	178,474,100	57,767,382	482,787,163	1,094,728,312	223,583,130
17.1 Other liability - occurrence	588,965,141	57,543,969	331,955,190	314,553,920	267,170,468	34,147,342	305,361,932	310,509,798	157,422,382
17.2 Other liability - claims-made	96,627,795	16,824,158	68,689,075	44,762,878	153,975,780	(3,029,414)	86,702,504	109,006,740	34,401,350
18.1 Products liability - occurrence	85,928,727	13,396,158	191,156,803	(91,831,918)	44,972,559	72,347	26,480,351	(73,267,363)	122,020,037
18.2 Products liability - claims-made	380,010	1,407,274	1,778,282	9,002	598,360	(426,531)	198,394	(17,563)	194,225
19.1,19.2 Private passenger auto liability	94,973,585	24,458,648	55,519,575	63,912,658	33,924,499	2,109,728	21,251,315	78,695,570	26,939,738
19.3,19.4 Commercial auto liability	122,594,305	12,292,311	72,363,088	62,523,528	56,407,203	18,310,631	47,080,416	90,160,946	20,663,987
21. Auto physical damage	497,735	292,495	536,273	253,957	(2,705,984)	1,007,546	(4,439)	(1,440,042)	(250,430)
22. Aircraft (all perils)	62,481,830	9,115,684	64,200,323	7,397,191	(2,315,825)	(662,171)	(4,247,536)	8,666,731	958,368
23. Fidelity	1,206,769	312,528	1,066,605	452,692	(435,442)	(2,176,330)	(2,149,443)	(9,637)	160,215
24. Surety	146,863,247	950,000	113,790,172	34,023,075	4,836,010	108,625	15,454,242	23,513,468	11,891,381
26. Burglary and theft	1,010	(16,475)	9	(15,474)	1,117	23,696	2,559	6,780	15,444
27. Boiler and machinery	18,193	6,150	(237,441)	261,784	283,707	4,653	145,690	404,454	149,669
28. Credit	643,934		507,103	136,831	5,956,282	506,284	4,950,490	1,648,907	125,152
29. International				0				0	
30. Reinsurance - Nonproportional Assumed Property	XXX	624,315	(48,516)	672,831	XXX	(2,019,501)	(2,116,391)	769,721	(5,714)
31. Reinsurance - Nonproportional Assumed Liability	XXX	190,479,882	90,275,447	100,204,435	XXX	286,342,798	202,755,537	183,791,696	12,027,038
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX			0	XXX			0	
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
34. TOTALS	3,307,578,828	384,394,611	1,647,815,550	2,044,157,889	808,460,891	413,402,979	1,245,224,789	2,020,796,970	745,323,552
DETAILS OF WRITE-INS									
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	167,850,428			167,850,428
1.2 Reinsurance assumed	5,333,485			5,333,485
1.3 Reinsurance ceded	(122,671,558)			(122,671,558)
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	295,855,471	0	0	295,855,471
2. Commission and brokerage:				
2.1 Direct excluding contingent		4,949,143		4,949,143
2.2 Reinsurance assumed excluding contingent		4,544,920		4,544,920
2.3 Reinsurance ceded excluding contingent		49,298,594		49,298,594
2.4 Contingent-direct				0
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	(39,804,531)	0	(39,804,531)
3. Allowances to managers and agents		299		299
4. Advertising		1,042		1,042
5. Boards, bureaus and associations	4,359	(218,581)		(214,222)
6. Surveys and underwriting reports		92,453		92,453
7. Audit of assureds' records		498,757		498,757
8. Salary and related items:				
8.1 Salaries	7,972,416	26,921,473	1,039,103	35,932,992
8.2 Payroll taxes	613,431	3,040,602	76,877	3,730,910
9. Employee relations and welfare	384,620	(37,542,397)	369,007	(36,788,770)
10. Insurance		37,182,601		37,182,601
11. Directors' fees		787,270		787,270
12. Travel and travel items	252,781	651,994	2,098	906,873
13. Rent and rent items	715,851	13,440,754		14,156,605
14. Equipment	34,866	969,026	523	1,004,415
15. Cost or depreciation of EDP equipment and software		4,318,111		4,318,111
16. Printing and stationery	147,093	897,097	26,731	1,070,921
17. Postage, telephone and telegraph, exchange and express	214,646	2,685,340	211,760	3,111,746
18. Legal and auditing	19,613	11,608,877	941,636	12,570,126
19. Totals (Lines 3 to 18)	10,359,676	65,334,718	2,667,735	78,362,129
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ (661,104)		22,206,118		22,206,118
20.2 Insurance department licenses and fees		853,647		853,647
20.3 Gross guaranty association assessments		(661,104)		(661,104)
20.4 All other (excluding federal and foreign income and real estate)		6,477,515		6,477,515
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	28,876,176	0	28,876,176
21. Real estate expenses			4,239,066	4,239,066
22. Real estate taxes			2,372,772	2,372,772
23. Reimbursements by uninsured accident and health plans			0	0
24. Aggregate write-ins for miscellaneous expenses	50,230,882	20,662,452	3,643,259	74,536,593
25. Total expenses incurred	356,446,029	75,068,815	12,922,832	(a) 444,437,676
26. Less unpaid expenses - current year	745,323,545	89,638,442	1,560,339	836,522,326
27. Add unpaid expenses - prior year	741,522,109	184,492,023	848,478	926,862,610
28. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	352,644,593	169,922,396	12,210,971	534,777,960
DETAILS OF WRITE-INS				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	50,230,882	20,662,452	3,643,259	74,536,593

(a) Includes management fees of $ 100,000 paid to affiliates and $ 0 paid to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 24,586,083	23,973,242
1.1	Bonds exempt from U.S. tax	(a) 63,518	32,268
1.2	Other bonds (unaffiliated)	(a) 37,628,884	34,791,072
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 687,403	687,403
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	224,916	223,964
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 677,363	648,996
4.	Real estate	(d) 5,390,673	5,523,556
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 11,765,210	15,130,906
7.	Derivative instruments	(f)	
8.	Other invested assets	1,638,868	1,641,878
9.	Aggregate write-ins for investment income	1,577,165	1,577,165
10.	Total gross investment income	84,240,083	84,230,450
11.	Investment expenses		(g) 12,922,832
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h) 299,112
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		0
16.	Total (Lines 11 through 15)		13,221,944
17.	Net Investment Income - (Line 10 minus Line 16)		71,008,506
	DETAILS OF WRITE-INS		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	1,577,165	1,577,165
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

(a) Includes $ 981,256 accrual of discount less $ 11,436,398 amortization of premium and less $ 3,131,825 paid for accrued interest on purchases.
(b) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued dividends on purchases.
(c) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.
(d) Includes $ 3,227,337 for company's occupancy of its own buildings; and excludes $ interest on encumbrances.
(e) Includes $ 1,743,111 accrual of discount less $ 1,769,981 amortization of premium and less $ 2,224,689 paid for accrued interest on purchases.
(f) Includes $ accrual of discount less $ amortization of premium.
(g) Includes $ investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ interest on surplus notes and $ interest on capital notes.
(i) Includes $ depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1.	U.S. Government bonds	2,049,460			2,049,460
1.1	Bonds exempt from U.S. tax	33,614			33,614
1.2	Other bonds (unaffiliated)	8,982,008	(2,782,034)	54,788	6,254,762
1.3	Bonds of affiliates				0
2.1	Preferred stocks (unaffiliated)	1,274,826	(1,000,000)	(1,931,665)	(1,656,839)
2.11	Preferred stocks of affiliates				0
2.2	Common stocks (unaffiliated)	6,740,044	(6,994)	(3,995,405)	2,737,645
2.21	Common stocks of affiliates	3,478,179	(5,191,568)	6,008,190	4,294,801
3.	Mortgage loans	212,674	1,994,453		2,207,127
4.	Real estate		(5,890,402)		(5,890,402)
5.	Contract loans				0
6.	Cash, cash equivalents and short-term investments	(183,121)	393,076	78,566	288,521
7.	Derivative instruments				0
8.	Other invested assets	0	(3,633,711)	(208,783)	(3,842,494)
9.	Aggregate write-ins for capital gains (losses)	0	(393,076)	2,310,535	1,917,459
10.	Total capital gains (losses)	22,587,684	(16,510,256)	2,316,226	8,393,654
	DETAILS OF WRITE-INS				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	(393,076)	2,310,535	1,917,459

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	966,229,699	963,953,787	969,319,768	954,209,944
	2. Canada	76,521	81,569	78,439	75,000
	3. Other Countries	1,953,290	1,946,557	1,849,576	1,940,000
	4. Totals	968,259,510	965,981,913	971,247,783	956,224,944
States, Territories and Possessions (Direct and guaranteed)	5. United States	151,751	150,114	151,751	150,000
	6. Canada	9,984,673	10,074,737	10,687,520	9,825,000
	7. Other Countries	0	0	0	0
	8. Totals	10,136,424	10,224,851	10,839,271	9,975,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	0	0	0	0
	10. Canada	0	0	0	0
	11. Other Countries	0	0	0	0
	12. Totals	0	0	0	0
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	207,058,985	210,259,446	210,064,471	203,087,622
	14. Canada	0	0	0	0
	15. Other Countries	0	0	0	0
	16. Totals	207,058,985	210,259,446	210,064,471	203,087,622
Public Utilities (unaffiliated)	17. United States	25,882,032	25,889,585	26,885,095	23,500,000
	18. Canada	0	0	0	0
	19. Other Countries	0	0	0	0
	20. Totals	25,882,032	25,889,585	26,885,095	23,500,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	432,939,862	404,477,239	435,498,429	432,271,248
	22. Canada	0	0	0	0
	23. Other Countries	20,087,938	20,150,848	20,436,381	14,745,000
	24. Totals	453,027,800	424,628,087	455,934,810	447,016,248
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. **Total Bonds**	1,664,364,751	1,636,983,882	1,674,971,430	1,639,803,814
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States	0	0	0	
	28. Canada	0	0	0	
	29. Other Countries	0	0	0	
	30. Totals	0	0	0	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	0	0	0	
	32. Canada	0	0	0	
	33. Other Countries	0	0	0	
	34. Totals	0	0	0	
Industrial and Miscellaneous (unaffiliated)	35. United States	68,030	105,623	92,695	
	36. Canada	0	0	0	
	37. Other Countries	0	0	0	
	38. Totals	68,030	105,623	92,695	
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	
	40. **Total Preferred Stocks**	68,030	105,623	92,695	
COMMON STOCKS Public Utilities (unaffiliated)	41. United States	0	0	0	
	42. Canada	0	0	0	
	43. Other Countries	0	0	0	
	44. Totals	0	0	0	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	743,699	743,699	743,699	
	46. Canada	0	0	0	
	47. Other Countries	0	0	0	
	48. Totals	743,699	743,699	743,699	
Industrial and Miscellaneous (unaffiliated)	49. United States	1,643,553	1,643,553	1,633,596	
	50. Canada	77,194	77,194	33,739	
	51. Other Countries	0	0	0	
	52. Totals	1,720,747	1,720,747	1,667,335	
Parent, Subsidiaries and Affiliates	53. Totals	22,420,478	22,420,478	23,142,143	
	54. **Total Common Stocks**	24,884,924	24,884,924	25,553,177	
	55. **Total Stocks**	24,952,954	24,990,547	25,645,872	
	56. **Total Bonds and Stocks**	1,689,317,705	1,661,974,429	1,700,617,302	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Not Selected For Printing

1. Book/adjusted carrying value of bonds and stocks, prior year
2. Cost of bonds and stocks acquired, Column 7, Part 3
3. Increase (decrease) by adjustment:
   - 3.1 Columns 12 + 13 - 14, Part 1
   - 3.2 Column 18, Part 2, Sec. 1
   - 3.3 Column 15, Part 2, Sec. 2
   - 3.4 Column 14, Part 4
4. Total gain (loss), Col. 19, Part 4
5. Deduct consideration for bonds and stocks disposed of Column 7, Part 4
6. Foreign Exchange Adjustment:
   - 6.1 Column 15, Part 1
   - 6.2 Column 19, Part 2, Sec. 1
   - 6.3 Column 16, Part 2, Sec. 2
   - 6.4 Column 15, Part 4
7. Book/adjusted carrying value at end of current period
8. Total valuation allowance
9. Subtotal (Lines 7 plus 8)
10. Total nonadmitted amounts
11. Statement value of bonds and stocks, current period

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	493,356,330	494,680,292	221,833,647	1,550,827	18,642,896	1,230,063,992	49.9	655,386,382	17.0	1,230,063,990	0
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	493,356,330	494,680,292	221,833,647	1,550,827	18,642,896	1,230,063,992	49.9	655,386,382	17.0	1,230,063,990	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	68,747,092	1,053,717	0	0	0	69,800,809	2.8	67,440,762	1.9	69,800,809	0
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	68,747,092	1,053,717	0	0	0	69,800,809	2.8	67,440,762	1.9	69,800,809	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	9,906,694	0	77,979	151,751	0	10,136,424	0.4	11,964,609	0.4	10,136,423	0
3.2 Class 2	0	0	0	0	0	0	0.0	116,727	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	9,906,694	0	77,979	151,751	0	10,136,424	0.4	12,081,336	0.4	10,136,423	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	96,658,815	30,624,582	44,451,487	24,124,868	11,199,233	207,058,985	8.4	616,189,612	16.5	207,058,985	0
5.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	96,658,815	30,624,582	44,451,487	24,124,868	11,199,233	207,058,985	8.4	616,189,612	16.5	207,058,985	0

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	4,998,940	18,111,749	2,771,343	0	0	25,882,032	1.1	24,013,874	0.7	25,882,032	0
6.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
6.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	4,998,940	18,111,749	2,771,343	0	0	25,882,032	1.1	24,013,874	0.7	25,882,032	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	470,788,166	57,925,930	9,532,202	9,294,882	322,058,206	869,599,386	35.3	2,130,709,668	61.7	557,285,259	312,314,127
7.2 Class 2	27,086,685	19,348,054	204,417	0	0	46,639,156	1.9	47,540,759	1.4	46,639,156	0
7.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Class 5	0	0	0	0	0	0	0.0	11,373,516	0.3	0	0
7.6 Class 6	0	0	0	0	5,692,807	5,692,807	0.2	428,000	0.0	5,692,807	0
7.7 Totals	497,874,851	77,273,984	9,736,619	9,294,882	327,751,013	921,931,349	37.4	2,190,051,943	63.5	609,617,222	312,314,127
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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)
10. Total Bonds Current Year											
10.1 Class 1	1,144,456,037	602,396,270	278,666,658	35,122,328	351,900,335	2,412,541,628	97.9	XXX	XXX	2,100,227,498	312,314,127
10.2 Class 2	27,086,685	19,348,054	204,417	0	0	46,639,156	1.9	XXX	XXX	46,639,156	0
10.3 Class 3	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Class 4	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6	0	0	0	0	5,692,807	(c) 5,692,807	0.2	XXX	XXX	5,692,807	0
10.7 Totals	1,171,542,722	621,744,324	278,871,075	35,122,328	357,593,142	(b) 2,464,873,591	100.0	XXX	XXX	2,152,559,461	312,314,127
10.8 Line 10.7 as a % of Col. 6	47.5	25.2	11.3	1.4	14.5	100.0	XXX	XXX	XXX	87.3	12.7
11. Total Bonds Prior Year											
11.1 Class 1	2,008,476,192	692,440,972	374,567,415	67,423,765	362,796,562	XXX	XXX	3,505,704,906	98.2	3,230,807,266	274,897,640
11.2 Class 2	16,590,150	30,745,631	204,978	116,727	0	XXX	XXX	47,657,486	1.4	32,120,346	15,537,140
11.3 Class 3	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5	91,784	8,286,769	2,994,964	0	0	XXX	XXX	(c) 11,373,516	0.3	11,373,516	0
11.6 Class 6	0	0	320,000	0	108,000	XXX	XXX	(c) 428,000	0.0	428,000	0
11.7 Totals	2,025,158,126	731,473,372	378,087,356	67,540,492	362,904,562	XXX	XXX	(b) 3,565,163,908	100.0	3,274,729,129	290,434,780
11.8 Line 11.7 as a % of Col. 8	56.8	20.2	10.2	1.9	10.8	XXX	XXX	100.0	XXX	91.2	8.8
12. Total Publicly Traded Bonds											
12.1 Class 1	1,144,456,036	602,396,270	278,666,658	35,122,327	39,586,208	2,100,227,499	85.2	3,230,807,266	89.9	2,100,227,499	XXX
12.2 Class 2	27,086,685	19,348,054	204,417	0	0	46,639,156	1.9	32,120,346	1.0	46,639,156	XXX
12.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Class 5	0	0	0	0	0	0	0.0	11,373,516	0.3	0	XXX
12.6 Class 6	0	0	0	0	5,692,807	5,692,807	0.2	428,000	0.0	5,692,807	XXX
12.7 Totals	1,171,542,721	621,744,324	278,871,075	35,122,327	45,279,015	2,152,559,462	87.3	3,274,729,129	91.2	2,152,559,462	XXX
12.8 Line 12.7 as a % of Col. 6	54.4	28.9	13.0	1.6	2.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	47.5	25.2	11.3	1.4	1.8	87.3	XXX	XXX	XXX	87.3	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	0	0	0	0	312,314,127	312,314,127	12.7	274,897,640	8.3	XXX	312,314,127
13.2 Class 2	0	0	0	0	0	0	0.0	15,537,140	0.5	XXX	0
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	312,314,127	312,314,127	12.7	290,434,780	8.8	XXX	312,314,127
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	100.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	12.7	12.7	XXX	XXX	XXX	XXX	12.7

(a) Includes $ 1,559,914 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $ 0 current year, $ 15,999,517 prior year of bonds with Z designations and $ 0 , current year, $ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes $ 0 current year, $ 11,373,516 prior year of bonds with 5* designations and $ 5,584,807 , 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	491,197,051	492,728,939	221,672,744	1,539,684	18,642,839	1,225,781,257	49.7	637,765,424	16.7	1,225,781,255	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,159,279	1,951,353	160,902	11,143	58	4,282,735	0.2	17,620,958	0.3	4,282,735	0
1.7 Totals	493,356,330	494,680,292	221,833,646	1,550,827	18,642,897	1,230,063,992	49.9	655,386,382	17.0	1,230,063,990	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	68,747,092	1,053,717	0	0	0	69,800,809	2.8	67,440,762	1.9	69,800,809	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	68,747,092	1,053,717	0	0	0	69,800,809	2.8	67,440,762	1.9	69,800,809	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	9,906,694	0	77,979	151,751	0	10,136,424	0.4	12,081,336	0.4	10,136,423	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	9,906,694	0	77,979	151,751	0	10,136,424	0.4	12,081,336	0.4	10,136,423	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	0	669,750	44,050,917	6,098,281	0	50,818,948	2.1	221,034,949	5.7	50,818,948	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	9,578,578	6,823,995	295,112	5,750	1	16,703,436	0.7	63,022,958	1.1	16,703,435	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	87,080,238	23,130,836	105,458	18,020,837	11,199,232	139,536,601	5.7	332,131,706	9.7	139,536,603	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	96,658,816	30,624,581	44,451,487	24,124,868	11,199,233	207,058,985	8.4	616,189,612	16.5	207,058,986	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	4,998,940	18,111,749	2,771,343	0	0	25,882,032	1.1	24,013,874	0.7	25,882,032	0
6.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	4,998,940	18,111,749	2,771,343	0	0	25,882,032	1.1	24,013,874	0.7	25,882,032	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	493,532,591	71,245,156	3,944,263	8,569,061	322,166,206	899,457,277	36.5	2,113,903,854	61.4	587,143,149	312,314,127
7.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined	0	0	0	0	0	0	0.0	2,310,208	0.1	0	0
7.4 Other	78,202	403,622	792,356	725,821	0	2,000,001	0.1	14,658,971	0.4	2,000,000	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Other	4,264,058	5,625,206	5,000,000	0	5,584,807	20,474,071	0.8	59,178,911	1.6	20,474,072	0
7.7 Totals	497,874,851	77,273,984	9,736,619	9,294,882	327,751,013	921,931,349	37.4	2,190,051,943	63.5	609,617,221	312,314,127
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,068,382,368	583,809,311	272,517,246	16,358,777	340,809,045	2,281,876,747	92.6	XXX	XXX	1,969,562,616	312,314,127
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	11,737,857	8,775,348	456,014	16,893	59	20,986,171	0.9	XXX	XXX	20,986,170	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	87,080,238	23,130,836	105,458	18,020,837	11,199,232	139,536,601	5.7	XXX	XXX	139,536,603	0
10.4 Other	78,202	403,622	792,356	725,821	0	2,000,001	0.1	XXX	XXX	2,000,000	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	4,264,058	5,625,206	5,000,000	0	5,584,807	20,474,071	0.8	XXX	XXX	20,474,072	0
10.7 Totals	1,171,542,723	621,744,323	278,871,074	35,122,328	357,593,143	2,464,873,591	100.0	XXX	XXX	2,152,559,461	312,314,127
10.8 Line 10.7 as a % of Col. 6	47.5	25.2	11.3	1.4	14.5	100.0	XXX	XXX	XXX	87.3	12.7
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,857,792,374	510,224,502	363,738,010	42,573,987	301,911,324	XXX	XXX	3,076,240,198	86.8	2,785,805,418	290,434,780
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	47,182,178	32,102,724	1,319,049	39,854	114	XXX	XXX	80,643,917	1.4	80,643,917	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	102,043,769	150,589,930	979,086	19,836,000	60,993,127	XXX	XXX	334,441,913	9.8	334,441,913	0
11.4 Other	6,713,094	6,364,232	695,717	885,928	0	XXX	XXX	14,658,971	0.4	14,658,971	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	11,426,709	32,191,984	11,355,494	4,204,723	0	XXX	XXX	59,178,911	1.6	59,178,911	0
11.7 Totals	2,025,158,126	731,473,372	378,087,356	67,540,492	362,904,562	XXX	XXX	3,565,163,908	100.0	3,274,729,129	290,434,780
11.8 Line 11.7 as a % of Col. 8	56.8	20.2	10.2	1.9	10.8	XXX	XXX	100.0	XXX	91.2	8.8
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,068,382,366	583,809,311	272,517,247	16,358,777	28,494,917	1,969,562,618	79.9	2,785,805,418	78.0	1,969,562,618	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	11,737,856	8,775,347	456,015	16,892	59	20,986,169	0.9	80,643,917	1.4	20,986,169	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	87,080,238	23,130,836	105,458	18,020,837	11,199,232	139,536,601	5.7	334,441,913	9.8	139,536,601	XXX
12.4 Other	78,202	403,622	792,356	725,821	0	2,000,001	0.1	14,658,971	0.4	2,000,001	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	4,264,058	5,625,206	5,000,000	0	5,584,807	20,474,071	0.8	59,178,911	1.6	20,474,071	XXX
12.7 Totals	1,171,542,720	621,744,322	278,871,076	35,122,327	45,279,015	2,152,559,460	87.3	3,274,729,129	91.2	2,152,559,460	XXX
12.8 Line 12.7 as a % of Col. 6	54.4	28.9	13.0	1.6	2.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	47.5	25.2	11.3	1.4	1.8	87.3	XXX	XXX	XXX	87.3	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	0	0	0	0	312,314,127	312,314,127	12.7	290,434,780	8.8	XXX	312,314,127
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	312,314,127	312,314,127	12.7	290,434,780	8.8	XXX	312,314,127
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	100.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	12.7	12.7	XXX	XXX	XXX	XXX	12.7

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On 6	7	8	9	10	11	12	13	14
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 +7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
0199999 - Total - Affiliates - U.S. Intercompany Pooling				(32,888)	0	0	0		0	0	0		
0299999 - Total - Affiliates - U.S. Non-Pool				32,239	(2,954)	(3,483)	(6,437)		65	0	(3,510)		
0399999 - Total - Affiliates - Other (Non-U.S.)				(1,976)		5,297	5,297		39	328			
0499999 - Total - Affiliates				(2,625)	(2,954)	1,814	(1,140)		104	328	(3,510)		
0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000				328	(2,320)	523	(1,797)	0	796	377	75		0
0599999 - Total - Other U.S. Unaffiliated Insurers				3,033	60,013	275,322	335,335		(26)	4,289	1,509		
0699998 - Pools and Associations - Reins Col 8 < 100,000				2,563	93	671	764	0	80	1,207	1,256		0
0699999 - Total - Pools, Associations - Mandatory Pools				26,575	3,307	15,749	19,056		3,345	10,966	19,590		
0799998 - Pools and Associations - Reins Col 8 < 100,000				73	0	20	20	0	265	35	194		0
0799999 - Total - Pools, Associations - Voluntary Pools				91		16,231	16,231		265	35	3,146		
0899999 - Total - Pools and Associations				26,666	3,307	31,980	35,286		3,610	11,001	22,737		
0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000				(79)	2	395	397	0	110	982	0		0
0999999 - Total - Other Non-U.S. Insurers				1,036	20,709	93,813	114,521		1,881	1,075	437		
9999999 Totals				28,109	81,074	402,929	484,003		5,568	16,693	21,173		

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium

NONE

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									Reinsurance Payable		18	19
				Reinsurance Contracts Ceding 75% or More of Direct Premiums Written		7	8	9	10	11	12	13	14	15	16	17	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction		Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers		
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					(5,868)	0	0	0	0	0	0	0		0	0		0	0
0299999 - Authorized - Affiliates - U.S. Non-Pool					5,538	1,064	0	(137)	(120)	(330,739)	326,294	1	0	(3,637)	(2,063)		(1,574)	(11,046)
0499999 - Total - Authorized - Affiliates					(330)	1,064	0	(137)	(120)	(330,739)	326,294	1	0	(3,637)	(2,063)		(1,574)	(11,046)
0599998 - Other U.S. Unaffil Insurers (Under $100,000)					(68)	119		4	1	129	13			267			267	
0599999 - Authorized - Other U.S. Unaffiliated Insurers					36,992	234,053	0	1,103,291	88,971	981,609	10,707	21,140		2,439,770	6,576		2,433,194	2,629
0699999 - Authorized - Pools - Mandatory Pools					(832)	446		37,372	276	6,954		2		45,050	(105)		45,155	
0799999 - Authorized - Pools - Voluntary Pools					(1,765)	11,031		136,484	20,373	33,229		25		201,142	82		201,060	307
0899998 - Authorized - Other Non-U.S. Insurers (Under $100,000)					(6)	98		0	0	10	1			109			109	
0899999 - Authorized - Other Non-U.S. Insurers					329	24,028		31,504	1,374	18,711	116	150		75,884	1,160		74,724	72
0999999 - Total - Authorized					34,393	270,622	0	1,308,513	110,874	709,764	337,117	21,318	0	2,758,208	5,650		2,752,558	(8,038)
1199999 - Unauthorized - Affiliates - U.S. Non-Pool								9,635		7,060				16,695			16,695	
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)					(4)	909		1,839	615	3,998				7,361	(157)		7,518	
1399999 - Total - Unauthorized - Affiliates					(4)	909		11,474	615	11,058				24,056	(157)		24,213	
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under $100,000)														0			0	
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers					14,620	5,957		42,515	3,622	5,236		2		57,332	6,595		50,737	2,515
1799998 - Unauthorized - Other Non-U.S. Insurers (Under $100,000)					(1)	29			1					30			30	
1799999 - Unauthorized - Other Non-U.S. Insurers					2,400	111,316		285,311	21,649	401,745	46	3,068		823,134	9,097		814,037	4,230
1899999 - Total - Unauthorized					17,016	118,182		339,300	25,886	418,039	46	3,070		904,522	15,535		888,987	6,745
1999999 - Total - Authorized and Unauthorized					51,409	388,804	0	1,647,813	136,760	1,127,803	337,163	24,388	0	3,662,731	21,185		3,641,546	(1,293)
2099999 - Total - Protected Cells														0			0	
9999999 Totals					51,409	388,804	0	1,647,813	136,760	1,127,803	337,163	24,388	0	3,662,731	21,185		3,641,546	(1,293)

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

	1 Name of Company	2 Commission Rate	3 Ceded Premium
1.	EVEREST REINSURANCE CO.	35.000	79,378
2.	SWISS REINSURANCE AMERICA CORP.	35.000	74,417
3.	CONVERIUM REINSURANCE NORTH AMERICA	35.000	59,534
4.	HARTFORD FIRE INSURANCE CO.	35.000	59,534
5.	ST PAUL FIRE & MARINE INSURANCE CO.	35.000	49,611

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 - Authorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool				1,065						1,065	0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates				1,065					0	1,065	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				92,630	29,984	25,492	2,632	83,316	141,424	234,054	60.4	35.6
0699999 - Authorized - Pools - Mandatory Pools				446						446	0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools				1,656	3	1,999	426	6,947	9,375	11,031	85.0	63.0
0899999 - Authorized - Other Non-U.S. Insurers				4,483	1,116	1,393	485	16,551	19,545	24,028	81.3	68.9
0999999 - Total - Authorized				100,280	31,103	28,884	3,543	106,815	170,345	270,625	62.9	39.5
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)				312		446	31	120	597	909	65.7	13.2
1399999 - Total - Unauthorized - Affiliates				312		446	31	120	597	909	65.7	13.2
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers				733	167	722	13	4,320	5,222	5,955	87.7	72.5
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers				73,436	4,125	3,138	322	30,294	37,879	111,315	34.0	27.2
1899999 - Total - Unauthorized				74,481	4,292	4,306	366	34,734	43,698	118,179	37.0	29.4
1999999 - Total - Authorized and Unauthorized				174,761	35,395	33,190	3,909	141,549	214,043	388,804	55.1	36.4
2099999 - Total - Protected Cells									0	0	0.0	0.0
9999999 Totals				174,761	35,395	33,190	3,909	141,549	214,043	388,804	55.1	36.4

SCHEDULE F - PART 5

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	6 Funds Held By Company Under Reinsurance Treaties	7 Letters of Credit	8 Ceded Balances Payable	9 Miscellaneous Balances	10 Other Allowed Offset Items	11 Sum of Cols. 6 thru 10 but not in excess of Col. 5	12 Subtotal Col. 5 minus Col. 11	13 Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	14 20% of Amount in Col. 13	15 Smaller of Col. 11 or Col. 14	16 Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	17 Total Provision for Unauthorized Reinsurance Smaller of Col.5 or Cols. 12 +15 + 16
0299999 - Affiliates - U.S. Non-Pool				16,696					14,404	14,404	2,292					2,292
0399999 - Affiliates - Other (Non-U.S.)				7,360			(157)			(157)	7,517	151	30		(157)	7,360
0499999 - Total - Affiliates				24,056			(157)		14,404	14,247	9,809	151	30		(157)	9,652
0599999 - Other U.S. Unaffiliated Insurers				57,328	2,515	77,567	6,595		39,798	44,358	12,970	4,333	867	893	(579)	13,290
0899999 - Other Non-U.S. Insurers				823,141	4,230	386,991	9,097		486,603	738,800	84,341	30,616	6,123	5,062	(1,159)	88,944
0999999 - Total - Affiliates and Others				904,525	6,745	464,558	15,535		540,805	797,405	107,120	35,100	7,020	5,955	(1,895)	111,887
1099999 - Total - Protected Cells										0	0		0	0	0	0
9999999 Totals				904,525	6,745	464,558	15,535		540,805	797,405	107,120	35,100	7,020	5,955	(1,895)	111,887

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

SCHEDULE F - PART 6

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20% of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
9999999 Totals			53,353,000	203,538,000	59,508,788	20.283	23,478,000	56,969,000	11,393,800	16,089,400

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less $ 56,969,000 in dispute.
(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less $ 56,969,000 in dispute.

SCHEDULE F - PART 7

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
9999999 Totals			197,701,000	1,257,000	697,000	1,647,000		112,309,000	47,897,000	149,804,000	149,804,000

1. Total	149,804,000
2. Line 1 x .2	29,960,800
3. Schedule F - Part 6 Col. 11	16,089,400
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	46,050,200
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x 1000)	111,886,718
6. Provision for Reinsurance (sum Lines 4 + 5) [Enter this amount on Page 3, Line 16]	157,936,918

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts: Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	1,403,267	XXX	1,400,537	XXX		XXX		XXX		XXX	2,507	XXX		XXX	223	XXX		XXX
2. Premiums earned	1,403,267	XXX	1,400,537	XXX	0	XXX	0	XXX	0	XXX	2,507	XXX	0	XXX	223	XXX	0	XXX
3. Incurred claims	(2,482,111)	(176.9)	(1,853,866)	(132.4)		0.0		0.0		0.0	(2,387)	(95.2)		0.0	(474,790)	(212,910.3)	(151,068)	0.0
4. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Commissions (a)	(1,681,400)	(119.8)	(1,657,560)	(118.4)		0.0		0.0		0.0		0.0		0.0	(23,840)	(10,690.6)		0.0
6. General insurance expenses	3,070,648	218.8	3,095,204	221.0		0.0		0.0		0.0	(350)	(14.0)		0.0	(23,736)	(10,643.9)	(470)	0.0
7. Taxes, licenses and fees	221,630	15.8	221,447	15.8		0.0		0.0		0.0	183	7.3		0.0		0.0		0.0
8. Total expenses incurred	1,610,878	114.8	1,659,091	118.5	0	0.0	0	0.0	0	0.0	(167)	(6.7)	0	0.0	(47,576)	(21,334.5)	(470)	0.0
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	2,274,500	162.1	1,595,312	113.9	0	0.0	0	0.0	0	0.0	5,061	201.9	0	0.0	522,589	234,344.8	151,538	0.0
11. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
12. Gain from underwriting after dividends or refunds	2,274,500	162.1	1,595,312	113.9	0	0.0	0	0.0	0	0.0	5,061	201.9	0	0.0	522,589	234,344.8	151,538	0.0
DETAILS OF WRITE-INS																		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes $ .... 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	0								
2. Advance premiums	0								
3. Reserve for rate credits	0								
4. Total premium reserves, current year	0	0	0	0	0	0	0	0	0
5. Total premium reserves, prior year	0	0	0	0	0	0	0	0	0
6. Increase in total premium reserves	0	0	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves	0								
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	30,878,461	31,163,449							(284,988)
2. Total prior year	41,364,498	39,670,852	0	0	0	2,387	0	1,502,851	188,408
3. Increase	(10,486,037)	(8,507,403)	0	0	0	(2,387)	0	(1,502,851)	(473,396)

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES	1	2	3	4	5	6	7	8	9
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	7,980,475	6,630,085						1,028,061	322,329
1.2 On claims incurred during current year	23,451	23,451							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	30,482,939	30,767,927							(284,988)
2.2 On claims incurred during current year	395,522	395,522							
3. Test:									
3.1 Line 1.1 and 2.1	38,463,414	37,398,012	0	0	0	0	0	1,028,061	37,341
3.2 Claim reserves and liabilities, December 31, prior year	41,364,498	39,670,852	0	0	0	2,387	0	1,502,851	188,408
3.3 Line 3.1 minus Line 3.2	(2,901,084)	(2,272,840)	0	0	0	(2,387)	0	(474,790)	(151,067)

PART 4 - REINSURANCE	1	2	3	4	5	6	7	8	9
A. Reinsurance Assumed:									
1. Premiums written	300,497	300,382						115	
2. Premiums earned	300,497	300,382						115	
3. Incurred claims	(76,069,484)	(75,648,997)						12,404	(432,891)
4. Commissions	121,157	134,866						(13,709)	
B. Reinsurance Ceded:									
1. Premiums written	10,856,446	10,843,950				13,546		(1,050)	
2. Premiums earned	10,856,446	10,843,950				13,546		(1,050)	
3. Incurred claims	(2,003,025)	(1,926,797)				(7,945)			(68,283)
4. Commissions	1,888,785	1,888,818				464		(497)	

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	
				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	XXX	XXX	XXX	370,527	211,131	133,351	75,782	6,746	3,063	(999)	220,649	XXX
2. 1995	4,947,721	2,029,673	2,918,048	2,620,506	1,094,834	236,487	99,842	167,070	61,427	60,814	1,767,960	XXX
3. 1996	5,025,634	2,136,211	2,889,423	2,715,669	1,143,057	254,762	115,467	197,906	75,500	69,677	1,834,313	XXX
4. 1997	5,190,381	2,177,344	3,013,037	3,024,398	1,316,869	292,814	135,073	222,393	95,662	73,652	1,992,001	XXX
5. 1998	5,479,571	2,535,999	2,943,572	3,887,029	1,986,329	363,511	188,824	284,096	123,199	75,047	2,236,284	XXX
6. 1999	5,481,765	2,973,790	2,507,975	3,939,875	2,374,400	403,152	221,948	299,488	130,203	95,859	1,915,964	XXX
7. 2000	5,864,312	3,293,550	2,570,762	3,827,287	2,218,683	366,114	189,615	437,827	184,593	210,032	2,038,337	XXX
8. 2001	7,138,072	4,624,275	2,513,797	3,617,406	2,126,077	345,853	159,389	480,273	225,958	114,812	1,932,108	XXX
9. 2002	7,610,345	5,055,324	2,555,021	1,983,520	909,403	179,888	52,200	365,361	201,994	40,496	1,365,171	XXX
10. 2003	4,833,767	3,921,024	912,743	792,224	445,133	5,227	(31,293)	94,765	45,112	8,525	433,265	XXX
11. 2004	406,159	346,051	60,108	95,617	65,111	(1,365)	(4,431)	23,030	7,854	218	48,748	XXX
12. Totals	XXX	XXX	XXX	26,874,058	13,891,027	2,579,794	1,202,416	2,578,956	1,154,566	748,133	15,784,800	XXX

	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	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
1.	1,776,851	1,024,626	48,462	73,117	307,331	133,562	203,752	91,913	30,954	16,899	863	1,027,233	XXX
2.	128,308	54,707	(5,250)	520	10,792	4,429	12,768	4,914	2,781	1,318	306	83,510	XXX
3.	151,273	70,501	2,162	3,958	12,562	6,220	16,319	7,107	3,573	1,850	600	96,253	XXX
4.	224,916	116,038	19,477	8,531	15,746	8,729	25,731	14,647	4,844	2,483	1,555	140,286	XXX
5.	333,648	187,147	115,328	74,748	26,209	14,469	39,657	19,713	7,658	4,033	2,723	222,390	XXX
6.	500,991	333,594	302,259	194,890	38,181	25,451	58,732	32,806	13,800	6,708	8,844	320,513	XXX
7.	535,406	390,827	382,063	326,648	63,677	43,817	85,687	64,155	20,328	9,278	4,475	252,435	XXX
8.	721,633	543,165	496,066	333,041	62,330	35,149	123,122	89,849	29,923	15,078	10,827	416,792	XXX
9.	649,844	423,888	592,120	508,726	72,972	42,420	162,710	107,912	44,052	23,138	16,762	415,614	XXX
10.	393,412	249,720	449,716	352,871	40,530	25,555	146,483	105,283	26,802	14,065	17,686	309,449	XXX
11.	48,580	26,491	69,258	45,147	5,548	3,217	17,989	13,538	4,473	1,738	6,335	55,717	XXX
12. Totals	5,464,862	3,420,704	2,471,661	1,922,197	655,878	343,018	892,950	551,837	189,187	96,589	70,976	3,340,193	XXX

	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		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	260,662	199	XXX	466,908	299,464
2.	3,173,462	1,321,992	1,851,470	64.1	65.1	63.4	19,559	3		48,272	15,676
3.	3,354,226	1,423,660	1,930,567	66.7	66.6	66.8	20,797	4		58,179	17,273
4.	3,830,319	1,698,032	2,132,287	73.8	78.0	70.8	29,598	7		90,226	20,455
5.	5,057,136	2,598,462	2,458,674	92.3	102.5	83.5	42,642	31		144,439	35,278
6.	5,556,477	3,320,000	2,236,477	101.4	111.6	89.2	52,581	117		222,185	45,630
7.	5,718,389	3,427,616	2,290,773	97.5	104.1	89.1	35,667	234		164,327	52,207
8.	5,876,607	3,527,707	2,348,900	82.3	76.3	93.4	28,324	226		313,169	75,073
9.	4,050,467	2,269,681	1,780,785	53.2	44.9	69.7	43,824	284		265,526	105,980
10.	1,949,159	1,206,446	742,713	40.3	30.8	81.4	34,529	137		206,008	68,775
11.	263,130	158,665	104,465	64.8	45.9	173.8	4,643	3		41,557	9,514
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	572,826	1,245	XXX	2,020,796	745,326

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	4,274,957	4,272,632	4,062,892	3,877,808	4,017,163	3,856,518	4,449,341	4,559,322	4,492,774	4,327,148	(165,626)	(232,174)
2. 1995	2,049,741	1,992,311	1,989,798	1,800,901	1,775,401	1,751,083	1,745,211	1,734,494	1,754,598	1,752,690	(1,908)	18,196
3. 1996	XXX	2,068,317	1,952,848	1,994,633	1,805,211	1,814,768	1,799,591	1,800,754	1,821,978	1,817,453	(4,525)	16,699
4. 1997	XXX	XXX	2,070,128	2,031,526	1,981,508	1,954,535	1,967,761	2,011,453	2,027,564	2,015,126	(12,438)	3,673
5. 1998	XXX	XXX	XXX	2,141,338	2,116,603	2,231,814	2,198,436	2,282,484	2,282,370	2,306,804	24,434	24,320
6. 1999	XXX	XXX	XXX	XXX	1,735,668	1,877,947	1,859,800	1,948,577	1,977,431	2,068,608	91,177	120,031
7. 2000	XXX	XXX	XXX	XXX	XXX	1,621,772	1,633,108	1,938,943	2,006,042	2,032,094	26,052	93,151
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,758,012	2,088,878	2,131,589	2,103,119	(28,470)	14,241
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,672,504	1,645,623	1,602,668	(42,955)	(69,836)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	791,245	684,268	(106,977)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,554	XXX	XXX
										12. Totals	(221,236)	(11,699)

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	000	980,961	1,539,563	1,939,390	2,229,443	2,499,847	2,730,163	2,828,092	3,000,994	3,217,959	XXX	XXX
2. 1995	641,166	1,061,688	1,282,751	1,429,750	1,512,691	1,566,199	1,601,459	1,621,836	1,642,940	1,662,317	XXX	XXX
3. 1996	XXX	678,194	1,103,374	1,334,722	1,462,977	1,571,865	1,632,310	1,668,806	1,692,660	1,711,907	XXX	XXX
4. 1997	XXX	XXX	664,769	1,137,582	1,392,872	1,571,845	1,685,924	1,758,351	1,822,278	1,865,270	XXX	XXX
5. 1998	XXX	XXX	XXX	739,405	1,305,508	1,611,955	1,820,984	1,962,367	2,006,069	2,075,387	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	691,808	1,193,161	1,475,864	1,638,566	1,671,159	1,746,679	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	761,495	1,243,465	1,541,666	1,649,225	1,785,103	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	732,980	1,225,843	1,479,377	1,677,793	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	526,004	958,600	1,201,805	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,653	383,611	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,572	XXX	XXX

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,891,034	1,307,865	923,406	634,261	643,551	328,045	617,146	571,165	314,709	183,195
2. 1995	960,555	607,570	442,413	183,338	116,753	64,260	47,696	15,552	21,782	10,409
3. 1996	XXX	917,421	533,278	417,260	141,091	88,946	47,057	12,720	19,157	18,432
4. 1997	XXX	XXX	867,134	489,343	277,179	144,503	89,366	58,313	50,095	33,961
5. 1998	XXX	XXX	XXX	817,175	348,807	268,098	75,630	54,757	35,433	73,176
6. 1999	XXX	XXX	XXX	XXX	599,396	303,217	69,027	160,876	88,412	141,802
7. 2000	XXX	XXX	XXX	XXX	XXX	555,767	45,795	158,813	104,726	82,552
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	629,777	417,525	299,525	219,677
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	778,881	304,058	144,355
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,629	141,990
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,562

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	XXX	XXX	XXX	23	14	33	19	2	2	2	23	XXX
2. 1995	294,836	128,984	165,852	195,660	83,854	10,815	4,680	9,762	3,962	1,596	123,741	77,663
3. 1996	311,458	135,470	175,988	303,315	140,263	12,735	4,836	18,660	8,150	1,673	181,461	107,619
4. 1997	321,487	142,981	178,506	183,664	79,214	9,071	3,803	16,828	6,750	1,673	119,795	65,539
5. 1998	320,880	150,158	170,722	225,779	103,704	6,811	3,386	27,783	10,114	1,524	143,169	81,963
6. 1999	336,201	166,336	169,865	206,066	98,115	4,884	2,163	19,945	6,947	1,206	123,670	68,949
7. 2000	350,630	168,177	182,453	250,397	115,009	7,217	3,448	35,899	13,982	2,705	161,073	74,149
8. 2001	358,328	169,063	189,265	219,715	93,422	8,489	3,574	25,440	10,529	2,467	146,119	64,594
9. 2002	345,763	184,601	161,162	184,306	97,203	6,316	3,288	18,263	11,220	1,818	97,173	54,204
10. 2003	316,477	289,367	27,110	162,015	142,830	3,135	2,728	8,104	7,258	122	20,438	40,465
11. 2004	71,783	68,924	2,859	25,048	24,784	38	15	2,163	1,877	0	574	6,645
12. Totals	XXX	XXX	XXX	1,955,988	978,412	69,544	31,940	182,849	80,791	14,786	1,117,238	XXX

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
1.	230	189	(20)	(8)	69	34	(12)	(6)	0	0	0	58	14
2.	264	139	8	3	6	3	(6)	(3)	0	0	0	130	4
3.	834	374	(14)	(83)	96	43	(28)	(10)	0	0	0	564	14
4.	206	103	(66)	(33)	33	13	(25)	(12)	0	0	0	77	17
5.	781	422	(230)	(108)	117	90	(22)	(17)	0	0	0	259	17
6.	1,017	510	95	31	140	70	(3)	(2)	0	0	19	640	39
7.	1,486	822	(11)	(77)	191	103	75	(2)	0	0	98	895	52
8.	3,298	1,567	(232)	(255)	585	246	402	110	0	0	159	2,385	141
9.	3,859	1,891	3,460	2,139	721	346	1,133	582	0	0	377	4,215	160
10.	8,219	7,612	4,381	3,654	578	529	2,095	1,797	2	1	176	1,682	414
11.	4,233	3,997	7,449	5,120	167	153	786	718	1	0	45	2,648	411
12.	24,427	17,626	14,820	10,383	2,703	1,630	4,395	3,155	4	1	874	13,554	1,283

	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.	XXX	XXX	XXX	XXX	XXX	XXX	38	0	XXX	(9)	29
2.	216,509	92,638	123,871	73.4	71.8	74.7	5	0	0.0	125	0
3.	335,598	153,573	182,025	107.8	113.4	103.4	1	0	0.0	528	35
4.	209,711	89,838	119,872	65.2	62.8	67.2	16	0	0.0	54	7
5.	261,019	117,591	143,428	81.3	78.3	84.0	(7)	0	0.0	244	22
6.	232,144	107,834	124,310	69.0	64.8	73.2	26	0	0.0	545	69
7.	295,254	133,285	161,969	84.2	79.3	88.8	109	0	0.0	621	165
8.	257,698	109,193	148,504	71.9	64.6	78.5	159	0	0.0	1,595	631
9.	218,058	116,670	101,389	63.1	63.2	62.9	228	0	0.0	3,061	926
10.	188,529	166,409	22,120	59.6	57.5	81.6	96	0	0.0	1,238	348
11.	39,885	36,664	3,222	55.6	53.2	112.7	104	0	0.0	2,461	83
12.	XXX	XXX	XXX	XXX	XXX	XXX	775	0	XXX	10,463	2,316

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9		Total	Number of
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	165	370	95	42	68	23	67	(108)	XXX
2. 1995	607,359	230,930	376,429	426,290	151,622	25,396	8,570	35,105	12,630	5,471	313,969	96,744
3. 1996	643,018	229,910	413,108	423,226	143,319	26,546	8,245	37,379	13,392	6,670	322,195	94,256
4. 1997	614,483	230,392	384,091	384,764	133,903	24,743	7,922	31,075	11,625	5,555	287,132	87,636
5. 1998	585,710	238,243	347,467	357,025	148,046	24,360	8,972	29,470	11,687	5,221	242,150	82,651
6. 1999	586,175	252,921	333,254	361,197	160,725	27,617	9,452	41,213	15,691	4,422	244,159	86,190
7. 2000	601,768	246,143	355,625	401,462	160,195	36,426	12,586	52,495	19,940	4,660	297,662	95,095
8. 2001	602,694	254,018	348,676	355,726	123,581	37,357	5,784	56,602	25,154	4,317	295,165	89,326
9. 2002	559,994	307,464	252,530	279,947	134,603	24,183	9,075	34,763	19,981	2,626	175,233	72,290
10. 2003	446,622	414,837	31,785	179,840	161,193	8,002	5,507	17,694	7,681	284	31,154	56,118
11. 2004	75,887	62,437	13,450	18,781	16,335	1,846	619	3,725	1,502	4	5,896	7,432
12. Totals	XXX	XXX	XXX	3,188,423	1,333,892	236,571	76,774	339,587	139,307	39,297	2,214,608	XXX

	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				Total	Number of Claims
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Outstand-ing - Direct and Assumed
1.	5,279	4,206	(243)	85	112	21	1	0	0	0	4	837	72
2.	2,913	290	(34)	(13)	59	25	8	3	0	0	5	2,641	14
3.	1,870	193	573	158	134	47	34	11	0	0	60	2,202	27
4.	2,604	1,294	92	0	215	77	357	167	0	0	76	1,730	81
5.	3,633	1,580	526	221	429	139	357	100	0	0	136	2,905	100
6.	5,022	2,344	956	219	951	305	965	335	0	0	237	4,691	309
7.	21,319	10,478	5,036	766	2,385	861	2,634	1,537	1	1	443	17,733	790
8.	30,549	16,283	3,190	(1,024)	4,729	1,909	8,516	2,715	2	1	831	27,102	1,477
9.	40,241	21,874	15,651	7,381	5,431	2,549	15,435	6,933	3	2	1,149	38,023	2,345
10.	57,290	52,026	30,757	28,178	4,363	3,877	22,401	20,875	6	3	203	9,858	3,556
11.	14,201	10,440	12,658	11,662	461	424	4,114	4,249	2	1	25	4,660	1,365
12.	184,921	121,008	69,162	47,633	19,269	10,234	54,822	36,925	15	7	3,169	112,382	10,136

	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	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	49	0	XXX	696	92
2.	489,737	173,127	316,610	80.6	75.0	84.1	146	0	0.0	2,456	39
3.	489,762	165,365	324,397	76.2	71.9	78.5	89	0	0.0	2,003	110
4.	443,850	154,988	288,862	72.2	67.3	75.2	108	0	0.0	1,294	328
5.	415,800	170,745	245,055	71.0	71.7	70.5	185	0	0.0	2,173	547
6.	437,921	189,071	248,850	74.7	74.8	74.7	309	0	0.0	3,106	1,276
7.	521,758	206,363	315,395	86.7	83.8	88.7	1,124	0	0.0	13,987	2,622
8.	496,671	174,403	322,267	82.4	68.7	92.4	1,595	0	0.0	16,885	8,622
9.	415,654	202,398	213,256	74.2	65.8	84.4	2,245	0	0.0	24,392	11,386
10.	320,352	279,340	41,012	71.7	67.3	129.0	607	0	0.0	7,236	2,015
11.	55,788	45,231	10,557	73.5	72.4	78.5	290	0	0.0	4,467	(97)
12.	XXX	XXX	XXX	XXX	XXX	XXX	6,747	0	XXX	78,695	26,940

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments: Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	779	(1,043)	162	137	48	7	(1,488)	1,888	XXX
2. 1995	279,606	102,013	177,593	186,215	63,915	15,558	5,203	8,883	3,544	871	137,994	30,327
3. 1996	256,319	97,314	159,005	209,972	79,741	15,595	5,696	10,735	4,347	762	146,518	32,002
4. 1997	266,944	103,248	163,696	232,729	102,374	20,476	8,348	11,813	5,150	929	149,146	30,616
5. 1998	272,301	119,913	152,388	234,478	120,627	18,263	9,159	14,956	6,613	1,565	131,297	33,234
6. 1999	278,244	147,242	131,002	254,848	138,690	22,109	10,959	20,196	8,216	1,635	139,287	33,476
7. 2000	347,764	208,101	139,663	264,665	173,907	29,986	19,878	28,243	12,652	1,351	116,457	28,858
8. 2001	449,767	257,842	191,925	250,502	146,142	25,175	13,955	34,841	18,788	1,560	131,633	29,846
9. 2002	584,221	400,802	183,419	155,920	84,835	14,150	7,868	33,404	17,553	695	93,219	34,301
10. 2003	250,759	164,263	86,496	16,643	(191)	(691)	(2,417)	8,505	3,381	368	23,685	13,268
11. 2004	14,531	7,882	6,649	(872)	(909)	203	(93)	150	43	10	439	220
12. Totals	XXX	XXX	XXX	1,805,879	908,088	160,986	78,693	171,773	80,294	8,258	1,071,563	XXX

	Losses Unpaid: Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	4,323	14,040	12,871	292	1,065	529	(460)	(44)	104	48	0	3,038	33
2.	222	76	289	96	11	5	106	21	22	8	0	444	7
3.	1,173	85	147	12	184	55	13	(30)	76	35	2	1,436	23
4.	1,235	613	347	165	216	175	252	178	80	38	5	961	25
5.	4,288	1,928	716	202	226	101	332	172	159	79	13	3,238	50
6.	11,635	6,619	1,925	863	840	485	611	269	833	393	21	7,215	219
7.	31,390	22,950	5,796	3,838	2,406	1,709	508	84	1,469	780	0	12,208	459
8.	37,286	22,076	31,484	24,608	3,986	2,320	5,728	4,569	3,346	1,794	151	26,464	1,049
9.	69,149	47,324	39,161	26,975	6,558	4,280	11,443	8,841	5,349	2,736	0	41,504	1,682
10.	36,034	21,183	35,261	28,686	2,531	1,605	8,799	7,523	4,377	2,164	338	25,840	1,382
11.	3,667	985	2,589	761	176	42	369	146	120	59	0	4,928	38
12.	200,402	137,879	130,586	86,498	18,199	11,306	27,701	21,729	15,934	8,134	530	127,276	4,967

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	8,762	0	XXX	(5,900)	176
2.	211,306	72,868	138,438	75.6	71.4	78.0	52	0	0.0	287	105
3.	237,894	89,940	147,954	92.8	92.4	93.0	115	0	0.0	1,108	213
4.	267,148	117,041	150,108	100.1	113.4	91.7	99	0	0.0	705	157
5.	273,418	138,882	134,536	100.4	115.8	88.3	321	0	0.0	2,553	364
6.	312,996	166,494	146,502	112.5	113.1	111.8	410	0	0.0	5,668	1,137
7.	364,463	235,798	128,665	104.8	113.3	92.1	910	0	0.0	9,488	1,810
8.	392,348	234,251	158,097	87.2	90.9	82.4	1,657	0	0.0	20,429	4,378
9.	335,135	200,412	134,723	57.4	50.0	73.5	2,058	0	0.0	31,953	7,493
10.	111,459	61,934	49,525	44.4	37.7	57.3	1,640	0	0.0	19,786	4,414
11.	6,402	1,035	5,367	44.1	13.1	80.7	426	0	0.0	4,084	418
12.	XXX	XXX	XXX	XXX	XXX	XXX	16,450	0	XXX	90,161	20,665

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	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)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	171,381	76,420	17,816	12,177	1,520	416	41	101,703	XXX
2. 1995	1,852,591	668,684	1,183,907	735,854	269,891	66,547	26,455	46,323	14,940	7,570	537,438	261,174
3. 1996	1,851,457	727,331	1,124,126	766,625	312,732	70,417	31,855	57,005	20,660	8,196	528,800	286,543
4. 1997	1,927,486	750,271	1,177,215	1,014,384	447,884	91,739	39,560	89,703	39,308	12,145	669,074	313,970
5. 1998	2,145,631	939,129	1,206,502	1,405,052	661,024	119,271	51,311	103,249	44,877	10,775	870,359	350,584
6. 1999	1,972,692	1,016,451	956,241	1,256,711	717,814	104,393	42,757	91,546	45,240	10,853	646,838	343,507
7. 2000	2,041,819	1,032,073	1,009,746	1,001,034	521,477	101,059	45,865	133,977	59,920	8,417	608,809	410,689
8. 2001	2,271,174	1,467,166	804,008	815,676	377,538	91,423	43,369	125,122	70,306	5,839	541,008	446,888
9. 2002	2,518,558	1,713,395	805,163	416,144	156,147	25,612	(6,620)	121,662	74,003	1,696	339,888	481,786
10. 2003	1,673,064	1,224,958	448,106	60,524	(22,276)	3,757	(5,490)	21,102	13,330	191	99,819	125,815
11. 2004	56,003	57,733	(1,730)	(5,890)	(5,805)	(202)	(582)	371	66	0	600	1,629
12. Totals	XXX	XXX	XXX	7,637,495	3,512,846	691,832	280,657	791,579	383,067	65,723	4,944,336	XXX

	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 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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
1.	1,190,633	572,107	(98,149)	(11,771)	19,362	10,591	98,250	43,713	8,428	4,834	752	599,050	9,563
2.	119,408	50,634	(11,753)	(2,374)	2,383	705	9,762	3,560	980	475	249	67,780	1,191
3.	131,965	59,250	(2,947)	1,565	3,514	1,580	11,464	4,400	1,527	780	397	77,948	1,844
4.	186,645	97,174	4,053	2,398	4,998	2,286	19,056	11,312	2,609	1,441	1,073	102,750	3,117
5.	263,226	145,551	35,777	23,862	8,924	3,795	28,046	15,236	3,877	2,232	1,598	149,174	4,607
6.	284,109	200,318	129,601	103,072	11,562	6,454	32,084	20,702	5,639	3,264	1,937	129,185	6,695
7.	252,217	174,872	184,357	154,604	13,830	7,918	38,481	29,093	6,969	3,539	1,989	125,828	8,428
8.	302,274	214,013	242,996	222,331	20,036	11,395	49,680	39,460	11,781	6,116	3,674	133,453	14,212
9.	230,136	152,816	284,845	253,740	20,561	13,005	49,879	40,304	19,231	10,845	4,964	133,942	22,946
10.	132,317	87,708	170,767	111,634	12,627	8,129	28,431	18,114	10,275	6,007	3,657	122,826	12,214
11.	8,379	5,593	12,816	7,629	676	408	1,243	964	179	106	114	8,593	212
12.	3,101,309	1,760,036	952,363	866,690	118,473	66,266	366,376	226,858	71,496	39,638	20,404	1,650,529	85,029

	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.	XXX	XXX	XXX	XXX	XXX	XXX	134,517	0	XXX	397,631	66,902
2.	969,504	364,286	605,218	52.3	54.5	51.1	16,996	0	0.0	42,399	8,385
3.	1,039,570	432,822	606,748	56.1	59.5	54.0	17,990	0	0.0	50,213	9,745
4.	1,413,186	641,363	771,824	73.3	85.5	65.6	23,902	0	0.0	67,224	11,624
5.	1,967,422	947,889	1,019,534	91.7	100.9	84.5	33,750	0	0.0	95,840	19,584
6.	1,915,645	1,139,621	776,023	97.1	112.1	81.2	27,471	0	0.0	82,849	18,865
7.	1,731,924	997,288	734,636	84.8	96.6	72.8	24,478	0	0.0	82,620	18,730
8.	1,658,988	984,528	674,460	73.0	67.1	83.9	9,837	0	0.0	99,089	24,527
9.	1,168,070	694,240	473,830	46.4	40.5	58.8	23,409	0	0.0	85,016	25,517
10.	439,801	217,156	222,645	26.3	17.7	49.7	18,793	0	0.0	84,949	19,084
11.	17,572	8,379	9,193	31.4	14.5	(531.4)	1,077	0	0.0	6,896	620
12.	XXX	XXX	XXX	XXX	XXX	XXX	332,220	0	XXX	1,094,726	223,583

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	8,618	4,803	10,821	5,011	659	349	122	9,935	XXX
2. 1995	895,289	496,597	398,692	580,444	333,137	59,070	28,346	34,560	14,767	9,779	297,825	51,105
3. 1996	886,417	497,500	388,917	463,467	234,934	74,059	35,500	32,780	14,502	9,447	285,370	45,479
4. 1997	871,713	492,882	378,831	518,751	275,197	70,507	34,004	32,021	15,449	12,062	296,629	46,763
5. 1998	885,347	522,036	363,311	723,290	449,614	80,567	42,213	39,165	18,563	12,080	332,632	55,151
6. 1999	859,773	561,002	298,771	810,916	562,232	107,919	68,928	46,777	21,945	20,956	312,507	54,320
7. 2000	769,240	476,928	292,312	541,905	323,847	70,661	37,293	64,918	33,625	14,775	282,720	58,973
8. 2001	687,722	430,937	256,785	623,871	435,039	49,637	22,125	74,466	41,333	6,471	249,477	63,714
9. 2002	839,791	586,525	253,266	222,480	115,057	25,361	4,410	61,778	34,360	3,553	155,791	60,332
10. 2003	531,379	419,677	111,702	50,747	8,997	(6,445)	(10,707)	20,086	8,805	732	57,294	23,171
11. 2004	3,639	122	3,517	3,343	(334)	(3,015)	(3,117)	629	302	18	4,105	538
12. Totals	XXX	XXX	XXX	4,547,832	2,742,523	539,142	264,006	407,839	204,000	89,995	2,284,285	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand-ing - Direct and Assumed
1.	22,604	11,693	17,024	7,343	57,670	27,520	12,263	6,215	3,886	1,990	0	58,686	1,732
2.	2,977	1,419	2,852	1,511	5,927	2,818	1,821	944	1,166	612	0	7,439	514
3.	5,165	2,488	1,535	639	4,759	2,232	2,677	1,246	1,393	750	11	8,175	593
4.	7,519	3,357	1,725	1,043	4,478	2,020	2,242	1,021	1,039	550	125	9,012	444
5.	13,586	6,655	12,974	4,456	7,478	3,637	3,142	1,278	1,647	895	425	21,906	705
6.	25,005	13,106	(1,611)	750	7,553	3,752	8,833	5,140	1,873	898	5,830	18,008	805
7.	36,948	18,708	11,422	6,303	10,489	5,256	8,539	4,016	3,016	1,484	1,063	34,646	1,300
8.	60,745	34,023	32,845	21,101	12,975	7,614	15,418	8,919	3,874	1,961	1,759	52,239	1,722
9.	56,551	33,303	44,639	39,169	14,933	7,985	28,629	17,702	5,379	2,631	2,877	49,342	2,420
10.	35,817	22,571	41,008	30,055	5,920	3,242	26,087	17,585	2,986	1,440	2,246	36,925	1,350
11.	4,033	1,944	2,233	1,325	1,631	816	2,823	1,639	285	144	157	5,137	130
12.	270,950	149,267	166,646	113,695	133,813	66,892	112,474	65,705	26,545	13,355	14,493	301,514	11,715

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	17,543	0	XXX	3,049	38,094
2.	688,817	383,554	305,263	76.9	77.2	76.6	1,684	0	0.0	1,215	4,540
3.	585,836	292,291	293,545	66.1	58.8	75.5	1,925	0	0.0	1,648	4,602
4.	638,282	332,641	305,641	73.2	67.5	80.7	1,343	0	0.0	3,501	4,168
5.	881,849	527,311	354,538	99.6	101.0	97.6	1,620	0	0.0	13,829	6,457
6.	1,007,265	676,751	330,515	117.2	120.6	110.6	2,605	0	0.0	6,933	8,470
7.	747,898	430,532	317,366	97.2	90.3	108.6	3,015	0	0.0	20,344	11,287
8.	873,831	572,115	301,716	127.1	132.8	117.5	3,652	0	0.0	34,814	13,773
9.	459,750	254,617	205,133	54.7	43.4	81.0	4,341	0	0.0	24,377	20,624
10.	176,206	81,988	94,219	33.2	19.5	84.3	3,145	0	0.0	21,054	12,726
11.	11,962	2,719	9,242	328.7	2,229.0	262.8	501	0	0.0	2,496	2,140
12.	XXX	XXX	XXX	XXX	XXX	XXX	41,374	0	XXX	133,260	126,880

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1995	2,215	215	2,000	1,522	784	540	253	167	43	0	1,149	52
3. 1996	384	31	353	85	28	53	16	17	0	0	111	6
4. 1997	4	2	2	0	0	0	0	0	0	0	0	4
5. 1998	332	5	327	35	1	12	0	0	0	0	46	17
6. 1999	0	1,689	(1,689)	0	(103)	0	0	0	0	0	103	63
7. 2000	324	1,171	(847)	2	(57)	0	0	13	7	0	65	5
8. 2001	540	509	31	(69)	(81)	64	43	(3)	(30)	0	60	43
9. 2002	746	683	63	(149)	(149)	(25)	(26)	(125)	(128)	0	4	308
10. 2003	5,686	5,355	331	(185)	(195)	(9)	(13)	(156)	(170)	0	28	452
11. 2004	455	352	103	(102)	(102)	(20)	(20)	(15)	(15)	0	0	33
12. Totals	XXX	XXX	XXX	1,139	126	615	253	(102)	(294)	0	1,566	XXX

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	17	16	202	139	10	9	14	14	9	0	0	74	1
9.	0	0	427	339	0	0	121	95	0	0	0	114	0
10.	20	15	346	195	26	19	104	60	30	4	0	233	4
11.	0	0	136	113	0	0	55	46	1	1	0	32	0
12.	37	31	1,111	786	36	28	294	215	39	5	0	452	5

	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		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	2,229	1,080	1,149	100.6	502.3	57.5	0	0	0.0	0	0
3.	155	44	111	40.4	141.9	31.4	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	47	1	46	14.2	20.0	14.1	0	0	0.0	0	0
6.	0	(103)	103	0.0	(6.1)	(6.1)	0	0	0.0	0	0
7.	15	(50)	65	4.6	(4.3)	(7.7)	0	0	0.0	0	0
8.	243	110	134	45.1	21.5	431.4	0	0	0.0	64	10
9.	249	131	118	33.4	19.2	187.4	0	0	0.0	88	26
10.	175	(85)	261	3.1	(1.6)	78.7	3	0	0.0	153	77
11.	55	23	32	12.1	6.5	31.1	0	0	0.0	23	9
12.	XXX	XXX	XXX	XXX	XXX	XXX	3	0	XXX	328	121

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	0	0	0	0	0	0	0	0	0	0	0	0
4. 1997	0	0	0	0	0	0	0	0	0	0	0	0
5. 1998	0	0	0	6	5	0	0	0	0	0	1	0
6. 1999	1,710	27	1,683	1,737	1,840	751	751	0	0	0	(103)	1
7. 2000	1,181	969	212	4	63	1	1	2	(4)	0	(53)	7
8. 2001	4,448	3,307	1,141	1,621	1,010	112	39	143	68	0	759	11
9. 2002	23,588	17,772	5,816	2,128	(573)	1,275	494	614	225	0	3,870	133
10. 2003	23,647	16,424	7,223	(6,240)	(6,737)	62	(543)	717	214	0	1,606	125
11. 2004	563	249	314	356	297	90	39	396	377	0	129	36
12. Totals	XXX	XXX	XXX	(388)	(4,095)	2,291	781	1,873	881	0	6,209	XXX

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	35	35	3	3	0	0	(5)	(5)	0	0	0	0	0
6.	938	938	(348)	(335)	257	257	(199)	(181)	3	0	0	(28)	1
7.	7	7	(2)	2	2	2	(1)	(6)	3	0	0	4	1
8.	0	0	363	291	0	0	145	78	6	0	0	145	2
9.	2,225	1,500	3,369	2,697	248	146	1,299	953	91	6	0	1,930	35
10.	2,864	1,888	6,968	4,789	583	343	1,343	965	177	22	0	3,928	76
11.	286	120	(132)	(66)	64	26	(54)	(25)	97	8	0	198	36
12.	6,355	4,488	10,221	7,381	1,154	774	2,528	1,779	376	36	0	6,176	151

	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		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	39	38	1	0.0	0.0	0.0	0	0	0.0	0	0
6.	3,139	3,270	(131)	183.6	12,111.1	(7.8)	0	0	0.0	(13)	(15)
7.	16	65	(49)	1.4	6.7	(23.2)	0	0	0.0	(4)	8
8.	2,390	1,486	904	53.7	44.9	79.2	15	0	0.0	57	73
9.	11,248	5,448	5,800	47.7	30.7	99.7	130	0	0.0	1,267	533
10.	6,475	941	5,534	27.4	5.7	76.6	264	0	0.0	2,891	773
11.	1,103	776	327	195.8	311.6	104.0	12	0	0.0	88	98
12.	XXX	XXX	XXX	XXX	XXX	XXX	421	0	XXX	4,286	1,469

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	XXX	XXX	XXX	182	296	169	169	0	0	(1)	(114)	XXX
2. 1995	167,736	76,961	90,775	83,332	35,611	4,711	2,232	3,210	1,149	4,363	52,261	XXX
3. 1996	204,048	115,881	88,167	92,673	51,746	3,070	1,459	4,098	1,439	1,738	45,196	XXX
4. 1997	192,627	101,165	91,462	94,054	48,772	2,941	1,546	5,124	2,512	2,189	49,289	XXX
5. 1998	189,311	139,145	50,166	101,244	70,903	4,234	2,710	9,762	5,702	2,624	35,925	XXX
6. 1999	132,079	117,055	15,024	55,856	40,859	4,666	2,908	6,062	2,741	2,215	20,076	XXX
7. 2000	104,788	75,894	28,894	71,446	60,716	9,638	8,391	5,253	2,926	3,155	14,303	XXX
8. 2001	66,234	45,910	20,324	48,474	40,219	3,722	3,592	2,634	1,179	509	9,840	XXX
9. 2002	62,868	42,688	20,180	17,150	11,420	157	53	1,077	713	673	6,198	XXX
10. 2003	40,560	32,177	8,383	6,141	3,506	432	185	66	(84)	416	3,032	XXX
11. 2004	1,324	965	359	99	99	0	0	1,383	277	0	1,106	XXX
12. Totals	XXX	XXX	XXX	570,651	364,147	33,740	23,245	38,666	18,553	17,881	237,112	XXX

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
1.	3,989	3,607	2,276	1,580	1,076	1,063	389	454	443	244	0	1,225	17
2.	95	39	542	77	164	79	71	29	154	2	0	800	6
3.	250	185	1,241	894	52	39	188	94	117	2	0	634	5
4.	715	300	1,582	1,455	165	71	468	334	154	2	0	922	6
5.	2,631	2,124	2,023	1,454	811	676	745	623	206	4	0	1,535	9
6.	2,190	568	3,380	1,284	450	43	799	661	94	2	6	4,355	6
7.	63,852	61,469	(8,073)	(8,655)	16,952	16,318	11,668	12,962	112	0	1	2,417	8
8.	2,325	50	(1,629)	(1,673)	56	28	4,208	4,169	9	2	12	2,393	2
9.	6	13	234	153	0	0	87	42	9	2	146	126	2
10.	207	2	216	249	33	15	152	15	9	2	211	334	2
11.	0	0	248	174	0	0	40	38	10	10	10	76	0
12.	76,260	68,357	2,040	(3,008)	19,759	18,332	18,815	19,421	1,315	272	386	14,815	63

	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		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	12	0	XXX	1,066	147
2.	92,278	39,218	53,060	55.0	51.0	58.5	50	0	0.0	471	279
3.	101,689	55,858	45,831	49.8	48.2	52.0	54	0	0.0	358	222
4.	105,202	54,992	50,211	54.6	54.4	54.9	47	0	0.0	495	380
5.	121,655	84,196	37,460	64.3	60.5	74.7	92	0	0.0	984	459
6.	73,497	49,066	24,431	55.6	41.9	162.6	314	0	0.0	3,404	637
7.	170,848	154,127	16,721	163.0	203.1	57.9	81	0	0.0	2,884	(548)
8.	59,799	47,566	12,233	90.3	103.6	60.2	795	0	0.0	1,524	74
9.	18,719	12,396	6,324	29.8	29.0	31.3	12	0	0.0	62	52
10.	7,255	3,890	3,366	17.9	12.1	40.1	32	0	0.0	140	162
11.	1,780	598	1,182	134.4	62.0	329.2	8	0	0.0	66	2
12.	XXX	XXX	XXX	XXX	XXX	XXX	1,497	0	XXX	11,454	1,864

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	173,969	110,748	47,669	25,212	39	29	47	85,688	XXX
2. 1995	167,976	71,790	96,186	75,452	26,864	23,445	12,260	4,668	1,506	106	62,935	5,427
3. 1996	163,596	74,425	89,171	107,814	47,719	25,439	15,650	6,472	2,404	769	73,952	6,064
4. 1997	270,585	86,907	183,678	208,720	75,102	31,607	18,544	7,258	2,881	232	151,058	6,281
5. 1998	272,253	120,308	151,945	329,116	188,951	65,397	43,355	16,941	9,167	215	169,982	17,183
6. 1999	354,610	243,779	110,831	388,387	249,322	83,621	52,102	21,258	9,745	1,576	182,097	26,146
7. 2000	386,287	321,490	64,797	395,685	263,598	55,910	28,361	18,563	7,923	330	170,276	26,773
8. 2001	797,729	717,073	80,656	304,439	210,240	29,516	11,541	52,097	19,553	181	144,718	92,858
9. 2002	770,913	561,175	209,738	146,725	62,446	11,411	(1,805)	35,073	15,420	175	117,147	165,775
10. 2003	308,152	401,292	(93,140)	90,419	48,594	(8,947)	(10,221)	4,015	(532)	52	47,646	243,524
11. 2004	13,137	4,517	8,620	28,132	12,405	(360)	(364)	11,935	2,040	0	25,627	155,560
12. Totals	XXX	XXX	XXX	2,248,858	1,295,989	364,708	194,635	178,320	70,137	3,683	1,231,125	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	418,697	243,034	67,406	51,017	85,943	37,386	57,091	25,005	8,213	4,940	0	275,968	2,122
2.	1,310	911	1,645	504	1,073	271	444	101	129	82	0	2,732	35
3.	4,201	3,273	2,577	1,109	1,548	659	1,587	913	226	151	0	4,034	61
4.	12,199	659	10,201	1,984	1,884	955	1,991	1,011	318	198	1	21,787	88
5.	24,498	9,962	16,822	14,675	3,002	1,437	1,942	1,243	1,040	513	36	19,473	285
6.	54,355	45,180	64,844	56,269	9,102	7,062	6,725	4,051	3,370	1,418	0	24,416	936
7.	111,936	80,317	64,363	64,725	10,951	6,381	10,852	7,511	6,620	2,764	0	43,024	1,814
8.	61,123	38,175	67,442	47,488	12,276	6,016	15,813	10,230	6,918	3,177	102	58,485	1,919
9.	74,459	41,376	110,524	82,026	9,877	4,645	22,234	11,586	9,082	4,398	318	82,145	2,448
10.	23,694	9,093	76,779	47,745	2,372	908	16,565	8,115	4,043	1,791	75	55,801	1,091
11.	267	206	5,452	2,876	35	31	527	221	135	88	0	2,994	35
12.	786,739	472,186	488,055	370,418	138,063	65,751	135,771	69,987	40,093	19,520	532	590,859	10,834

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	96,960	199	XXX	95,092	83,717
2.	108,166	42,499	65,668	64.4	59.2	68.3	283	3	0.0	1,257	1,189
3.	149,864	71,879	77,986	91.6	96.6	87.5	488	4	0.0	1,908	1,634
4.	274,178	101,334	172,844	101.3	116.6	94.1	3,604	7	0.0	16,153	2,023
5.	458,758	269,303	189,455	168.5	223.8	124.7	1,681	31	0.0	15,002	2,759
6.	631,662	425,150	206,512	178.1	174.4	186.3	1,547	117	0.0	16,203	6,549
7.	674,880	461,580	213,300	174.7	143.6	329.2	3,429	234	0.0	27,828	11,533
8.	549,624	346,420	203,204	68.9	48.3	251.9	3,554	226	0.0	39,348	15,357
9.	419,385	220,092	199,293	54.4	39.2	95.0	6,346	284	0.0	55,235	20,280
10.	208,940	105,493	103,447	67.8	26.3	(111.1)	3,762	137	0.0	39,873	12,029
11.	46,123	17,502	28,621	351.1	387.5	332.0	27	3	0.0	2,610	354
12.	XXX	XXX	XXX	XXX	XXX	XXX	121,681	1,245	XXX	310,509	157,424

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments: 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	141	141	259	259	0	0	0	0	XXX
2. 1995	19,184	7,078	12,106	14,159	9,980	5,722	2,391	509	(2)	(13)	8,020	295
3. 1996	15,630	9,072	6,558	8,775	6,654	3,935	2,458	247	14	8	3,831	241
4. 1997	3,976	2,765	1,211	4,177	4,168	1,037	971	181	173	2	83	83
5. 1998	12,647	7,716	4,931	31,910	30,284	8,674	8,524	463	285	0	1,954	398
6. 1999	62,767	25,907	36,860	26,595	23,485	9,476	6,590	3,711	2,921	20	6,786	1,272
7. 2000	174,056	133,243	40,813	138,167	117,115	20,935	14,253	7,624	4,946	40	30,412	3,407
8. 2001	298,310	217,174	81,136	259,289	218,228	58,456	32,666	9,341	5,107	80	71,085	6,242
9. 2002	484,069	351,868	132,201	43,851	16,050	49,535	27,122	4,436	(100)	722	54,750	8,149
10. 2003	232,467	163,298	69,169	(106,574)	(120,774)	1,624	(11,117)	1,279	(594)	54	28,814	7,105
11. 2004	59,136	51,100	8,036	243	(1,630)	(224)	(1,011)	120	(39)	0	2,819	1,182
12. Totals	XXX	XXX	XXX	420,733	303,701	159,429	83,106	27,911	12,712	913	208,554	XXX

	Losses Unpaid, Case Basis: 13 Direct and Assumed	14 Ceded	Losses Unpaid, Bulk + IBNR: 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid, Case Basis: 17 Direct and Assumed	18 Ceded	Defense and Cost Containment Unpaid, Bulk + IBNR: 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	1,865	1,865	592	592	120	120	0	0	10	12	0	(2)	20
2.	20	20	67	67	10	10	0	0	0	1	0	0	1
3.	0	0	280	280	9	9	0	0	6	6	0	0	4
4.	73	73	97	97	4	4	19	19	3	3	0	0	2
5.	4,901	4,802	775	733	253	246	(733)	(752)	21	16	0	172	11
6.	6,092	5,400	7,655	3,612	421	292	299	(56)	69	42	0	5,246	38
7.	14,692	7,999	14,126	8,713	1,855	836	1,621	895	245	151	0	13,945	134
8.	40,778	32,493	46,426	29,286	4,524	3,455	9,522	4,759	667	439	0	31,485	357
9.	51,177	34,921	69,465	46,046	9,707	6,443	20,434	13,201	1,858	1,199	0	50,831	1,007
10.	26,113	14,655	79,468	54,758	11,173	6,777	35,201	27,740	2,472	1,534	0	48,963	1,400
11.	2,772	1,493	12,225	9,080	2,283	1,296	2,273	1,542	835	540	0	6,437	458
12.	148,483	103,721	231,176	153,264	30,359	19,488	68,636	47,348	6,186	3,943	0	157,076	3,432

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	(2)
2.	20,487	12,467	8,020	106.8	176.1	66.3	0	0	0.0	0	0
3.	13,252	9,421	3,831	84.8	103.9	58.4	0	0	0.0	0	0
4.	5,591	5,508	83	140.6	199.2	6.8	0	0	0.0	0	0
5.	46,264	44,138	2,126	365.8	572.0	43.1	17	0	0.0	124	31
6.	54,317	42,286	12,032	86.5	163.2	32.6	169	0	0.0	4,566	511
7.	199,265	154,908	44,357	114.5	116.3	108.7	610	0	0.0	11,496	1,839
8.	429,003	326,433	102,570	143.8	150.3	126.4	2,166	0	0.0	23,259	6,060
9.	250,463	144,882	105,581	51.7	41.2	79.9	4,114	0	0.0	35,561	11,156
10.	50,756	(27,021)	77,776	21.8	(16.5)	112.4	5,672	0	0.0	30,496	12,795
11.	20,528	11,271	9,256	34.7	22.1	115.2	920	0	0.0	3,504	2,013
12.	XXX	XXX	XXX	XXX	XXX	XXX	13,668	0	XXX	109,006	34,402

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 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments: Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	(15,450)	(17,511)	529	(382)	835	264	1,468	3,542	XXX
2. 2003	262,312	174,024	88,288	70,059	33,096	786	92	3,092	139	985	40,610	XXX
3. 2004	18,016	12,116	5,900	2,497	(1,239)	8	(51)	196	46	11	3,946	XXX
4. Totals	XXX	XXX	XXX	57,106	14,346	1,323	(341)	4,123	449	2,464	48,098	XXX

	Losses Unpaid: Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	1,452	2,390	12,738	6,294	342	259	982	434	1,236	593	1,203	6,780	189
2.	3,444	2,014	3,142	1,755	83	16	663	375	416	102	707	3,486	97
3.	1,625	231	6,984	3,420	40	10	265	95	540	90	243	5,608	76
4.	6,521	4,635	22,864	11,469	465	285	1,910	904	2,192	785	2,153	15,874	362

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	610	0	XXX	4,896	1,274
2.	81,685	37,589	44,096	31.1	21.6	49.9	260	0	0.0	2,557	669
3.	12,155	2,601	9,554	67.5	21.5	161.9	371	0	0.0	4,587	650
4.	XXX	XXX	XXX	XXX	XXX	XXX	1,241	0	XXX	12,040	2,593

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	(1,052)	1,436	760	606	244	135	2,288	(2,225)	XXX
2. 2003	367,074	326,940	40,134	197,756	174,900	403	259	9,637	5,425	4,043	27,212	124,183
3. 2004	34,137	36,011	(1,874)	20,502	19,469	49	35	1,811	1,279	161	1,579	14,174
4. Totals	XXX	XXX	XXX	217,206	195,805	1,212	900	11,691	6,838	6,492	26,566	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	686	517	(4,278)	(2,817)	506	440	(243)	305	554	437	2,692	(1,657)	998
2.	222	120	(204)	159	11	7	80	49	257	204	750	(173)	460
3.	166	186	1,713	1,592	11	8	51	46	85	65	39	129	162
4.	1,074	823	(2,769)	(1,066)	528	455	(112)	400	897	706	3,481	(1,700)	1,620

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	(6)	0	XXX	(1,286)	(365)
2.	208,162	181,122	27,039	56.7	55.4	67.4	(5)	0	0.0	(256)	88
3.	24,389	22,680	1,708	71.4	63.0	(91.2)	2	0	0.0	99	28
4.	XXX	XXX	XXX	XXX	XXX	XXX	(9)	0	XXX	(1,443)	(248)

SCHEDULE P - PART 1K - FIDELITY/SURETY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Direct and Assumed	Premiums Earned: 2 Ceded	Premiums Earned: 3 Net (Cols. 1 - 2)	Loss Payments: 4 Direct and Assumed	Loss Payments: 5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	Defense and Cost Containment Payments: 7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	Adjusting and Other Payments: 9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	50,048	50,041	20,823	11,071	3,886	2,035	3,782	11,609	XXX
2. 2003	225,230	171,730	53,500	61,614	19,237	4,337	1,681	1,172	136	1,278	46,069	XXX
3. 2004	47,772	27,909	19,863	3,264	1,548	225	102	154	105	14	1,888	XXX
4. Totals	XXX	XXX	XXX	114,926	70,826	25,385	12,854	5,212	2,277	5,074	59,567	XXX

	Losses Unpaid - Case Basis: 13 Direct and Assumed	Losses Unpaid - Case Basis: 14 Ceded	Losses Unpaid - Bulk + IBNR: 15 Direct and Assumed	Losses Unpaid - Bulk + IBNR: 16 Ceded	Defense and Cost Containment Unpaid - Case Basis: 17 Direct and Assumed	Defense and Cost Containment Unpaid - Case Basis: 18 Ceded	Defense and Cost Containment Unpaid - Bulk + IBNR: 19 Direct and Assumed	Defense and Cost Containment Unpaid - Bulk + IBNR: 20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	Adjusting and Other Unpaid: 22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand-ing - Direct and Assumed
1.	153,888	154,953	462	(29,620)	4,216	1,940	14,606	12,587	4,705	2,193	9,926	35,824	1,491
2.	47,140	19,254	(5,644)	36,106	164	49	3,759	1,756	1,608	740	9,323	(10,878)	511
3.	8,949	1,294	3,940	1,093	2	1	5,480	3,838	1,159	544	5,702	12,760	408
4.	209,977	175,501	(1,242)	7,579	4,382	1,990	23,845	18,181	7,471	3,477	24,951	37,705	2,410

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	Total Losses and Loss Expenses Incurred: 27 Ceded	Total Losses and Loss Expenses Incurred: 28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 30 Ceded	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 31 Net	Nontabular Discount: 32 Loss	Nontabular Discount: 33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	Net Balance Sheet Reserves After Discount: 36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	2,041	0	XXX	26,976	6,807
2.	114,150	78,959	35,191	50.7	46.0	65.8	(744)	0	0.0	(13,120)	2,986
3.	23,173	8,525	14,648	48.5	30.5	73.7	853	0	0.0	9,649	2,258
4.	XXX	XXX	XXX	XXX	XXX	XXX	2,150	0	XXX	23,505	12,050

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments: Loss Payments: 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	16,752	11,051	1,696	1,513	885	(4)	1,356	6,772	XXX
2. 2003	82,224	63,651	18,573	17,872	12,603	366	372	352	261	0	5,354	XXX
3. 2004	12,887	11,351	1,536	228	205	1	1	(7)	(7)	0	23	XXX
4. Totals	XXX	XXX	XXX	34,852	23,859	2,063	1,886	1,229	251	1,356	12,149	XXX

	Losses Unpaid: Case Basis: 13 Direct and Assumed	14 Ceded	Bulk + IBNR: 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis: 17 Direct and Assumed	18 Ceded	Bulk + IBNR: 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	99,428	72,402	1,411	611	1	1	(133)	(133)	69	0	3	27,895	7
2.	17,444	11,266	4,958	3,871	0	0	(5)	(6)	30	0	0	7,296	3
3.	0	0	921	356	0	0	2	2	966	32	0	1,499	1
4.	116,872	83,668	7,290	4,838	1	1	(136)	(137)	1,065	32	3	36,690	11

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	2,444	0	XXX	25,382	69
2.	41,017	28,367	12,649	49.9	44.6	68.1	634	0	0.0	6,631	31
3.	2,111	589	1,522	16.4	5.2	99.1	51	0	0.0	514	934
4.	XXX	XXX	XXX	XXX	XXX	XXX	3,129	0	XXX	32,527	1,034

SCHEDULE P - PART 1M - INTERNATIONAL

($000 Omitted)

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments: Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

NONE

	Losses Unpaid: Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	XXX	XXX	XXX	287	213	2	2	0	0	0	74	XXX
2. 1995	16,064	0	16,064	662	0	0	0	0	0	0	662	XXX
3. 1996	4,108	0	4,108	370	6	0	0	0	0	0	364	XXX
4. 1997	767	0	767	563	0	1	0	0	0	0	564	XXX
5. 1998	1,444	0	1,444	2,926	2,164	7	6	0	0	0	763	XXX
6. 1999	(717)	(1,304)	587	3,487	3,340	33	2	0	0	56	178	XXX
7. 2000	352	132	220	669	635	2	2	68	0	0	102	XXX
8. 2001	2,881	2,753	128	144	102	0	0	0	0	0	42	XXX
9. 2002	1,351	1,022	329	27	13	0	0	0	0	0	14	XXX
10. 2003	93	48	45	0	0	0	0	2	1	0	1	XXX
11. 2004	48	48	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	9,135	6,473	45	12	70	1	56	2,764	XXX

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	850	277	(28)	(143)	0	0	10	0	0	0	0	698	XXX
2.	0	0	0	0	0	0	2	0	0	0	0	2	XXX
3.	35	0	(1)	0	0	0	0	0	0	0	0	34	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	5	(1)	(138)	(126)	0	0	1	0	0	0	0	(5)	XXX
6.	(157)	(202)	(1,772)	(1,764)	0	0	(22)	0	0	0	0	15	XXX
7.	0	0	(3)	0	0	0	1	0	0	0	0	(2)	XXX
8.	168	164	(228)	(225)	0	0	1	0	0	0	0	2	XXX
9.	0	(10)	7	(1)	0	0	1	0	0	0	0	19	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	901	228	(2,163)	(2,259)	0	0	(6)	0	0	0	0	763	XXX

	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		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	688	10
2.	664	0	664	4.1	0.0	4.1	0	0	0.0	0	2
3.	404	6	398	9.8	0.0	9.7	0	0	0.0	34	0
4.	564	0	564	73.5	0.0	73.5	0	0	0.0	0	0
5.	2,801	2,043	758	194.0	0.0	52.5	0	0	0.0	(6)	1
6.	1,569	1,376	193	(218.8)	(105.5)	32.9	0	0	0.0	37	(22)
7.	737	637	100	209.4	482.6	45.5	0	0	0.0	(3)	1
8.	85	41	44	3.0	1.5	34.4	0	0	0.0	1	1
9.	35	2	33	2.6	0.2	10.0	0	0	0.0	18	1
10.	2	1	1	2.2	2.1	2.2	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	769	(6)

SCHEDULE P - PART 1O - 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	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)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	19,963	8,650	183	212	60	(37)	0	11,380	XXX
2. 1995	5,519	660	4,859	11,872	372	4	0	1	(1)	0	11,505	XXX
3. 1996	24,005	0	24,005	6,250	585	(8)	(8)	0	0	0	5,665	XXX
4. 1997	18,113	0	18,113	8,624	142	10	6	1	(1)	0	8,487	XXX
5. 1998	23,921	0	23,921	62,096	17,832	313	298	0	0	294	44,279	XXX
6. 1999	32,413	29,462	2,951	97,161	99,224	439	439	1	0	14	(2,062)	XXX
7. 2000	28,296	23,295	5,001	11,749	7,830	137	133	247	(1)	0	4,170	XXX
8. 2001	30,891	28,919	1,972	9,835	9,024	216	216	1	(1)	0	812	XXX
9. 2002	39,165	37,952	1,213	1,970	1,028	18	4	2	0	0	958	XXX
10. 2003	13,559	10,252	3,307	1,155	0	0	0	1	0	0	1,156	XXX
11. 2004	786	2,231	(1,445)	0	0	0	0	(39)	(39)	0	0	XXX
12. Totals	XXX	XXX	XXX	230,675	144,687	1,312	1,300	274	(78)	308	86,352	XXX

	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 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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	49,738	3,156	18,395	439	199	0	1,153	0	0	0	0	65,890	XXX
2.	465	0	369	0	9	0	(4)	0	0	0	0	839	XXX
3.	91	0	6	0	10	0	13	0	0	0	0	120	XXX
4.	467	0	186	0	9	0	26	0	0	0	0	688	XXX
5.	3,919	2,636	42,614	25,887	135	109	2,790	(54)	0	0	0	20,880	XXX
6.	88,710	40,198	94,572	28,667	54	13	5,488	221	0	0	0	119,725	XXX
7.	13,556	12,986	95,309	79,657	685	543	4,657	2,441	0	0	0	18,580	XXX
8.	31,608	31,554	68,686	68,495	372	371	4,146	4,097	0	0	0	295	XXX
9.	40	0	907	0	28	0	(3)	0	0	0	0	972	XXX
10.	2,141	0	0	0	0	0	0	0	0	0	0	2,141	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	190,735	90,530	321,044	203,145	1,501	1,036	18,266	6,705	0	0	0	230,130	XXX

	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.	XXX	XXX	XXX	XXX	XXX	XXX	6,767	0	XXX	57,771	1,352
2.	12,716	371	12,344	230.4	56.3	254.1	318	0	0.0	516	5
3.	6,362	577	5,785	26.5	0.0	24.1	64	0	0.0	33	23
4.	9,323	147	9,175	51.5	0.0	50.7	132	0	0.0	521	35
5.	111,867	46,708	65,159	467.7	0.0	272.4	4,657	0	0.0	13,353	2,870
6.	286,425	168,762	117,663	883.7	572.8	3,987.2	19,315	0	0.0	95,102	5,308
7.	126,340	103,589	22,750	446.5	444.7	454.9	2,729	0	0.0	13,493	2,358
8.	114,864	113,756	1,107	371.8	393.4	56.2	1	0	0.0	244	50
9.	2,962	1,032	1,930	7.6	2.7	159.1	0	0	0.0	947	25
10.	3,297	0	3,297	24.3	0.0	99.7	328	0	0.0	1,813	0
11.	(39)	(39)	0	(5.0)	(1.7)	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	34,311	0	XXX	183,793	12,026

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1996	1	0	1	0	0	0	0	0	0	0	0	XXX
4. 1997	1	0	1	0	0	0	0	0	0	0	0	XXX
5. 1998	4	0	4	0	0	0	0	0	0	0	0	XXX
6. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	XXX	XXX	XXX	(6,194)	10,462	55,875	32,392	3,330	2,196	0	7,961	XXX
2. 1995	55,306	15,998	39,308	18,882	10,117	16,431	6,329	2,570	1,219	380	20,219	5,766
3. 1996	60,785	14,797	45,988	14,905	8,612	11,230	5,052	1,893	833	87	13,531	3,156
4. 1997	60,955	18,808	42,147	29,512	23,155	24,128	12,961	2,678	1,660	175	18,542	2,583
5. 1998	110,086	25,457	84,629	34,173	22,742	27,575	15,361	3,230	1,758	210	25,116	3,631
6. 1999	91,311	31,287	60,024	36,114	30,451	25,402	17,157	4,273	1,825	20	16,356	4,816
7. 2000	74,706	72,405	2,301	20,472	18,415	18,238	9,308	9,647	2,595	1	18,038	3,811
8. 2001	159,194	80,951	78,243	10,107	7,492	5,846	3,481	6,088	2,172	1	8,895	2,512
9. 2002	156,064	93,987	62,077	(9,117)	(9,811)	1,497	155	(204)	237	84	1,595	3,155
10. 2003	52,378	41,067	11,311	(9,365)	(9,452)	(1,563)	(1,587)	(871)	(105)	0	(656)	790
11. 2004	(4,348)	1,693	(6,041)	(36)	(36)	(8)	(8)	33	22	0	10	9
12. Totals	XXX	XXX	XXX	139,453	112,147	184,651	100,601	32,667	14,415	958	129,608	XXX

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	77,277	169,214	28,626	23,411	141,608	56,158	35,111	16,600	9,709	4,770	0	22,178	4,553
2.	626	1,170	848	755	1,133	502	562	258	305	122	0	667	134
3.	1,350	2,290	1,211	532	2,200	1,527	678	638	180	103	0	529	80
4.	12,824	12,171	1,495	1,439	3,720	3,117	1,129	493	514	189	0	2,273	219
5.	11,085	10,859	3,751	3,465	4,738	4,233	2,007	1,431	546	214	0	1,925	255
6.	12,963	12,910	4,638	3,188	6,714	6,581	3,343	2,085	1,582	568	0	3,907	697
7.	6,395	8,730	6,776	6,543	3,211	3,282	5,314	4,818	1,071	246	0	(852)	507
8.	4,557	3,364	6,144	958	1,434	1,111	3,581	2,841	562	150	0	7,854	263
9.	9,557	7,889	5,416	3,367	2,220	1,876	4,860	3,172	672	169	0	6,251	324
10.	446	313	1,395	918	66	39	775	287	80	24	0	1,181	37
11.	2	2	26	12	2	2	15	19	9	5	0	14	4
12.	137,082	228,912	60,326	44,588	167,046	78,428	57,375	32,642	15,230	6,561	0	45,928	7,073

	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		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	(4,089)	0	XXX	(82,633)	108,900
2.	41,357	20,472	20,886	74.8	128.0	53.1	23	0	0.0	(474)	1,118
3.	33,647	19,587	14,060	55.4	132.4	30.6	76	0	0.0	(337)	790
4.	76,001	55,185	20,815	124.7	293.4	49.4	342	0	0.0	367	1,564
5.	87,105	60,064	27,041	79.1	235.9	32.0	266	0	0.0	246	1,413
6.	95,029	74,765	20,264	104.1	239.0	33.8	201	0	0.0	1,302	2,404
7.	71,123	53,937	17,186	95.2	74.5	746.9	(317)	0	0.0	(1,785)	1,250
8.	38,319	21,570	16,749	24.1	26.6	21.4	356	0	0.0	6,023	1,475
9.	14,901	7,055	7,847	9.5	7.5	12.6	272	0	0.0	3,445	2,534
10.	(9,037)	(9,563)	525	(17.3)	(23.3)	4.6	42	0	0.0	568	571
11.	43	18	25	(1.0)	1.1	(0.4)	1	0	0.0	13	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	(2,827)	0	XXX	(73,265)	122,020

SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments: Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1995	1,294	252	1,042	1,827	1,193	291	160	93	0	0	858	14
3. 1996	969	219	750	246	68	82	17	36	0	8	279	24
4. 1997	2,209	760	1,449	623	494	305	209	39	16	8	249	40
5. 1998	1,076	306	770	84	75	131	45	27	4	47	118	67
6. 1999	2,954	703	2,251	5,438	5,532	1,912	1,912	79	(9)	0	(7)	28
7. 2000	4,360	5,671	(1,311)	116	94	215	89	89	(3)	0	240	73
8. 2001	2,883	2,548	335	(58,152)	(58,160)	63	58	26	37	0	3	121
9. 2002	3,950	3,444	506	(507)	(508)	(544)	(548)	25	54	0	(24)	68
10. 2003	2,084	1,664	420	(197)	(198)	(22)	(22)	(31)	(34)	0	4	58
11. 2004	403	411	(8)	24	24	4	4	25	18	0	7	2
12. Totals	XXX	XXX	XXX	(50,498)	(51,386)	2,437	1,924	408	83	63	1,726	XXX

	Losses Unpaid: Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	2	2	0	0	0	0	0	0	0	0	0
4.	0	0	122	122	0	0	33	33	0	0	0	0	0
5.	131	131	43	43	0	0	16	16	18	9	0	9	2
6.	1,618	1,618	(387)	(371)	96	95	(215)	(193)	45	9	0	(1)	5
7.	7	7	273	278	1	1	139	133	100	0	0	101	11
8.	1	1	1	1	0	0	0	0	36	0	0	36	4
9.	60	51	(41)	(31)	30	26	(10)	(2)	45	27	0	13	3
10.	0	0	118	119	0	0	33	33	36	27	0	8	2
11.	0	0	0	0	0	0	0	0	49	46	0	3	0
12.	1,817	1,808	131	163	127	122	(4)	20	329	117	0	170	27

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	2,211	1,353	858	170.9	536.9	82.3	0	0	0.0	0	0
3.	366	87	279	37.8	39.7	37.2	0	0	0.0	0	0
4.	1,122	874	249	50.8	115.0	17.1	0	0	0.0	0	0
5.	449	322	127	41.8	105.2	16.5	0	0	0.0	0	9
6.	8,586	8,593	(7)	290.6	1,222.3	(0.3)	0	0	0.0	(16)	15
7.	940	599	341	21.6	10.6	(26.0)	0	0	0.0	(5)	106
8.	(58,024)	(58,063)	39	(2,012.6)	(2,278.8)	11.6	0	0	0.0	0	36
9.	(942)	(931)	(11)	(23.8)	(27.0)	(2.2)	(5)	0	0.0	4	14
10.	(63)	(75)	12	(3.0)	(4.5)	2.8	0	0	0.0	(1)	9
11.	102	92	10	25.3	22.4	(125.0)	0	0	0.0	0	3
12.	XXX	XXX	XXX	XXX	XXX	XXX	(5)	0	XXX	(18)	193

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

($000 Omitted)

NONE

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	
				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	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

NONE

	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	16,652	18,448	19,491	18,963	18,404	18,332	17,626	18,578	18,850	18,865	15	287
2. 1995	116,439	116,180	117,212	118,345	118,146	118,076	117,695	118,023	118,034	118,071	37	48
3. 1996	XXX	171,395	169,494	170,430	170,849	171,370	170,844	171,338	171,509	171,515	6	177
4. 1997	XXX	XXX	110,486	106,722	108,771	109,265	109,382	110,184	110,427	109,795	(632)	(389)
5. 1998	XXX	XXX	XXX	123,498	125,851	129,117	125,293	125,677	125,728	125,759	31	82
6. 1999	XXX	XXX	XXX	XXX	108,168	118,060	110,479	110,859	111,064	111,312	248	453
7. 2000	XXX	XXX	XXX	XXX	XXX	119,360	139,804	140,812	140,198	140,052	(146)	(760)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	129,741	132,232	132,752	133,593	841	1,361
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,337	94,877	94,346	(531)	(3,991)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,079	21,273	(806)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,934	XXX	XXX
										12. Totals	(937)	(2,732)

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

1. Prior	234,101	247,680	229,809	227,312	235,561	239,195	226,518	225,020	225,580	226,050	470	1,030
2. 1995	304,026	300,720	298,340	299,800	296,156	294,363	293,376	291,458	291,897	294,135	2,238	2,677
3. 1996	XXX	297,089	293,675	299,756	300,707	301,048	298,648	297,830	298,818	300,410	1,592	2,580
4. 1997	XXX	XXX	292,409	271,618	269,883	269,827	267,677	267,653	268,980	269,412	432	1,759
5. 1998	XXX	XXX	XXX	252,968	228,398	233,625	221,562	222,762	225,181	227,272	2,091	4,510
6. 1999	XXX	XXX	XXX	XXX	244,659	233,301	210,569	215,595	221,343	223,328	1,985	7,733
7. 2000	XXX	XXX	XXX	XXX	XXX	255,198	259,432	262,321	267,583	282,839	15,256	20,518
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	272,700	269,973	282,294	290,819	8,525	20,846
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,766	189,550	198,473	8,923	(3,293)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,337	30,997	6,660	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,332	XXX	XXX
										12. Totals	48,172	58,360

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

1. Prior	199,868	191,311	199,865	193,612	177,911	172,388	172,493	174,446	174,859	184,614	9,755	10,168
2. 1995	164,307	156,387	138,608	143,530	140,916	134,656	132,678	132,610	133,541	133,085	(456)	475
3. 1996	XXX	162,188	133,349	143,588	143,596	141,892	145,681	143,118	143,450	141,525	(1,925)	(1,593)
4. 1997	XXX	XXX	170,441	147,176	126,121	131,663	142,703	145,196	145,258	143,402	(1,856)	(1,794)
5. 1998	XXX	XXX	XXX	147,423	132,216	124,937	121,233	130,636	134,021	126,114	(7,907)	(4,522)
6. 1999	XXX	XXX	XXX	XXX	91,388	109,898	118,530	130,069	136,284	134,083	(2,201)	4,014
7. 2000	XXX	XXX	XXX	XXX	XXX	86,005	100,963	113,523	109,174	112,385	3,211	(1,138)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	115,581	141,643	136,087	140,491	4,404	(1,152)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125,646	132,775	116,258	(16,517)	(9,388)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,402	42,188	(15,214)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,200	XXX	XXX
										12. Totals	(28,706)	(4,930)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	2,759,897	2,574,329	2,412,469	2,234,643	2,470,786	2,320,007	2,414,933	2,410,631	2,408,657	2,307,031	(101,626)	(103,600)
2. 1995	777,513	794,789	785,703	588,842	576,260	573,260	581,911	572,950	594,006	581,655	(12,351)	8,705
3. 1996	XXX	756,551	753,843	760,624	576,864	574,928	569,728	573,910	590,422	580,672	(9,750)	6,762
4. 1997	XXX	XXX	773,274	779,605	763,332	704,842	716,457	737,977	740,614	732,192	(8,422)	(5,785)
5. 1998	XXX	XXX	XXX	814,314	821,047	894,223	899,086	986,646	960,510	972,169	11,659	(14,477)
6. 1999	XXX	XXX	XXX	XXX	633,732	698,079	701,338	751,508	736,412	735,850	(562)	(15,658)
7. 2000	XXX	XXX	XXX	XXX	XXX	587,149	418,720	602,509	663,396	662,754	(642)	60,245
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	516,863	589,282	640,912	637,358	(3,554)	48,076
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	441,142	469,778	423,948	(45,830)	(17,194)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	277,623	214,549	(63,074)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,815	XXX	XXX
										12. Totals	(234,152)	(32,926)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	269,808	288,421	297,626	308,394	296,978	304,194	306,338	321,744	321,863	365,003	43,140	43,259
2. 1995	312,435	282,865	297,588	293,250	285,509	284,635	280,256	280,489	280,051	284,916	4,865	4,427
3. 1996	XXX	276,847	250,160	261,824	261,873	268,387	267,582	270,466	271,161	274,623	3,462	4,157
4. 1997	XXX	XXX	279,648	269,400	272,013	289,549	278,004	284,257	286,819	288,580	1,761	4,323
5. 1998	XXX	XXX	XXX	328,756	311,905	339,710	326,657	326,856	330,535	333,184	2,649	6,328
6. 1999	XXX	XXX	XXX	XXX	261,669	272,682	288,537	305,614	297,527	304,707	7,180	(907)
7. 2000	XXX	XXX	XXX	XXX	XXX	186,800	244,087	273,212	271,925	284,541	12,616	11,329
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	219,778	257,630	260,238	266,670	6,432	9,040
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153,256	156,491	174,967	18,476	21,711
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,748	81,391	(5,357)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,775	XXX	XXX
										12. Totals	95,224	103,667

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	2,271	2,208	2,232	2,275	2,318	2,280	2,248	2,226	2,226	2,226	0	0
2. 1995	1,387	1,385	1,393	1,286	1,683	1,025	1,025	1,025	1,025	1,025	0	0
3. 1996	XXX	231	232	118	94	94	94	94	94	94	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	300	227	46	46	46	46	46	0	0
6. 1999	XXX	XXX	XXX	XXX	(3)	(1)	103	104	103	103	0	(1)
7. 2000	XXX	XXX	XXX	XXX	XXX	206	66	64	66	59	(7)	(5)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	(455)	91	98	7	553
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(66)	91	115	24	181
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	221	24	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	XXX	XXX
										12. Totals	48	727

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	1	1	1	1	1	1	0	0
6. 1999	XXX	XXX	XXX	XXX	1	1	(103)	(104)	(103)	(134)	(31)	(30)
7. 2000	XXX	XXX	XXX	XXX	XXX	(29)	392	(64)	(67)	(58)	9	6
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,404	998	632	823	191	(175)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,901	4,199	5,327	1,128	1,426
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,912	4,875	(37)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	XXX	XXX
										12. Totals	1,260	1,227

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

1. Prior	9,402	6,861	6,438	5,054	3,398	(945)	(439)	(477)	(502)	42	544	519
2. 1995	38,886	39,409	39,376	45,538	45,533	45,433	44,359	44,451	50,814	50,848	34	6,397
3. 1996	XXX	46,033	37,244	40,754	37,814	37,538	37,294	37,434	43,061	43,057	(4)	5,623
4. 1997	XXX	XXX	39,970	46,585	43,818	43,489	43,550	43,623	47,901	47,447	(454)	3,824
5. 1998	XXX	XXX	XXX	30,388	27,350	26,983	28,644	26,306	33,313	33,198	(115)	6,892
6. 1999	XXX	XXX	XXX	XXX	2,186	5,692	5,756	4,461	20,637	21,018	381	16,557
7. 2000	XXX	XXX	XXX	XXX	XXX	7,889	6,073	5,553	2,440	14,282	11,842	8,729
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,565	10,137	10,363	10,771	408	634
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,150	6,162	5,953	(209)	803
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,961	3,209	(752)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	XXX	XXX
										12. Totals	11,675	49,978

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

1. Prior	456,308	588,867	576,368	628,767	583,132	557,089	588,775	657,384	929,274	895,309	(33,965)	237,925
2. 1995	68,204	75,172	72,863	82,294	85,060	74,365	69,066	66,104	59,636	62,458	2,822	(3,646)
3. 1996	XXX	67,528	70,304	79,660	81,677	84,981	78,615	75,507	72,815	73,843	1,028	(1,664)
4. 1997	XXX	XXX	138,211	157,965	149,995	162,446	160,722	171,338	171,600	168,347	(3,253)	(2,991)
5. 1998	XXX	XXX	XXX	143,528	185,688	209,303	203,146	191,189	192,300	181,154	(11,146)	(10,035)
6. 1999	XXX	XXX	XXX	XXX	139,086	177,106	184,453	178,664	190,450	193,048	2,598	14,384
7. 2000	XXX	XXX	XXX	XXX	XXX	84,783	161,702	199,014	213,309	198,804	(14,505)	(210)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	133,847	193,076	191,747	166,919	(24,828)	(26,157)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,902	194,320	174,956	(19,364)	(13,946)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,813	96,648	(14,165)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,678	XXX	XXX
										12. Totals	(114,778)	193,660

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

1. Prior	8,551	15,830	13,948	10,455	9,295	6,578	6,573	6,513	6,573	6,573	0	60
2. 1995	9,488	11,664	11,321	8,883	8,102	7,510	7,510	7,461	7,510	7,510	0	49
3. 1996	XXX	5,579	5,700	5,146	4,815	3,598	3,598	3,522	3,598	3,598	0	76
4. 1997	XXX	XXX	670	986	1,096	829	827	1,291	75	75	0	(1,216)
5. 1998	XXX	XXX	XXX	3,390	3,023	4,061	10,573	5,029	2,118	1,943	(175)	(3,086)
6. 1999	XXX	XXX	XXX	XXX	13,475	7,136	15,213	10,829	6,295	11,215	4,920	386
7. 2000	XXX	XXX	XXX	XXX	XXX	42,153	33,458	55,994	32,257	41,585	9,328	(14,409)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	68,546	106,834	95,248	98,108	2,860	(8,726)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,646	85,314	100,386	15,072	(260)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,002	74,966	2,964	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,802	XXX	XXX
										12. Totals	34,969	(27,126)

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

	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
Years in Which Losses Were Incurred	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,518	29,218	26,710	(2,508)	1,192
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,716	40,829	2,113	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,953	XXX	XXX
										4. Totals	(395)	1,192

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(10,022)	(27,637)	(26,820)	817	(16,798)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,863	22,774	(3,089)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,156	XXX	XXX
										4. Totals	(2,272)	(16,798)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,910	114,047	104,949	(9,098)	24,039
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,922	33,287	(14,635)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,984	XXX	XXX
										4. Totals	(23,733)	24,039

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,333	36,237	41,131	4,894	7,798
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,954	12,529	(5,425)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	588	XXX	XXX
										4. Totals	(531)	7,798

SCHEDULE P - PART 2M - INTERNATIONAL

NONE

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0			0		0	0	0	0	0
4. 1997	XXX	XXX	0		0		0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

SCHEDULE P - PART 2N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	1,566	780	2,002	1,649	1,592	1,590	2,187	2,216	1,926	1,924	(2)	(292)
2. 1995	12,464	(13,101)	652	681	663	662	662	663	664	664	0	1
3. 1996	XXX	13,691	19	131	438	436	367	398	398	398	0	0
4. 1997	XXX	XXX	97	637	600	565	564	569	564	564	0	(5)
5. 1998	XXX	XXX	XXX	677	651	634	458	1,735	757	758	1	(977)
6. 1999	XXX	XXX	XXX	XXX	144	187	99	1,666	194	193	(1)	(1,473)
7. 2000	XXX	XXX	XXX	XXX	XXX	(2,127)	25	1,810	32	32	0	(1,778)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	11	809	44	44	0	(765)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	33	33	0	11
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	(2)	(5,278)

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	103,896	113,948	141,508	154,346	158,944	159,577	171,033	192,499	179,570	202,651	23,081	10,152
2. 1995	9,373	12,249	11,207	11,415	11,430	11,362	11,924	12,849	12,060	12,343	283	(506)
3. 1996	XXX	9,444	4,629	5,494	5,173	5,596	5,841	5,755	5,667	5,785	118	30
4. 1997	XXX	XXX	12,571	6,827	8,323	7,045	8,244	8,399	8,661	9,174	513	775
5. 1998	XXX	XXX	XXX	37,305	35,688	33,524	33,912	32,848	40,734	65,159	24,425	32,311
6. 1999	XXX	XXX	XXX	XXX	21,973	15,462	5,315	12,462	40,834	117,662	76,828	105,200
7. 2000	XXX	XXX	XXX	XXX	XXX	12,789	6,589	2,881	30,653	22,503	(8,150)	19,622
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,848	819	13,854	1,106	(12,748)	287
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,502	7,927	1,928	(5,999)	(2,574)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	3,296	3,296	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	101,647	165,297

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

NONE

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0		0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0		0		0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	200,261	210,081	147,545	79,821	46,070	63,545	529,056	536,807	212,385	106,774	(105,611)	(430,033)
2. 1995	31,340	27,911	27,497	19,218	17,848	18,452	17,956	19,618	18,890	19,351	461	(267)
3. 1996	XXX	29,106	28,661	18,184	12,795	11,227	11,596	12,520	12,148	12,923	775	403
4. 1997	XXX	XXX	27,821	21,078	13,729	10,367	12,327	14,776	18,855	19,472	617	4,696
5. 1998	XXX	XXX	XXX	44,661	27,621	13,794	13,293	18,497	24,676	25,238	562	6,741
6. 1999	XXX	XXX	XXX	XXX	25,784	15,117	11,403	26,015	15,207	16,802	1,595	(9,213)
7. 2000	XXX	XXX	XXX	XXX	XXX	3,573	6,934	23,040	11,522	9,310	(2,212)	(13,730)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	4,891	54,460	7,428	12,422	4,994	(42,038)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,748	7,044	7,785	741	(42,963)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	715	1,236	521	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	XXX	XXX
										12. Totals	(97,557)	(526,404)

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

1. Prior	496	550	1,303	1,163	1,120	1,100	1,100	1,100	1,100	1,100	0	0
2. 1995	747	770	831	740	765	765	765	765	765	765	0	0
3. 1996	XXX	490	379	292	258	243	243	243	243	243	0	0
4. 1997	XXX	XXX	563	275	492	225	225	225	225	225	0	0
5. 1998	XXX	XXX	XXX	586	627	111	95	96	95	95	0	(1)
6. 1999	XXX	XXX	XXX	XXX	455	2	(94)	33	(94)	(131)	(37)	(164)
7. 2000	XXX	XXX	XXX	XXX	XXX	(148)	(61)	(44)	142	149	7	193
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	18	441	11,084	13	(11,071)	(428)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,049	66	0	(66)	(1,049)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	(1)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	(11,168)	(1,449)

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

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										4. Totals	0	0

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	12
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	9,778	13,820	16,687	17,313	17,640	18,233	18,703	18,784	18,807	2,006	835
2. 1995	81,224	108,943	112,945	115,301	116,676	117,397	117,746	117,854	117,894	117,941	60,679	16,980
3. 1996	XXX	136,543	169,382	171,107	169,972	170,328	170,944	171,184	171,200	170,951	85,750	21,855
4. 1997	XXX	XXX	78,636	101,051	104,758	106,894	108,682	108,926	109,574	109,718	51,564	13,958
5. 1998	XXX	XXX	XXX	96,468	121,156	125,674	127,954	128,681	124,848	125,500	66,047	15,899
6. 1999	XXX	XXX	XXX	XXX	87,252	111,968	115,974	116,831	110,375	110,672	54,791	14,119
7. 2000	XXX	XXX	XXX	XXX	XXX	102,837	137,143	141,074	138,912	139,157	60,534	13,563
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	93,311	122,981	128,881	131,208	50,705	13,748
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,856	87,488	90,131	42,708	11,336
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,395	19,592	32,279	7,772
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287	4,945	1,289

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

1. Prior	000	104,626	167,334	194,616	208,874	214,396	221,953	223,584	225,365	225,213	17,757	463
2. 1995	94,371	191,732	238,131	266,198	279,557	284,772	288,596	290,037	291,074	291,494	78,794	17,936
3. 1996	XXX	99,610	190,616	240,722	265,789	282,319	291,148	295,926	297,488	298,208	76,556	17,673
4. 1997	XXX	XXX	92,710	177,051	218,377	241,114	256,866	263,210	266,269	267,682	71,337	16,218
5. 1998	XXX	XXX	XXX	83,744	158,767	189,618	212,781	225,947	221,096	224,367	68,465	14,086
6. 1999	XXX	XXX	XXX	XXX	85,025	154,072	191,605	210,903	211,383	218,637	70,508	15,373
7. 2000	XXX	XXX	XXX	XXX	XXX	101,866	187,873	228,081	246,584	265,107	76,380	17,925
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	122,928	199,383	239,991	263,718	70,147	17,702
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,591	129,388	160,452	58,149	11,796
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,290	21,142	43,734	8,828
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,673	5,119	948

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

1. Prior	000	82,728	136,649	158,492	172,474	176,738	180,889	179,085	179,785	181,632	6,276	2,288
2. 1995	24,040	60,657	90,948	111,229	119,508	126,233	130,331	131,226	132,509	132,655	22,506	7,814
3. 1996	XXX	26,365	60,067	88,640	109,702	129,643	138,045	140,037	139,811	140,130	23,301	8,678
4. 1997	XXX	XXX	23,337	53,558	79,397	105,284	124,942	135,359	140,282	142,483	22,377	8,214
5. 1998	XXX	XXX	XXX	26,648	58,241	87,397	109,788	127,006	120,251	122,955	24,764	8,420
6. 1999	XXX	XXX	XXX	XXX	27,281	63,012	94,348	115,257	122,047	127,308	23,553	9,704
7. 2000	XXX	XXX	XXX	XXX	XXX	24,972	51,531	79,620	91,729	100,866	21,105	7,294
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	25,690	61,026	91,738	115,580	20,426	8,371
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,679	51,215	77,367	22,433	10,186
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,593	18,560	7,848	4,038
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	129	53

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	432,482	717,688	925,111	1,088,737	1,223,774	1,333,580	1,415,343	1,514,964	1,615,564	104,037	10,940
2. 1995	114,202	256,431	341,441	390,428	419,417	444,522	463,270	477,096	492,806	506,055	245,651	14,332
3. 1996	XXX	114,795	257,977	341,002	380,732	420,209	444,243	463,602	480,415	492,455	267,334	17,365
4. 1997	XXX	XXX	138,091	329,489	434,008	501,430	540,855	564,781	594,017	618,679	291,062	19,791
5. 1998	XXX	XXX	XXX	176,113	406,111	560,400	654,918	729,085	769,429	811,988	322,294	23,683
6. 1999	XXX	XXX	XXX	XXX	165,128	367,626	486,555	539,417	563,988	600,533	310,898	25,914
7. 2000	XXX	XXX	XXX	XXX	XXX	110,240	313,352	428,691	486,706	534,751	368,660	33,601
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	126,208	293,301	420,552	486,192	393,477	39,199
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,042	214,022	292,229	415,954	42,886
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,262	92,047	99,873	13,728
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	1,029	388

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	97,391	163,195	218,726	246,563	262,862	281,710	292,927	298,588	308,213	10,474	16,371
2. 1995	152,590	202,034	231,016	248,598	260,008	268,069	273,687	274,770	275,864	278,031	28,164	22,427
3. 1996	XXX	97,942	166,222	201,101	224,709	242,606	255,403	261,390	265,360	267,092	26,138	18,748
4. 1997	XXX	XXX	118,407	182,058	214,012	238,212	253,325	267,208	275,461	280,057	26,522	19,797
5. 1998	XXX	XXX	XXX	135,013	228,949	261,512	283,496	305,143	306,774	312,030	31,008	23,438
6. 1999	XXX	XXX	XXX	XXX	131,306	197,521	231,472	260,986	266,574	287,675	30,399	23,116
7. 2000	XXX	XXX	XXX	XXX	XXX	111,770	178,142	210,040	227,959	251,426	33,417	24,256
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	102,191	167,859	187,533	216,344	35,365	26,627
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,367	97,402	128,374	31,320	26,592
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,232	46,012	11,725	10,096
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,779	234	174

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	532	1,146	1,771	2,169	2,209	2,225	2,226	2,226	2,226	56	95
2. 1995	17	65	323	907	1,025	1,025	1,025	1,025	1,025	1,025	26	26
3. 1996	XXX	7	8	93	94	94	94	94	94	94	4	2
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0	4
5. 1998	XXX	XXX	XXX	39	46	46	46	46	46	46	0	17
6. 1999	XXX	XXX	XXX	XXX	(1)	(1)	(1)	21	103	103	0	63
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	59	59	1	4
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	5	33	33	11	31
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	46	262
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	14	54	394
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	31

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

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	1	1	1	1	1	1	0	0
6. 1999	XXX	XXX	XXX	XXX	1	1	1	(21)	(103)	(103)	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	(59)	(59)	1	5
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	97	170	684	1	8
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	3,129	3,482	8	90
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207	1,102	8	41
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	0	0

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

1. Prior	000	3,541	3,584	2,834	2,545	1,864	(1,062)	(874)	(870)	(984)	XXX	XXX
2. 1995	15,685	35,580	37,339	43,408	45,200	45,752	44,290	44,290	50,200	50,200	XXX	XXX
3. 1996	XXX	25,737	35,761	37,148	37,607	37,593	37,367	37,442	42,414	42,538	XXX	XXX
4. 1997	XXX	XXX	21,023	40,595	43,224	43,501	43,555	43,445	46,790	46,677	XXX	XXX
5. 1998	XXX	XXX	XXX	21,079	25,859	26,548	28,290	28,348	31,798	31,865	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	3,425	5,209	5,335	5,406	16,397	16,755	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	4,000	6,035	5,428	10,781	11,977	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,557	8,012	8,304	8,385	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,935	6,123	5,834	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,597	2,882	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	000	131,536	224,906	301,705	369,842	470,621	511,891	498,627	536,936	622,614	4,949	22,266
2. 1995	3,085	15,434	23,915	38,216	51,779	56,769	59,608	62,021	56,363	59,773	2,718	2,674
3. 1996	XXX	3,149	16,431	37,821	52,101	63,405	67,433	70,862	65,608	69,884	2,974	3,029
4. 1997	XXX	XXX	4,599	34,283	69,272	98,040	114,875	129,454	139,064	146,681	2,915	3,278
5. 1998	XXX	XXX	XXX	11,825	66,597	102,629	135,361	150,870	156,899	162,207	7,769	9,129
6. 1999	XXX	XXX	XXX	XXX	10,714	68,333	113,240	148,708	158,649	170,584	10,826	14,384
7. 2000	XXX	XXX	XXX	XXX	XXX	26,598	61,198	144,244	139,360	159,636	11,363	13,596
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	12,675	60,896	81,099	112,174	78,946	11,993
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,752	59,468	97,495	151,014	12,313
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,718	43,099	237,893	4,540
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,731	155,508	17

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

1. Prior	000	2,954	5,518	5,814	6,573	6,573	6,573	6,573	6,573	6,573	366	756
2. 1995	500	2,702	5,084	7,252	7,510	7,510	7,510	7,510	7,510	7,510	72	222
3. 1996	XXX	188	1,386	3,387	3,598	3,598	3,598	3,598	3,598	3,598	77	160
4. 1997	XXX	XXX	16	17	77	669	690	75	75	75	29	52
5. 1998	XXX	XXX	XXX	122	1,105	3,314	3,845	2,111	1,737	1,776	46	341
6. 1999	XXX	XXX	XXX	XXX	526	1,586	3,588	6,704	3,542	5,996	241	993
7. 2000	XXX	XXX	XXX	XXX	XXX	1,552	11,141	16,852	18,381	27,734	640	2,633
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	14,852	37,493	47,652	66,851	1,186	4,699
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,507	28,412	50,214	1,123	6,019
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,421	26,941	651	5,054
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,660	87	637

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	17,601	20,573	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,880	37,657	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,795	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(22,712)	(25,046)	22,514	5,136
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,403	23,000	108,599	15,124
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,047	12,457	1,555

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	61,878	71,637	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,755	45,033	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,839	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	7,421	13,305	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,754	5,263	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1995	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 1996	XXX	0	0	[illegible]	0	0	0	0	0	0	XXX	XXX
4. 1997	XXX	XXX	0	[illegible]	0	0	0	0	0	0	XXX	XXX
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	309	488	464	552	621	976	1,088	1,152	1,226	XXX	XXX
2. 1995	586	586	587	588	662	662	662	662	662	662	XXX	XXX
3. 1996	XXX	0	7	46	191	191	364	364	364	364	XXX	XXX
4. 1997	XXX	XXX	0	65	568	563	564	564	564	564	XXX	XXX
5. 1998	XXX	XXX	XXX	325	397	404	458	747	756	763	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	0	109	100	149	178	178	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	34	34	34	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5	42	42	42	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	14	14	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	000	87,884	93,680	104,344	111,615	114,814	118,013	120,711	125,477	136,761	XXX	XXX
2. 1995	(123)	3,084	9,444	10,250	10,644	10,791	10,892	11,500	11,503	11,504	XXX	XXX
3. 1996	XXX	301	1,884	2,731	4,777	5,039	5,359	5,422	5,626	5,665	XXX	XXX
4. 1997	XXX	XXX	314	1,255	5,914	6,012	7,138	7,556	7,737	8,486	XXX	XXX
5. 1998	XXX	XXX	XXX	5,543	14,076	23,908	24,881	24,819	37,259	44,279	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	4,299	10,638	11,794	13,048	13,401	(2,063)	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	334	975	984	3,923	3,923	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	814	807	811	811	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	938	947	956	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1,155	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

NONE

1. Prior	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1995	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 1996	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	23,052	4,572	3,475	(4,350)	(88)	45,180	59,245	82,708	89,535	2,540	89,071
2. 1995	712	3,021	6,661	10,699	13,719	15,855	17,050	17,125	18,922	18,867	1,325	4,307
3. 1996	XXX	592	2,643	5,049	7,523	8,747	9,995	10,347	12,269	12,471	878	2,198
4. 1997	XXX	XXX	1,227	2,172	4,906	7,445	10,456	11,307	15,820	17,524	996	1,368
5. 1998	XXX	XXX	XXX	1,917	9,803	12,385	14,388	16,066	21,409	23,645	1,282	2,094
6. 1999	XXX	XXX	XXX	XXX	555	2,726	5,930	8,963	8,844	13,908	1,338	2,781
7. 2000	XXX	XXX	XXX	XXX	XXX	339	1,278	2,875	5,606	10,987	1,398	1,906
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	555	2,265	2,448	4,980	640	1,609
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254	889	2,036	922	1,909
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(15,859)	111	259	494
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	3

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

1. Prior	000	96	955	936	1,100	1,100	1,100	1,100	1,100	1,100	9	22
2. 1995	4	141	480	698	765	765	765	765	765	765	2	12
3. 1996	XXX	13	136	227	243	243	243	243	243	243	20	4
4. 1997	XXX	XXX	131	123	225	225	225	225	225	225	21	19
5. 1998	XXX	XXX	XXX	76	111	111	111	111	95	95	8	57
6. 1999	XXX	XXX	XXX	XXX	0	0	0	(20)	(94)	(94)	7	16
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	148	148	4	58
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	10	2	13	13	5	112
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	4	5	7	58
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	2	54
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	2

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	0	0	131	(830)	(306)	(9)	(18)
2. 1995	10,050	0	0	0	0	117	(324)	(26)	(8)	2
3. 1996	XXX	11,286	0	0	0	99	(423)	(203)	18	51
4. 1997	XXX	XXX	10,016	0	0	74	(382)	484	569	(46)
5. 1998	XXX	XXX	XXX	5,574	0	505	(5,604)	(4,645)	107	(127)
6. 1999	XXX	XXX	XXX	XXX	(1,849)	440	(8,988)	(191)	(146)	63
7. 2000	XXX	XXX	XXX	XXX	XXX	(11,052)	(4,339)	1,313	157	143
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	13,487	2,149	92	315
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,480	2,683	1,872
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,088	1,025
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,397

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

1. Prior	54,465	32,225	17,103	7,663	3,348	4,072	2,411	(198)	82	(327)
2. 1995	111,761	39,597	16,485	8,667	2,918	2,120	1,016	(69)	(41)	(16)
3. 1996	XXX	102,649	35,187	16,276	8,739	5,314	1,381	(254)	210	438
4. 1997	XXX	XXX	112,261	34,959	15,871	6,716	2,097	(176)	412	282
5. 1998	XXX	XXX	XXX	95,901	21,125	12,834	(6,317)	(9,929)	114	562
6. 1999	XXX	XXX	XXX	XXX	92,543	29,707	(10,493)	1,483	1,099	1,367
7. 2000	XXX	XXX	XXX	XXX	XXX	68,883	19,733	12,845	2,063	5,367
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	80,725	24,487	11,749	10,015
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,465	24,483	16,772
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,828	4,105
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	861

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

1. Prior	80,881	40,384	22,334	11,733	7,494	1,282	(501)	2,173	2,272	12,163
2. 1995	102,803	55,119	21,983	13,958	8,197	1,721	234	263	691	278
3. 1996	XXX	95,200	36,912	23,798	12,724	3,829	3,244	732	7	178
4. 1997	XXX	XXX	106,641	51,813	11,900	7,211	3,889	479	1,879	256
5. 1998	XXX	XXX	XXX	83,598	38,781	12,239	(3,255)	(3,844)	5,915	674
6. 1999	XXX	XXX	XXX	XXX	36,531	17,441	1,549	2,688	4,105	1,404
7. 2000	XXX	XXX	XXX	XXX	XXX	34,928	20,022	12,706	1,707	2,382
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	52,023	41,141	13,260	8,035
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,531	46,937	14,788
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,150	7,851
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,051

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	1,293,122	930,393	680,255	439,665	550,685	264,490	99,702	19,544	74,569	64,170
2. 1995	526,662	409,796	330,298	119,019	81,297	48,235	39,302	11,440	18,865	5,148
3. 1996	XXX	500,472	363,017	315,256	93,095	57,359	32,297	11,035	13,742	13,568
4. 1997	XXX	XXX	480,140	303,955	207,987	93,998	64,958	43,148	32,309	21,330
5. 1998	XXX	XXX	XXX	460,671	208,490	153,532	53,897	88,724	28,022	37,377
6. 1999	XXX	XXX	XXX	XXX	307,193	130,093	54,799	123,455	54,179	46,418
7. 2000	XXX	XXX	XXX	XXX	XXX	367,380	(78,493)	61,910	49,809	44,746
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	257,922	126,554	76,760	54,264
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,948	116,326	46,843
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,794	73,395
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,466

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	100,383	51,582	34,614	29,241	6,463	7,360	3,297	9,643	(14,738)	15,729
2. 1995	86,818	37,179	28,639	15,062	4,790	3,939	1,299	600	46	2,218
3. 1996	XXX	94,654	43,738	26,369	11,839	7,463	1,948	1,353	(662)	2,327
4. 1997	XXX	XXX	79,560	43,520	19,198	17,927	4,640	656	547	1,903
5. 1998	XXX	XXX	XXX	89,243	45,262	47,049	9,361	(3,434)	1,713	10,382
6. 1999	XXX	XXX	XXX	XXX	69,088	42,083	13,830	21,925	(611)	1,332
7. 2000	XXX	XXX	XXX	XXX	XXX	25,238	22,940	35,083	6,616	9,642
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	84,980	54,636	30,454	18,243
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,302	26,885	16,397
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,514	19,455
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,092

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,301	668	483	189	0	0	0	0	0	0
2. 1995	1,312	997	502	151	0	0	0	0	0	0
3. 1996	XXX	224	159	25	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	13	64	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	(2)	0	104	1	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	206	66	(2)	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	(468)	58	63
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(66)	91	114
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191	195
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	(104)	(1)	0	(31)
7. 2000	XXX	XXX	XXX	XXX	XXX	(29)	392	1	(1)	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,383	879	(111)	139
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,710	517	1,018
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,995	2,557
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(95)

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

1. Prior	0	0	0	0	0	5	0	7	(10)	631
2. 1995	6,712	0	0	0	0	9	0	92	474	507
3. 1996	XXX	9,909	0	0	0	12	0	70	575	441
4. 1997	XXX	XXX	3,399	0	0	(46)	0	159	529	261
5. 1998	XXX	XXX	XXX	(56)	0	(42)	0	(2,089)	746	691
6. 1999	XXX	XXX	XXX	XXX	(2,477)	149	0	(326)	1,666	2,234
7. 2000	XXX	XXX	XXX	XXX	XXX	2,164	0	1,903	(11,181)	(712)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	(1,880)	(419)	(220)	83
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(133)	(270)	126
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	656	104
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76

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

1. Prior	259,023	169,018	112,161	129,432	69,820	28,631	56,104	80,712	107,255	48,475
2. 1995	53,322	39,680	26,928	21,061	17,885	7,227	5,977	2,074	1,584	1,484
3. 1996	XXX	44,622	30,519	24,733	11,237	10,961	8,159	1,296	3,831	2,142
4. 1997	XXX	XXX	33,126	41,689	17,993	20,176	14,235	13,138	14,496	9,197
5. 1998	XXX	XXX	XXX	32,034	21,253	38,579	33,091	(5,631)	(1,847)	2,846
6. 1999	XXX	XXX	XXX	XXX	76,399	69,553	35,419	4,135	4,987	11,249
7. 2000	XXX	XXX	XXX	XXX	XXX	37,153	60,145	(7,647)	22,048	2,979
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	100,010	66,588	64,729	25,537
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,772	94,782	39,146
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,883	37,484
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,882

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

1. Prior	4,404	7,746	5,532	2,318	616	0	0	(59)	0	0
2. 1995	4,912	3,990	3,261	1,393	404	0	0	(49)	0	0
3. 1996	XXX	3,849	3,034	1,635	1,105	0	0	(76)	0	0
4. 1997	XXX	XXX	372	175	275	0	0	1,216	0	0
5. 1998	XXX	XXX	XXX	2,468	823	0	5,508	2,784	237	61
6. 1999	XXX	XXX	XXX	XXX	10,964	587	5,825	1,042	(2,220)	4,398
7. 2000	XXX	XXX	XXX	XXX	XXX	35,175	15,541	23,778	2,812	6,139
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	38,477	45,141	20,750	21,903
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,363	31,469	30,652
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,370	32,171
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,876

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 1995	2 1996	3 1997	4 1998	5 1999	5 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,190	11,219	6,992
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,987	1,675
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,734

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,346	(4,806)	(2,009)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,754	(332)
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,203	(5,683)	32,101
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,524	(39,747)
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,489

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,077	5,913	800
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,501	1,088
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	565

SCHEDULE P - PART 4M - INTERNATIONAL

NONE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	0	0	0	0	(39)	(17)	125
2. 1995	0	0	0	0	0	0	0	1	2	2
3. 1996	XXX	0	0	0	0	0	0	(1)	(1)	(1)
4. 1997	XXX	XXX	0	0	0	0	0	5	0	0
5. 1998	XXX	XXX	XXX	39	0	0	(46)	454	(4)	(11)
6. 1999	XXX	XXX	XXX	XXX	0	0	(65)	1,122	(3)	(30)
7. 2000	XXX	XXX	XXX	XXX	XXX	(2,127)	4	1,776	(2)	(2)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	(2)	701	(2)	(2)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9	9
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	770	405	389	284	154	0	0	20,060	21,768	19,109
2. 1995	5,428	0	0	0	0	0	0	913	123	365
3. 1996	XXX	7,169	0	0	0	0	0	(443)	(365)	19
4. 1997	XXX	XXX	6,442	0	0	0	0	(168)	(32)	212
5. 1998	XXX	XXX	XXX	7,680	0	0	(21)	168	1,888	19,571
6. 1999	XXX	XXX	XXX	XXX	6,746	0	(10,661)	(3,129)	24,529	71,172
7. 2000	XXX	XXX	XXX	XXX	XXX	7,081	210	(3,164)	25,295	17,868
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	401	(437)	12,531	240
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,479	6,808	904
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

NONE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	96,502	75,455	50,645	13,750	4,904	22,243	457,021	439,593	121,587	23,726
2. 1995	29,097	21,574	14,884	4,400	1,386	1,204	275	289	187	397
3. 1996	XXX	26,068	23,024	10,015	2,603	959	678	120	252	719
4. 1997	XXX	XXX	24,719	15,573	4,536	439	237	248	(1,600)	692
5. 1998	XXX	XXX	XXX	38,964	14,628	3,433	277	1,203	799	862
6. 1999	XXX	XXX	XXX	XXX	22,155	8,756	2,585	7,688	(259)	2,708
7. 2000	XXX	XXX	XXX	XXX	XXX	899	2,099	13,792	2,928	729
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,800	51,144	3,637	5,926
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,837	4,986	3,737
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394	965
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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

1. Prior	191	30	92	17	10	0	0	0	0	0
2. 1995	376	68	100	42	0	0	0	0	0	0
3. 1996	XXX	189	111	50	15	0	0	0	0	0
4. 1997	XXX	XXX	204	60	17	0	0	0	0	0
5. 1998	XXX	XXX	XXX	171	347	0	(16)	(15)	0	0
6. 1999	XXX	XXX	XXX	XXX	454	2	(94)	127	0	(38)
7. 2000	XXX	XXX	XXX	XXX	XXX	(148)	(61)	16	0	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	(2)	414	11,071	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,028	48	(18)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	(1)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	10,270	1,012	434	284	113	80	27	30	21	5
2. 1995	49,338	59,469	60,192	60,419	60,546	60,616	60,645	60,653	60,662	60,679
3. 1996	XXX	73,612	84,488	85,283	85,524	85,640	85,687	85,723	85,738	85,750
4. 1997	XXX	XXX	43,446	50,569	51,134	51,374	51,487	51,528	51,558	51,564
5. 1998	XXX	XXX	XXX	55,838	65,019	65,622	65,876	65,984	66,028	66,047
6. 1999	XXX	XXX	XXX	XXX	46,228	53,855	54,413	54,663	54,746	54,791
7. 2000	XXX	XXX	XXX	XXX	XXX	49,162	59,476	60,186	60,414	60,534
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	41,961	49,842	50,474	50,705
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,608	42,216	42,708
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,016	32,279
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,945

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,232	591	339	178	101	59	46	20	15	14
2. 1995	8,620	748	321	201	126	74	40	29	20	4
3. 1996	XXX	9,344	723	304	154	79	41	17	11	14
4. 1997	XXX	XXX	5,927	603	329	164	72	31	18	17
5. 1998	XXX	XXX	XXX	6,637	658	267	94	43	21	17
6. 1999	XXX	XXX	XXX	XXX	6,502	596	250	123	50	39
7. 2000	XXX	XXX	XXX	XXX	XXX	7,243	630	273	116	52
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,869	745	276	141
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,368	468	160
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,574	414
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	8,348	1,016	485	301	121	101	52	32	18	24
2. 1995	71,228	76,763	77,300	77,496	77,591	77,633	77,650	77,654	77,660	77,663
3. 1996	XXX	100,293	106,573	107,214	107,415	107,509	107,553	107,589	107,602	107,619
4. 1997	XXX	XXX	60,588	64,751	65,250	65,402	65,466	65,501	65,531	65,539
5. 1998	XXX	XXX	XXX	75,852	81,202	81,648	81,808	81,910	81,943	81,963
6. 1999	XXX	XXX	XXX	XXX	64,108	68,240	68,632	68,858	68,905	68,949
7. 2000	XXX	XXX	XXX	XXX	XXX	67,375	73,361	73,911	74,069	74,149
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	59,279	64,088	64,423	64,594
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,202	53,892	54,204
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,519	40,465
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,645

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	30,529	14,194	4,095	1,862	1,075	629	405	235	161	91
2. 1995	46,562	70,070	74,829	76,802	77,793	78,288	78,551	78,674	78,745	78,794
3. 1996	XXX	47,465	68,259	72,629	74,618	75,586	76,115	76,364	76,499	76,556
4. 1997	XXX	XXX	43,732	63,148	67,715	69,623	70,524	71,004	71,242	71,337
5. 1998	XXX	XXX	XXX	41,263	61,589	65,230	67,004	67,845	68,266	68,465
6. 1999	XXX	XXX	XXX	XXX	43,595	63,381	67,408	69,183	70,063	70,508
7. 2000	XXX	XXX	XXX	XXX	XXX	46,423	69,618	73,464	75,485	76,380
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	48,581	65,930	68,979	70,147
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,681	54,882	58,149
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,603	43,734
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,119

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	13,224	5,965	2,898	1,641	921	545	285	191	384	72
2. 1995	25,852	7,104	2,965	1,430	658	376	181	108	52	14
3. 1996	XXX	24,373	6,377	2,831	1,327	698	274	133	53	27
4. 1997	XXX	XXX	22,168	6,626	2,716	1,374	577	285	127	81
5. 1998	XXX	XXX	XXX	21,600	5,553	2,432	973	461	124	100
6. 1999	XXX	XXX	XXX	XXX	21,005	6,289	2,382	1,134	329	309
7. 2000	XXX	XXX	XXX	XXX	XXX	23,620	5,833	2,857	1,381	790
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	21,439	6,016	2,728	1,477
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,035	4,734	2,345
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,556	3,556
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,365

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	19,682	11,422	2,985	1,606	971	670	448	255	376	(211)
2. 1995	82,343	93,223	94,935	95,799	96,230	96,513	96,629	96,707	96,731	96,744
3. 1996	XXX	82,087	90,701	92,442	93,328	93,821	94,009	94,150	94,220	94,256
4. 1997	XXX	XXX	74,931	84,167	85,966	86,945	87,236	87,480	87,575	87,636
5. 1998	XXX	XXX	XXX	70,603	79,939	81,309	81,928	82,337	82,459	82,651
6. 1999	XXX	XXX	XXX	XXX	73,081	83,631	84,706	85,525	85,722	86,190
7. 2000	XXX	XXX	XXX	XXX	XXX	79,391	92,309	93,876	94,692	95,095
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	83,084	89,036	89,282	89,326
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,940	70,869	72,290
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,725	56,118
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,432

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	8,878	6,365	1,525	701	446	185	233	48	147	41
2. 1995	13,438	19,879	21,205	21,860	22,193	22,334	22,429	22,469	22,496	22,506
3. 1996	XXX	14,717	20,757	22,058	22,701	23,015	23,179	23,254	23,279	23,301
4. 1997	XXX	XXX	13,115	19,472	20,861	21,528	21,823	22,258	22,332	22,377
5. 1998	XXX	XXX	XXX	14,686	21,840	23,456	24,176	24,517	24,685	24,764
6. 1999	XXX	XXX	XXX	XXX	14,044	20,560	22,100	22,969	23,354	23,553
7. 2000	XXX	XXX	XXX	XXX	XXX	11,194	16,711	18,948	20,356	21,105
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	10,250	17,343	19,367	20,426
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,817	20,521	22,433
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,181	7,848
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	4,739	2,256	1,141	562	329	193	134	96	77	33
2. 1995	6,553	2,109	1,017	506	263	124	58	27	14	7
3. 1996	XXX	6,631	2,120	996	476	237	99	40	29	23
4. 1997	XXX	XXX	6,704	2,104	1,031	466	516	97	60	25
5. 1998	XXX	XXX	XXX	6,940	2,333	1,101	516	209	101	50
6. 1999	XXX	XXX	XXX	XXX	6,951	2,358	1,194	658	371	219
7. 2000	XXX	XXX	XXX	XXX	XXX	6,105	2,396	1,501	1,081	459
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	7,237	3,414	2,130	1,049
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,210	3,125	1,682
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,805	1,382
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	6,761	7,618	1,261	641	553	254	375	94	194	72
2. 1995	24,162	28,879	29,575	29,941	30,136	30,195	30,257	30,279	30,302	30,327
3. 1996	XXX	26,447	30,462	31,253	31,601	31,776	31,875	31,924	31,956	32,002
4. 1997	XXX	XXX	24,399	28,878	29,658	30,002	30,443	30,507	30,569	30,616
5. 1998	XXX	XXX	XXX	26,414	31,638	32,534	32,922	33,054	33,165	33,234
6. 1999	XXX	XXX	XXX	XXX	26,473	31,387	32,332	32,926	33,264	33,476
7. 2000	XXX	XXX	XXX	XXX	XXX	20,824	24,695	26,805	28,346	28,858
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	21,539	27,704	29,245	29,846
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,678	32,708	34,301
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,014	13,268
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	84,775	34,216	19,788	12,847	9,391	7,761	7,268	6,876	7,450	2,924
2. 1995	175,613	219,611	230,735	236,872	240,092	241,989	243,149	243,995	245,171	245,651
3. 1996	XXX	189,803	237,543	250,866	257,631	261,324	263,474	264,817	266,613	267,334
4. 1997	XXX	XXX	205,047	257,183	272,326	280,303	284,276	287,337	289,547	291,062
5. 1998	XXX	XXX	XXX	220,345	278,887	297,847	306,167	316,440	319,945	322,294
6. 1999	XXX	XXX	XXX	XXX	198,423	251,551	277,836	296,253	307,607	310,898
7. 2000	XXX	XXX	XXX	XXX	XXX	173,521	268,832	318,710	359,855	368,660
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	199,537	334,527	380,164	393,477
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	270,596	390,249	415,954
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,062	99,873
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,029

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	68,037	43,884	30,868	22,997	18,028	14,390	12,497	11,881	10,317	9,563
2. 1995	44,366	19,280	11,285	6,583	4,157	2,837	2,193	1,762	1,439	1,191
3. 1996	XXX	50,008	22,476	12,526	7,463	4,677	3,377	2,658	2,294	1,844
4. 1997	XXX	XXX	53,584	25,277	14,931	8,692	6,171	4,806	3,842	3,117
5. 1998	XXX	XXX	XXX	59,641	28,898	16,560	10,814	7,724	5,854	4,607
6. 1999	XXX	XXX	XXX	XXX	53,434	26,886	17,840	12,322	8,857	6,695
7. 2000	XXX	XXX	XXX	XXX	XXX	53,398	33,713	20,963	13,808	8,428
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	71,742	38,490	24,029	14,212
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,600	38,555	22,946
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,439	12,214
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	65,925	27,094	23,313	18,568	15,838	15,643	16,068	11,715	5,063	3,382
2. 1995	228,414	251,485	255,359	257,161	258,160	258,865	259,479	259,948	260,841	261,174
3. 1996	XXX	250,332	275,451	279,671	281,760	282,930	283,938	284,643	286,163	286,543
4. 1997	XXX	XXX	270,133	299,182	305,284	307,802	309,548	311,669	313,066	313,970
5. 1998	XXX	XXX	XXX	292,301	327,241	335,618	338,769	347,227	349,074	350,584
6. 1999	XXX	XXX	XXX	XXX	264,492	297,437	318,589	333,619	342,088	343,507
7. 2000	XXX	XXX	XXX	XXX	XXX	239,856	329,860	371,321	406,691	410,689
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	289,911	408,305	442,255	446,888
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	398,896	469,259	481,786
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,616	125,815
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,629

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	12,944	4,008	2,326	1,437	830	567	366	195	431	250
2. 1995	16,226	23,906	25,678	26,649	27,220	27,548	27,733	27,810	28,028	28,164
3. 1996	XXX	15,320	22,452	24,054	24,914	25,459	25,716	25,888	26,032	26,138
4. 1997	XXX	XXX	14,886	22,639	24,322	25,245	25,778	26,091	26,281	26,522
5. 1998	XXX	XXX	XXX	17,750	27,002	28,805	29,751	30,355	30,701	31,008
6. 1999	XXX	XXX	XXX	XXX	17,277	26,505	28,222	29,325	30,018	30,399
7. 2000	XXX	XXX	XXX	XXX	XXX	19,424	29,170	31,219	32,588	33,417
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	21,723	31,411	33,847	35,365
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,126	29,143	31,320
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,179	11,725
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	12,248	8,384	4,774	5,797	6,055	2,291	2,561	1,294	1,266	1,732
2. 1995	10,140	3,320	1,976	1,269	806	504	397	341	426	514
3. 1996	XXX	8,926	2,863	1,847	1,586	1,153	954	431	395	593
4. 1997	XXX	XXX	9,844	3,527	2,142	1,471	927	649	588	444
5. 1998	XXX	XXX	XXX	10,971	3,585	2,217	1,538	1,086	1,094	705
6. 1999	XXX	XXX	XXX	XXX	10,321	3,522	2,318	1,617	1,103	805
7. 2000	XXX	XXX	XXX	XXX	XXX	10,698	4,415	2,952	1,951	1,300
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	10,774	4,714	2,932	1,722
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,380	3,443	2,420
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,874	1,350
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	16,469	6,105	5,885	5,881	4,783	3,994	2,674	2,044	723	1,075
2. 1995	40,113	46,547	48,178	49,010	49,574	49,919	50,183	50,377	50,787	51,105
3. 1996	XXX	34,648	40,803	42,494	43,678	44,192	44,489	44,810	45,066	45,479
4. 1997	XXX	XXX	35,155	42,699	44,327	45,286	45,669	46,142	46,500	46,763
5. 1998	XXX	XXX	XXX	41,280	50,228	52,216	53,217	54,014	54,737	55,151
6. 1999	XXX	XXX	XXX	XXX	40,282	49,809	51,846	53,205	53,949	54,320
7. 2000	XXX	XXX	XXX	XXX	XXX	40,925	53,959	56,612	57,974	58,973
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	46,213	58,917	61,934	63,714
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,014	57,172	60,332
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,740	23,171
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	538

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	12	10	11	8	3	0	2	3	0	0
2. 1995	4	9	13	21	23	25	26	26	26	26
3. 1996	XXX	3	3	4	4	4	4	4	4	4
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	1	5	11
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	26	46
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	54
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	41	25	19	9	6	9	4	0	0	0
2. 1995	9	8	11	6	5	1	0	0	0	0
3. 1996	XXX	0	1	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	1	1	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	39	14	18	14	8	8	9	0	0	0
2. 1995	21	35	43	51	52	52	52	52	52	52
3. 1996	XXX	4	5	6	6	6	6	6	6	6
4. 1997	XXX	XXX	0	0	0	0	4	4	4	4
5. 1998	XXX	XXX	XXX	1	2	1	17	17	17	17
6. 1999	XXX	XXX	XXX	XXX	0	0	63	63	63	63
7. 2000	XXX	XXX	XXX	XXX	XXX	0	2	4	4	5
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	4	19	32	43
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73	203	308
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206	452
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	1
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	6	8
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	8
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	2	1	1	1
7. 2000	XXX	XXX	XXX	XXX	XXX	0	3	1	1	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	19	19	10	2
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330	116	35
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271	76
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	2	1	1	1
7. 2000	XXX	XXX	XXX	XXX	XXX	0	5	6	6	7
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	20	27	18	11
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	391	212	133
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318	125
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	2,653	1,683	393	737	325	278	203	121	104	138
2. 1995	1,161	1,970	2,227	2,440	2,555	2,622	2,656	2,679	2,710	2,718
3. 1996	XXX	1,309	2,134	2,484	2,672	2,802	2,877	2,924	2,954	2,974
4. 1997	XXX	XXX	1,063	2,039	2,317	2,511	2,639	2,786	2,857	2,915
5. 1998	XXX	XXX	XXX	2,676	5,145	6,373	6,986	7,311	7,498	7,769
6. 1999	XXX	XXX	XXX	XXX	4,185	7,058	8,631	9,651	10,224	10,826
7. 2000	XXX	XXX	XXX	XXX	XXX	3,652	8,015	9,822	10,623	11,363
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	53,118	76,708	78,293	78,946
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,347	148,726	151,014
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172,205	237,893
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,508

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	13,663	11,810	9,706	6,669	5,627	5,649	5,441	1,580	1,579	2,122
2. 1995	1,325	601	480	322	171	104	77	52	38	35
3. 1996	XXX	1,390	652	412	318	227	133	100	72	61
4. 1997	XXX	XXX	1,187	712	514	357	291	178	117	88
5. 1998	XXX	XXX	XXX	4,347	2,457	1,524	959	633	513	285
6. 1999	XXX	XXX	XXX	XXX	6,300	3,098	2,256	1,731	1,469	936
7. 2000	XXX	XXX	XXX	XXX	XXX	4,793	3,389	2,957	2,526	1,814
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,123	3,131	2,609	1,919
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,220	3,103	2,448
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,430	1,091
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	11,082	7,335	11,489	10,542	7,292	7,031	6,554	2,973	299	977
2. 1995	3,657	4,531	4,911	5,146	5,236	5,296	5,337	5,365	5,393	5,427
3. 1996	XXX	4,034	5,032	5,510	5,728	5,851	5,920	5,965	5,999	6,064
4. 1997	XXX	XXX	3,432	5,120	5,597	5,833	6,000	6,148	6,220	6,281
5. 1998	XXX	XXX	XXX	11,340	14,688	15,779	16,332	16,736	16,978	17,183
6. 1999	XXX	XXX	XXX	XXX	17,636	21,138	23,044	24,441	25,444	26,146
7. 2000	XXX	XXX	XXX	XXX	XXX	14,409	20,634	24,353	25,707	26,773
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	63,980	89,370	91,728	92,858
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115,335	162,402	165,775
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,890	243,524
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,560

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	79	59	40	18	13	1	2	5	2	0
2. 1995	4	11	47	57	61	63	64	66	66	72
3. 1996	XXX	(5)	44	61	65	68	70	74	73	77
4. 1997	XXX	XXX	2	20	20	24	26	30	30	29
5. 1998	XXX	XXX	XXX	1	3	8	20	45	45	46
6. 1999	XXX	XXX	XXX	XXX	34	111	151	225	235	241
7. 2000	XXX	XXX	XXX	XXX	XXX	166	336	533	592	640
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	315	726	981	1,186
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	739	1,123
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235	651
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	104	155	82	62	46	37	31	20	20	20
2. 1995	141	89	46	10	4	7	5	3	3	1
3. 1996	XXX	112	46	7	1	7	4	3	2	4
4. 1997	XXX	XXX	26	9	7	4	3	1	1	2
5. 1998	XXX	XXX	XXX	20	45	132	96	13	8	11
6. 1999	XXX	XXX	XXX	XXX	503	581	245	110	57	38
7. 2000	XXX	XXX	XXX	XXX	XXX	1,669	1,120	503	229	134
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	4,013	2,053	917	357
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,621	2,512	1,007
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,164	1,400
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	24	170	11	9	9	9	12	12	4	1
2. 1995	251	269	272	270	270	275	279	289	289	295
3. 1996	XXX	174	201	205	206	215	224	235	233	241
4. 1997	XXX	XXX	53	65	63	64	66	82	81	83
5. 1998	XXX	XXX	XXX	57	88	201	329	395	392	398
6. 1999	XXX	XXX	XXX	XXX	550	973	1,152	1,292	1,264	1,272
7. 2000	XXX	XXX	XXX	XXX	XXX	2,198	3,039	3,478	3,388	3,407
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,467	6,286	6,163	6,242
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,513	7,970	8,149
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,708	7,105
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,182

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	995	481	317	251	161	180	255	111	307	284
2. 1995	540	901	1,001	1,080	1,124	1,150	1,188	1,217	1,269	1,325
3. 1996	XXX	415	649	731	779	799	824	841	864	878
4. 1997	XXX	XXX	238	449	527	578	669	725	891	996
5. 1998	XXX	XXX	XXX	345	583	659	746	803	1,066	1,282
6. 1999	XXX	XXX	XXX	XXX	461	754	872	930	1,157	1,338
7. 2000	XXX	XXX	XXX	XXX	XXX	414	747	1,088	1,208	1,398
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	269	511	578	640
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	531	822	922
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	259
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	59,290	58,499	12,811	9,914	10,648	11,580	16,444	3,416	3,243	4,553
2. 1995	576	2,853	449	253	187	174	134	140	99	134
3. 1996	XXX	433	255	186	220	250	139	125	64	80
4. 1997	XXX	XXX	370	254	241	216	209	225	330	219
5. 1998	XXX	XXX	XXX	545	369	307	303	364	413	255
6. 1999	XXX	XXX	XXX	XXX	677	661	623	743	840	697
7. 2000	XXX	XXX	XXX	XXX	XXX	466	376	477	565	507
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	391	288	282	263
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	806	315	324
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128	37
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	44,406	23,761	44,249	14,022	15,708	14,441	17,683	9,133	822	2,092
2. 1995	1,675	4,740	5,007	5,189	5,305	5,403	5,493	5,558	5,604	5,766
3. 1996	XXX	1,386	2,222	2,417	2,701	2,875	2,958	3,043	3,096	3,156
4. 1997	XXX	XXX	970	1,453	1,658	1,771	1,934	2,067	2,442	2,583
5. 1998	XXX	XXX	XXX	1,677	2,272	2,513	2,741	2,932	3,421	3,631
6. 1999	XXX	XXX	XXX	XXX	2,088	3,004	3,465	3,892	4,534	4,816
7. 2000	XXX	XXX	XXX	XXX	XXX	1,624	2,306	3,021	3,484	3,811
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,480	2,089	2,341	2,512
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,269	2,793	3,155
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	706	790
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	2	0	2	1	0	0	0	0	0	0
2. 1995	(3)	(2)	(1)	2	2	2	2	2	2	2
3. 1996	XXX	2	14	18	20	20	20	20	20	20
4. 1997	XXX	XXX	5	7	13	16	18	18	21	21
5. 1998	XXX	XXX	XXX	2	4	7	8	8	8	8
6. 1999	XXX	XXX	XXX	XXX	0	0	2	3	6	7
7. 2000	XXX	XXX	XXX	XXX	XXX	0	1	2	4	4
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	5
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	5	7
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	10	9	3	7	3	2	4	0	0	0
2. 1995	11	5	4	0	0	0	0	0	0	0
3. 1996	XXX	13	4	1	1	1	1	0	0	0
4. 1997	XXX	XXX	2	9	11	10	5	5	2	0
5. 1998	XXX	XXX	XXX	10	5	0	0	1	1	2
6. 1999	XXX	XXX	XXX	XXX	3	3	4	5	6	5
7. 2000	XXX	XXX	XXX	XXX	XXX	1	0	14	11	11
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	42	10	5	4
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	5	3
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	3	1	0	5	2	2	4	2	0	0
2. 1995	12	12	12	14	14	14	14	14	14	14
3. 1996	XXX	18	21	22	24	24	24	24	24	24
4. 1997	XXX	XXX	7	23	36	37	38	38	39	40
5. 1998	XXX	XXX	XXX	15	20	21	23	38	52	67
6. 1999	XXX	XXX	XXX	XXX	4	9	18	22	28	28
7. 2000	XXX	XXX	XXX	XXX	XXX	1	9	60	66	73
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	46	106	111	121
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	38	68
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	58
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	2,648	618	983	420	108	1,073	445	160	35	373	373
2. 1995	277,005	270,169	268,204	268,577	268,721	270,142	270,076	270,050	270,068	270,068	0
3. 1996	XXX	262,520	266,726	266,586	265,536	266,639	266,652	266,647	266,673	266,681	8
4. 1997	XXX	XXX	263,720	263,800	264,400	264,628	264,045	263,954	263,992	264,013	21
5. 1998	XXX	XXX	XXX	271,568	272,071	270,636	268,955	268,806	268,974	269,430	456
6. 1999	XXX	XXX	XXX	XXX	277,938	280,851	279,967	281,110	281,491	281,489	(2)
7. 2000	XXX	XXX	XXX	XXX	XXX	342,461	378,433	382,854	383,935	383,910	(25)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	416,551	442,226	408,281	408,899	618
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553,093	514,324	514,304	(20)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	321,726	315,957	(5,769)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,871	18,871
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,531
13. Earned Premiums (Sch P, Part 1)	279,606	256,321	266,944	272,301	278,244	347,764	449,767	584,221	250,759	14,531	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	1,083	501	364	256	216	150	337	119	4	161	161
2. 1995	100,928	97,762	97,016	97,138	97,132	97,155	97,176	97,178	97,185	97,185	0
3. 1996	XXX	99,716	99,459	99,467	99,449	99,539	99,568	99,572	99,579	99,579	0
4. 1997	XXX	XXX	103,886	104,506	104,484	104,601	104,943	104,888	104,889	104,891	2
5. 1998	XXX	XXX	XXX	118,907	119,153	118,788	119,808	120,009	120,013	120,026	13
6. 1999	XXX	XXX	XXX	XXX	146,825	149,868	152,361	153,433	153,479	153,481	2
7. 2000	XXX	XXX	XXX	XXX	XXX	205,043	237,641	241,350	241,480	241,679	199
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	221,002	251,530	218,351	218,471	120
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365,222	333,104	334,135	1,031
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,361	227,940	(1,421)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,775	7,775
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,882
13. Earned Premiums (Sch P, Part 1)	102,013	97,313	103,248	119,913	147,242	208,101	257,842	400,802	164,263	7,882	XXX

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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	161,556	28,917	84,331	67,880	11,965	6,893	13,936	8,427	1,962	7,225	7,225
2. 1995	1,690,644	1,799,962	1,812,199	1,822,259	1,824,764	1,826,654	1,828,286	1,826,083	1,826,382	1,826,863	481
3. 1996	XXX	1,700,553	1,802,828	1,813,107	1,818,806	1,820,150	1,822,891	1,827,590	1,828,511	1,828,687	176
4. 1997	XXX	XXX	1,788,603	1,895,719	1,918,093	1,875,923	1,879,297	1,879,875	1,880,867	1,881,154	287
5. 1998	XXX	XXX	XXX	2,010,259	2,132,950	2,149,696	2,156,546	2,153,241	2,157,367	2,157,378	11
6. 1999	XXX	XXX	XXX	XXX	1,807,458	1,917,528	1,952,887	1,956,240	1,954,142	1,957,433	3,291
7. 2000	XXX	XXX	XXX	XXX	XXX	1,899,896	2,095,160	2,121,150	2,111,876	2,112,962	1,086
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,012,018	2,166,621	2,186,355	2,179,663	(6,692)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,326,416	2,409,312	2,396,488	(12,824)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,573,506	1,539,144	(34,362)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,324	97,324
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,003
13. Earned Premiums (Sch P, Part 1)	1,852,591	1,851,452	1,927,486	2,145,631	1,972,692	2,041,819	2,271,174	2,518,558	1,673,064	56,003	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	61,446	10,855	17,605	9,341	6,232	2,402	7,188	2,349	117	3,183	3,183
2. 1995	635,765	667,828	669,506	672,102	673,738	674,487	675,053	675,742	675,770	675,903	133
3. 1996	XXX	678,000	711,190	714,489	717,003	716,832	717,842	718,119	718,239	718,308	69
4. 1997	XXX	XXX	707,708	751,187	760,851	763,631	767,848	767,829	768,238	768,411	173
5. 1998	XXX	XXX	XXX	890,200	988,207	995,074	1,000,942	998,795	1,000,147	1,000,202	55
6. 1999	XXX	XXX	XXX	XXX	898,396	952,612	966,920	967,939	966,956	967,267	311
7. 2000	XXX	XXX	XXX	XXX	XXX	965,230	1,069,528	1,081,071	1,076,524	1,077,798	1,274
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,329,711	1,434,305	1,434,442	1,433,390	(1,052)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,595,090	1,629,764	1,623,226	(6,538)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,193,651	1,178,317	(15,334)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,459	75,459
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,733
13. Earned Premiums (Sch P, Part 1)	668,684	727,329	750,271	939,129	1,016,449	1,006,599	1,467,166	1,713,395	1,224,958	57,733	XXX

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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	14,070	(740)	270	(21)	16	0	6	0	0	0	0
2. 1995	881,270	890,495	889,298	889,344	889,410	889,643	889,628	889,628	889,628	889,628	0
3. 1996	XXX	877,934	885,144	885,423	885,310	885,328	885,308	885,308	885,308	885,308	0
4. 1997	XXX	XXX	865,430	871,870	871,279	871,262	871,093	871,101	871,101	871,113	12
5. 1998	XXX	XXX	XXX	878,602	887,140	886,522	886,231	886,262	886,280	886,303	23
6. 1999	XXX	XXX	XXX	XXX	851,857	859,846	858,935	858,932	859,054	859,047	(7)
7. 2000	XXX	XXX	XXX	XXX	XXX	761,635	767,877	768,583	768,677	768,720	43
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	682,880	690,949	690,197	690,262	65
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	830,979	833,876	831,487	(2,389)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529,000	521,495	(7,505)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,397	13,397
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,639
13. Earned Premiums (Sch P, Part 1)	895,138	886,419	871,713	885,086	859,773	769,240	687,722	839,791	531,379	3,639	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	11,059	(210)	3,153	(14)	44	0	4	45	0	0	0
2. 1995	485,538	494,784	497,326	497,491	497,467	497,699	497,708	497,754	497,754	497,754	0
3. 1996	XXX	488,191	498,109	498,903	499,285	499,295	499,297	499,501	499,505	499,506	1
4. 1997	XXX	XXX	477,271	486,579	487,117	487,163	487,101	487,640	487,643	487,643	0
5. 1998	XXX	XXX	XXX	511,782	519,167	519,190	518,819	519,507	519,540	519,542	2
6. 1999	XXX	XXX	XXX	XXX	552,677	558,108	557,457	557,540	557,682	557,677	(5)
7. 2000	XXX	XXX	XXX	XXX	XXX	471,186	476,819	477,889	477,993	478,014	21
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	426,373	434,243	434,067	434,154	87
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	575,979	578,525	576,289	(2,236)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,021	411,554	(5,467)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,719	7,719
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122
13. Earned Premiums (Sch P, Part 1)	496,446	497,501	492,882	521,775	561,002	476,928	430,937	586,525	419,677	122	XXX

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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	18,605	6,674	4,302	584	(1,646)	(44)	(2,251)	184	243	1,360	1,360
2. 1995	150,509	158,143	158,877	159,006	158,979	159,041	159,036	159,041	159,035	159,038	3
3. 1996	XXX	149,268	155,464	155,476	155,378	155,355	155,348	156,557	157,603	157,604	1
4. 1997	XXX	XXX	259,353	238,178	237,905	238,047	238,044	241,615	241,659	241,662	3
5. 1998	XXX	XXX	XXX	292,702	328,872	329,227	329,782	325,796	326,926	326,959	33
6. 1999	XXX	XXX	XXX	XXX	320,487	337,069	377,408	377,749	383,510	383,526	16
7. 2000	XXX	XXX	XXX	XXX	XXX	369,213	537,137	546,895	518,555	518,619	64
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	591,177	617,173	560,144	558,866	(1,278)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	733,835	709,471	707,267	(2,204)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409,667	389,199	(20,468)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,607	35,607
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,137
13. Earned Premiums (Sch P, Part 1)	167,976	163,596	270,532	271,526	354,610	386,287	797,729	770,913	308,152	13,137	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	7,148	3,494	138	37	(291)	104	129	105	8	663	663
2. 1995	64,638	67,005	66,664	66,767	66,739	66,772	66,769	66,772	66,769	66,769	0
3. 1996	XXX	68,465	70,060	70,319	70,333	70,368	70,368	70,370	70,889	70,889	0
4. 1997	XXX	XXX	85,616	88,315	88,948	89,053	89,651	89,643	89,663	89,664	1
5. 1998	XXX	XXX	XXX	117,209	129,213	129,575	131,214	131,181	132,485	132,486	1
6. 1999	XXX	XXX	XXX	XXX	231,449	238,168	281,050	281,753	285,227	285,324	97
7. 2000	XXX	XXX	XXX	XXX	XXX	314,132	471,136	479,509	444,382	444,596	214
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	514,824	558,641	480,162	480,321	159
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	508,213	462,218	456,810	(5,408)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	555,571	545,897	(9,674)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,464	18,464
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,517
13. Earned Premiums (Sch P, Part 1)	71,790	74,425	86,854	119,581	243,779	321,490	717,073	561,175	401,292	4,517	XXX

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	5,014	96	38	20	0	0	0	0	0	0	0
2. 1995	14,168	18,310	18,311	18,331	18,331	18,331	18,331	18,331	18,331	18,331	0
3. 1996	XXX	11,394	13,378	13,427	13,427	13,427	13,427	13,427	13,427	13,427	0
4. 1997	XXX	XXX	1,953	2,404	2,404	2,404	2,404	2,404	2,403	2,403	0
5. 1998	XXX	XXX	XXX	12,107	12,206	12,468	12,446	12,376	10,596	10,548	(48)
6. 1999	XXX	XXX	XXX	XXX	62,668	65,244	65,089	65,044	59,585	59,568	(17)
7. 2000	XXX	XXX	XXX	XXX	XXX	171,218	174,674	174,096	161,201	160,866	(335)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	295,032	298,366	287,678	287,185	(493)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	481,428	467,774	467,363	(411)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276,944	277,079	135
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,305	60,305
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,136
13. Earned Premiums (Sch P, Part 1)	19,184	15,631	3,743	12,623	62,767	174,056	298,310	484,069	232,467	59,136	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	1,848	(51)	34	18	0	0	0	0	0	0	0
2. 1995	5,231	7,639	7,640	7,658	7,658	7,658	7,658	7,658	7,658	7,658	0
3. 1996	XXX	6,502	8,162	8,183	8,472	8,472	8,472	8,472	8,472	8,472	0
4. 1997	XXX	XXX	1,176	1,271	1,699	1,699	1,699	1,743	1,729	1,729	0
5. 1998	XXX	XXX	XXX	7,564	7,281	7,348	7,355	7,690	6,313	6,290	(23)
6. 1999	XXX	XXX	XXX	XXX	25,473	27,598	27,550	27,957	23,803	23,778	(25)
7. 2000	XXX	XXX	XXX	XXX	XXX	131,051	133,255	133,788	125,713	125,468	(245)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	215,012	218,145	211,404	211,111	(293)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347,416	338,097	338,012	(85)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,978	193,042	64
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,707	51,707
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,100
13. Earned Premiums (Sch P, Part 1)	7,078	9,072	2,532	7,692	25,907	133,243	217,174	351,868	163,298	51,100	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	1	(57)	0	0	0	0	0	0	0	0	0
2. 1995	63	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	0	0	0	0	[illegible]	0	0	0	0	0	0
2. 1995	0	0	0	0	[illegible]	[illegible]	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	1,488	(204)	(9)	11	0	0	0	0	0	0	0
2. 1995	14,575	21,044	21,048	21,062	21,062	21,062	21,062	21,062	21,062	21,062	0
3. 1996	XXX	(2,156)	(1,217)	(1,226)	(1,226)	(1,226)	(1,226)	(1,226)	(1,226)	(1,226)	0
4. 1997	XXX	XXX	(167)	4,842	4,842	4,842	4,842	4,842	4,842	4,842	0
5. 1998	XXX	XXX	XXX	(3,581)	(1,860)	(1,858)	(1,858)	(1,858)	(1,858)	(1,858)	0
6. 1999	XXX	XXX	XXX	XXX	(2,438)	(2,413)	(2,413)	(2,413)	(2,413)	(2,413)	0
7. 2000	XXX	XXX	XXX	XXX	XXX	325	325	325	325	325	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,881	2,883	2,883	2,883	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,349	1,350	1,350	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	92	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	48
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48
13. Earned Premiums (Sch P, Part 1)	16,064	4,109	767	1,444	(717)	352	2,881	1,351	93	48	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	(1,304)	(1,304)	(1,304)	(1,304)	(1,304)	(1,304)	0
7. 2000	XXX	XXX	XXX	XXX	XXX	132	132	132	132	132	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,753	2,753	2,753	2,753	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,022	1,022	1,022	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	48	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	48
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	(1,304)	132	2,753	1,022	48	48	XXX

SCHEDULE P - PART 6O - REINSURANCE B - 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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	1,252	362	304	364	(25)	(392)	(5)	170	0	0	0
2. 1995	4,219	12,661	13,023	13,050	13,050	13,042	13,042	13,049	13,049	13,049	0
3. 1996	XXX	15,203	16,077	16,170	16,348	16,380	16,380	16,351	16,351	16,351	0
4. 1997	XXX	XXX	16,573	17,814	17,818	17,805	17,757	17,771	17,771	17,771	0
5. 1998	XXX	XXX	XXX	22,196	21,156	22,096	22,100	22,084	22,088	22,088	0
6. 1999	XXX	XXX	XXX	XXX	33,296	34,957	34,798	34,805	34,809	34,809	0
7. 2000	XXX	XXX	XXX	XXX	XXX	26,076	26,444	26,446	26,446	26,446	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	30,731	30,767	30,767	30,767	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,974	39,018	39,017	(1)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,507	13,495	(12)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799	799
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	786
13. Earned Premiums (Sch P, Part 1)	5,519	24,007	18,113	23,921	32,413	28,296	30,891	39,165	13,559	786	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	(90)	90	0	0	2	(196)	(3)	0	0	0	0
2. 1995	661	661	661	661	660	660	660	660	660	660	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	29,462	29,462	29,462	29,462	29,462	29,462	0
7. 2000	XXX	XXX	XXX	XXX	XXX	23,491	23,491	23,491	23,491	23,491	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	28,922	28,922	28,922	28,922	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,952	37,972	37,972	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,232	10,232	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,231	2,231
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,231
13. Earned Premiums (Sch P, Part 1)	661	0	0	0	29,462	23,295	28,919	37,952	10,252	2,231	XXX

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	11,698	7,032	6,717	6,685	(1,365)	19	(1,888)	3	6	6	6
2. 1995	50,251	55,303	55,347	55,437	55,466	55,473	55,475	55,484	55,476	55,480	4
3. 1996	XXX	55,367	61,571	61,795	61,731	61,736	61,729	61,733	61,743	61,747	4
4. 1997	XXX	XXX	54,656	81,441	81,489	81,527	81,488	81,475	81,360	81,364	4
5. 1998	XXX	XXX	XXX	82,968	92,940	92,113	91,142	90,657	90,636	90,640	4
6. 1999	XXX	XXX	XXX	XXX	82,729	85,682	86,526	86,229	86,000	86,165	165
7. 2000	XXX	XXX	XXX	XXX	XXX	72,511	103,149	105,769	105,602	106,133	531
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	130,615	113,023	112,517	110,851	(1,666)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171,815	163,143	160,464	(2,679)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,080	61,370	(710)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(11)	(11)
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(4,348)
13. Earned Premiums (Sch P, Part 1)	55,306	60,785	60,955	109,360	91,311	74,706	159,194	156,064	52,378	(4,348)	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	4,312	3,629	3,770	3,741	(682)	4	266	0	0	0	0
2. 1995	15,413	13,633	13,627	13,647	13,642	13,645	13,646	13,650	13,646	13,646	0
3. 1996	XXX	16,691	17,892	17,942	17,976	17,986	17,988	17,990	17,990	17,991	1
4. 1997	XXX	XXX	17,583	18,456	18,661	18,702	19,333	19,322	19,306	19,308	2
5. 1998	XXX	XXX	XXX	24,513	26,738	26,436	28,099	28,070	28,067	28,068	1
6. 1999	XXX	XXX	XXX	XXX	29,547	29,523	33,443	33,355	33,363	33,364	1
7. 2000	XXX	XXX	XXX	XXX	XXX	72,673	106,792	106,983	106,939	109,256	2,317
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	40,349	41,481	41,348	41,025	(323)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,786	89,736	90,005	269
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,309	44,126	(183)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(392)	(392)
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,693
13. Earned Premiums (Sch P, Part 1)	15,998	14,799	18,808	24,731	31,287	72,405	80,951	93,987	41,067	1,693	XXX

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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	543	244	238	238	0	0	0	0	0	0	0
2. 1995	988	1,226	1,235	1,238	1,238	1,238	1,238	1,238	1,238	1,238	0
3. 1996	XXX	725	1,447	1,459	1,557	1,557	1,557	1,557	1,557	1,557	0
4. 1997	XXX	XXX	1,478	1,683	1,683	1,683	1,683	1,683	1,683	1,683	0
5. 1998	XXX	XXX	XXX	856	1,063	1,063	1,063	1,063	1,063	1,063	0
6. 1999	XXX	XXX	XXX	XXX	2,650	2,717	2,680	2,739	2,739	2,739	0
7. 2000	XXX	XXX	XXX	XXX	XXX	4,293	4,256	4,211	4,211	4,211	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,957	2,807	2,807	2,807	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,085	4,156	4,136	(20)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,013	1,979	(34)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457	457
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403
13. Earned Premiums (Sch P, Part 1)	1,294	969	2,209	899	2,954	4,360	2,883	3,950	2,084	403	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	182	121	120	120	0	0	0	0	0	0	0
2. 1995	190	244	245	246	246	246	246	246	246	246	0
3. 1996	XXX	164	294	296	296	296	296	296	296	296	0
4. 1997	XXX	XXX	629	668	1,292	1,292	1,292	1,292	1,292	1,292	0
5. 1998	XXX	XXX	XXX	264	287	287	287	287	287	287	0
6. 1999	XXX	XXX	XXX	XXX	57	66	33	33	33	33	0
7. 2000	XXX	XXX	XXX	XXX	XXX	5,662	5,632	5,569	5,569	5,569	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,611	2,534	2,534	2,534	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,584	3,609	3,592	(17)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,639	1,610	(29)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457	457
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411
13. Earned Premiums (Sch P, Part 1)	252	219	760	129	703	5,671	2,548	3,444	1,664	411	XXX

SCHEDULE P - PART 7A - PRIMARY 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 Contacts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	12,777		0.0	2,669		0.0
2. Private Passenger Auto Liability/Medical	105,635		0.0	12,498		0.0
3. Commercial Auto/Truck Liability/Medical	110,825	2,949	2.7	6,402	521	8.1
4. Workers' Compensation	1,318,311	325,893	24.7	(25,787)	(18,958)	73.5
5. Commercial Multiple Peril	260,136		0.0	(1,314)		0.0
6. Medical Malpractice - Occurrence	449		0.0	67		0.0
7. Medical Malpractice - Claims-Made	5,755		0.0	(32)		0.0
8. Special Liability	13,319		0.0	323		0.0
9. Other Liability - Occurrence	467,932	1,474	0.3	(6,157)	(624)	10.1
10. Other Liability - Claims-Made	143,408		0.0	112		0.0
11. Special Property	14,633		0.0	1,467		0.0
12. Auto Physical Damage	(1,690)		0.0	(3,224)	29	(0.9)
13. Fidelity/Surety	35,555		0.0	6,503		0.0
14. Other	33,562		0.0	1,471		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	48,753	3,498	7.2	(6,940)	1,032	(14.9)
20. Products Liability - Claims-Made	177		0.0	(8)		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	2,569,538	333,815	13.0	(11,951)	(18,000)	150.6

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	3,535,332	3,538,603	3,550,365	3,541,405	1,117,859	3,617,323	2,991,711	3,012,434	3,014,093	3,021,209
2. 1995	49,628	60,320	61,258	48,626	16,968	50,680	75,853	80,726	81,013	81,947
3. 1996	XXX	28,362	42,303	42,248	14,543	43,568	75,947	78,005	80,424	71,918
4. 1997	XXX	XXX	23,248	76,293	32,697	107,449	72,242	71,183	87,273	91,216
5. 1998	XXX	XXX	XXX	45,029	39,170	142,138	96,763	121,449	144,142	144,930
6. 1999	XXX	XXX	XXX	XXX	23	151,054	124,401	103,363	108,636	117,758
7. 2000	XXX	XXX	XXX	XXX	XXX	46,716	161,612	180,280	203,004	212,209
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	118,646	149,851	178,758	176,575
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,533	23,241	23,095
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,246	2,481
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	244,994	148,651	102,248	65,505	37,749	23,063	16,587	38,819	39,464	17,470
2. 1995	44,689	21,992	11,793	5,408	3,538	2,874	11,459	4,596	3,655	1,357
3. 1996	XXX	14,958	14,267	8,466	5,155	3,823	9,788	9,152	5,807	1,505
4. 1997	XXX	XXX	12,918	28,683	19,589	13,775	12,393	10,511	4,055	3,881
5. 1998	XXX	XXX	XXX	24,187	38,621	27,945	42,328	28,102	5,411	3,561
6. 1999	XXX	XXX	XXX	XXX	(72)	56,730	57,945	23,146	5,664	6,002
7. 2000	XXX	XXX	XXX	XXX	XXX	20,275	109,107	30,851	18,379	14,171
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	97,111	29,595	15,656	9,995
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,395	17,453	4,019
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,343	678
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	4,619,441	4,148,634	4,251,771	4,308,486	4,323,573	4,363,808	4,396,861	4,401,066	4,403,131	4,403,136
2. 1995	182,599	302,088	199,051	144,346	142,165	161,836	140,323	134,105	134,385	134,385
3. 1996	XXX	205,729	341,231	274,104	176,369	216,220	125,685	131,707	132,979	133,052
4. 1997	XXX	XXX	191,621	346,062	201,061	221,060	109,902	110,256	110,466	110,114
5. 1998	XXX	XXX	XXX	192,838	318,166	346,041	68,885	69,906	71,693	72,281
6. 1999	XXX	XXX	XXX	XXX	201,585	297,952	112,027	116,356	112,170	114,320
7. 2000	XXX	XXX	XXX	XXX	XXX	189,062	230,767	242,468	243,043	239,178
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	178,527	262,831	277,380	277,435
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,907	22,676	17,978
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,038	10,083
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	106,402	270,632	202,397	121,311	83,645	(47,765)	(59,031)	(80,908)	(76,950)	(55,713)
2. 1995	(435)	(43,816)	(26,078)	(16,471)	(7,737)	12,308	(8,491)	(10,191)	(10,430)	(1,432)
3. 1996	XXX	(1,077)	(81,411)	(152,309)	(44,700)	22,327	(4,111)	(6,360)	(4,700)	(4,435)
4. 1997	XXX	XXX	(11,391)	(212,937)	(67,558)	15,246	(5,123)	(9,280)	(9,460)	(2,904)
5. 1998	XXX	XXX	XXX	(1,251)	(142,438)	17,658	5,183	(17,251)	(10,090)	(5,066)
6. 1999	XXX	XXX	XXX	XXX	(1,167)	106,508	11,082	(12,906)	(9,130)	(6,719)
7. 2000	XXX	XXX	XXX	XXX	XXX	382	62,511	(11,214)	(10,980)	(15,811)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	15,459	(5,582)	(10,520)	(9,896)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(2,790)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	(4,731)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 Contacts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	12,777		0.0	2,669		0.0
2. Private Passenger Auto Liability/Medical	105,635		0.0	12,498		0.0
3. Commercial Auto/Truck Liability/Medical	110,825		0.0	6,402		0.0
4. Workers' Compensation	1,318,311		0.0	(25,787)		0.0
5. Commercial Multiple Peril	260,136		0.0	(1,314)		0.0
6. Medical Malpractice - Occurrence	449		0.0	67		0.0
7. Medical Malpractice - Claims-Made	5,755		0.0	(32)		0.0
8. Special Liability	13,319		0.0	323		0.0
9. Other Liability - Occurrence	467,932		0.0	(6,157)		0.0
10. Other Liability - Claims-Made	143,408		0.0	112		0.0
11. Special Property	14,633		0.0	1,467		0.0
12. Auto Physical Damage	(1,690)		0.0	(3,224)		0.0
13. Fidelity/Surety	35,555		0.0	6,503		0.0
14. Other	33,562		0.0	1,471		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	764		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	195,819		0.0	(1,975)		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	48,753		0.0	(6,940)		0.0
20. Products Liability - Claims-Made	177		0.0	(8)		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	2,766,121	0	0.0	(13,926)	0	0.0

SECTION 2

NONE

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	[illegible]	0	0	0	0	
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

NONE

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	0	0	0	0	0	
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 4

NONE

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	[illegible]	0	0	0	0	
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

NONE

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	[illegible]	0	0	0	0	
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

NONE

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	[illegible]	0	0	0	0	
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

NONE

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	[illegible]	0	0	0	0	
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	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)
1. Alabama AL	Yes	(629,489)	42,018	(263,626)	8,144,628	(21,180,621)	25,372,817	0	
2. Alaska AK	Yes	(832,607)	351,697	(65,073)	4,065,505	(2,914,874)	17,891,662	0	
3. Arizona AZ	Yes	214,389	1,772,432	(409,433)	20,182,598	(2,947,307)	37,711,307	0	
4. Arkansas AR	Yes	(111,907)	81,605	(150,287)	1,448,933	(730,208)	8,389,660	0	
5. California CA	Yes	(789,583)	44,521,797	(5,488,208)	328,018,887	(2,862,772)	751,387,705	0	
6. Colorado CO	Yes	1,444,650	3,541,352	(597,149)	13,713,517	(9,791,468)	21,959,762	0	
7. Connecticut CT	Yes	617,285	6,915,968	(795,055)	50,209,841	(196,273,982)	103,009,417	0	
8. Delaware DE	Yes	(215,860)	(65,718)	(726,595)	3,452,554	478,648	9,433,643	0	
9. District of Columbia DC	Yes	(15,261)	195,222	(68,260)	6,371,274	(9,329,362)	15,437,325	0	
10. Florida FL	Yes	(5,373,357)	5,637,098	(1,825,850)	78,618,407	(57,711,846)	130,958,187	387	
11. Georgia GA	Yes	1,995,216	10,056,279	(634,598)	33,772,525	35,817,316	73,619,193	1,552	
12. Hawaii HI	Yes	1,277,435	2,997,576	(111,669)	6,604,797	(15,153,217)	9,159,087	0	
13. Idaho ID	Yes	350,216	490,179	(114,966)	1,484,357	925,195	1,724,997	0	
14. Illinois IL	Yes	11,718,258	18,520,448	(2,428,530)	115,914,724	326,786,205	494,174,461	780	
15. Indiana IN	Yes	(97,241)	916,801	(388,747)	9,837,784	(3,784,974)	18,989,018	0	
16. Iowa IA	Yes	290,844	586,645	(164,631)	8,939,080	(1,671,156)	11,684,492	0	
17. Kansas KS	Yes	94,692	1,007,005	(181,234)	2,880,566	14,125,617	15,439,473	0	
18. Kentucky KY	Yes	(40,457)	1,694,462	(375,017)	13,219,927	(19,069,311)	45,682,977	230	
19. Louisiana LA	Yes	910,680	2,797,405	(391,594)	22,771,550	(5,607,565)	30,959,415	77	
20. Maine ME	Yes	(3,569)	870,338	(34,615)	3,515,952	1,230,466	5,648,501	0	
21. Maryland MD	Yes	1,106,313	6,069,756	(957,620)	37,419,320	40,614,313	71,741,629	251	
22. Massachusetts MA	Yes	211,661	2,833,480	(741,589)	48,244,636	78,278,613	155,386,019	485	
23. Michigan MI	Yes	2,334,139	3,650,775	(799,095)	22,337,532	(60,505,185)	49,970,773	0	
24. Minnesota MN	Yes	253,031	1,933,093	(900,951)	14,246,289	19,796,010	48,138,338	0	
25. Mississippi MS	Yes	336,435	1,723,034	(262,483)	9,771,472	(25,437,413)	11,689,245	0	
26. Missouri MO	Yes	(45,483)	1,103,212	(617,129)	17,023,923	(15,384,904)	31,510,920	0	
27. Montana MT	Yes	(165,029)	(63,261)	(1,255,504)	2,036,765	(942,059)	5,655,628	0	
28. Nebraska NE	Yes	(506,313)	(393,034)	(166,950)	2,966,195	626,056	8,442,926	0	
29. Nevada NV	Yes	(574,145)	1,056,808	(128,075)	9,794,427	(19,561,753)	13,815,931	0	
30. New Hampshire NH	Yes	22,044	561,020	(140,282)	3,253,582	(786,402)	10,482,432	0	
31. New Jersey NJ	Yes	5,025,930	9,837,986	(1,267,325)	56,214,969	(99,045,275)	190,130,772	0	
32. New Mexico NM	Yes	(193,793)	770,617	(117,580)	6,775,688	(13,156,394)	8,380,359	0	
33. New York NY	Yes	4,495,153	31,321,269	(4,680,830)	261,077,598	48,414,078	839,634,816	18,882	
34. North Carolina NC	Yes	(6,425,745)	6,792,973	(1,003,109)	38,521,235	3,871,731	44,635,827	0	
35. North Dakota ND	Yes	18,279	58,478	(4,782)	309,573	(413,391)	119,278	0	
36. Ohio OH	Yes	5,872,269	8,346,482	(121,416)	28,230,268	25,657,465	59,872,449	731	
37. Oklahoma OK	Yes	(379,805)	(41,886)	(262,473)	3,882,346	(14,305,833)	9,990,861	0	
38. Oregon OR	Yes	610,110	1,834,351	(611,713)	11,364,490	(1,346,538)	26,545,843	0	
39. Pennsylvania PA	Yes	(7,927,580)	(757)	(1,799,653)	70,259,027	24,056,996	163,034,453	0	
40. Rhode Island RI	Yes	(272,946)	(103,690)	(82,880)	1,935,980	(2,164,113)	12,597,257	47	
41. South Carolina SC	Yes	(778,494)	729,821	(659,212)	9,967,781	45,948	20,848,746	430	
42. South Dakota SD	Yes	8,662	69,833	(55,708)	15,619,720	4,761,498	1,229,488	0	
43. Tennessee TN	Yes	(129,471)	1,613,183	(1,054,599)	57,304,934	41,160,308	36,286,767	43	
44. Texas TX	Yes	(4,146,447)	7,613,523	(4,154,681)	97,498,021	(21,986,741)	299,682,041	1,130	
45. Utah UT	Yes	(11,859)	195,713	(185,500)	2,766,211	(29,081,368)	5,297,695	0	
46. Vermont VT	Yes	127,054	1,302,754	(76,543)	3,135,415	454,007	5,571,344	0	
47. Virginia VA	Yes	(1,158,191)	2,782,635	(1,157,031)	21,647,907	(12,419,727)	46,970,387	111	
48. Washington WA	Yes	620,725	7,450,238	(65,761)	15,482,749	(34,213,155)	45,169,189	0	
49. West Virginia WV	Yes	99,780	280,880	(133,953)	656,434	3,947,221	3,219,346	0	
50. Wisconsin WI	Yes	574,545	3,025,714	(2,090,478)	28,543,663	(42,488,942)	37,965,146	149	
51. Wyoming WY	Yes	(409,112)	(375,102)	(35,322)	1,150,413	971,996	283,055	0	
52. American Samoa AS	Yes	29,742	29,742	0	0	(746)	0	0	
53. Guam GU	Yes	331	332	0	0	(15,307)	0	0	
54. Puerto Rico PR	Yes	120,277	153,647	(17,567)	5,053,605	21,972,155	5,792,955	0	
55. U.S. Virgin Islands VI	Yes	0	0	0	(170,100)	6,163	8	0	
56. Canada CN	Yes	(230,179)	316,822	(120,312)	843,847	(2,437,285)	12,226,106	0	
57. Aggregate Other Aliens OT	XXX	60,979	1,228,310	(717,996)	18,917,691	122,358,929	5,088,588	0	0
58. Totals	(a) 55	9,377,199	206,639,358	(41,661,239)	1,657,251,013	71,635,742	4,116,039,719	25,285	0
DETAILS OF WRITE-INS									
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	(98,846)	135,056	(717,996)	(7,256,796)	89,818,059	(13,277,319)	0	0
5799. Totals (Lines 5701 through 5703 + 5798) (Line 57 above)	XXX	60,979	1,228,310	(717,996)	18,917,691	122,358,929	5,088,588	0	0

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

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

OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 23.
*ASSETS

2304.	Advance to claims service provider	21,273,837		21,273,837	34,542,835
2305.	Insurance recoveries related to UBIC	11,675,000	11,675,000	0	12,400,000
2306.	Rabbi Trust assets	0		0	21,622,250
2307.	Other admitted assets	173,327,967	10,689,712	162,638,255	223,984,463
2308.	Amounts receivable under high deductible policies	68,208,167	13,155,070	55,053,097	17,908,300
2397.	Summary of remaining write-ins for Line 23 from page 2	274,484,971	35,519,782	238,965,189	310,457,848

P003 Additional Aggregate Lines for Page 3 Line 23.
*LIAB

2304.	Minimum Pension Liability	7,940,399	128,479,243
2305.	Retroactive reinsurance recoverable	0	(11,233,487)
2397.	Summary of remaining write-ins for Line 23 from page 3	7,940,399	117,245,756

P004 Additional Aggregate Lines for Page 4 Line 14.
*UNINEX

1404.	Other income	20,522,178	15,134,870
1405.	Income related to reinsurance transaction		229,183,168
1497.	Summary of remaining write-ins for Line 14 from page 4	20,522,178	244,318,038

P004 Additional Aggregate Lines for Page 4 Line 36.
*UNINEX

3604.	Change in minimum pension liability	107,057,685	31,790,452
3605.	Correction of errors	1,518,394	0
3606.	Reinsurance allowance	(80,058,000)	(70,000,000)
3607.	Other	2,776,697	(132,902,483)
3608.	Return of capital to parent	(1,962,380)	241,424,854
3609.	Employers Schedule F penalty		(163,000)
3697.	Summary of remaining write-ins for Line 36 from page 4	29,332,396	70,149,823

P110 Additional Aggregate Lines for Page 110 Line 57.
*SCT

5704.	Alien(04)	XXX	33,799	265,865	0	477	(2,812,408)	229,892	0	0
5705.	Alien(05)	XXX	(132,645)	(130,809)	(717,996)	(505)	3,273,289	23,524	0	0
5706.	Alien(06)	XXX	0	0	0	(7,256,768)	89,357,178	(13,530,734)	0	0
5797.	Summary of remaining write-ins for Line 57 from page 110	XXX	(98,846)	135,056	(717,996)	(7,256,796)	89,818,059	(13,277,319)	0	0

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 Identification	Description	*	Foreign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ 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 - Total Bonds - U.S. Government - Issuer Obligations						965,038,153	XXX	959,627,789	950,092,000	961,946,965	0	(1,799,468)	0	0	XXX	XXX	XXX	7,680,118	21,772,193	XXX	XXX
0299999 - Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities						4,281,615	XXX	4,325,998	4,117,944	4,282,735	0	(17)	0	0	XXX	XXX	XXX	22,137	79,134	XXX	XXX
0399999 - Total - U.S. Government Bonds						969,319,768	XXX	963,953,787	954,209,944	966,229,699	0	(1,799,485)	0	0	XXX	XXX	XXX	7,702,254	21,851,326	XXX	XXX
0499999 - Total Bonds - All Other Government - Issuer Obligations						1,928,015	XXX	2,028,126	2,015,000	2,029,811	0	(25,727)	0	54,788	XXX	XXX	XXX	21,068	73,949	XXX	XXX
1099999 - Total - All Other Government Bonds						1,928,015	XXX	2,028,126	2,015,000	2,029,811	0	(25,727)	0	54,788	XXX	XXX	XXX	21,068	73,949	XXX	XXX
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations						10,839,271	XXX	10,224,851	9,975,000	10,136,423	0	(258,176)	0	0	XXX	XXX	XXX	281,719	687,225	XXX	XXX
1799999 - Total - States, Territories and Possessions						10,839,271	XXX	10,224,851	9,975,000	10,136,423	0	(258,176)	0	0	XXX	XXX	XXX	281,719	687,225	XXX	XXX
2599999 - Total Bonds - Special Revenue - Issuer Obligations						51,205,110	XXX	53,817,196	48,830,000	50,818,948	0	(151,591)	0	0	XXX	XXX	XXX	478,443	3,125,578	XXX	XXX
2699999 - Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities						16,702,741	XXX	16,897,621	16,124,276	16,703,435	0	(320)	0	0	XXX	XXX	XXX	84,816	292,103	XXX	XXX
2799999 - Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities						142,156,620	XXX	139,544,628	138,133,347	139,536,603	0	(1,335,789)	0	0	XXX	XXX	XXX	685,723	8,052,645	XXX	XXX
3199999 - Total - Special Revenue Bonds						210,064,471	XXX	210,259,446	203,087,622	207,058,985	0	(1,487,700)	0	0	XXX	XXX	XXX	1,248,982	11,470,326	XXX	XXX
3299999 - Total Bonds - Public Utilities - Issuer Obligations						26,885,095	XXX	25,889,585	23,500,000	25,882,032	0	(671,397)	0	0	XXX	XXX	XXX	731,356	1,608,800	XXX	XXX
3899999 - Total - Public Utilities Bonds						26,885,095	XXX	25,889,585	23,500,000	25,882,032	0	(671,397)	0	0	XXX	XXX	XXX	731,356	1,608,800	XXX	XXX
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations						433,446,425	XXX	401,812,428	427,190,804	430,553,728	0	(1,492,787)	0	0	XXX	XXX	XXX	2,432,450	14,808,557	XXX	XXX
4199999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities							XXX		0						XXX	XXX	XXX			XXX	XXX
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities						2,000,000	XXX	2,100,000	5,000,000	2,000,000	0	(19)	0	0	XXX	XXX	XXX	41,625	1,901,622	XXX	XXX
4499999 - Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities						20,488,386	XXX	20,715,660	14,825,444	20,474,072	0	(4,353)	2,782,034	0	XXX	XXX	XXX	145,290	877,392	XXX	XXX
4599999 - Total - Industrial and Miscellaneous Bonds						455,934,810	XXX	424,628,088	447,016,248	453,027,801	0	(1,497,159)	2,782,034	0	XXX	XXX	XXX	2,619,365	17,587,571	XXX	XXX
5499999 - Total - Issuer Obligations						1,489,342,069	XXX	1,453,399,975	1,461,602,804	1,481,367,907	0	(4,399,146)	0	54,788	XXX	XXX	XXX	11,625,154	42,076,302	XXX	XXX
5599999 - Total - Single Class Mortgage-Backed/Asset-Backed Securities						20,984,356	XXX	21,223,620	20,242,221	20,986,169	0	(336)	0	0	XXX	XXX	XXX	106,952	371,237	XXX	XXX
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities						142,156,620	XXX	139,544,628	138,133,347	139,536,603	0	(1,335,789)	0	0	XXX	XXX	XXX	685,723	8,052,645	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities						2,000,000	XXX	2,100,000	5,000,000	2,000,000	0	(19)	0	0	XXX	XXX	XXX	41,625	1,901,622	XXX	XXX
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities						20,488,386	XXX	20,715,660	14,825,444	20,474,072	0	(4,353)	2,782,034	0	XXX	XXX	XXX	145,290	877,392	XXX	XXX
6099999 Totals						1,674,971,430	XXX	1,636,983,883	1,639,803,814	1,664,364,751	0	(5,739,644)	2,782,034	54,788	XXX	XXX	XXX	12,604,744	53,279,197	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing ALL PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/ Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number Of Shares	Par Value Per Share	Rate Per Share	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared But Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change In B./A.C.V. (15 + 16 - 17)	Total Foreign Exchange Change In B./A.C.V.	NAIC Desig-nation	Date Acquired
6399999 - Total - Preferred Stock - Industrial, Misc.							68,030	XXX	105,623	92,695	0	94,296	0	(1,931,665)	0	1,000,000	(2,931,665)	0	XXX	XXX
6599999 Total - Preferred Stocks							68,030	XXX	105,623	92,695	0	94,296	0	(1,931,665)	0	1,000,000	(2,931,665)	0	XXX	XXX

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book / Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared But Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (13 - 14)	Total Foreign Exchange Change in B. /A.C.V.	NAIC Market Indicator (a)	Date Acquired
6799999 - Total - Common Stock - Banks, Trust, Insurance					743,699	XXX	743,699	743,699	0	3,779	0	0	0	0	0	XXX	XXX
6899999 - Total - Common Stock - Industrial, Misc.					1,720,747	XXX	1,720,747	1,667,335	0	0	0	74,749	2,522	72,227	0	XXX	XXX
6999999 - Total - Common Stock - Parent, Subsidiaries, Affiliates					22,420,478	XXX	22,420,478	23,142,143	0	0	0	(20,449,061)	5,191,568	(25,640,629)	0	XXX	XXX
7299999 Total - Common Stocks					24,884,924	XXX	24,884,924	25,553,177	0	3,779	0	(20,374,312)	5,194,090	(25,568,402)	0	XXX	XXX
7399999 Total - Preferred and Common Stocks					24,952,954	XXX	24,990,547	25,645,872	0	98,075	0	(22,305,977)	6,194,090	(28,500,067)	0	XXX	XXX

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 2, the total $ value (included in Column 8) of all such issues $ 24,641

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 [ ]

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 $

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

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 $

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 $

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

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 [ ]

4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? An extended statement may be attached. Yes [ ] No [ ]

4.3 If yes, explain:

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2004 OF THE LUMBERMENS MUTUAL CASUALTY COMPANY

PART I - ALLOCATION TO EXPENSE GROUPS

(000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses 2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees	5 Investment Expenses	6 Total Expenses
1. Claim adjustment services:						
1.1 Direct						
1.2 Reinsurance assumed						
1.3 Reinsurance ceded						
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)						
2. Commission and brokerage:						
2.1 Direct excluding contingent						
2.2 Reinsurance assumed excluding contingent						
2.3 Reinsurance ceded excluding contingent						
2.4 Contingent - direct						
2.5 Contingent - reinsurance assumed						
2.6 Contingent - reinsurance ceded						
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)						
3. Allowances to managers and agents						
4. Advertising						
5. Boards, bureaus and associations						
6. Surveys and underwriting reports						
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries						
8.2 Payroll taxes						
9. Employee relations and welfare						
10. Insurance						
11. Directors' fees						
12. Travel and travel items						
13. Rent and rent items						
14. Equipment						
15. Cost or depreciation of EDP equipment and software						
16. Printing and stationery						
17. Postage, telephone and telegraph, exchange and express						
18. Legal and auditing						
19. Totals (Lines 3 to 18)						
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of $						
20.2 Insurance department licenses and fees						
20.3 Gross guaranty association assessments						
20.4 All other (excluding Federal and foreign income and real estate)						
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)						
21. Real estate expenses						
22. Real estate taxes						
23. Reimbursements by uninsured accident and health plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for Miscellaneous Operating Expenses						
25. TOTAL EXPENSES INCURRED						
DETAILS OF WRITE-INS						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)						

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE
(000 OMITTED)

		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	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
2.1	Allied Lines		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.2	Multiple Peril Crop		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.3	Federal Flood		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3.	Farmowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
4.	Homeowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
5.1	Commercial Multiple Peril (Non-Liability Portion)		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
5.2	Commercial Multiple Peril (Liability Portion)		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
6.	Mortgage Guaranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
8.	Ocean Marine	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
9.	Inland Marine	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
10.	Financial Guaranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
11.	Medical Malpractice	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
12.	Earthquake	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
13.	Group A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
14.	Credit A & H	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
15.	Other A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
16.	Workers' Compensation	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
17.	Other Liability	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
18.	Products Liability	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
19.1,19.2	Private Passenger Auto Liability	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
19.3,19.4	Commercial Auto Liability	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
21.1	Private Pass. Auto Physical Damage		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
21.2	Commercial Auto Physical Damage		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
22.	Aircraft (all perils)	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
23.	Fidelity	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
24.	Surety	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
26.	Burglary and Theft	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
27.	Boiler and Machinery	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
28.	Credit	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
29.	International	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
30,31,32.	Reinsurance - Nonproportional Assumed	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
33.	Aggregate write-ins for Other Lines of Business	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34.	TOTAL (Lines 1 through 33)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	DETAILS OF WRITE-INS																						
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

(000 OMITTED)

		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 (IEE 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		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.1	Allied Lines		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.2	Multiple Peril Crop		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3	Federal Flood		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3.	Farmowners Multiple Peril		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4.	Homeowners Multiple Peril		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5.1	Commercial Multiple Peril (Non-Liability Portion)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5.2	Commercial Multiple Peril (Liability Portion)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6.	Mortgage Guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8.	Ocean Marine		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9.	Inland Marine		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10.	Financial Guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11.	Medical Malpractice		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12.	Earthquake		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13.	Group A & H (See Interrogatory 1)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14.	Credit A & H		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.	Other A & H (See Interrogatory 1)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16.	Workers' Compensation		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.	Other Liability		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18.	Products Liability		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1,19.2	Private Passenger Auto Liability		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.3,19.4	Commercial Auto Liability		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
21.1	Private Pass. Auto Physical Damage		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
21.2	Commercial Auto Physical Damage		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
22.	Aircraft (all perils)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23.	Fidelity		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24.	Surety		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26.	Burglary and Theft		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27.	Boiler and Machinery		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28.	Credit		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29.	International		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30,31,32.	Reinsurance - Nonproportional Assumed		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
33.	Aggregate write-ins for Other Lines of Business	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34.	TOTAL (Lines 1 through 33)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	DETAILS OF WRITE-INS																				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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.

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2004 OF THE LUMBERMENS MUTUAL CASUALTY COMPANY

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(000 OMITTED)

	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	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.1 Allied Lines	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.2 Multiple Peril Crop	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.3 Federal Flood	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
3. Farmowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
4. Homeowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
5.1 Commercial Multiple Peril (Non-LiabilityPortion)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
5.2 Commercial Multiple Peril (Liability Portion)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
6. Mortgage Guaranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
8. Ocean Marine	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
9. Inland Marine	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
10. Financial Guaranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
11. Medical Malpractice	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
12. Earthquake	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
13. Group A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
14. Credit A & H	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15. Other A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
16. Workers' Compensation	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
17. Other Liability	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
18. Products Liability	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
19.1,19.2 Private Passenger Auto Liability	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
19.3,19.4 Commercial Auto Liability	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
21.1 Private Pass. Auto Physical Damage	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
21.2 Commercial Auto Physical Damage	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
22. Aircraft (all perils)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
23. Fidelity	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
24. Surety	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
26. Burglary and Theft	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
27. Boiler and Machinery	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
28. Credit	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
29. International		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
33. Aggregate write-ins for Other Lines of Business	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34. TOTAL (Lines 1 through 33)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																						
3398. Summary of remaining write-ins for Line 33 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(000 OMITTED)

		Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Expenses		Pre-Tax Profit or Loss Excluding All Investment Gain	
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1.	Fire	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.1	Allied Lines	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.2	Multiple Peril Crop	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.3	Federal Flood	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
3.	Farmowners Multiple Peril	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
4.	Homeowners Multiple Peril	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
5.1	Commercial Multiple Peril (Non-Liability Portion)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
5.2	Commercial Multiple Peril (Liability Portion)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
6.	Mortgage Guaranty	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
8.	Ocean Marine	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
9.	Inland Marine	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
10.	Financial Guaranty	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
11.	Medical Malpractice	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
12.	Earthquake	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
13.	Group A & H (See Interrogatory 1)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
14.	Credit A & H	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.	Other A & H (See Interrogatory 1)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
16.	Workers' Compensation	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
17.	Other Liability	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
18.	Products Liability	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
19.1,19.2	Private Passenger Auto Liability	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
19.3,19.4	Commercial Auto Liability	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
21.1	Private Pass. Auto Physical Damage	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
21.2	Commercial Auto Physical Damage	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
22.	Aircraft (all perils)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
23.	Fidelity	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
24.	Surety	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
26.	Burglary and Theft	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
27.	Boiler and Machinery	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
28.	Credit	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
29.	International		0.0		0.0		0.0		0.0		0.0	0	0.0
33.	Aggregate write-ins for Other Lines of Business	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34.	TOTAL (Lines 1 through 33)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	DETAILS OF WRITE-INS												
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE Z

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

Name of Company	NAIC Code	FIT	Ownership Interest Current	Ownership Interest Prior	Basis for Inclusion
Lumbermens Mutual Casualty Company	22977	36-1410470			Parent Company
American Manufacturers Mutual Insurance Company	30562	36-2797074	100.0	100.0	Other controlled insurance company
American Motorists Insurance Company	22918	36-0727430	100.0	100.0	Controlled stock insurance company
Kemper Casualty Insurance Company	27138	36-2705935	100.0	100.0	Controlled stock insurance company
Kemper Lloyds Insurance Company	41351	75-1808614	100.0	100.0	Other controlled insurance company
Specialty Surplus Insurance Company	11622	22-1688641	100.0	100.0	Controlled stock insurance company
Universal Bonding Insurance Company	14770	22-2347237	100.0	100.0	Controlled stock insurance company

PART 2 - COMPANIES INCLUDED IN CURRENT YEAR AND EXCLUDED IN THE PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest Current	Ownership Interest Prior	Reason for Inclusion

NONE

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

Name of Company	NAIC Code	FIT	Ownership Interest Current	Ownership Interest Prior	Reason for Exclusion
American Protection Insurance Company	18910	36-2763106	100.0	100.0	Merged
Kemper Indemnity Insurance Company	40991	95-3508618	100.0	100.0	Merged
Kemper Surplus Lines Insurance Company	10940	36-4248725	100.0	100.0	Merged
Pacific Eagle Insurance Company	40380	91-1395388	100.0	100.0	Merged
Specialty National Insurance Company	20524	52-0261905	100.0	100.0	Merged