PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2003

OF THE CONDITION AND AFFAIRS OF THE

ALLSTATE INSURANCE COMPANY

and its affiliated property and casualty insurers

NAIC Group Code 0008 NAIC Combined Company Code 00086

Mail Address 3075 SANDERS ROAD, SUITE H1A (Street and Number or P.O. Box), NORTHBROOK, IL 60062-7127 (City or Town, State and Zip Code)

Combined Statement Contact LYNN CIRRINCIONE (Name) 847-402-3029 (Area Code) (Telephone Number) (Extension)

NAME OF COMPANIES INCLUDED IN THIS STATEMENT

Name of Company	NAIC Company Code	State of Domicile
ENCOMPASS INSURANCE COMPANY	10358	ILLINOIS
ALLSTATE FLORIDIAN INDEMNITY COMPANY	10835	ILLINOIS
ALLSTATE NEW JERSEY INSURANCE COMPANY	10852	ILLINOIS
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	11110	ILLINOIS
ENCOMPASS INSURANCE COMPANY OF NEW JERSEY	11599	ILLINOIS
ENCOMPASS INDEMNITY COMPANY	15130	ILLINOIS
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	17230	ILLINOIS
ALLSTATE INSURANCE COMPANY	19232	ILLINOIS
ALLSTATE INDEMNITY COMPANY	19240	ILLINOIS
ALLSTATE TEXAS LLOYD'S	26530	TEXAS
ALLSTATE COUNTY MUTUAL	29335	TEXAS
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	29688	ILLINOIS
ALLSTATE FLORDIAN INSURANCE COMPANY	30511	ILLINOIS
NORTHBROOK INDEMNITY COMPANY	36455	ILLINOIS
DEERBROOK INSURANCE COMPANY	37907	ILLINOIS

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 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	28,790,917,300		28,790,917,300	26,683,145,406
2. Stocks (Schedule D):				
2.1 Preferred stocks	376,249,227		376,249,227	335,336,525
2.2 Common stocks	8,121,330,938	8,396,889	8,112,934,049	6,078,570,350
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	63,766,934		63,766,934	75,259,924
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ encumbrances)	339,579,256		339,579,256	371,282,982
4.2 Properties held for the production of income (less $ encumbrances)				
4.3 Properties held for sale (less $ encumbrances)				800,000
5. Cash ($ (753,814,894) , Schedule E, Part 1), cash equivalents ($ 90,281,791 , Schedule E, Part 2) and short -term investments ($ 673,246,980 , Schedule DA)	9,713,878		9,713,878	367,813,762
6. Contract loans, (including $ premium notes)				
7. Other invested assets (Schedule BA)	483,894,597	61,442,833	422,451,763	547,873,552
8. Receivable for securities	23,482,463		23,482,463	10,388,914
9. Aggregate write-ins for invested assets	25,458,692		25,458,692	79,871,976
10. Subtotals, cash and invested assets (Lines 1 to 9)	38,234,393,284	69,839,722	38,164,553,562	34,550,343,391
11. Investment income due and accrued	426,370,510	48,773	426,321,737	352,544,077
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	880,090,298	14,124,595	865,965,703	883,708,219
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premium)	3,019,435,066	3,414,780	3,016,020,286	3,045,570,966
12.3 Accrued retrospective premium	3,760,231	201,154	3,559,077	2,697,549
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	131,084,127		131,084,127	123,335,025
13.2 Funds held by or deposited with reinsured companies	2,401,895	7,096	2,394,798	2,233,857
13.3 Other amounts receivable under reinsurance contracts				
14. Amounts receivable relating to uninsured plans				
15.1 Current federal and foreign income tax recoverable and interest thereon	20,346,028		20,346,028	20,142,072
15.2 Net deferred tax asset	1,183,956,601	90,805,496	1,093,151,105	1,280,777,670
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	212,093,216	160,973,915	51,119,302	45,994,677
18. Furniture and equipment, including health care delivery assets ($)	286,243,166	286,243,166		
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	443,643,691	1,622,607	442,021,084	321,813,898
21. Health care ($) and other amounts receivable				
22. Other assets nonadmitted				
23. Aggregate write-ins for other than invested assets	1,427,916,831	1,175,656,676	252,260,156	120,564,366
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	46,271,734,943	1,802,937,979	44,468,796,964	40,749,725,767
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	46,271,734,943	1,802,937,979	44,468,796,964	40,749,725,767
DETAILS OF WRITE-INS				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	25,458,692		25,458,692	79,871,976
2398. Summary of remaining write-ins for Line 23 from overflow page	1,329,758,149	1,078,491,942	251,266,207	119,935,480
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	1,427,916,831	1,175,656,676	252,260,156	120,564,366

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	11,808,225,388	11,045,419,562
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	4,312,517	5,832,784
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	3,207,984,951	3,198,025,090
4. Commissions payable, contingent commissions and other similar charges	50,181,216	42,489,068
5. Other expenses (excluding taxes, licenses and fees)	1,486,756,014	1,627,249,477
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	231,560,267	200,242,577
7.1 Current federal and foreign income taxes (including $ 4,561,167 on realized capital gains (losses))	240,953,995	11,335,546
7.2 Net deferred tax liability	79,541	60,976
8. Borrowed money $ .... and interest thereon $	618,896,506	357,280,139
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 127,346,471 and including warranty reserves of $ ....)	8,607,825,786	8,093,518,206
10. Advance premiums	263,946,548	489,365,313
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,469,038	20,990,309
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	4,325,639	3,939,155
14. Amounts withheld or retained by company for account of others	38,446,088	38,361,072
15. Remittances and items not allocated	19,495,049	137,519
16. Provision for reinsurance (Schedule F, Part 7)	70,978,860	51,723,698
17. Net adjustments in assets and liabilities due to foreign exchange rates	952,266	1,666,496
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	1,796,504	7,150,018
20. Payable for securities	94,570,011	99,612,407
21. Liability for amounts held under uninsured accident and health plans		
22. Capital Notes $ .... and interest thereon $		
23. Aggregate write-ins for liabilities	1,613,156,061	1,692,323,336
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	28,365,912,244	26,986,722,747
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	28,365,912,244	26,986,722,747
27. Aggregate write-ins for special surplus funds	56,875,803	60,425,698
28. Common capital stock	4,200,000	4,200,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	350,000	350,000
32. Gross paid in and contributed surplus	2,165,155,783	2,137,921,335
33. Unassigned funds (surplus)	13,876,303,135	11,560,105,990
34. Less treasury stock, at cost:		
34.1 .... shares common (value included in Line 28 $ ....)		
34.2 .... shares preferred (value included in Line 29 $ ....)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	16,102,884,720	13,763,003,023
36. TOTALS (Page 2, Line 26, Col. 3)	44,468,796,964	40,749,725,770
DETAILS OF WRITE-INS		
2398. Summary of remaining write-ins for Line 23 from overflow page	16,964,788	14,260,686
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	1,613,156,061	1,692,323,336
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	56,875,803	60,425,698
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	24,053,636,913	22,763,748,035
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	14,039,833,778	14,297,310,062
3. Loss expenses incurred (Part 3, Line 25, Column 1)	2,897,942,165	2,975,906,103
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	6,069,644,356	5,539,167,249
5. Aggregate write-ins for underwriting deductions	18,912,338	21,200,000
6. Total underwriting deductions (Lines 2 through 5)	23,026,332,637	22,833,583,414
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	1,027,304,276	(69,835,379)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,772,751,291	1,672,622,611
10. Net realized capital gains or (losses) (Exhibit of Capital Gains (Losses))	289,214,352	(463,230,404)
11. Net investment gain or (loss) (Lines 9 + 10)	2,061,965,643	1,209,392,208
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $ .... amount charged off $ 62,614,766)	(62,664,540)	(79,945,805)
13. Finance and service charges not included in premiums	306,816,980	332,787,820
14. Aggregate write-ins for miscellaneous income	14,922,399	17,523,641
15. Total other income (Lines 12 through 14)	259,074,839	270,365,656
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	3,348,344,758	1,409,922,484
17. Dividends to policyholders	(12,421)	(46,124)
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,348,357,179	1,409,968,609
19. Federal and foreign income taxes incurred	492,999,811	(996,033)
20. Net income (Line 18 minus Line 19) (to Line 22)	2,855,357,368	1,410,964,642
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	13,763,003,028	13,775,358,285
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	2,855,357,368	1,410,964,642
23. Change in net unrealized capital gains or (losses)	981,738,345	(130,881,416)
24. Change in net unrealized foreign exchange capital gain (loss)		
25. Change in net deferred income tax	85,052,720	151,688,642
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	(746,598,133)	(115,780,467)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(19,255,162)	9,277,023
28. Change in surplus notes		
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles		
31. Capital changes:		
31.1. Paid in		
31.2. Transferred from surplus (Stock Dividend)		
31.3. Transferred to surplus		
32. Surplus adjustments:		
32.1. Paid in	27,234,448	165,347,606
32.2. Transferred to capital (Stock Dividend)		
32.3. Transferred from capital		
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders	(1,273,212,994)	(675,000,000)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus	429,565,100	(827,971,284)
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	2,339,881,692	(12,355,257)
38. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35)	16,102,884,720	13,763,003,028
DETAILS OF WRITE-INS		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	18,912,338	21,200,000
1498. Summary of remaining write-ins for Line 14 from overflow page	(1,075,762)	(6,759,846)
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	14,922,399	17,523,641
3698. Summary of remaining write-ins for Line 36 from overflow page	(400)	
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	429,565,100	(827,971,284)

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	24,372,536,004	23,223,080,334
2. Net investment income	1,700,361,295	1,608,399,362
3. Miscellaneous income	258,913,906	260,181,531
4. Total (Lines 1 to 3)	26,331,811,205	25,091,661,228
5. Benefits and loss related payments	13,286,297,391	17,085,772,046
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	9,076,929,676	5,866,503,491
8. Dividends paid to policyholders	(12,421)	570,698
9. Federal and foreign income taxes paid (recovered) $ 97,024,159 net tax on capital gains (losses)	263,585,318	106,276,730
10. Total (Lines 5 through 9)	22,626,799,964	23,059,122,965
11. Net cash from operations (Line 4 minus Line 10)	3,705,011,242	2,032,538,263
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,922,271,064	13,220,425,172
12.2 Stocks	3,145,942,266	4,703,877,478
12.3 Mortgage loans	29,492,990	47,372,271
12.4 Real estate	19,197,860	
12.5 Other invested assets	156,851,909	176,488,326
12.6 Net gains or (losses) on cash and short-term investments	2,961	(5,187)
12.7 Miscellaneous proceeds	2,317,643	31,187,735
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,276,076,693	18,179,345,794
13. Cost of investments acquired (long-term only):		
13.1 Bonds	16,798,008,485	15,328,508,939
13.2 Stocks	3,864,267,384	4,405,379,175
13.3 Mortgage loans	18,000,000	
13.4 Real estate	15,997,488	19,422,342
13.5 Other invested assets	69,715,576	41,309,737
13.6 Miscellaneous applications	18,530,786	375,572,904
13.7 Total investments acquired (Lines 13.1 to 13.6)	20,784,519,719	20,170,193,097
14. Net increase (or decrease) in policy loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(2,508,443,025)	(1,990,847,303)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	27,234,448	165,347,607
16.3 Borrowed funds received	261,616,367	(118,844,222)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	1,273,212,994	675,000,000
16.6 Other cash provided (applied)	(570,305,918)	696,048,185
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(1,554,668,098)	67,551,570
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11 plus Line 15 plus Line 17)	(358,099,881)	109,242,530
19. Cash and short-term investments:		
19.1 Beginning of year	367,813,759	258,571,229
19.2 End of period (Line 18 plus Line 19.1)	9,713,877	367,813,759

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	93,519,701	48,994,950	45,727,935	96,786,716
2.	Allied lines	84,169,689	44,092,118	44,006,217	84,255,590
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	5,907,718,284	2,851,888,189	3,127,936,276	5,631,670,197
5.	Commercial multiple peril	526,917,922	223,262,321	270,441,735	479,738,508
6.	Mortgage guaranty				
8.	Ocean marine	5,729,997	2,616,839	2,494,277	5,852,559
9.	Inland marine	238,241,738	113,280,008	116,525,765	234,995,981
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake	44,412,104	20,333,801	23,157,132	41,588,773
13.	Group accident and health				
14.	Credit accident and health (group and individual)	631,214	1,967,683	243,626	2,355,271
15.	Other accident and health				
16.	Workers' compensation	(363,810)	(780,149)	(966,705)	(177,254)
17.1	Other liability - occurrence	100,313,219	48,756,924	49,390,618	99,679,525
17.2	Other liability - claims-made	4,320	1,958	1,421	4,857
18.1	Products liability - occurrence	5,387,822	1,473,544	1,415,868	5,445,498
18.2	Products liability - claims-made				
19.1,19.2	Private passenger auto liability	9,852,489,130	2,587,282,101	2,727,141,932	9,712,629,299
19.3,19.4	Commercial auto liability	402,728,050	177,314,628	198,153,424	381,889,254
21.	Auto physical damage	7,300,174,150	1,949,773,112	1,987,460,449	7,262,486,813
22.	Aircraft (all perils)	53,749	26,255	25,530	54,474
23.	Fidelity	397,003	172,987	194,908	375,082
24.	Surety	4,033	746,923	415,066	335,890
26.	Burglary and theft	1,189,263	610,728	592,632	1,207,359
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Reinsurance - Nonproportional Assumed Property	2,596,378			2,596,378
31.	Reinsurance - Nonproportional Assumed Liability	(4,206)			(4,206)
32.	Reinsurance - Nonproportional Assumed Financial Lines				
33.	Aggregate write-ins for other lines of business	1,670,112	17,932,054	9,731,819	9,870,347
34.	TOTALS	24,567,979,862	8,089,746,974	8,604,089,925	24,053,636,911
	DETAILS OF WRITE-INS				
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,670,112	17,932,054	9,731,819	9,870,347

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, viz:

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	45,727,935				45,727,935
2.	Allied lines	44,006,217				44,006,217
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	3,127,936,276				3,127,936,276
5.	Commercial multiple peril	270,441,735				270,441,735
6.	Mortgage guaranty					
8.	Ocean marine	2,494,277				2,494,277
9.	Inland marine	116,525,614	151			116,525,765
10.	Financial guaranty					
11.1	Medical malpractice - occurrence					
11.2	Medical malpractice - claims-made					
12.	Earthquake	23,157,132				23,157,132
13.	Group accident and health					
14.	Credit accident and health (group and individual)	243,626				243,626
15.	Other accident and health					
16.	Workers' compensation	1,873			(968,578)	(966,705)
17.1	Other liability - occurrence	49,872,709			(482,091)	49,390,618
17.2	Other liability - claims-made	1,421				1,421
18.1	Products liability - occurrence	1,415,868				1,415,868
18.2	Products liability - claims-made					
19.1,19.2	Private passenger auto liability	2,727,141,932				2,727,141,932
19.3,19.4	Commercial auto liability	200,438,090			(2,284,666)	198,153,424
21.	Auto physical damage	1,987,460,976			(527)	1,987,460,449
22.	Aircraft (all perils)	25,530				25,530
23.	Fidelity	194,908				194,908
24.	Surety	407	414,659			415,066
26.	Burglary and theft	592,632				592,632
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Reinsurance - Nonproportional Assumed Property					
31.	Reinsurance - Nonproportional Assumed Liability					
32.	Reinsurance - Nonproportional Assumed Financial Lines					
33.	Aggregate write-ins for other lines of business	898,157	8,833,662			9,731,819
34.	TOTALS	8,598,577,315	9,248,472		(3,735,862)	8,604,089,925
35.	Accrued retrospective premiums based on experience					3,735,862
36.	Earned but unbilled premiums					
37.	Balance (Sum of Line 34 through 36)					8,607,825,787
	DETAILS OF WRITE-INS					
3398.	Summary of remaining write-ins for Line 33 from overflow page					
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	898,157	8,833,662			9,731,819

(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 . monthly 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	69,860,214		24,946,992		1,287,505	93,519,701
2.	Allied lines	246,478,852		11,825,085		174,134,248	84,169,689
3.	Farmowners multiple peril						
4.	Homeowners multiple peril	5,424,790,700	(1)	514,985,623		32,058,038	5,907,718,284
5.	Commercial multiple peril	504,110,658		27,604,219		4,796,955	526,917,922
6.	Mortgage guaranty						
8.	Ocean marine	5,366,165		361,678		(2,154)	5,729,997
9.	Inland marine	196,988,569		41,589,850		336,681	238,241,738
10.	Financial guaranty						
11.1	Medical malpractice - occurrence						
11.2	Medical malpractice - claims-made						
12.	Earthquake	39,424,702	(1)	4,987,403			44,412,104
13.	Group accident and health						
14.	Credit accident and health (group and individual)	2,891,313				2,260,099	631,214
15.	Other accident and health						
16.	Workers' compensation	(32,821)		(400,405)		(69,416)	(363,810)
17.1	Other liability - occurrence	89,732,841		13,471,744	2,658,561	232,805	100,313,219
17.2	Other liability - claims-made	4,320					4,320
18.1	Products liability - occurrence	2,935,831		2,451,991			5,387,822
18.2	Products liability - claims-made						
19.1,19.2	Private passenger auto liability	9,261,234,799	1	694,053,697		102,799,367	9,852,489,130
19.3,19.4	Commercial auto liability	397,956,161	1	7,153,859		2,381,971	402,728,050
21.	Auto physical damage	6,790,396,712	27	509,794,833		17,422	7,300,174,150
22.	Aircraft (all perils)	51,702		2,031		(16)	53,749
23.	Fidelity	397,003					397,003
24.	Surety	3,788		228		(17)	4,033
26.	Burglary and theft	1,127,234		62,029			1,189,263
27.	Boiler and machinery	1,584,688				1,584,688	
28.	Credit	18,918,466			18,918,466		
29.	International						
30.	Reinsurance - Nonproportional Assumed Property	XXX	2,553,106	43,498		226	2,596,378
31.	Reinsurance - Nonproportional Assumed Liability	XXX				4,206	(4,206)
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX					
33.	Aggregate write-ins for other lines of business	1,670,112					1,670,112
34.	TOTALS	23,055,892,009	2,553,133	1,852,934,355	21,577,027	321,822,608	24,567,979,862
	DETAILS OF WRITE-INS						
3398.	Summary of remaining write-ins for Line 33 from overflow page						
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,670,112					1,670,112

(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	39,755,062	11,849,029	(128,393)	51,732,484	21,827,039	22,220,495	51,339,028	53.0
2.	Allied lines	88,287,704	3,271,588	56,350,169	35,209,123	11,337,516	16,323,659	30,222,981	35.9
3.	Farmowners multiple peril		464		464	142,238	104,674	38,028	
4.	Homeowners multiple peril	2,545,653,401	295,637,541	78,050	2,841,212,893	1,629,046,953	1,439,281,243	3,030,978,602	53.8
5.	Commercial multiple peril	226,463,584	12,766,338	875,510	238,354,411	161,906,575	167,914,584	232,346,402	48.4
6.	Mortgage guaranty								
8.	Ocean marine	1,738,863	407,815	20,394	2,126,284	2,117,628	2,574,444	1,669,468	28.5
9.	Inland marine	77,814,801	11,698,511	1,320,149	88,193,162	21,935,382	24,042,904	86,085,639	36.6
10.	Financial guaranty		30,457		30,457	412	28,735	2,134	
11.1	Medical malpractice - occurrence		334,245	1,942	332,303	2,927,858	3,438,788	(178,627)	
11.2	Medical malpractice - claims-made								
12.	Earthquake	32,113,202	568,758	93,553	32,588,407	31,962,662	30,935,539	33,615,530	80.8
13.	Group accident and health		26,046		26,046	30,908	48,461	8,493	
14.	Credit accident and health (group and individual)	7,551,632		6,089,884	1,461,748	960,600	1,813,000	609,348	25.9
15.	Other accident and health		2,389		2,389	35,806	36,055	2,140	
16.	Workers' compensation	7,991,941	7,908,219	11,383,886	4,516,274	129,238,487	135,417,402	(1,662,641)	938.0
17.1	Other liability - occurrence	104,732,441	21,897,803	31,992,182	94,638,062	471,564,926	514,980,773	51,222,215	51.4
17.2	Other liability - claims-made	20,000			20,000		34,802	(14,802)	(304.8)
18.1	Products liability - occurrence	72,240,472	36,680,668	42,209,897	66,711,243	1,031,349,449	671,360,345	426,700,347	7,835.8
18.2	Products liability - claims-made								
19.1,19.2	Private passenger auto liability	5,620,855,092	454,680,193	158,173,556	5,917,361,729	7,607,340,225	7,386,469,462	6,138,232,492	63.2
19.3,19.4	Commercial auto liability	213,835,970	3,691,146	2,915,870	214,611,245	421,798,635	381,963,560	254,446,321	66.6
21.	Auto physical damage	3,417,991,779	253,149,594	(217,941)	3,671,359,313	223,901,555	203,946,275	3,691,314,593	50.8
22.	Aircraft (all perils)		1,380,846	(907)	1,381,753	16,411,064	18,232,512	(439,696)	(807.2)
23.	Fidelity	96,929	2,081	1,899	97,111	125,418	77,989	144,540	38.5
24.	Surety	6,687	1,511,951	(60,844)	1,579,482	(14,888,399)	(15,889,149)	2,580,233	768.2
26.	Burglary and theft	552,657	10,447		563,104	104,572	79,370	588,305	48.7
27.	Boiler and machinery	218,169		261,500	(43,331)	215,202	266,128	(94,257)	
28.	Credit	6,466,155		6,466,155					
29.	International								
30.	Reinsurance - Nonproportional Assumed Property	XXX	28,747		28,747	1,223,609	1,430,786	(178,430)	(6.9)
31.	Reinsurance - Nonproportional Assumed Liability	XXX	2,861,277		2,861,277	30,824,341	31,225,089	2,460,529	(58,500.5)
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	2,676,677		2,676,677	4,553,937	6,736,482	494,132	
33.	Aggregate write-ins for other lines of business	7,401,893		6,803	7,395,091	230,791	325,155	7,300,727	74.0
34.	TOTALS	12,471,788,434	1,123,072,829	317,833,315	13,277,027,949	11,808,225,388	11,045,419,562	14,039,833,774	58.4
	DETAILS OF WRITE-INS								
3398.	Summary of remaining write-ins for Line 33 from overflow page								
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	7,401,893		6,803	7,395,091	230,791	325,155	7,300,727	74.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 +5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire	6,063,963	8,126,544	843,640	13,346,867	7,713,090	769,041	1,960	21,827,039	1,147,419
2.	Allied lines	18,212,852	2,720,033	17,024,314	3,908,571	7,118,798	416,847	106,700	11,337,516	3,395,109
3.	Farmowners multiple peril		37,680		37,680		104,558		142,238	0
4.	Homeowners multiple peril	779,230,377	127,972,533	15,500	907,187,410	690,619,777	31,240,745	980	1,629,046,953	273,110,237
5.	Commercial multiple peril	103,042,595	9,709,802	993,798	111,758,600	49,048,933	1,786,433	687,391	161,906,575	59,060,889
6.	Mortgage guaranty									
8.	Ocean marine	31,060	1,581,064	296,459	1,315,665	296,143	505,820		2,117,628	247,717
9.	Inland marine	9,396,326	4,023,410	305,023	13,114,714	8,042,620	782,359	4,311	21,935,382	4,469,126
10.	Financial guaranty		412		412				412	9
11.1	Medical malpractice - occurrence	3,306,815	1,385,097	2,095,794	2,596,118		331,740		2,927,858	440,826
11.2	Medical malpractice - claims-made									
12.	Earthquake	11,829,562	557,281	109,744	12,277,098	19,675,068	10,496		31,962,662	17,879,473
13.	Group accident and health		30,908		30,908				(a) 30,908	631
14.	Credit accident and health (group and individual)	2,909,000		2,337,000	572,000	889,600		501,000	960,600	40,000
15.	Other accident and health		35,806		35,806				(a) 35,806	737
16.	Workers' compensation	57,961,143	47,937,516	24,036,231	81,862,428	17,890,214	30,684,459	1,198,615	129,238,487	7,031,488
17.1	Other liability - occurrence	123,194,816	117,787,154	34,849,864	206,132,105	197,150,261	104,022,377	35,739,818	471,564,926	103,395,290
17.2	Other liability - claims-made									
18.1	Products liability - occurrence	387,569,641	237,492,767	217,570,882	407,491,526	398,806,319	452,890,681	227,839,078	1,031,349,449	207,258,497
18.2	Products liability - claims-made									
19.1,19.2	Private passenger auto liability	6,156,639,987	610,625,344	625,044,903	6,142,220,428	1,392,345,470	95,211,731	22,437,404	7,607,340,225	2,394,052,165
19.3,19.4	Commercial auto liability	326,035,401	7,243,236	4,290,533	328,988,104	90,006,851	3,461,878	658,199	421,798,635	67,301,283
21.	Auto physical damage	363,799,748	27,418,405	67,716	391,150,437	(165,861,243)	(1,368,887)	18,752	223,901,555	66,874,007
22.	Aircraft (all perils)	542	5,274,144	9,022	5,265,664	41,364	11,104,035		16,411,064	126,297
23.	Fidelity	7,769	118,115	3,168	122,716		2,703		125,418	14,795
24.	Surety	258,360	(3,946,857)	255,230	(3,943,727)	383,459	(11,261,590)	66,540	(14,888,399)	251,526
26.	Burglary and theft	56,575	5,031		61,607	41,975	990		104,572	12,404
27.	Boiler and machinery	29,464	46	27,055	2,455	191,928	20,820		215,202	40,787
28.	Credit					578,910		578,910		
29.	International									
30.	Reinsurance - Nonproportional Assumed Property	XXX	482,414		482,414	XXX	741,196		1,223,609	
31.	Reinsurance - Nonproportional Assumed Liability	XXX	19,647,046		19,647,046	XXX	11,177,296		30,824,341	1,834,089
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	1,344,497		1,344,497	XXX	3,209,439		4,553,937	134
33.	Aggregate write-ins for other lines of business	230,791			230,791				230,791	
34.	TOTALS	8,349,806,786	1,227,609,429	930,175,875	8,647,240,339	2,714,979,537	735,845,167	289,839,657	11,808,225,388	3,207,984,936
	DETAILS OF WRITE-INS									
3398.	Summary of remaining write-ins for Line 33 from overflow page									
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	230,791			230,791				230,791	

(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	897,295,611			897,295,611
1.2 Reinsurance assumed	360,602,697			360,602,697
1.3 Reinsurance ceded	437,417,753			437,417,753
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	820,480,555			820,480,555
2. Commission and brokerage:				
2.1 Direct excluding contingent		2,272,085,988		2,272,085,988
2.2 Reinsurance assumed excluding contingent		276,015,624		276,015,624
2.3 Reinsurance ceded excluding contingent		422,639		422,639
2.4 Contingent-direct		409,188,504		409,188,504
2.5 Contingent-reinsurance assumed		29,148,018		29,148,018
2.6 Contingent-reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		2,986,015,495		2,986,015,495
3. Allowances to managers and agents				
4. Advertising		262,969,152		262,969,152
5. Boards, bureaus and associations	779,471	15,002,458		15,781,929
6. Surveys and underwriting reports	57,404	102,438,832		102,496,236
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,004,354,818	809,045,205	24,432,648	1,837,832,671
8.2 Payroll taxes	89,315,092	49,722,492	1,325,849	140,363,433
9. Employee relations and welfare	205,951,470	176,099,574	3,678,253	385,729,297
10. Insurance	3,878,513	8,396,989	129,801	12,405,303
11. Directors' fees				
12. Travel and travel items	77,030,220	53,512,726	688,988	131,231,934
13. Rent and rent items	173,672,994	99,940,232	934,220	274,547,446
14. Equipment	21,534,418	33,823,821	1,761,386	57,119,625
15. Cost or depreciation of EDP equipment and software	91,750,955	243,039,045	6,852,757	341,642,757
16. Printing and stationery	17,779,672	35,474,877	1,487,535	54,742,084
17. Postage, telephone and telegraph, exchange and express	89,497,179	224,142,502	471,528	314,111,209
18. Legal and auditing	2,989,203	46,175,975	1,287,152	50,452,330
19. Totals (Lines 3 to 18)	1,778,591,409	2,159,783,880	43,050,117	3,981,425,406
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 7,938,981		583,544,145		583,544,145
20.2 Insurance department licenses and fees		7,399,223		7,399,223
20.3 Gross guaranty association assessments		52,679,852		52,679,852
20.4 All other (excluding federal and foreign income and real estate)		25,802,296		25,802,296
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		669,425,516		669,425,516
21. Real estate expenses			34,292,459	34,292,459
22. Real estate taxes			11,150,057	11,150,057
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	298,870,201	254,419,465	4,852,382	558,142,048
25. Total expenses incurred	2,897,942,165	6,069,644,356	93,345,015	(a) 9,060,931,536
26. Less unpaid expenses - current year	3,207,984,949	1,744,876,770	23,620,727	4,976,482,446
27. Add unpaid expenses - prior year	3,198,025,089	1,847,453,344	22,527,778	5,068,006,211
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,887,982,305	6,172,220,930	92,252,066	9,152,455,301
DETAILS OF WRITE-INS				
2498. Summary of remaining write-ins for Line 24 from overflow page	(49,838,344)	(47,743,081)	160,001	(97,421,424)
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	298,870,201	254,419,465	4,852,382	558,142,048

(a) Includes management fees of $ .... paid to affiliates and $ .... paid to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 51,631,905	50,583,182
1.1	Bonds exempt from U.S. tax	(a) 1,024,328,276	1,021,555,472
1.2	Other bonds (unaffiliated)	(a) 421,308,399	425,723,009
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 18,799,305	18,488,340
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	74,576,499	77,126,885
2.21	Common stocks of affiliates	123,932,350	199,712,917
3.	Mortgage loans	(c) 4,680,528	4,557,781
4.	Real estate	(d) 106,146,797	106,146,797
5.	Contract loans		
6.	Cash/short-term investments	(e) 15,808,231	15,045,538
7.	Derivative instruments	(f)	
8.	Other invested assets	(3,783,892)	(3,783,805)
9.	Aggregate write-ins for investment income	12,119,357	12,119,357
10.	Total gross investment income	1,849,547,755	1,927,275,473
11.	Investment expenses		(g) 93,345,015
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h) 31,278,374
14.	Depreciation on real estate and other invested assets		(i) 29,900,793
15.	Aggregate write-ins for deductions from investment income		
16.	Total (Lines 11 through 15)		154,524,182
17.	Net Investment Income - (Line 10 minus Line 16)		1,772,751,291
	DETAILS OF WRITE-INS		
0998.	Summary of remaining write-ins for Line 9 from overflow page	272,143	272,143
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	12,119,357	12,119,357
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		

(a) Includes $ 133,846,796 accrual of discount less $ 95,110,489 amortization of premium and less $ 57,793,589 paid for accrued interest on purchases.
(b) Includes $ 111,488 accrual of discount less $ 78,758 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 $ 106,146,797 for company's occupancy of its own buildings; and excludes $ .... interest on encumbrances.
(e) Includes $ 12,679,771 accrual of discount less $ .... amortization of premium and less $ .... 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 Net Gain (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1.	U.S. Government bonds	18,841,671				18,841,671
1.1	Bonds exempt from U.S. tax	132,688,033	(36,212,068)	15,921,660		112,397,626
1.2	Other bonds (unaffiliated)	59,812,892	(18,551,638)	20,797,611		62,058,864
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	1,881,204		6,879,572		8,760,776
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	149,111,719	(13,709,695)	706,330,212		841,732,236
2.21	Common stocks of affiliates	632,366	(1,000)	691,989,108		692,620,474
3.	Mortgage loans					
4.	Real estate	597,439	610,213			1,207,652
5.	Contract loans					
6.	Cash/Short-term investments	150				150
7.	Derivative instruments	6,290,165		(3,927,395)		2,362,770
8.	Other invested assets	21,124,157	(13,735,958)	(14,800,172)	(20,772,545)	(28,184,518)
9.	Aggregate write-ins for capital gains (losses)	(5,739,868)	(14,425,428)	14,153,285		(6,012,011)
10.	Total capital gains (losses)	385,239,927	(96,025,574)	1,437,343,882	(20,772,545)	1,705,785,690
	DETAILS OF WRITE-INS					
0998.	Summary of remaining write-ins for Line 9 from overflow page		(13,671,371)	13,408,740		(262,632)
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(5,739,868)	(14,425,428)	14,153,285		(6,012,011)

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 (a)	3 Actual Cost	4 Par Value of Bonds
BONDS	1.	United States	897,488,995	960,017,434	903,374,128	875,748,496
Governments	2.	Canada	101,236,306	114,965,812	100,754,266	101,402,231
(Including all obligations guaranteed	3.	Other Countries	28,404,160	32,340,920	28,460,915	28,500,000
by governments)	4.	Totals	1,027,129,460	1,107,324,166	1,032,589,309	1,005,650,727
States, Territories and Possessions	5.	United States	9,485	10,767	9,377	10,000
(Direct and guaranteed)	6.	Canada				
	7.	Other Countries				
	8.	Totals	9,485	10,767	9,377	10,000
Political Subdivisions of States,	9.	United States	699,054,312	778,601,876	608,069,389	921,342,483
Territories and Possessions	10.	Canada				
(Direct and guaranteed)	11.	Other Countries				
	12.	Totals	699,054,312	778,601,876	608,069,389	921,342,483
Special revenue and special assessment obligations and all non-guaranteed	13.	United States	21,454,548,767	22,751,172,412	21,692,535,310	24,637,878,752
obligations of agencies and authorities of	14.	Canada				
governments and their political subdivisions	15.	Other Countries	47,848,997	51,396,522	47,426,861	51,690,000
	16.	Totals	21,502,397,764	22,802,568,934	21,739,962,171	24,689,568,752
Public Utilities (unaffiliated)	17.	United States	91,928,760	99,395,576	91,191,241	91,953,950
	18.	Canada	15,008,153	16,333,575	15,061,200	15,000,000
	19.	Other Countries				
	20.	Totals	106,936,913	115,729,150	106,252,441	106,953,950
Industrial and Miscellaneous and Credit Tenant	21.	United States	4,852,166,280	5,122,430,845	4,902,279,277	4,863,511,643
Loans (unaffiliated)	22.	Canada	111,264,159	126,165,592	113,364,579	114,818,000
	23.	Other Countries	491,958,927	526,020,868	498,924,458	489,222,277
	24.	Totals	5,455,389,366	5,774,617,306	5,514,568,314	5,467,551,921
Parent, Subsidiaries and Affiliates	25.	Totals				
	26.	**Total Bonds**	28,790,917,300	30,578,852,199	29,001,451,002	32,191,077,832
PREFERRED STOCKS	27.	United States	3,475,942	3,475,942	4,508,300	
Public Utilities (unaffiliated)	28.	Canada				
	29.	Other Countries				
	30.	Totals	3,475,942	3,475,942	4,508,300	
Banks, Trust and Insurance Companies	31.	United States	68,580,750	68,866,519	62,555,701	
(unaffiliated)	32.	Canada				
	33.	Other Countries				
	34.	Totals	68,580,750	68,866,519	62,555,701	
Industrial and Miscellaneous (unaffiliated)	35.	United States	202,437,528	206,814,242	206,051,410	
	36.	Canada	9,000,000	9,000,000	9,000,000	
	37.	Other Countries	47,961,887	47,961,887	44,361,355	
	38.	Totals	259,399,415	263,776,129	259,412,765	
Parent, Subsidiaries and Affiliates	39.	Totals	44,793,120	44,793,000	44,793,120	
	40.	**Total Preferred Stocks**	376,249,227	380,911,590	371,269,886	
COMMON STOCKS	41.	United States	107,508,849	107,508,849	85,722,268	
Public Utilities (unaffiliated)	42.	Canada				
	43.	Other Countries	4,521,225	4,521,225	2,454,921	
	44.	Totals	112,030,074	112,030,074	88,177,189	
Banks, Trust and Insurance Companies	45.	United States	463,990,645	463,990,645	318,092,400	
(unaffiliated)	46.	Canada				
	47.	Other Countries	47,638,276	47,638,276	34,848,043	
	48.	Totals	511,628,921	511,628,921	352,940,443	
Industrial and Miscellaneous (unaffiliated)	49.	United States	3,328,773,403	3,328,773,403	2,396,277,611	
	50.	Canada	31,598,232	31,598,232	22,630,305	
	51.	Other Countries	300,357,834	300,357,834	262,331,382	
	52.	Totals	3,660,729,469	3,660,729,469	2,681,239,298	
Parent, Subsidiaries and Affiliates	53.	Totals	3,836,942,474	3,836,942,474	1,295,245,416	
	54.	**Total Common Stocks**	8,121,330,938	8,121,330,938	4,417,602,345	
	55.	**Total Stocks**	8,497,580,165	8,502,242,528	4,788,872,231	
	56.	**Total Bonds and Stocks**	37,288,497,465	39,081,094,727	33,790,323,233	

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

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year 33,097,552,283
2. Cost of bonds and stocks acquired, Column 6, Part 3 20,699,109,067
3. Increase (decrease) by adjustment:
   - 3.1 Column 16, Part 1 33,911,906
   - 3.2 Column 12, Part 2, Sec. 1 6,942,546
   - 3.3 Column 10, Part 2, Sec. 2 1,174,569,192
   - 3.4 Column 10, Part 4 ..... (18,232,629) 1,197,191,015
4. Total gain (loss), Col. 14, Part 4 375,353,046
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4 18,107,021,461
6. Foreign Exchange Adjustment:
   - 6.1 Column 17, Part 1 2,120,113
   - 6.2 Column 13, Part 2, Sec. 1 .....
   - 6.3 Column 11, Part 2, Sec. 2 24,603,330
   - 6.4 Column 11, Part 4 ..... 90,067 26,813,510
7. Book/adjusted carrying value at end of current period 37,288,997,460
8. Total valuation allowance .....
9. Subtotal (Lines 7 plus 8) 37,288,997,460
10. Total nonadmitted amounts 8,396,889
11. Statement value of bonds and stocks, current period 37,280,600,571

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	63,244,455	523,100,453	61,212,913	242,668,760	17,731,958	907,958,539	3.1	978,051,287	100.0	907,958,538	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	63,244,455	523,100,453	61,212,913	242,668,760	17,731,958	907,958,539	3.1	978,051,287	100.0	907,958,538	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1		67,387,524	17,719,833	10,325,773	11,910,158	107,343,289	0.4	125,398,531		107,343,289	
2.2 Class 2		1,989,445	12,424,079		7,883,654	22,297,177	0.1	12,417,431		22,297,177	
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals		69,376,969	30,143,912	10,325,773	19,793,812	129,640,466	0.4	137,815,962		129,640,466	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1				9,485		9,485	0.0	16,186,413		9,485	
3.2 Class 2								360,000			
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals				9,485		9,485	0.0	16,546,413		9,485	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	23,419,043	109,928,485	109,831,882	330,232,344	112,151,395	685,563,150	2.3	821,149,527		685,563,150	
4.2 Class 2				8,575,425		8,575,425	0.0	11,014,398		8,575,425	
4.3 Class 3	59,106	285,099	180,795			525,000	0.0	580,000		525,000	
4.4 Class 4	205,000	705,000				910,000	0.0	1,135,000		910,000	
4.5 Class 5								6,650,000			
4.6 Class 6	483,630	2,311,191	685,917			3,480,738	0.0	3,514,646		3,480,738	
4.7 Totals	24,166,779	113,229,776	110,698,594	338,807,769	112,151,395	699,054,312	2.4	844,043,572		699,054,312	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	380,795,842	2,129,824,889	3,659,261,475	8,049,803,102	5,351,347,189	19,571,032,497	66.4	18,036,749,081		19,560,130,818	10,901,680
5.2 Class 2	11,065,832	72,459,763	172,470,148	230,724,812	482,949,710	969,670,265	3.3	800,834,330		969,670,265	
5.3 Class 3	11,092,954	49,619,330	68,747,628	145,896,424	103,520,612	378,876,948	1.3	271,553,230		376,276,948	2,600,000
5.4 Class 4	7,176,405	38,506,485	46,107,563	82,605,282	108,306,395	282,702,130	1.0	342,097,194		282,702,130	
5.5 Class 5	2,794,062	9,092,704	22,113,585	65,572,433	170,929,500	270,502,283	0.9	211,695,013		270,502,283	
5.6 Class 6	1,054,369	5,001,188	10,959,877	10,672,032	1,926,175	29,613,641	0.1	30,541,301		29,613,641	
5.7 Totals	413,979,464	2,304,504,359	3,979,660,275	8,585,274,084	6,218,979,581	21,502,397,764	73.0	19,693,470,149		21,488,896,085	13,501,680

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	10,008,153	10,000,000	5,116,412			25,124,565	0.1	15,267,142		10,008,153	15,116,412
6.2 Class 2	5,010,586	53,505,621	17,023,088			75,539,296	0.3	95,297,856		75,539,296	
6.3 Class 3			6,273,053			6,273,053	0.0	3,022,492		6,273,053	
6.4 Class 4								5,910,000			
6.5 Class 5											
6.6 Class 6								9,900,000			
6.7 Totals	15,018,739	63,505,621	28,412,553			106,936,913	0.4	129,397,490		91,820,501	15,116,412
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,054,641,388	1,645,169,517	1,138,994,059	95,364,912	125,355,196	4,059,525,073	13.8	4,322,697,837		3,757,756,412	301,768,662
7.2 Class 2	111,883,234	447,431,327	717,563,038	124,964,481	186,912,616	1,588,754,696	5.4	1,272,300,448		1,334,871,457	253,883,237
7.3 Class 3	4,813,510	50,198,797	124,155,180	45,678,989	8,812,961	233,659,437	0.8	217,126,468		162,270,806	71,388,630
7.4 Class 4	5,555,846	47,616,276	113,789,840	23,448,890	13,699,012	204,109,864	0.7	134,904,225		124,350,323	79,759,541
7.5 Class 5	3,279,000	6,719,214	3,185,125		2,360,770	15,544,108	0.1	18,646,079		7,505,281	8,038,827
7.6 Class 6	1,763,595	2,144,204		9,922,760	2,743,067	16,573,626	0.1	11,623,680		12,678,800	3,894,827
7.7 Totals	1,181,936,573	2,199,279,335	2,097,687,242	299,380,032	339,883,622	6,118,166,804	20.8	5,977,298,738		5,399,433,079	718,733,724
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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

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

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	1,532,108,880	4,485,410,869	4,992,136,575	8,728,404,377	5,618,495,897	25,356,556,597	86.1	XXX	XXX	25,028,769,843	327,786,755
10.2 Class 2	127,959,653	575,386,156	919,480,352	364,264,717	677,745,980	2,664,836,858	9.0	XXX	XXX	2,410,953,620	253,883,237
10.3 Class 3	15,965,570	100,103,226	199,356,655	191,575,412	112,333,574	619,334,437	2.1	XXX	XXX	545,345,807	73,988,630
10.4 Class 4	12,937,251	86,827,761	159,897,404	106,054,172	122,005,407	487,721,994	1.7	XXX	XXX	407,962,454	79,759,541
10.5 Class 5	6,073,062	15,811,918	25,298,710	65,572,433	173,290,269	(c) 286,046,391	1.0	XXX	XXX	278,007,564	8,038,827
10.6 Class 6	3,301,594	9,456,583	11,645,794	20,594,792	4,669,242	(c) 49,668,005	0.2	XXX	XXX	45,773,178	3,894,827
10.7 Totals	1,698,346,010	5,272,996,513	6,307,815,489	9,476,465,903	6,708,540,368	(b) 29,464,164,283	100.0	XXX	XXX	28,716,812,466	747,351,816
10.8 Line 10.7 as a % of Col. 6	5.8	17.9	21.4	32.2	22.8	100.0	XXX	XXX	XXX	97.5	2.5
11. Total Bonds Prior Year											
11.1 Class 1	1,986,004,481	4,224,266,580	5,072,172,728	7,473,385,914	5,559,670,115	XXX	XXX	24,315,499,818	100.0	24,024,043,576	291,456,241
11.2 Class 2	82,042,537	536,521,608	752,407,108	386,609,452	434,643,760	XXX	XXX	2,192,224,464		2,026,390,734	165,833,730
11.3 Class 3	13,561,947	90,666,112	181,450,234	130,830,989	75,772,909	XXX	XXX	492,282,190		401,327,582	90,954,608
11.4 Class 4	14,897,910	80,827,341	138,895,846	88,416,821	161,008,502	XXX	XXX	484,046,420		433,741,844	50,304,576
11.5 Class 5	7,617,917	30,957,568	70,265,238	49,587,805	78,562,565	XXX	XXX	(c) 236,991,092		223,416,184	13,574,908
11.6 Class 6	13,531,463	18,296,220	12,766,942	2,730,553	8,254,450	XXX	XXX	(c) 55,579,627		43,727,986	11,851,642
11.7 Totals	2,117,656,254	4,981,535,428	6,227,958,095	8,131,561,533	6,317,912,301	XXX	XXX	(b) 27,776,623,611	100.0	27,152,647,906	623,975,704
11.8 Line 11.7 as a % of Col. 8	7.6	17.9	22.4	29.3	22.8	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	1,503,975,999	4,330,949,165	4,909,298,286	8,690,100,924	5,594,445,470	25,028,769,844	84.9	24,024,043,578	100.0	25,028,769,844	XXX
12.2 Class 2	83,433,493	525,766,933	813,050,969	334,026,076	654,676,150	2,410,953,620	8.2	2,026,390,734		2,410,953,620	XXX
12.3 Class 3	13,850,536	84,363,919	170,538,721	168,288,127	108,304,504	545,345,807	1.9	401,327,582		545,345,807	XXX
12.4 Class 4	8,178,087	73,445,532	120,337,807	87,464,080	118,536,947	407,962,454	1.4	433,741,844		407,962,454	XXX
12.5 Class 5	2,794,062	14,161,985	24,549,585	65,572,433	170,929,500	278,007,564	0.9	223,416,184		278,007,564	XXX
12.6 Class 6	1,537,999	7,325,352	11,645,794	20,594,792	4,669,242	45,773,178	0.2	43,727,986		45,773,178	XXX
12.7 Totals	1,613,770,177	5,036,012,886	6,049,421,162	9,366,046,431	6,651,561,812	28,716,812,467	97.5	27,152,647,908	100.0	28,716,812,467	XXX
12.8 Line 12.7 as a % of Col. 6	5.6	17.5	21.1	32.6	23.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	5.5	17.1	20.5	31.8	22.6	97.5	XXX	XXX	XXX	97.5	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	28,132,883	154,461,702	82,838,290	38,303,453	24,050,427	327,786,755	1.1	291,456,240		XXX	327,786,755
13.2 Class 2	44,526,160	49,619,223	106,429,383	30,238,641	23,069,830	253,883,237	0.9	165,833,730		XXX	253,883,237
13.3 Class 3	2,115,034	15,739,307	28,817,934	23,287,285	4,029,070	73,988,630	0.3	90,954,608		XXX	73,988,630
13.4 Class 4	4,759,164	13,382,229	39,559,597	18,590,092	3,468,460	79,759,541	0.3	50,304,576		XXX	79,759,541
13.5 Class 5	3,279,000	1,649,933	749,125		2,360,770	8,038,827	0.0	13,574,908		XXX	8,038,827
13.6 Class 6	1,763,595	2,131,231				3,894,827	0.0	11,851,642		XXX	3,894,827
13.7 Totals	84,575,835	236,983,626	258,394,328	110,419,472	56,978,556	747,351,816	2.5	623,975,703		XXX	747,351,816
13.8 Line 13.7 as a % of Col. 6	11.3	31.7	34.6	14.8	7.6	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.3	0.8	0.9	0.4	0.2	2.5	XXX	XXX	XXX	XXX	2.5

(a) Includes $ 322,602,585 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes $ 663,623,554 current year, $ 170,591,004 prior year of bonds with Z designations and $ ...., current year, $ .... prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes $ 17,309,897 current year, $ 21,662,556 prior year of bonds with 5* designations and $ ...., current year, $ .... prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	30,201,998	398,911,356	3,109,226	211,258,933	13,488,058	656,969,570	2.2	590,157,390	100.0	656,969,571	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	33,042,456	124,189,097	58,103,687	31,409,828	4,243,900	250,988,967	0.9	387,893,899		250,988,967	
1.7 Totals	63,244,454	523,100,453	61,212,913	242,668,760	17,731,958	907,958,538	3.1	978,051,289	100.0	907,958,539	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations		69,376,969	30,143,912	10,325,773	19,793,812	129,640,466	0.4	137,815,963		129,640,466	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals		69,376,969	30,143,912	10,325,773	19,793,812	129,640,466	0.4	137,815,963		129,640,466	
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations				9,485		9,485	0.0	16,546,413		9,485	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals				9,485		9,485	0.0	16,546,413		9,485	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	24,166,779	113,229,775	110,698,593	338,807,769	112,151,395	699,054,312	2.4	844,043,571		699,054,312	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals	24,166,779	113,229,775	110,698,593	338,807,769	112,151,395	699,054,312	2.4	844,043,571		699,054,312	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	159,790,366	1,447,469,140	3,591,054,524	8,346,011,531	6,074,569,826	19,618,895,387	66.6	18,138,481,660		19,605,393,707	13,501,680
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	245,789,395	837,307,829	386,234,375	239,262,552	144,409,756	1,853,003,907	6.3	1,449,015,382		1,853,003,908	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	8,399,704	19,727,389	2,371,376			30,498,469	0.1	105,973,105		30,498,469	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined											
5.6 Other											
5.7 Totals	413,979,465	2,304,504,358	3,979,660,275	8,585,274,084	6,218,979,582	21,502,397,764	73.0	19,693,470,147		21,488,896,084	13,501,680

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	15,018,738	63,505,621	28,412,553			106,936,913	0.4	129,397,490		91,820,500	15,116,412
6.2 Single Class Mortgage-Backed/Asset-Based Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals	15,018,738	63,505,621	28,412,553			106,936,913	0.4	129,397,490		91,820,500	15,116,412
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	819,099,673	897,281,175	1,470,109,300	263,149,372	320,099,520	3,769,739,040	12.8	3,645,158,440		3,208,108,002	561,631,038
7.2 Single Class Mortgage-Backed/Asset-Based Securities	22,495,434	109,182,814	19,281,357			150,959,606	0.5	28,562,057		150,959,606	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined	21,849,094	98,755,366	96,397,025	19,047,821	2,715,644	238,764,950	0.8	267,952,546		229,064,569	9,700,381
7.4 Other	10,147,114	54,170,887	52,055,990	32,777		116,406,768	0.4	13,237,695		116,406,768	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	5,456,233	151,322,380	172,314,895		17,068,458	346,161,967	1.2	366,721,783		305,745,601	40,416,366
7.6 Other	302,889,024	888,566,712	287,528,674	17,150,063		1,496,134,473	5.1	1,655,666,214		1,389,148,535	106,985,938
7.7 Totals	1,181,936,572	2,199,279,335	2,097,687,242	299,380,032	339,883,622	6,118,166,802	20.8	5,977,298,736		5,399,433,079	718,733,723
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Based Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

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

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	1,048,277,554	2,989,774,036	5,233,528,109	9,169,562,863	6,540,102,610	24,981,245,173	84.8	XXX	XXX	24,390,996,044	590,249,131
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	301,327,286	1,070,679,740	463,619,419	270,672,380	148,653,656	2,254,952,480	7.7	XXX	XXX	2,254,952,480	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	30,248,798	118,482,755	98,768,402	19,047,821	2,715,644	269,263,419	0.9	XXX	XXX	259,563,038	9,700,381
10.4 Other	10,147,114	54,170,887	52,055,990	32,777		116,406,768	0.4	XXX	XXX	116,406,768	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	5,456,233	151,322,380	172,314,895		17,068,458	346,161,967	1.2	XXX	XXX	305,745,601	40,416,366
10.6 Other	302,889,024	888,566,712	287,528,674	17,150,063		1,496,134,473	5.1	XXX	XXX	1,389,148,535	106,985,938
10.7 Totals	1,698,346,008	5,272,996,511	6,307,815,489	9,476,465,904	6,708,540,368	29,464,164,280	100.0	XXX	XXX	28,716,812,466	747,351,815
10.8 Line 10.7 as a % of Col. 6	5.8	17.9	21.4	32.2	22.8	100.0	XXX	XXX	XXX	97.5	2.5
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,391,925,395	2,693,123,361	5,271,877,312	7,907,561,400	6,237,113,460	XXX	XXX	23,501,600,927	100.0	23,023,421,978	478,178,950
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	336,158,285	948,701,526	389,262,880	172,036,089	19,312,558	XXX	XXX	1,865,471,338		1,865,471,338	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	42,452,742	238,131,564	55,480,058	25,398,300	12,462,988	XXX	XXX	373,925,651		361,152,519	12,773,132
11.4 Other	3,996,385	6,801,217	2,236,162	203,931		XXX	XXX	13,237,695		13,237,695	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	8,159,401	80,720,049	229,373,960		48,468,373	XXX	XXX	366,721,783		333,336,601	33,385,182
11.6 Other	334,964,045	1,014,057,712	279,727,721	26,361,815	554,922	XXX	XXX	1,655,666,214		1,556,027,774	99,638,440
11.7 Totals	2,117,656,253	4,981,535,428	6,227,958,093	8,131,561,534	6,317,912,301	XXX	XXX	27,776,623,608	100.0	27,152,647,904	623,975,705
11.8 Line 11.7 as a % of Col. 8	7.6	17.9	22.4	29.3	22.8	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,002,458,135	2,824,953,419	4,998,451,846	9,062,362,561	6,502,770,083	24,390,996,044	82.8	23,023,421,979	100.0	24,390,996,044	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	301,327,286	1,070,679,740	463,619,419	270,672,380	148,653,656	2,254,952,480	7.7	1,865,471,338		2,254,952,480	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	29,790,056	116,839,707	96,966,550	15,828,652	138,073	259,563,038	0.9	361,152,519		259,563,038	XXX
12.4 Other	10,147,114	54,170,887	52,055,990	32,777		116,406,768	0.4	13,237,695		116,406,768	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	2,735,168	138,872,164	164,138,268			305,745,601	1.0	333,336,601		305,745,601	XXX
12.6 Other	267,312,416	830,496,968	274,189,088	17,150,063		1,389,148,535	4.7	1,556,027,774		1,389,148,535	XXX
12.7 Totals	1,613,770,174	5,036,012,886	6,049,421,162	9,366,046,432	6,651,561,812	28,716,812,466	97.5	27,152,647,905	100.0	28,716,812,466	XXX
12.8 Line 12.7 as a % of Col. 6	5.6	17.5	21.1	32.6	23.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	5.5	17.1	20.5	31.8	22.6	97.5	XXX	XXX	XXX	97.5	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	45,819,420	164,820,618	235,076,263	107,200,303	37,332,528	590,249,131	2.0	478,178,950		XXX	590,249,131
13.2 Single Class Mortgage-Backed/Asset-Backed Securities										XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	458,742	1,643,048	1,801,852	3,219,169	2,577,570	9,700,381	0.0	12,773,132		XXX	9,700,381
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	2,721,064	12,450,216	8,176,627		17,068,458	40,416,366	0.1	33,385,182		XXX	40,416,366
13.6 Other	35,576,609	58,069,744	13,339,586			106,985,938	0.4	99,638,440		XXX	106,985,938
13.7 Totals	84,575,834	236,983,626	258,394,327	110,419,472	56,978,556	747,351,816	2.5	623,975,705		XXX	747,351,816
13.8 Line 13.7 as a % of Col. 6	11.3	31.7	34.6	14.8	7.6	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.3	0.8	0.9	0.4	0.2	2.5	XXX	XXX	XXX	XXX	2.5

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On			9	10	11	12	13	14
					6	7	8						
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
0399999 - Total - Affiliates - Other (Non-U.S.)				2,553		109	109						
0499999 - Total - Affiliates				2,553		109	109						
0599999 - Total - Other U.S. Unaffiliated Insurers				1,803,601	2,754	1,278,693	1,281,447		620,728	904,342	6		
0699999 - Total - Pools, Associations - Mandatory Pools				49,155		35,460	35,460			27,995			
0799999 - Total - Pools, Associations - Voluntary Pools				2	159	28,502	28,661		34		270		
0899999 - Total - Pools and Associations				49,157	159	63,962	64,121		34	27,995	270		
0999999 - Total - Other Non-U.S. Insurers				167	1,394	28,138	29,532		498	91	2,119		
9999999 Totals				1,855,478	4,307	1,370,902	1,375,209		621,260	932,428	2,395		

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
						7	8	9	10	11	12	13	14	15	16	17		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	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	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
0299999 - Authorized - Affiliates - U.S. Non-Pool					23,840			2,337		1,080		20,147		23,564			23,564	
0499999 - Total - Authorized - Affiliates					23,840			2,337		1,080		20,147		23,564			23,564	
0599999 - Authorized - Other U.S. Unaffiliated Insurers					(10,669)	33,701	5,227	229,943	34,426	132,878	29,686	1,709	78	467,648	613	798	466,237	990
0699999 - Authorized - Pools - Mandatory Pools					329,390	51,899		593,525	157,204	22,665	5,570	105,023		935,886	625		935,261	
0899999 - Authorized - Other Non-U.S. Insurers					123	12,623	1,774	42,910	11,246	50,350	11,370	69		130,342	90		130,252	183
0999999 - Total - Authorized					342,684	98,223	7,001	868,715	202,876	206,973	46,626	126,948	78	1,557,440	1,328	798	1,555,314	1,173
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers						1,806	156	4,402	486	4,596	913		20	12,379	(185)		12,564	236
1699999 - Unauthorized - Pools - Voluntary Pools						442	23	3,556	113	636	147			4,917			4,917	1,374
1799998 - Unauthorized - Other Non-U.S. Insurers (Under $100,000)																		262
1799999 - Unauthorized - Other Non-U.S. Insurers					705	20,857	2,556	53,496	12,083	77,623	15,546	398	2	182,561	312		182,249	1,542
1899999 - Total - Unauthorized					705	23,105	2,735	61,454	12,682	82,855	16,606	398	22	199,857	127		199,730	3,152
1999999 - Total - Authorized and Unauthorized					343,389	121,328	9,736	930,169	215,558	289,828	63,232	127,346	100	1,757,297	1,455	798	1,755,044	4,325
9999999 Totals					343,389	121,328	9,736	930,169	215,558	289,828	63,232	127,346	100	1,757,297	1,455	798	1,755,044	4,325

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

	1 Name of Company	2 Commission Rate	3 Ceded Premium
1.	AMERICAN RE CORP	25.000	562
2.	HARTFORD STEAM BOILER INPEC. & INS. CO	23.000	2,048
3.			
4.			
5.			

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
0599999 - Authorized - Other U.S. Unaffiliated Insurers				12,996	5,270	4,656	2,984	13,016	25,926	38,922	66.6	33.4
0699999 - Authorized - Pools - Mandatory Pools				51,899						51,899		
0899999 - Authorized - Other Non-U.S. Insurers				7,432	238	601	252	5,872	6,963	14,395	48.4	40.8
0999999 - Total - Authorized				72,327	5,508	5,257	3,236	18,888	32,889	105,216	31.3	18.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers				503	61	(2)	3	1,397	1,459	1,962	74.4	71.2
1699999 - Unauthorized - Pools - Voluntary Pools				91	265	4	1	104	374	465	80.4	22.4
1799999 - Unauthorized - Other Non-U.S. Insurers				8,050	775	759	537	13,269	15,340	23,390	65.6	56.7
1899999 - Total - Unauthorized				8,644	1,101	761	541	14,770	17,173	25,817	66.5	57.2
1999999 - Total - Authorized and Unauthorized				80,971	6,609	6,018	3,777	33,658	50,062	131,033	38.2	25.7
9999999 Totals				80,971	6,609	6,018	3,777	33,658	50,062	131,033	38.2	25.7

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
0599999 - Other U.S. Unaffiliated Insurers				7,487	236	419	(185)			466	7,021	1,390	278	18	(135)	6,904
0799999 - Pools - Voluntary				4,134	1,374					1,374	2,760	105	21	21		2,781
0899999 - Other Non-U.S. Insurers				89,594	1,542	61,235	312		693	52,787	36,807	6,301	1,260	1,118	1,345	39,287
0999999 - Total - Affiliates and Others				101,215	3,152	61,654	127		693	54,627	46,588	7,796	1,559	1,157	1,210	48,972
9999999 Totals				101,215	3,152	61,654	127		693	54,627	46,588	7,796	1,559	1,157	1,210	48,972

1. Amounts in dispute totaling $ 8,312 are included in Column 5.
2. Amounts in dispute totaling $ 7,527 are excluded from Column 13.
3. Column 5 excludes $ 98,642 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			12,091,950	43,290,479	23,568,207	0.181	2,668,788	9,492,763	1,898,553	2,432,310

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less $ 10,038,766 in dispute.
(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less $ 12,739,258 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			98,764,528	51,347	287,740	552,692			891,779	97,872,749	97,872,749

1. Total	97,872,749
2. Line 1 x .2	19,574,550
3. Schedule F - Part 6 Col. 11	2,432,310
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	22,006,860
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x 1000)	48,972,000
6. Provision for Reinsurance (sum Lines 4 + 5) [Enter this amount on Page 3, Line 16]	70,978,860

COMBINED STATEMENT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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	631,214	XXX		XXX	631,214	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	2,355,271	XXX		XXX	2,355,271	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	619,980	26.3	8,493		609,347	25.9											2,140	
4. Increase in contract reserves																		
5. Commissions (a)																		
6. General insurance expenses																		
7. Taxes, licenses and fees																		
8. Total expenses incurred																		
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	1,735,291	73.7	(8,493)		1,745,924	74.1											(2,140)	
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	1,735,291	73.7	(8,493)		1,745,924	74.1											(2,140)	
DETAILS OF WRITE-INS																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)																		

(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	243,626		243,626						
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	243,626		243,626						
5. Total premium reserves, prior year	1,967,683		1,967,683						
6. Increase in total premium reserves	(1,724,057)		(1,724,057)						
B. Contract Reserves:									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	1,027,314	30,908	960,600						35,806
2. Total prior year	1,897,516	48,461	1,813,000						36,055
3. Increase	(870,202)	(17,553)	(852,400)						(249)

	1	2	3	4	5	6	7	8	9
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	1,490,183	26,046	1,461,747						2,389
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,027,313	30,908	960,600						35,805
2.2 On claims incurred during current year									
3. Test:									
3.1 Line 1.1 and 2.1	2,517,496	56,954	2,422,347						38,194
3.2 Claim reserves and liabilities, December 31, prior year	1,897,516	48,461	1,813,000						36,055
3.3 Line 3.1 minus Line 3.2	619,979	8,493	609,347						2,139

	1	2	3	4	5	6	7	8	9
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims	10,633	8,493							2,140
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	2,260,099		2,260,099						
2. Premiums earned	2,260,099		2,260,099						
3. Incurred claims	881,848		881,848						
4. Commissions									

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	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 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			
1. Prior	XXX	XXX	XXX	276,076	119,353	38,273	10,180	24,978	96	2,141	209,698	XXX
2. 1994	16,617,816	539,639	16,078,177	12,075,198	172,604	811,846	1,845	1,423,341	16	678,526	14,135,920	XXX
3. 1995	17,639,283	521,584	17,117,699	11,244,581	296,140	791,791	7,272	1,364,971	(13)	715,571	13,097,944	XXX
4. 1996	18,519,804	552,889	17,966,915	11,699,148	251,437	842,767	3,970	1,598,764	15	722,043	13,885,257	XXX
5. 1997	18,627,959	497,253	18,130,706	10,782,230	216,200	752,648	3,579	1,738,454	29	712,692	13,053,524	XXX
6. 1998	19,350,319	451,227	18,899,092	11,371,991	257,179	640,592	4,450	1,869,839	822	738,943	13,619,971	XXX
7. 1999	19,991,724	423,365	19,568,359	12,262,927	201,199	599,183	4,157	1,893,783	1,669	825,350	14,548,868	XXX
8. 2000	21,619,588	(71,454)	21,691,042	13,934,843	124,817	568,907	1,572	1,889,982	138	925,214	16,267,205	XXX
9. 2001	21,918,244	305,170	21,613,074	13,392,210	275,108	479,430	6,898	1,813,414		913,566	15,403,048	XXX
10. 2002	23,120,356	356,608	22,763,748	11,406,671	139,165	304,231	2,731	1,900,742		809,371	13,469,748	XXX
11. 2003	24,376,414	322,778	24,053,636	8,428,107	93,913	117,343	2,115	1,593,533	8	465,208	10,042,947	XXX
12. Totals	XXX	XXX	XXX	116,873,982	2,147,115	5,947,011	48,769	17,111,801	2,780	7,508,625	137,734,130	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	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	1,292,596	576,853	1,127,331	264,368	279,339	116,348	188,676	57,261	81,801	1,365	1,942	1,953,548	XXX
2.	44,233	9,604	26,513	159	10,361	5,655	5,211	62	9,590	208	24	80,220	XXX
3.	50,581	15,325	17,808	241	14,221	11,812	3,444	80	5,511	285	360	63,822	XXX
4.	78,692	29,398	14,761	227	25,720	18,629	5,684	76	9,243	444	1,076	85,326	XXX
5.	109,493	27,935	30,290	215	32,275	15,012	8,553	87	12,686	320	2,546	149,728	XXX
6.	170,390	28,533	54,419	647	47,469	9,355	13,912	157	19,426	57	4,888	266,867	XXX
7.	315,071	36,854	82,301	537	75,178	9,119	23,782	262	27,374	142	10,578	476,792	XXX
8.	641,892	37,265	132,691	589	139,379	7,312	45,014	366	47,835	191	24,718	961,088	XXX
9.	1,065,811	52,426	245,643	1,267	216,765	9,509	84,725	682	91,498	30	55,985	1,640,528	XXX
10.	1,799,108	52,258	479,121	2,659	315,819	7,712	170,051	1,383	193,483	44	122,053	2,893,526	XXX
11.	4,009,549	63,724	1,239,946	18,930	473,550	5,104	313,011	2,831	499,555	256	430,120	6,444,766	XXX
12. Totals	9,577,416	930,175	3,450,824	289,839	1,630,076	215,567	862,063	63,247	998,002	3,342	654,290	15,016,211	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	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			XXX	1,578,706	374,842
2.	14,406,293	190,153	14,216,140	86.7	35.2	88.4				60,983	19,237
3.	13,492,908	331,142	13,161,766	76.5	63.5	76.9				52,823	10,999
4.	14,274,779	304,196	13,970,583	77.1	55.0	77.8				63,828	21,498
5.	13,466,629	263,377	13,203,252	72.3	53.0	72.8				111,633	38,095
6.	14,188,038	301,200	13,886,838	73.3	66.8	73.5				195,629	71,238
7.	15,279,599	253,939	15,025,660	76.4	60.0	76.8				359,981	116,811
8.	17,400,543	172,250	17,228,293	80.5	(241.1)	79.4				736,729	224,359
9.	17,389,496	345,920	17,043,576	79.3	113.4	78.9				1,257,761	382,767
10.	16,569,226	205,952	16,363,274	71.7	57.8	71.9				2,223,312	670,214
11.	16,674,594	186,881	16,487,713	68.4	57.9	68.5				5,166,841	1,277,925
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,808,226	3,207,985

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 One Year	12 Two Year
1. Prior	8,156,844	7,844,587	7,714,557	7,442,715	7,346,827	7,474,619	7,512,278	7,394,799	7,594,554	8,153,115	558,561	758,316
2. 1994	13,362,914	13,363,108	12,980,988	12,847,024	12,770,227	12,679,053	12,635,656	12,732,230	12,754,676	12,783,433	28,757	51,203
3. 1995	XXX	12,332,101	12,327,209	12,148,699	12,015,814	11,872,079	11,767,750	11,770,170	11,785,412	11,791,556	6,144	21,386
4. 1996	XXX	XXX	12,995,059	12,894,356	12,596,599	12,427,193	12,340,758	12,341,436	12,354,561	12,363,035	8,474	21,599
5. 1997	XXX	XXX	XXX	11,996,456	11,681,920	11,518,494	11,435,708	11,438,304	11,441,842	11,452,461	10,619	14,157
6. 1998	XXX	XXX	XXX	XXX	12,163,113	12,072,902	11,994,870	11,954,811	11,972,233	11,998,452	26,219	43,641
7. 1999	XXX	XXX	XXX	XXX	XXX	13,133,267	13,074,424	13,058,179	13,106,164	13,106,314	150	48,135
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	14,777,856	15,184,490	15,298,466	15,290,805	(7,661)	106,315
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,822,843	15,163,517	15,138,694	(24,823)	315,851
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,410,087	14,269,093	(140,994)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,394,889	XXX	XXX
										12. Totals	465,446	1,380,603

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	1,913,677	3,374,188	4,148,659	4,456,728	5,089,216	5,535,708	5,768,470	6,095,187	6,280,003	XXX	XXX
2. 1994	7,517,714	10,041,161	11,130,098	11,704,943	12,095,079	12,310,168	12,437,401	12,582,111	12,674,069	12,712,595	XXX	XXX
3. 1995	XXX	6,957,908	9,418,739	10,300,238	10,923,083	11,303,963	11,517,484	11,636,575	11,707,526	11,732,960	XXX	XXX
4. 1996	XXX	XXX	7,611,047	9,904,670	10,840,842	11,522,335	11,886,791	12,116,991	12,240,405	12,286,508	XXX	XXX
5. 1997	XXX	XXX	XXX	6,779,414	8,982,035	9,959,482	10,605,989	11,009,278	11,228,506	11,315,099	XXX	XXX
6. 1998	XXX	XXX	XXX	XXX	7,219,823	9,590,090	10,539,938	11,173,504	11,574,710	11,750,954	XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX	8,034,154	10,625,984	11,641,597	12,282,884	12,656,754	XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	9,310,125	12,559,272	13,706,500	14,377,361	XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,256,400	12,486,688	13,589,634	XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,672,465	11,569,006	XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,449,422	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	1,839,105	1,468,248	1,367,241	1,150,619	1,085,498	1,074,824	886,829	772,540	698,511	994,378
2. 1994	1,241,730	505,071	127,935	112,204	134,778	107,206	81,251	69,819	22,472	31,503
3. 1995	XXX	974,060	294,478	175,666	129,667	90,786	48,991	24,162	18,729	20,931
4. 1996	XXX	XXX	956,842	338,094	171,689	66,347	75,238	40,241	19,624	20,142
5. 1997	XXX	XXX	XXX	1,024,175	413,951	229,140	133,447	76,244	43,737	38,541
6. 1998	XXX	XXX	XXX	XXX	957,225	426,155	266,930	145,796	70,473	67,527
7. 1999	XXX	XXX	XXX	XXX	XXX	1,178,816	481,457	226,404	139,611	105,284
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,140,661	440,247	294,248	176,750
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,242,716	574,226	328,419
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,485,415	645,130
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,531,196

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		Total	Number of Claims
	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)	Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	5,986	26	722		1,046		243	7,728	XXX
2. 1994	2,809,294	62,672	2,746,622	1,925,019	379	96,085	66	233,673		30,829	2,254,332	1,178,113
3. 1995	2,980,941	70,745	2,910,196	1,987,405	76	110,389	4	250,860		32,994	2,348,574	1,215,719
4. 1996	3,135,445	62,492	3,072,953	2,147,429	64	90,989	2	313,337		35,013	2,551,689	1,305,471
5. 1997	3,198,664	88,741	3,109,923	1,605,987		80,195		273,102		36,413	1,959,284	946,641
6. 1998	3,455,536	109,103	3,346,433	2,020,090	3	63,086		346,830		34,188	2,430,003	1,103,749
7. 1999	3,725,822	104,699	3,621,123	2,301,767	108	66,539		350,130		42,634	2,718,328	1,036,787
8. 2000	4,406,132	31,187	4,374,945	2,956,421	64	76,800	(1)	348,141		50,081	3,381,299	1,071,817
9. 2001	4,514,747	33,304	4,481,443	3,051,719	44	92,346	1	365,820		47,533	3,509,840	1,038,495
10. 2002	5,024,869	36,173	4,988,696	2,493,390	(22)	65,366		361,465		33,307	2,920,243	944,722
11. 2003	5,663,612	31,942	5,631,670	2,055,381	15	24,845		316,965		12,287	2,397,176	889,605
12. Totals	XXX	XXX	XXX	22,550,594	757	767,362	72	3,161,369		355,522	26,478,496	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			Number of Claims
	13	14	15	16	17	18	19	20				Total	Outstand-
	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	ing - Direct and Assumed
1.	9,780		752	1	1,303		184		300		1	12,318	299
2.	3,112		2,699		614		337		214			6,976	146
3.	3,486		4,135		695		511		276		138	9,103	157
4.	5,533		6,789		965		862		448		332	14,597	229
5.	8,496		7,415		1,447		980		556		564	18,894	320
6.	16,038		16,971		2,286		2,205		967		1,046	38,467	548
7.	22,822		25,334		4,206		3,220		1,421		2,015	57,003	984
8.	48,029		29,172		9,671		4,354		2,457		5,300	93,683	2,056
9.	84,801	11	64,081		16,091		8,427		5,188		11,817	178,577	4,467
10.	137,009	3	115,938		23,053		17,576		10,790		23,770	304,363	6,868
11.	568,135	3	448,679		34,164		42,093		84,440		42,557	1,177,508	42,829
12.	907,241	17	721,965	1	94,495		80,749		107,057		87,540	1,911,489	58,903

	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	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	10,531	1,787
2.	2,261,753	445	2,261,308	80.5	0.7	82.3				5,811	1,165
3.	2,357,757	80	2,357,677	79.1	0.1	81.0				7,621	1,482
4.	2,566,352	66	2,566,286	81.8	0.1	83.5				12,322	2,275
5.	1,978,178		1,978,178	61.8		63.6				15,911	2,983
6.	2,468,473	3	2,468,470	71.4	0.0	73.8				33,009	5,458
7.	2,775,439	108	2,775,331	74.5	0.1	76.6				48,156	8,847
8.	3,475,045	63	3,474,982	78.9	0.2	79.4				77,201	16,482
9.	3,688,473	56	3,688,417	81.7	0.2	82.3				148,871	29,706
10.	3,224,587	(19)	3,224,606	64.2	(0.1)	64.6				252,944	51,419
11.	3,574,702	18	3,574,684	63.1	0.1	63.5				1,016,811	160,697
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,629,188	282,301

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			
	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	59,364	36,126	1,713	46	5,052		709	29,957	XXX
2. 1994	7,473,836	219,004	7,254,832	4,775,157	82,476	427,382	99	634,948		87,437	5,754,912	2,301,715
3. 1995	7,938,186	198,807	7,739,379	4,977,848	88,101	545,051	421	709,964		93,151	6,144,341	2,402,668
4. 1996	8,387,590	233,525	8,154,065	5,345,113	153,540	623,571	1,046	821,878		91,625	6,635,976	2,561,992
5. 1997	8,669,859	232,188	8,437,671	5,366,632	146,875	598,436	498	943,594		89,890	6,761,289	2,581,887
6. 1998	8,729,680	151,923	8,577,757	5,384,648	152,770	520,544	81	952,844		94,358	6,705,185	2,550,190
7. 1999	8,606,744	139,464	8,467,280	5,670,377	121,508	472,893		995,607		102,300	7,017,369	2,585,490
8. 2000	8,829,971	(278,124)	9,108,095	6,024,543	91,147	433,150		970,412		110,551	7,336,958	2,614,787
9. 2001	8,875,762	94,615	8,781,147	5,361,727	92,515	327,775	1	882,166		90,319	6,479,152	2,509,905
10. 2002	9,328,143	125,558	9,202,585	4,445,589	82,295	196,142		973,049		65,236	5,532,485	2,326,858
11. 2003	9,815,425	102,796	9,712,629	2,497,673	41,741	68,443		743,804		27,917	3,268,179	2,007,580
12. Totals	XXX	XXX	XXX	49,908,671	1,089,094	4,215,100	2,192	8,633,318		853,493	61,665,803	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.	348,794	304,622	11,490	155	115,257	59,398	1,900	20	29,004		53	142,250	2,085
2.	19,531	8,397	4,835	18	6,071	5,651	1,235	16	2,496		22	20,086	610
3.	35,538	13,937	5,930	5	12,654	11,747	2,423	4	4,309		93	35,161	1,154
4.	65,684	25,525	10,494	24	23,522	18,616	3,926	16	7,901	1	301	67,345	2,051
5.	87,878	24,926	17,066	12	28,947	14,878	6,023	16	10,957	5	844	111,034	3,594
6.	143,522	28,375	27,125	165	42,520	9,300	9,576	83	17,568	8	2,028	202,380	6,534
7.	268,075	36,370	49,532	284	65,538	9,035	18,550	178	24,697	9	4,950	380,516	12,119
8.	545,234	36,663	91,827	318	119,075	7,245	37,041	340	43,157	18	12,176	791,750	22,537
9.	897,365	49,807	158,175	741	185,855	9,500	69,310	680	82,880	30	26,728	1,332,827	38,601
10.	1,530,830	50,308	335,257	2,642	272,587	7,654	141,349	1,382	174,884	44	53,534	2,392,877	69,119
11.	2,824,821	46,114	775,831	18,074	407,401	4,088	248,468	2,807	329,849	117	93,177	4,515,170	268,132
12.	6,767,272	625,044	1,487,562	22,438	1,279,427	157,112	539,801	5,542	727,702	232	193,906	9,991,396	426,536

	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			XXX	55,507	86,743
2.	5,871,655	96,657	5,774,998	78.6	44.1	79.6				15,951	4,135
3.	6,293,717	114,215	6,179,502	79.3	57.5	79.8				27,526	7,635
4.	6,902,089	198,768	6,703,321	82.3	85.1	82.2				50,629	16,716
5.	7,059,533	187,210	6,872,323	81.4	80.6	81.4				80,006	31,028
6.	7,098,347	190,782	6,907,565	81.3	125.6	80.5				142,107	60,273
7.	7,565,269	167,384	7,397,885	87.9	120.0	87.4				280,953	99,563
8.	8,264,439	135,731	8,128,708	93.6	(48.8)	89.2				600,080	191,670
9.	7,965,253	153,274	7,811,979	89.7	162.0	89.0				1,004,992	327,835
10.	8,069,687	144,325	7,925,362	86.5	114.9	86.1				1,813,137	579,740
11.	7,896,290	112,941	7,783,349	80.4	109.9	80.1				3,536,464	978,706
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,607,352	2,384,044

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	358	36	134	1	210		348	665	XXX
2. 1994	354,078	7,308	346,770	235,577	3,275	24,776	217	21,086	(7)	1,968	277,954	47,475
3. 1995	381,072	7,973	373,099	234,522	2,388	28,258	286	20,705	(3)	2,160	280,814	50,897
4. 1996	332,471	6,220	326,251	201,694	2,073	32,938	201	18,105	10	1,667	250,453	46,326
5. 1997	227,494	3,393	224,101	154,276	3,679	15,715	525	15,153	12	1,208	180,928	36,922
6. 1998	244,476	2,819	241,657	156,742	1,311	14,570	50	18,161	109	1,506	188,003	41,937
7. 1999	266,795	3,728	263,067	185,834	3,067	14,403	145	18,541	414	1,494	215,152	50,382
8. 2000	281,724	1,911	279,813	193,528	595	13,510	9	17,050	(3)	1,845	223,487	56,192
9. 2001	308,306	2,007	306,299	161,063	630	9,863	(10)	17,029		1,555	187,335	55,352
10. 2002	340,943	2,704	338,239	128,356	634	5,625		19,034		1,173	152,381	52,337
11. 2003	384,201	2,312	381,889	63,215	616	1,672		17,418	3	587	81,686	45,960
12. Totals	XXX	XXX	XXX	1,715,165	18,304	161,464	1,424	182,492	535	15,511	2,038,858	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.	4,363	932	836	45	549	32	74	3	131		16	4,941	54
2.	443		360	23	70		86	5	10		1	941	15
3.	518	11	274	15	133		120	3	12	10	1	1,018	24
4.	2,051		762	23	449		159	4	32		3	3,426	53
5.	3,390	821	1,873	31	659	78	437	7	207	107	6	5,522	105
6.	6,019	3	3,029	10	1,372	1	547	2	135		10	11,086	187
7.	15,222	2	3,607	27	2,537		318	9	244		37	21,890	407
8.	31,937	322	4,415	165	4,885	30	414	2	589	101	88	41,620	820
9.	53,842	244	10,244	25	7,304	8	984	2	1,053		167	73,148	1,319
10.	90,198	1,044	17,892	17	11,491	58	1,567		2,398		318	122,427	2,230
11.	125,295	911	50,176	277	14,776	84	4,623	24	9,547	33	627	203,088	6,647
12.	333,278	4,290	93,468	658	44,225	291	9,329	61	14,358	251	1,274	489,107	11,861

	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			XXX	4,222	719
2.	282,408	3,513	278,895	79.8	48.1	80.4				780	161
3.	284,542	2,710	281,832	74.7	34.0	75.5				766	252
4.	256,190	2,311	253,879	77.1	37.2	77.8				2,790	636
5.	191,710	5,260	186,450	84.3	155.0	83.2				4,411	1,111
6.	200,575	1,486	199,089	82.0	52.7	82.4				9,035	2,051
7.	240,706	3,664	237,042	90.2	98.3	90.1				18,800	3,090
8.	266,328	1,221	265,107	94.5	63.9	94.7				35,865	5,755
9.	261,382	899	260,483	84.8	44.8	85.0				63,817	9,331
10.	276,561	1,753	274,808	81.1	64.8	81.2				107,029	15,398
11.	286,722	1,948	284,774	74.6	84.3	74.6				174,283	28,805
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	421,798	67,309

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	
				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	14,993	10,154	445	107	480	96	34	5,561	XXX
2. 1994	176,600	2,219	174,381	90,150	1,191	5,856	85	9,101	(42)	649	103,873	32,511
3. 1995	148,185	1,819	146,366	84,583	1,369	7,968	181	8,282	(31)	276	99,314	30,976
4. 1996	95,488	2,194	93,294	44,586	3,370	8,222	365	5,004	(35)	199	54,112	15,242
5. 1997	8,347	696	7,651	4,382	1,751	565	288	1,172	(12)	2	4,092	507
6. 1998	7,133	(860)	7,993	3,312	241	110		689	(2)	12	3,872	450
7. 1999	7,703	(229)	7,932	724		101		490			1,315	151
8. 2000	319	40	279	(636)		3		11	(2)		(620)	
9. 2001	1,544	(249)	1,793	(71)	(72)						1	
10. 2002	(108)	228	(336)	1							1	
11. 2003	(247)	(69)	(178)									
12. Totals	XXX	XXX	XXX	242,024	18,004	23,270	1,026	25,229	(28)	1,172	271,521	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.	96,234	16,006	48,035	1,062	1,497	66	1,007	32	5,448	1,307	295	133,748	2,786
2.	2,092	1,206	156	30	22		5	3	263	208		1,091	196
3.	1,406	1,039	117	25	8		4	2	313	146		636	183
4.	4,170	3,789	151	59	16		8	6	447	437		501	266
5.	1,996	1,996	114	22			4	2	400	202		292	62
6.	1	1	2	2									28
7.													
8.													
9.													
10.													
11.													
12.	105,899	24,037	48,575	1,200	1,543	66	1,028	45	6,871	2,300	295	136,268	3,521

	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			XXX	127,201	6,547
2.	107,645	2,681	104,964	61.0	120.8	60.2				1,012	79
3.	102,681	2,731	99,950	69.3	150.1	68.3				459	177
4.	62,604	7,991	54,613	65.6	364.2	58.5				473	28
5.	8,633	4,249	4,384	103.4	610.5	57.3				92	200
6.	4,114	242	3,872	57.7	(28.1)	48.4					
7.	1,315		1,315	17.1		16.6					
8.	(622)	(2)	(620)	(195.0)	(5.0)	(222.2)					
9.	(71)	(72)	1	(4.6)	28.9	0.1					
10.	1		1	(0.9)		(0.3)					
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	129,237	7,031

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	2,917	38	588		59		10	3,526	XXX
2. 1994	497,720	68,033	429,687	313,171	28,082	36,213	32	20,617	74	5,780	341,813	92,269
3. 1995	512,134	62,393	449,741	305,923	14,554	37,982	306	22,484	27	4,633	351,502	97,929
4. 1996	468,369	55,857	412,512	219,913	12,979	30,383	84	20,609	39	5,025	257,803	84,052
5. 1997	356,326	22,279	334,047	178,124	10,621	16,227	256	19,178	27	4,096	202,625	59,099
6. 1998	369,176	18,629	350,547	210,271	4,024	12,307	207	25,312	713	3,745	242,946	65,349
7. 1999	370,472	12,975	357,497	211,036	3,451	11,738	399	21,603	1,192	5,117	239,335	59,669
8. 2000	369,405	5,936	363,469	210,975	642	9,979	79	19,342	90	5,347	239,485	53,690
9. 2001	391,270	4,707	386,563	207,360	39	9,562		18,272		4,143	235,155	49,538
10. 2002	421,273	3,500	417,773	175,736		5,222		18,831		3,120	199,789	43,983
11. 2003	484,341	4,603	479,738	155,531		1,358		22,360		1,015	179,249	41,126
12. Totals	XXX	XXX	XXX	2,190,957	74,430	171,559	1,363	208,667	2,162	42,031	2,493,228	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 Outstand-ing - Direct and Assumed
1.	3,506		515	3	1,277		381		303		7	5,979	110
2.	2,637		629	6	1,135		288	2	164		1	4,845	37
3.	1,486	270	501	95	433	56	88	27	163	98	11	2,125	29
4.	1,275	8	719	14	366		312	3	112	2	30	2,757	34
5.	1,471	56	925	30	378	4	469	13	121	2	74	3,259	64
6.	2,340	25	1,916	375	757	9	837	38	249	22	81	5,630	99
7.	5,170	447	1,220	59	1,926	80	732	39	481	127	414	8,777	222
8.	8,315	188	2,295	106	3,580	18	1,366	24	747	42	574	15,925	450
9.	12,620		4,896		4,305		2,663		1,070		1,262	25,554	698
10.	18,803		8,542		5,436		3,917		1,819		2,340	38,517	1,182
11.	55,129		28,678		7,198		8,723		7,886	17	3,963	107,597	4,147
12.	112,752	994	50,836	688	26,791	167	19,776	146	13,115	310	8,757	220,965	7,072

	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			XXX	4,018	1,961
2.	374,854	28,196	346,658	75.3	41.4	80.7				3,260	1,585
3.	369,060	15,433	353,627	72.1	24.7	78.6				1,622	503
4.	273,689	13,129	260,560	58.4	23.5	63.2				1,972	785
5.	216,893	11,009	205,884	60.9	49.4	61.6				2,310	949
6.	253,989	5,413	248,576	68.8	29.1	70.9				3,856	1,774
7.	253,906	5,794	248,112	68.5	44.7	69.4				5,884	2,893
8.	256,599	1,189	255,410	69.5	20.0	70.3				10,316	5,609
9.	260,748	39	260,709	66.6	0.8	67.4				17,516	8,038
10.	238,306		238,306	56.6		57.0				27,345	11,172
11.	286,863	17	286,846	59.2	0.4	59.8				83,807	23,790
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	161,906	59,059

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	334	2	64	30				366	XXX
2. 1994		20	(20)									1
3. 1995												
4. 1996												
5. 1997												
6. 1998												
7. 1999												
8. 2000												
9. 2001	18		18									
10. 2002												
11. 2003												
12. Totals	XXX	XXX	XXX	334	2	64	30				366	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.	4,692	2,096	332		535	148	10		44		9	3,369	5
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	4,692	2,096	332		535	148	10		44		9	3,369	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			XXX	2,928	441
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,928	441

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - 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									XXX
2. 1994												
3. 1995												
4. 1996												
5. 1997												
6. 1998												
7. 1999												
8. 2000												
9. 2001												
10. 2002												
11. 2003												
12. Totals	XXX	XXX	XXX									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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

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			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	265	19	145		5			396	XXX
2. 1994	34,040	5,172	28,868	19,951	2,763	1,262	15	465		171	18,900	XXX
3. 1995	33,145	7,923	25,222	20,674	2,380	1,216	30	475		138	19,955	XXX
4. 1996	24,757	5,368	19,389	4,253	428	221	7	519		39	4,558	XXX
5. 1997	5,439	1,005	4,434	1,808	46	105		474		64	2,341	XXX
6. 1998	5,490	999	4,491	2,082		(50)		537		87	2,569	XXX
7. 1999	6,076	998	5,078	2,018	2	41		607		47	2,664	XXX
8. 2000	6,741	1,053	5,688	2,432	103	57		371		99	2,757	XXX
9. 2001	7,329	1,223	6,106	2,964	120	24		495		69	3,363	XXX
10. 2002	7,532	1,390	6,142	2,662	267	69		458		48	2,922	XXX
11. 2003	7,417	1,510	5,907	1,823	204	48		676		29	2,343	XXX
12. Totals	XXX	XXX	XXX	60,932	6,332	3,138	52	5,082		791	62,768	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.	5,138	305	5,088		117	13			59		43	10,084	1
2.	731		1,131									1,862	
3.	875		5,339									6,214	
4.	70		73									143	
5.			2									2	
6.			1				1				1	2	
7.	1		2		1		2				2	6	1
8.			9				5				3	14	1
9.		2	(1)				7		1		26	5	
10.	49	15	61				12		9		34	116	1
11.	52	11	454		1		26		186		43	708	18
12.	6,916	333	12,159		119	13	53		255		152	19,156	22

	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			XXX	9,921	163
2.	23,540	2,778	20,762	69.2	53.7	71.9				1,862	
3.	28,579	2,410	26,169	86.2	30.4	103.8				6,214	
4.	5,136	435	4,701	20.7	8.1	24.2				143	
5.	2,389	46	2,343	43.9	4.6	52.8				2	
6.	2,571		2,571	46.8		57.2				1	1
7.	2,672	2	2,670	44.0	0.2	52.6				3	3
8.	2,874	103	2,771	42.6	9.8	48.7				9	5
9.	3,490	122	3,368	47.6	10.0	55.2				(3)	8
10.	3,320	282	3,038	44.1	20.3	49.5				95	21
11.	3,266	215	3,051	44.0	14.2	51.7				495	213
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	18,742	414

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	81,978	31,673	15,461	2,894	11,272			74,144	XXX
2. 1994	89,196	20,506	68,690	46,565	434	7,784	52	3,144	(4)	21	57,011	4,922
3. 1995	92,286	17,324	74,962	47,698	110	7,916	114	2,905	2	65	58,293	4,760
4. 1996	88,057	13,819	74,238	46,792	1,890	8,246	125	4,081	(2)	34	57,106	4,829
5. 1997	67,379	2,727	64,652	42,527	1,536	6,612	258	4,365	5	23	51,705	4,310
6. 1998	74,092	2,731	71,361	30,641	95	6,893	13	5,410	(15)	29	42,851	5,536
7. 1999	79,718	1,724	77,994	56,379	124	6,696	10	12,786	8	66	75,719	32,222
8. 2000	129,746	1,207	128,539	70,125	37	5,680	20	17,488	(1)	115	93,237	63,872
9. 2001	114,874	(108)	114,982	45,538	8	5,443		13,702		236	64,675	47,167
10. 2002	109,765	236	109,529	31,046	71	2,255		1,926		124	35,156	29,036
11. 2003	110,138	593	109,545	9,981	44	597	(7)	2,389	1	31	12,929	16,360
12. Totals	XXX	XXX	XXX	509,270	36,022	73,583	3,479	79,468	(6)	744	622,826	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.	185,645	34,532	204,513	35,210	23,303	2,594	44,669	5,726	13,663	49	278	393,682	2,043
2.	1,126		883	59	181		77	27	35			2,216	12
3.	1,423		903	63	177		193	28	52	23		2,634	21
4.	2,486	20	877	75	365	5	304	34	90	2		3,986	43
5.	5,257	108	1,632	80	671	45	500	36	127	1		7,917	41
6.	1,515	100	2,417	93	381	39	535	32	118	28		4,674	47
7.	1,962	15	4,642	159	516	2	797	36	157	5		7,857	70
8.	4,876	75	9,966		942	20	1,552		319	30		17,530	151
9.	7,350		15,807		1,529		2,833		571		1	28,090	284
10.	9,718		26,376		2,127		4,619		1,101		3	43,941	351
11.	19,855		33,156		2,635		4,931		2,120	31	5	62,666	912
12.	241,213	34,850	301,172	35,739	32,827	2,705	61,010	5,919	18,353	169	287	575,193	3,975

	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			XXX	320,416	73,266
2.	59,795	568	59,227	67.0	2.8	86.2				1,950	266
3.	61,267	340	60,927	66.4	2.0	81.3				2,263	371
4.	63,241	2,149	61,092	71.8	15.6	82.3				3,268	718
5.	61,691	2,069	59,622	91.6	75.9	92.2				6,701	1,216
6.	47,910	385	47,525	64.7	14.1	66.6				3,739	935
7.	83,935	359	83,576	105.3	20.8	107.2				6,430	1,427
8.	110,948	181	110,767	85.5	15.0	86.2				14,767	2,763
9.	92,773	8	92,765	80.8	(7.4)	80.7				23,157	4,933
10.	79,168	71	79,097	72.1	30.1	72.2				36,094	7,847
11.	75,664	69	75,595	68.7	11.6	69.0				53,011	9,655
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	471,796	103,397

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	1	2	3	4	5	6	7	8	9	10	11	
	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									XXX
2. 1994	(47)		(47)									
3. 1995	240		240									
4. 1996	118		118									
5. 1997	7		7			18					18	2
6. 1998	17		17									1
7. 1999	3		3	59		2		3			64	6
8. 2000	(2)		(2)	22		16		4			42	3
9. 2001	6		6									
10. 2002	4		4									
11. 2003	5		5					1	1			
12. Totals	XXX	XXX	XXX	81		36		8	1		124	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	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			XXX		
2.											
3.											
4.											
5.	18		18	257.1		257.1					
6.											
7.	64		64	2,133.3		2,133.3					
8.	42		42	(2,100.0)		(2,100.0)					
9.											
10.											
11.	1	1		20.0							
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9		Total	Number of Claims Reported - Direct and Assumed
	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)	
1. Prior	XXX	XXX	XXX	29,876	2,046	6,688	596	11,492		1,249	45,414	XXX
2. 2002	610,224	165,126	445,098	239,243	52,214	7,960	2,731	26,178		3,056	218,436	XXX
3. 2003	629,718	170,884	458,834	182,712	45,656	5,415	2,122	31,707		1,503	172,056	XXX
4. Totals	XXX	XXX	XXX	451,831	99,916	20,063	5,449	69,377		5,808	435,906	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			Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	17,008	707	19,733	113	2,800	145	3,614	3	8,498	1	1,045	50,684	964
2.	3,189	889	2,605		172		413		1,099		1,012	6,589	301
3.	40,795	16,687	22,233		1,637	932	1,712		8,852		1,867	57,610	3,631
4.	60,992	18,283	44,571	113	4,609	1,077	5,739	3	18,449	1	3,924	114,883	4,896

	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			XXX	35,921	14,763
2.	280,859	55,834	225,025	46.0	33.8	50.6				4,905	1,684
3.	295,063	65,397	229,666	46.9	38.3	50.1				46,341	11,269
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	87,167	27,716

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	(23,594)	(218)	3,147	1	4,918		41,026	(15,312)	XXX
2. 2002	7,238,238	20	7,238,218	3,885,510	5	21,455		499,725		703,306	4,406,685	3,218,544
3. 2003	7,262,502	15	7,262,487	3,455,923		14,951		458,078		421,839	3,928,952	2,840,291
4. Totals	XXX	XXX	XXX	7,317,839	(213)	39,553	1	962,721		1,166,171	8,320,325	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.	7,259	68	(18,799)	19	405	2	213		599		28,114	(10,412)	500
2.	8,696		(28,058)		369		220		1,216		41,042	(17,557)	504
3.	375,263		(120,374)		5,597		1,842		56,413		287,881	318,741	93,541
4.	391,218	68	(167,231)	19	6,371	2	2,275		58,228		357,037	290,772	94,545

	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			XXX	(11,627)	1,215
2.	4,389,133	5	4,389,128	60.6	25.0	60.6				(19,362)	1,805
3.	4,247,693		4,247,693	58.5		58.5				254,889	63,852
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	223,900	66,872

SCHEDULE P - PART 1K - FIDELITY/SURETY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	1,492	(59)	41	10	6		14	1,588	XXX
2. 2002	773		773	48		5		8			61	XXX
3. 2003	711		711	82				52			134	XXX
4. Totals	XXX	XXX	XXX	1,622	(59)	46	10	66		14	1,783	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.	(3,573)	259	(11,103)	66	158	59	63	18	20		107	(14,837)	3
2.	2		227		1		65		28			323	1
3.	8				1				15	9		15	4
4.	(3,563)	259	(10,876)	66	160	59	128	18	63	9	107	(14,499)	8

	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			XXX	(15,001)	164
2.	384		384	49.7		49.7				229	94
3.	158	9	149	22.2		21.0				8	7
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(14,764)	265

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	5,193	4,185						1,008	XXX
2. 2002	32,364	21,670	10,694	4,680	3,702			(1)			977	XXX
3. 2003	10,547	8,191	2,356	5,638	5,638							XXX
4. Totals	XXX	XXX	XXX	15,511	13,525			(1)			1,985	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.	2,976	2,337	890	501					41			1,069	
2.													
3.			579	579									
4.	2,976	2,337	1,469	1,080					41			1,069	

	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			XXX	1,028	41
2.	4,679	3,702	977	14.5	17.1	9.1					
3.	6,217	6,217		58.9	75.9						
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,028	41

SCHEDULE P - PART 1M - INTERNATIONAL

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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									XXX
2. 1994												XXX
3. 1995												XXX
4. 1996												XXX
5. 1997												XXX
6. 1998												XXX
7. 1999												XXX
8. 2000												XXX
9. 2001												XXX
10. 2002												XXX
11. 2003												XXX
12. Totals	XXX	XXX	XXX									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 Outstand-ing - Direct and Assumed
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

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			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	27							27	XXX
2. 1994	24,501	1,002	23,499	10,145	55	65	1				10,154	XXX
3. 1995	22,699	987	21,712	1,110	125	16					1,001	XXX
4. 1996	8,495	805	7,690	1,262	68	1					1,195	XXX
5. 1997	31	5	26	35							35	XXX
6. 1998	47	2	45									XXX
7. 1999	3,008	80	2,928	955		150		10			1,115	XXX
8. 2000	2,261		2,261	137				45			182	XXX
9. 2001	1,916		1,916									XXX
10. 2002	2,882	22	2,860									XXX
11. 2003	2,597		2,597									XXX
12. Totals	XXX	XXX	XXX	13,671	248	232	1	55			13,709	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.	472		741									1,213	XXX
2.	10											10	XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.	482		741									1,223	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			XXX	1,213	
2.	10,220	56	10,164	41.7	5.6	43.3				10	
3.	1,126	125	1,001	5.0	12.7	4.6					
4.	1,263	68	1,195	14.9	8.4	15.5					
5.	35		35	112.9		134.6					
6.											
7.	1,115		1,115	37.1		38.1					
8.	182		182	8.0		8.0					
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,223	

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	
				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	475		21					496	XXX
2. 1994	51,949	(679)	52,628	20,888	115	416				14	21,189	XXX
3. 1995	53,902	243	53,659	13,256	18	341				25	13,579	XXX
4. 1996	37,194	2,337	34,857	6,028	49	81				3	6,060	XXX
5. 1997	130	8	122	1,726		2					1,728	XXX
6. 1998	123	1	122	410							410	XXX
7. 1999	502		502									XXX
8. 2000	1,082		1,082	117							117	XXX
9. 2001	1,358		1,358	411							411	XXX
10. 2002	167		167									XXX
11. 2003												XXX
12. Totals	XXX	XXX	XXX	43,311	182	861				42	43,990	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.	4,793		3,466		2		12					8,273	XXX
2.	4,933		3,140									8,073	XXX
3.	2,278		2,279									4,557	XXX
4.	3,721		2,357		4							6,082	XXX
5.	(9)		(65)		58							(16)	XXX
6.	164				64							228	XXX
7.													XXX
8.	937				421							1,358	XXX
9.	2,830				1,272							4,102	XXX
10.													XXX
11.													XXX
12.	19,647		11,177		1,821		12					32,657	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			XXX	8,259	14
2.	29,377	115	29,262	56.5	(16.9)	55.6				8,073	
3.	18,154	18	18,136	33.7	7.4	33.8				4,557	
4.	12,191	49	12,142	32.8	2.1	34.8				6,078	4
5.	1,712		1,712	1,316.9		1,403.3				(74)	58
6.	638		638	518.7		523.0				164	64
7.											
8.	1,475		1,475	136.3		136.3				937	421
9.	4,513		4,513	332.3		332.3				2,830	1,272
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30,824	1,833

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	1,728							1,728	XXX
2. 1994	17,938	1,144	16,794	16,868		464				1,058	17,332	XXX
3. 1995	17,219	1,291	15,928	6,654		24				548	6,678	XXX
4. 1996	12,618	1,361	11,257	1,706						235	1,706	XXX
5. 1997	(7)		(7)	308							308	XXX
6. 1998												XXX
7. 1999	1		1									XXX
8. 2000		(15)	15									XXX
9. 2001												XXX
10. 2002												XXX
11. 2003												XXX
12. Totals	XXX	XXX	XXX	27,264		488				1,841	27,752	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.	189		2,265								1	2,454	XXX
2.	964		796									1,760	XXX
3.	38		48									86	XXX
4.	9		92									101	XXX
5.	146		10									156	XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.	1,346		3,211								1	4,557	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			XXX	2,454	
2.	19,092		19,092	106.4		113.7				1,760	
3.	6,764		6,764	39.3		42.5				86	
4.	1,807		1,807	14.3		16.1				101	
5.	464		464	(6,628.6)		(6,628.6)				156	
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,557	

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		Total	Number of Claims
	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)	Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	104,909	40,208	17,998	6,736	6,351			82,314	XXX
2. 1994	34,418	147	34,271	19,159		7,930	3	823		20	27,909	2,280
3. 1995	26,747	164	26,583	20,270	2,555	7,714	568	1,252	(9)	55	26,122	2,090
4. 1996	23,644	204	23,440	8,321	201	3,736	68	774	1	2	12,561	1,086
5. 1997	4,451	1	4,450	3,296	320	1,521	164	698	(4)	6	5,035	579
6. 1998	5,141		5,141	2,094	18	623	7	917	7	3	3,602	369
7. 1999	5,288	(1,746)	7,034	1,825		903		11,669	2	13	14,395	425
8. 2000	5,050	(706)	5,756	1,317		434		2,441	(6)		4,198	319
9. 2001	4,044		4,044	834		240		366			1,440	291
10. 2002	3,284	(19)	3,303	410		130		69			609	210
11. 2003	5,445		5,445	148		14		82	3		241	127
12. Totals	XXX	XXX	XXX	162,583	43,302	41,243	7,546	25,442	(6)	99	178,426	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	Outstanding - Direct and Assumed
1.	621,899	217,470	849,915	227,766	134,952	53,919	140,411	51,476	32,608	8	1,001	1,229,146	1,614
2.			32	17			27	8	2			36	
3.	318	68	52	24	93		96	12	59	8		506	21
4.	59	5	172	21	22	2	94	11	32	2		338	11
5.	241	28	154	11	89	8	87	6	52	4		566	47
6.	132		159		34		96		45			466	6
7.	614		73		371		77		98			1,233	16
8.	603		117		636		130		106			1,592	17
9.	382		204		234		226		79			1,125	16
10.	614		282		584		313		139			1,932	24
11.	199		536		140		592		246	49		1,664	25
12.	625,061	217,571	851,696	227,839	137,155	53,929	142,149	51,513	33,466	71	1,001	1,238,604	1,797

	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			XXX	1,026,578	202,568
2.	27,973	28	27,945	81.3	19.0	81.5				15	21
3.	29,854	3,226	26,628	111.6	1,967.1	100.2				278	228
4.	13,210	311	12,899	55.9	152.5	55.0				205	133
5.	6,138	537	5,601	137.9	53,700.0	125.9				356	210
6.	4,100	32	4,068	79.8		79.1				291	175
7.	15,630	2	15,628	295.6	(0.1)	222.2				687	546
8.	5,784	(6)	5,790	114.5	0.8	100.6				720	872
9.	2,565		2,565	63.4		63.4				586	539
10.	2,541		2,541	77.4		76.9				896	1,036
11.	1,957	52	1,905	35.9		35.0				735	929
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,031,347	207,257

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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									XXX
2. 1994	116		116			1					1	
3. 1995	92		92									1
4. 1996	(15)		(15)	1							1	3
5. 1997				2							2	1
6. 1998	(28)		(28)									
7. 1999												
8. 2000												
9. 2001												
10. 2002												
11. 2003												
12. Totals	XXX	XXX	XXX	3		1					4	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			Number of
	13	14	15	16	17	18	19	20				Total	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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	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			XXX		
2.	1		1	0.9		0.9					
3.											
4.	1		1	(6.7)		(6.7)					
5.	2		2								
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

($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	30		1					31	XXX
2. 2002												XXX
3. 2003												XXX
4. Totals	XXX	XXX	XXX	30		1					31	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.													
2.													
3.													
4.													

	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			XXX		
2.											
3.											
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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	2	3	4	5	6	7	8	9	10	11	12
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	One Year	Two Year
1. Prior	536,689	499,977	494,866	440,804	447,216	429,980	439,864	441,292	452,883	450,195	(2,688)	8,903
2. 1994	2,070,833	2,089,977	2,065,475	2,049,270	2,034,660	2,022,461	2,024,152	2,023,103	2,026,901	2,027,421	520	4,318
3. 1995	XXX	2,128,070	2,161,950	2,143,494	2,107,805	2,098,893	2,097,165	2,098,209	2,104,486	2,106,541	2,055	8,332
4. 1996	XXX	XXX	2,295,562	2,332,254	2,269,471	2,251,886	2,245,813	2,253,726	2,250,513	2,252,501	1,988	(1,225)
5. 1997	XXX	XXX	XXX	1,834,236	1,765,716	1,708,154	1,682,680	1,697,124	1,699,394	1,704,520	5,126	7,396
6. 1998	XXX	XXX	XXX	XXX	2,130,903	2,114,399	2,098,637	2,093,858	2,115,696	2,120,673	4,977	26,815
7. 1999	XXX	XXX	XXX	XXX	XXX	2,442,301	2,380,642	2,400,055	2,415,996	2,423,780	7,784	23,725
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,848,702	3,056,814	3,136,428	3,124,384	(12,044)	67,570
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,080,631	3,324,662	3,317,409	(7,253)	236,778
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,867,758	2,852,351	(15,407)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,173,279	XXX	XXX
										12. Totals	(14,942)	382,612

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

1. Prior	4,549,156	4,027,184	3,586,470	3,363,331	3,275,188	3,222,015	3,248,229	3,120,563	3,128,014	3,151,627	23,613	31,064
2. 1994	5,910,102	5,833,458	5,538,046	5,392,377	5,278,814	5,212,725	5,147,182	5,136,622	5,135,759	5,137,554	1,795	932
3. 1995	XXX	6,006,571	5,915,265	5,763,090	5,690,115	5,567,951	5,469,517	5,465,968	5,465,805	5,465,229	(576)	(739)
4. 1996	XXX	XXX	6,357,556	6,203,367	6,054,344	5,931,394	5,866,669	5,858,210	5,871,973	5,873,543	1,570	15,333
5. 1997	XXX	XXX	XXX	6,216,235	6,049,900	5,973,926	5,936,077	5,915,024	5,914,625	5,917,777	3,152	2,753
6. 1998	XXX	XXX	XXX	XXX	5,978,674	6,009,481	5,969,909	5,927,748	5,922,392	5,937,161	14,769	9,413
7. 1999	XXX	XXX	XXX	XXX	XXX	6,297,405	6,400,139	6,358,267	6,381,554	6,377,590	(3,964)	19,323
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	6,979,757	7,104,358	7,123,274	7,115,157	(8,117)	10,799
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,824,215	6,874,547	6,846,963	(27,584)	22,748
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,890,571	6,777,473	(113,098)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,709,813	XXX	XXX
										12. Totals	(108,440)	111,626

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

1. Prior	289,279	286,882	281,673	273,743	255,694	248,358	246,873	245,374	246,849	245,723	(1,126)	349
2. 1994	269,569	264,478	269,957	263,722	261,125	257,401	256,549	257,031	257,352	257,792	440	761
3. 1995	XXX	290,896	277,504	273,111	269,120	262,124	261,220	261,617	260,588	261,122	534	(495)
4. 1996	XXX	XXX	236,228	239,601	235,794	237,735	233,477	233,296	234,015	235,752	1,737	2,456
5. 1997	XXX	XXX	XXX	158,707	164,250	169,479	168,142	169,161	171,940	171,209	(731)	2,048
6. 1998	XXX	XXX	XXX	XXX	177,191	177,226	183,366	183,938	181,242	180,902	(340)	(3,036)
7. 1999	XXX	XXX	XXX	XXX	XXX	207,555	215,024	218,625	224,089	218,671	(5,418)	46
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	235,052	236,061	245,205	247,566	2,361	11,505
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241,768	234,907	242,401	7,494	633
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,207	253,376	15,169	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,845	XXX	XXX
										12. Totals	20,120	14,267

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	560,588	546,531	549,781	544,573	536,240	526,940	529,804	522,085	521,577	522,374	797	289
2. 1994	107,934	107,569	97,730	96,185	96,124	95,821	95,722	95,496	96,374	95,766	(608)	270
3. 1995	XXX	100,686	94,456	92,314	92,241	92,929	92,214	92,107	92,362	91,470	(892)	(637)
4. 1996	XXX	XXX	53,381	51,205	51,087	51,015	50,226	50,343	50,060	49,564	(496)	(779)
5. 1997	XXX	XXX	XXX	6,725	6,663	6,473	2,917	2,933	3,103	3,002	(101)	69
6. 1998	XXX	XXX	XXX	XXX	10,079	9,643	3,207	3,202	3,197	3,181	(16)	(21)
7. 1999	XXX	XXX	XXX	XXX	XXX	12,261	836	834	825	825		(9)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	(621)	(629)	(633)	(633)		(4)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3	1	(2)	1
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1	(2)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	(1,320)	(821)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	294,960	294,299	253,886	254,712	253,379	248,358	253,721	248,242	255,347	257,882	2,535	9,640
2. 1994	350,806	352,657	328,647	327,592	325,429	321,580	321,655	322,205	322,576	325,951	3,375	3,746
3. 1995	XXX	333,335	348,172	338,120	334,128	332,803	332,441	330,341	330,695	331,105	410	764
4. 1996	XXX	XXX	278,560	294,204	286,112	246,388	235,995	237,485	238,295	239,880	1,585	2,395
5. 1997	XXX	XXX	XXX	189,621	188,232	187,309	188,320	191,104	186,319	186,614	295	(4,490)
6. 1998	XXX	XXX	XXX	XXX	214,262	219,577	217,248	222,921	223,880	223,750	(130)	829
7. 1999	XXX	XXX	XXX	XXX	XXX	230,021	220,081	227,415	229,658	227,347	(2,311)	(68)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	221,275	219,843	229,003	235,453	6,450	15,610
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,005	239,527	241,367	1,840	13,362
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,616	217,656	(3,960)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256,617	XXX	XXX
										12. Totals	10,089	41,788

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 One Year	12 Two Year
1. Prior	38,581	38,994	45,748	42,230	35,032	34,014	24,555	21,485	20,791	20,604	(187)	(881)
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	(187)	(881)

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

NONE

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals		

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

1. Prior	45,862	59,706	60,418	60,269	69,269	61,961	63,225	61,209	61,772	60,452	(1,320)	(757)
2. 1994	4,479	10,936	18,323	18,867	25,779	19,580	20,247	19,803	20,082	20,297	215	494
3. 1995	XXX	4,622	7,698	10,352	26,784	23,288	24,352	24,753	24,826	25,694	868	941
4. 1996	XXX	XXX	1,684	4,014	4,323	3,942	4,046	4,175	4,184	4,182	(2)	7
5. 1997	XXX	XXX	XXX	2,016	2,028	1,932	1,922	1,880	1,875	1,869	(6)	(11)
6. 1998	XXX	XXX	XXX	XXX	2,225	2,118	2,095	2,044	2,041	2,034	(7)	(10)
7. 1999	XXX	XXX	XXX	XXX	XXX	2,481	2,190	2,121	2,080	2,063	(17)	(58)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,824	2,535	2,414	2,400	(14)	(135)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,010	2,980	2,872	(108)	(138)
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,949	2,571	(378)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,189	XXX	XXX
										12. Totals	(769)	333

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

1. Prior	814,970	782,998	1,032,607	1,048,065	1,033,475	977,336	982,428	953,151	1,118,361	1,140,910	22,549	187,759
2. 1994	55,653	55,685	54,058	59,457	56,695	58,825	54,952	55,570	55,978	56,044	66	474
3. 1995	XXX	54,660	59,370	64,227	60,949	60,351	56,553	56,334	57,010	57,995	985	1,661
4. 1996	XXX	XXX	39,057	58,245	41,754	57,580	58,365	57,059	56,342	56,921	579	(138)
5. 1997	XXX	XXX	XXX	44,702	57,035	58,159	57,190	54,643	55,305	55,136	(169)	493
6. 1998	XXX	XXX	XXX	XXX	48,305	51,060	44,111	42,378	41,533	42,010	477	(368)
7. 1999	XXX	XXX	XXX	XXX	XXX	75,257	70,766	74,607	69,828	70,646	818	(3,961)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	78,583	87,108	90,128	92,989	2,861	5,881
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,902	78,224	78,492	268	3,590
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,314	76,070	1,756	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,118	XXX	XXX
										12. Totals	30,190	195,391

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

1. Prior						(28)	(28)	(28)	(28)	(28)		
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX			18	22	22	22	18	(4)	(4)
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX	5	61	61	61	61		
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	12	3	30	38	8	35
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	4	31

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,881	165,216	193,585	28,369	54,704
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202,008	197,748	(4,260)	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189,107	XXX	XXX
										4. Totals	24,109	54,704

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,123	258,166	263,424	5,258	32,301
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,909,472	3,888,187	(21,285)	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,733,202	XXX	XXX
										4. Totals	(16,027)	32,301

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(21,269)	(16,008)	(13,407)	2,601	7,862
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312	348	36	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	XXX	XXX
										4. Totals	2,637	7,862

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,761	6,003	6,141	138	3,380
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	978	482	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										4. Totals	620	3,380

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals		

NONE

SCHEDULE P - PART 2N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 One Year	12 Two Year
1. Prior	10,404	6,964	6,344	7,794	8,645	11,228	10,656	10,129	10,101	9,915	(186)	(214)
2. 1994	5,324	9,648	9,276	9,040	9,614	9,830	9,652	10,152	10,157	10,164	7	12
3. 1995	XXX	1,851	1,540	1,223	1,032	1,199	1,001	1,001	1,001	1,001		
4. 1996	XXX	XXX	2,473	1,781	1,167	1,379	1,195	1,195	1,195	1,195		
5. 1997	XXX	XXX	XXX	42	36	35	35	35	35	35		
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX	1,238	1,105	1,105	1,105	1,105		
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	137	137	137	137		
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	(179)	(202)

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	162,433	160,945	80,239	91,818	48,803	35,873	39,004	36,483	37,825	37,797	(28)	1,314
2. 1994	38,922	48,364	38,955	39,236	26,469	25,215	25,955	26,798	28,891	29,262	371	2,464
3. 1995	XXX	37,648	36,433	35,186	18,231	16,189	17,446	17,883	18,023	18,136	113	253
4. 1996	XXX	XXX	30,453	37,175	8,730	7,532	10,412	10,578	12,113	12,142	29	1,564
5. 1997	XXX	XXX	XXX	3,135	4,767	4,485	1,215	1,247	1,640	1,712	72	465
6. 1998	XXX	XXX	XXX	XXX		423	334	384	415	638	223	254
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	59	414	727	1,475	748	1,061
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	696	2,648	4,513	1,865	3,817
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	3,393	11,192

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	18,601	19,080	19,293	22,265	16,111	16,445	18,113	17,089	16,926	16,804	(122)	(285)
2. 1994	7,737	16,511	18,696	19,704	16,881	17,162	18,357	18,073	18,614	19,092	478	1,019
3. 1995	XXX	9,167	9,859	12,341	6,712	6,886	6,784	6,768	6,768	6,764	(4)	(4)
4. 1996	XXX	XXX	6,216	15,370	4,044	3,346	1,840	1,888	1,856	1,807	(49)	(81)
5. 1997	XXX	XXX	XXX			100	175	263	271	464	193	201
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	496	850

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) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	728,457	989,231	1,197,731	1,177,870	1,276,508	1,559,489	1,557,629	1,623,907	1,632,793	2,145,748	512,955	521,841
2. 1994	34,367	28,842	26,713	26,606	26,457	26,684	26,987	27,155	27,110	27,120	10	(35)
3. 1995	XXX	25,096	23,812	22,881	23,097	23,416	23,467	24,188	24,670	25,316	646	1,128
4. 1996	XXX	XXX	10,998	11,608	11,450	11,743	11,533	11,625	11,930	12,096	166	471
5. 1997	XXX	XXX	XXX	2,679	3,195	4,683	3,947	3,997	4,526	4,851	325	854
6. 1998	XXX	XXX	XXX	XXX	1,775	1,754	2,234	2,758	3,116	3,113	(3)	355
7. 1999	XXX	XXX	XXX	XXX	XXX	2,103	2,371	3,544	3,527	3,863	336	319
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	3,316	2,375	2,323	3,237	914	862
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,748	1,770	2,120	350	372
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,382	2,333	(49)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,629	XXX	XXX
										12. Totals	515,650	526,167

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

1. Prior	360	661	206	206	206	206	206	206	206	206		
2. 1994		1	1	1	1	1	1	1	1	1		
3. 1995	XXX											
4. 1996	XXX	XXX	1	1	1	1	1	1	1	1		
5. 1997	XXX	XXX	XXX		2	2	2	2	2	2		
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals		

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29	31	2	2
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										4. Totals	2	2

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
Years in Which Losses Were Incurred	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003		
1. Prior	000	158,003	244,147	293,926	355,781	383,030	405,713	419,452	431,495	438,177	88	131
2. 1994	1,528,156	1,848,392	1,906,627	1,949,642	1,976,855	1,995,369	2,006,625	2,013,415	2,017,427	2,020,659	858,813	319,203
3. 1995	XXX	1,539,847	1,921,431	1,987,405	2,027,843	2,056,634	2,073,653	2,086,590	2,093,374	2,097,714	888,720	326,924
4. 1996	XXX	XXX	1,706,219	2,091,734	2,144,773	2,181,995	2,210,733	2,227,096	2,234,800	2,238,352	958,075	347,671
5. 1997	XXX	XXX	XXX	1,222,717	1,536,661	1,599,173	1,636,166	1,662,978	1,677,685	1,686,182	679,960	266,474
6. 1998	XXX	XXX	XXX	XXX	1,522,658	1,911,073	1,988,278	2,032,773	2,067,989	2,083,173	799,472	303,989
7. 1999	XXX	XXX	XXX	XXX	XXX	1,764,795	2,200,172	2,286,322	2,338,382	2,368,198	753,392	282,744
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,108,307	2,857,755	2,979,979	3,033,158	782,792	294,332
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,203,552	3,013,308	3,144,020	726,887	339,317
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,952,679	2,558,778	644,414	320,523
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,080,211	599,040	269,358

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

1. Prior	000	1,190,122	1,894,353	2,353,778	2,638,620	2,799,270	2,892,649	2,976,803	3,013,476	3,038,381	214	438
2. 1994	2,033,371	3,463,912	4,097,412	4,529,669	4,815,166	4,969,769	5,048,968	5,089,304	5,110,994	5,119,964	1,219,636	1,081,469
3. 1995	XXX	2,072,061	3,530,602	4,257,700	4,786,675	5,105,067	5,280,928	5,374,819	5,418,323	5,434,377	1,275,809	1,125,705
4. 1996	XXX	XXX	2,210,754	3,728,255	4,549,865	5,134,138	5,487,421	5,678,725	5,776,702	5,814,098	1,379,724	1,180,217
5. 1997	XXX	XXX	XXX	2,207,282	3,797,249	4,653,171	5,218,083	5,570,365	5,747,957	5,817,695	1,413,633	1,163,465
6. 1998	XXX	XXX	XXX	XXX	2,241,215	3,906,195	4,730,203	5,281,004	5,606,016	5,752,341	1,367,890	1,170,601
7. 1999	XXX	XXX	XXX	XXX	XXX	2,449,548	4,294,727	5,168,068	5,706,994	6,021,762	1,395,928	11,789,005
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,826,684	4,860,451	5,801,835	6,366,546	1,379,881	1,231,461
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,716,478	4,687,951	5,596,986	1,035,044	1,236,816
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,691,537	4,559,436	1,195,968	1,120,861
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524,375	849,020	930,731

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

1. Prior	000	95,889	186,559	207,595	220,225	229,204	235,316	237,155	240,458	240,913	18	16
2. 1994	57,783	125,919	212,834	231,162	242,713	248,410	252,938	255,613	256,514	256,861	28,935	16,892
3. 1995	XXX	62,011	194,564	215,647	232,776	245,513	253,943	258,700	259,697	260,106	29,986	16,148
4. 1996	XXX	XXX	112,592	146,375	170,464	198,613	214,107	224,450	230,000	232,358	26,184	19,645
5. 1997	XXX	XXX	XXX	38,181	75,666	107,245	134,876	149,909	161,251	165,787	22,889	13,635
6. 1998	XXX	XXX	XXX	XXX	45,972	88,846	125,479	148,566	161,995	169,951	26,459	15,081
7. 1999	XXX	XXX	XXX	XXX	XXX	59,787	115,314	154,016	182,912	197,025	31,252	18,723
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	70,779	130,069	172,549	206,434	34,262	21,110
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,437	129,609	170,306	32,799	21,234
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,136	133,347	29,988	20,119
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,271	21,113	18,200

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	105,992	262,684	294,689	331,495	348,628	365,537	377,144	387,590	392,767	291	145
2. 1994	20,379	46,773	88,636	91,077	92,583	93,346	93,897	94,165	94,558	94,730	20,624	8,565
3. 1995	XXX	18,756	84,712	87,311	89,200	90,001	90,247	90,687	91,068	91,001	17,171	7,410
4. 1996	XXX	XXX	42,609	44,916	46,981	47,899	48,583	49,109	49,442	49,073	6,733	8,190
5. 1997	XXX	XXX	XXX	691	2,085	2,795	2,866	2,905	2,909	2,908	137	195
6. 1998	XXX	XXX	XXX	XXX	1,201	2,652	3,172	3,178	3,180	3,181	49	113
7. 1999	XXX	XXX	XXX	XXX	XXX	741	820	823	825	825	2	1
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	(635)	(634)	(633)	(633)		
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1		
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	72,083	195,826	212,147	223,806	233,817	240,202	244,396	248,739	252,206	17	43
2. 1994	167,086	226,469	289,520	298,379	310,694	314,268	316,812	318,265	320,431	321,270	57,807	32,696
3. 1995	XXX	162,441	280,619	297,828	309,944	316,964	322,165	325,346	328,046	329,045	61,002	32,194
4. 1996	XXX	XXX	193,510	238,852	255,200	267,892	225,300	231,950	235,420	237,233	54,239	29,642
5. 1997	XXX	XXX	XXX	108,796	147,227	160,279	172,227	178,488	182,077	183,474	37,487	20,107
6. 1998	XXX	XXX	XXX	XXX	130,639	178,469	191,054	202,106	214,501	218,347	40,953	23,169
7. 1999	XXX	XXX	XXX	XXX	XXX	143,335	187,811	203,343	211,257	218,924	37,755	21,701
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	132,542	187,619	208,620	220,233	33,831	19,728
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,896	199,905	216,883	30,847	19,270
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,161	180,958	26,793	17,152
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,889	24,148	13,918

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

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10		
Years in Which Losses Were Incurred	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	5,300	9,532	11,076	12,235	16,379	16,735	16,497	16,913	17,279		1
2. 1994												1
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

NONE

1. Prior	000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000	15,951	27,372	33,422	42,144	45,225	47,180	48,007	50,036	50,427	XXX	XXX
2. 1994	2,655	6,986	9,336	10,585	14,665	16,117	17,485	17,545	18,256	18,435	XXX	XXX
3. 1995	XXX	2,753	4,044	6,601	9,857	11,935	14,008	14,077	18,199	19,480	XXX	XXX
4. 1996	XXX	XXX	2,767	3,916	3,709	3,767	3,826	4,035	4,037	4,039	XXX	XXX
5. 1997	XXX	XXX	XXX	1,577	1,863	1,864	1,862	1,866	1,866	1,867	XXX	XXX
6. 1998	XXX	XXX	XXX	XXX	1,818	1,996	2,020	2,020	2,029	2,032	XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX	1,895	2,049	2,052	2,052	2,057	XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,138	2,393	2,381	2,386	XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,866	2,868	XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,265	2,464	XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,667	XXX	XXX

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

1. Prior	000	96,194	190,069	260,357	309,075	367,166	483,084	532,707	697,970	760,842	184	190
2. 1994	6,490	15,466	31,362	39,609	46,886	49,259	51,655	52,235	53,126	53,863	2,197	2,445
3. 1995	XXX	4,267	24,836	38,799	45,036	48,735	51,686	53,386	55,027	55,390	2,177	2,308
4. 1996	XXX	XXX	8,221	16,643	30,445	39,136	46,015	50,527	52,146	53,023	2,161	2,473
5. 1997	XXX	XXX	XXX	3,098	19,284	30,676	38,814	42,067	45,626	47,345	1,967	2,200
6. 1998	XXX	XXX	XXX	XXX	4,098	14,181	23,016	31,032	35,238	37,426	1,944	3,498
7. 1999	XXX	XXX	XXX	XXX	XXX	20,699	33,245	50,060	55,998	62,941	2,096	30,056
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	37,020	43,929	66,268	75,748	1,973	61,775
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,682	38,962	50,973	1,664	45,261
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,320	33,230	1,317	27,402
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,541	745	14,729

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

1. Prior	000				(28)	(28)	(28)	(28)	(28)	(28)		
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX				1	2	4	18		2
6. 1998	XXX	XXX	XXX	XXX								1
7. 1999	XXX	XXX	XXX	XXX	XXX	5	61	61	61	61		1
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2	3	3	38	2	1
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	117,309	151,231	XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,810	192,258	XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,349	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	294,833	274,603	2,421	4,939
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,660,790	3,906,960	2,485,380	782,864
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,470,874	2,143,169	645,237

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(132)	1,450	XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	53	XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	4,105	5,113	XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	978	XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

NONE

1. Prior	000										XXX	XXX
2. 1994											XXX	XXX
3. 1995	XXX										XXX	XXX
4. 1996	XXX	XXX									XXX	XXX
5. 1997	XXX	XXX	XXX								XXX	XXX
6. 1998	XXX	XXX	XXX	XXX							XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	4,115	4,447	7,133	6,653	7,599	8,452	8,675	8,675	8,702	XXX	XXX
2. 1994	2,698	8,088	8,817	8,899	9,635	9,651	9,652	10,152	10,152	10,154	XXX	XXX
3. 1995	XXX	654	1,004	934	985	1,001	1,001	1,001	1,001	1,001	XXX	XXX
4. 1996	XXX	XXX	1,003	1,171	1,167	1,195	1,195	1,195	1,195	1,195	XXX	XXX
5. 1997	XXX	XXX	XXX	30	35	35	35	35	35	35	XXX	XXX
6. 1998	XXX	XXX	XXX	XXX							XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX	1,105	1,105	1,105	1,105	1,105	XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	137	137	137	137	XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	000	15,097	24,481	26,735	27,315	28,021	28,567	29,028	29,028	29,524	XXX	XXX
2. 1994	6,195	15,604	19,273	20,635	19,467	19,735	20,084	20,401	20,401	21,189	XXX	XXX
3. 1995	XXX	5,720	11,723	12,741	12,423	12,803	13,030	13,253	13,253	13,579	XXX	XXX
4. 1996	XXX	XXX	6,481	11,953	4,678	4,878	5,593	5,758	5,758	6,060	XXX	XXX
5. 1997	XXX	XXX	XXX	63	884	1,059	1,099	1,155	1,155	1,728	XXX	XXX
6. 1998	XXX	XXX	XXX	XXX		36	139	157	298	410	XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX			59	117	XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX		183	411	XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	000	2,126	11,998	11,848	12,605	13,033	12,281	12,608	12,622	14,350	XXX	XXX
2. 1994	3,277	10,573	13,708	14,655	13,527	14,329	14,985	16,456	16,456	17,332	XXX	XXX
3. 1995	XXX	1,514	5,677	6,951	6,454	6,628	6,670	6,674	6,674	6,678	XXX	XXX
4. 1996	XXX	XXX	1,267	3,887	1,450	1,638	1,679	1,706	1,706	1,706	XXX	XXX
5. 1997	XXX	XXX	XXX				141	240	240	308	XXX	XXX
6. 1998	XXX	XXX	XXX	XXX							XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10		
Years in Which Losses Were Incurred	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	105,034	237,947	344,352	473,444	543,749	717,405	781,708	873,239	949,202	32	93
2. 1994	1,397	2,990	25,688	26,030	26,165	26,294	26,765	27,075	27,085	27,086	905	1,107
3. 1995	XXX	1,016	21,935	22,095	22,388	22,694	22,882	23,253	23,969	24,861	717	924
4. 1996	XXX	XXX	9,852	10,071	10,444	10,743	11,011	11,037	11,567	11,788	361	714
5. 1997	XXX	XXX	XXX	319	964	3,410	3,179	3,460	4,006	4,333	245	287
6. 1998	XXX	XXX	XXX	XXX	404	1,050	1,591	2,041	2,627	2,692	205	158
7. 1999	XXX	XXX	XXX	XXX	XXX	473	889	1,461	2,388	2,728	243	166
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	335	1,197	1,421	1,751	175	127
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	301	600	1,074	173	102
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	540	118	68
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	59	43

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

1. Prior	000	84	206	206	206	206	206	206	206	206		
2. 1994		1	1	1	1	1	1	1	1	1		
3. 1995	XXX											1
4. 1996	XXX	XXX	1	1	1	1	1	1	1	1	1	2
5. 1997	XXX	XXX	XXX		2	2	2	2	2	2	1	
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000		31	XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	139,584	73,479	42,511	10,919	7,065	5,057	5,880	724	4,485	935
2. 1994	230,724	71,632	21,355	9,655	5,561	3,173	5,781	155	3,877	3,036
3. 1995	XXX	225,492	62,844	22,612	8,901	4,626	7,816	151	3,836	4,646
4. 1996	XXX	XXX	241,436	59,955	23,806	10,659	10,494	11,469	6,271	7,651
5. 1997	XXX	XXX	XXX	278,589	80,804	29,091	11,695	12,372	8,580	8,395
6. 1998	XXX	XXX	XXX	XXX	268,407	63,023	32,421	16,019	19,570	19,176
7. 1999	XXX	XXX	XXX	XXX	XXX	327,129	60,726	39,997	31,005	28,554
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	305,773	54,546	67,022	33,526
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344,536	144,348	72,508
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	456,650	133,514
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	490,772

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

1. Prior	358,783	174,425	70,851	69,379	69,448	52,631	31,031	7,881	9,981	13,215
2. 1994	603,074	186,840	57,682	44,029	41,582	45,857	15,076	3,896	4,066	6,036
3. 1995	XXX	627,304	172,643	96,298	95,486	73,281	26,890	9,785	7,508	8,344
4. 1996	XXX	XXX	708,786	209,959	139,680	87,527	55,605	23,860	17,772	14,380
5. 1997	XXX	XXX	XXX	750,514	272,670	181,145	108,851	48,359	32,490	23,061
6. 1998	XXX	XXX	XXX	XXX	724,346	337,901	217,093	108,372	46,201	36,453
7. 1999	XXX	XXX	XXX	XXX	XXX	782,466	397,919	160,541	100,923	67,620
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	913,139	360,639	210,671	128,210
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	975,717	395,053	226,064
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,014,647	472,582
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,003,418

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

1. Prior	64,129	48,399	30,471	20,929	8,789	5,327	4,427	2,350	1,823	862
2. 1994	60,933	17,328	8,615	2,797	1,498	926	620	161	147	418
3. 1995	XXX	64,240	17,618	12,893	5,350	722	1,131	1,052	151	376
4. 1996	XXX	XXX	37,319	17,593	6,751	1,585	2,660	1,005	175	894
5. 1997	XXX	XXX	XXX	38,622	17,746	5,862	5,719	5,277	127	2,272
6. 1998	XXX	XXX	XXX	XXX	47,491	13,820	9,611	9,986	1,811	3,564
7. 1999	XXX	XXX	XXX	XXX	XXX	39,498	16,641	11,362	3,632	3,889
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	46,761	15,783	6,288	4,662
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,868	14,975	11,201
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,677	19,442
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,498

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	209,084	153,168	110,503	99,505	80,318	67,225	67,593	56,321	49,579	47,948
2. 1994	47,405	22,605	1,704	537	417	698	634	362	558	128
3. 1995	XXX	42,787	3,054	469	416	484	449	254	325	94
4. 1996	XXX	XXX	5,665	1,788	1,263	1,117	314	152	213	94
5. 1997	XXX	XXX	XXX	3,547	2,511	2,217	17	11	184	94
6. 1998	XXX	XXX	XXX	XXX	1,518	240	13	8	8	
7. 1999	XXX	XXX	XXX	XXX	XXX	6,487	6	5		
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	9	2		
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	92,631	79,973	10,637	9,062	9,624	4,197	1,276	141	259	893
2. 1994	95,992	48,204	5,695	2,783	2,316	1,520	907	114	182	909
3. 1995	XXX	76,310	26,240	7,964	3,271	2,039	2,359	340	397	467
4. 1996	XXX	XXX	31,508	22,325	6,536	(37,701)	1,983	1,605	272	1,014
5. 1997	XXX	XXX	XXX	28,572	13,739	5,833	5,299	2,917	1,357	1,351
6. 1998	XXX	XXX	XXX	XXX	31,753	14,200	6,909	4,764	2,756	2,340
7. 1999	XXX	XXX	XXX	XXX	XXX	38,177	10,742	8,305	2,553	1,854
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	39,093	9,016	3,575	3,531
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,719	13,595	7,559
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,978	12,459
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,401

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	17,223	15,341	21,877	19,278	15,712	13,337	4,002	533	413	342
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

NONE

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	14,976	13,288	9,233	6,454	12,535	6,553	7,023	5,108	5,096	5,088
2. 1994	1,138	1,107	2,726	1,865	5,763	1,633	1,507	1,131	1,131	1,131
3. 1995	XXX	1,255	2,784	2,032	8,774	5,368	5,644	5,341	5,341	5,339
4. 1996	XXX	XXX	1,307	1,735	465	92	128	77	77	73
5. 1997	XXX	XXX	XXX	340	164	60	55	14	9	2
6. 1998	XXX	XXX	XXX	XXX	267	113	75	24	12	2
7. 1999	XXX	XXX	XXX	XXX	XXX	502	134	69	28	4
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	552	142	33	14
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429	116	6
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	599	73
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480

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

1. Prior	710,148	370,328	562,637	518,072	468,330	331,175	277,415	195,224	209,465	208,246
2. 1994	30,280	9,216	3,346	3,201	3,341	2,414	1,444	1,386	1,085	874
3. 1995	XXX	32,306	10,597	7,472	5,865	4,109	3,151	1,325	746	1,005
4. 1996	XXX	XXX	16,212	10,830	(7,722)	4,609	5,118	2,120	1,115	1,072
5. 1997	XXX	XXX	XXX	22,103	13,406	8,353	9,374	3,975	2,646	2,016
6. 1998	XXX	XXX	XXX	XXX	24,090	13,891	11,755	5,543	3,043	2,827
7. 1999	XXX	XXX	XXX	XXX	XXX	30,242	17,560	13,738	6,492	5,244
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	26,143	18,820	15,267	11,518
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,752	25,992	18,640
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,640	30,995
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,087

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

NONE

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
Years in Which Losses Were Incurred	1 1994	2 1995	3 1996	4 1997	5 1998	5 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,295	15,489	23,231
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,875	3,018
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,945

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(228,711)	(48,639)	(18,605)
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(136,902)	(27,838)
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(118,532)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(10,953)	(10,994)	(11,124)
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290	292
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,210	524	389
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

NONE

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	2,777	1,115	193	353	345	1,474	1,202	741	741	741
2. 1994	1,065	625	29	93	(4)	80				
3. 1995	XXX	803	228	227	9	41				
4. 1996	XXX	XXX	250	171		87				
5. 1997	XXX	XXX	XXX	4						
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	131,880	123,645	36,248	47,737	11,530	3,680	5,694	3,478	3,478	3,478
2. 1994	24,267	25,742	12,587	12,236	3,771	2,596	3,202	3,140	3,140	3,140
3. 1995	XXX	24,237	17,910	15,514	3,128	1,604	2,409	2,279	2,279	2,279
4. 1996	XXX	XXX	16,320	16,661	2,182	1,204	2,628	2,357	2,357	2,357
5. 1997	XXX	XXX	XXX	1,598	2,091	1,067	(33)	(65)	(65)	(65)
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	12,033	7,863	1,193	1,587	1,707	1,610	3,181	2,265	2,264	2,265
2. 1994	4,272	4,062	2,182	2,056	1,633	1,342	1,839	796	796	796
3. 1995	XXX	3,142	463	3,406	126	122	62	48	48	48
4. 1996	XXX	XXX	2,285	4,414	1,263	809	88	92	92	92
5. 1997	XXX	XXX	XXX			47	19	10	10	10
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	403,658	389,300	484,202	347,569	388,125	568,399	477,034	498,528	411,463	711,084
2. 1994	25,860	10,419	189	87	71	18	74	77	19	34
3. 1995	XXX	17,425	1,294	385	126	63	120	78	202	112
4. 1996	XXX	XXX	852	1,014	101	63	206	262	131	234
5. 1997	XXX	XXX	XXX	1,320	416	71	245	225	215	224
6. 1998	XXX	XXX	XXX	XXX	820	357	268	196	293	255
7. 1999	XXX	XXX	XXX	XXX	XXX	994	315	529	170	150
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,757	653	276	247
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	979	645	430
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	956	595
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,128

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

NONE

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	82,884	14,556	10,186	8,853	8,044	7,842	7,759	7,727	7,735	7,823
2. 1994	776,946	850,401	854,247	856,332	857,390	857,936	858,374	858,639	858,760	858,813
3. 1995	XXX	777,004	880,277	884,611	886,423	887,385	888,089	888,477	888,640	888,720
4. 1996	XXX	XXX	857,545	646,820	953,979	955,785	956,968	957,631	957,917	958,075
5. 1997	XXX	XXX	XXX	607,374	673,159	676,562	678,418	679,320	679,770	679,960
6. 1998	XXX	XXX	XXX	XXX	715,553	791,889	796,198	798,050	799,040	799,472
7. 1999	XXX	XXX	XXX	XXX	XXX	684,910	746,346	750,639	752,563	753,392
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	659,318	775,812	781,088	782,792
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634,393	721,339	726,887
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563,479	644,414
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	599,040

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	14,096	8,721	5,596	3,628	2,127	1,367	1,010	657	452	299
2. 1994	55,158	7,316	4,577	2,829	1,613	936	572	348	225	146
3. 1995	XXX	74,654	7,659	4,306	2,510	1,430	913	498	308	157
4. 1996	XXX	XXX	66,873	6,867	3,855	2,257	1,323	734	489	229
5. 1997	XXX	XXX	XXX	51,921	6,370	3,367	2,028	1,091	586	320
6. 1998	XXX	XXX	XXX	XXX	58,495	7,309	3,870	2,104	1,087	548
7. 1999	XXX	XXX	XXX	XXX	XXX	51,382	6,807	3,505	1,995	984
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	74,433	7,524	3,773	2,056
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,363	11,112	4,467
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,870	6,868
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,829

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	52,991	5,500	2,150	1,187	671	631	657	888	918	984
2. 1994	1,120,636	1,172,260	1,175,673	1,176,954	1,177,421	1,177,637	1,177,816	1,178,020	1,178,085	1,178,113
3. 1995	XXX	1,134,653	1,209,509	1,213,232	1,214,280	1,214,731	1,215,222	1,215,577	1,215,685	1,215,719
4. 1996	XXX	XXX	1,228,113	1,299,183	1,302,865	1,303,960	1,304,662	1,305,170	1,305,410	1,305,471
5. 1997	XXX	XXX	XXX	893,903	941,252	944,291	945,593	946,209	946,559	946,641
6. 1998	XXX	XXX	XXX	XXX	1,040,989	1,096,993	1,101,241	1,102,730	1,103,504	1,103,749
7. 1999	XXX	XXX	XXX	XXX	XXX	982,816	1,029,835	1,034,338	1,036,285	1,036,787
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	967,516	1,064,552	1,070,431	1,071,817
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	958,643	1,033,553	1,038,495
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	879,856	944,722
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	889,605

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	529,691	255,553	219,864	1,016,563	1,009,153	1,005,828	1,004,276	1,003,901	1,003,985	1,004,199
2. 1994	869,851	1,133,977	1,178,082	1,199,056	1,210,127	1,215,397	1,217,702	1,218,858	1,219,425	1,219,636
3. 1995	XXX	889,711	1,176,709	1,228,982	1,253,076	1,265,460	1,271,280	1,274,035	1,275,302	1,275,809
4. 1996	XXX	XXX	963,565	1,272,988	1,327,500	1,355,428	1,369,779	1,375,922	1,378,593	1,379,724
5. 1997	XXX	XXX	XXX	981,171	1,295,652	1,363,517	1,392,954	1,405,612	1,411,300	1,413,633
6. 1998	XXX	XXX	XXX	XXX	964,648	1,277,704	1,328,445	1,351,470	1,363,016	1,367,890
7. 1999	XXX	XXX	XXX	XXX	XXX	1,001,797	1,312,621	1,363,920	1,385,471	1,395,928
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	995,769	1,312,995	1,360,213	1,379,881
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967,051	1,262,408	1,035,044
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	922,620	1,195,968
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849,020

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	130,504	75,675	45,362	25,564	14,466	8,593	5,645	3,779	2,707	2,085
2. 1994	291,356	87,475	51,019	29,545	15,513	7,678	4,183	2,098	1,082	610
3. 1995	XXX	328,310	102,536	57,667	32,416	16,601	8,579	4,217	2,194	1,154
4. 1996	XXX	XXX	366,560	107,042	61,978	34,146	17,243	8,455	4,243	2,051
5. 1997	XXX	XXX	XXX	362,541	103,281	56,384	30,517	15,109	7,229	3,594
6. 1998	XXX	XXX	XXX	XXX	347,078	88,464	49,294	27,361	13,231	6,534
7. 1999	XXX	XXX	XXX	XXX	XXX	342,511	84,527	45,282	24,377	12,119
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	342,568	79,143	42,309	22,537
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,182	74,677	38,601
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294,817	69,119
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,132

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	131,289	16,184	3,445	1,758	776	435	312	2,063	2,077	2,107
2. 1994	2,168,256	2,285,664	2,296,313	2,299,868	2,301,015	2,301,417	2,301,607	2,301,677	2,301,708	2,301,715
3. 1995	XXX	2,255,084	2,384,951	2,396,296	2,400,671	2,401,910	2,402,358	2,402,559	2,402,632	2,402,668
4. 1996	XXX	XXX	2,403,109	2,541,801	2,554,893	2,559,238	2,561,152	2,561,694	2,561,909	2,561,992
5. 1997	XXX	XXX	XXX	2,407,698	2,547,338	2,569,320	2,579,517	2,581,090	2,581,620	2,581,887
6. 1998	XXX	XXX	XXX	XXX	2,388,292	2,527,972	2,543,368	2,548,231	2,549,660	2,550,190
7. 1999	XXX	XXX	XXX	XXX	XXX	2,433,768	2,565,736	2,579,248	2,583,907	2,585,490
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,453,079	2,597,053	2,610,557	2,614,787
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,371,116	2,497,437	2,509,905
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,208,084	2,326,858
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,007,580

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	16,163	10,481	9,354	8,853	8,695	8,758	8,126	8,491	8,517	8,535
2. 1994	20,166	27,008	28,207	28,633	28,887	28,999	28,863	28,908	28,923	28,935
3. 1995	XXX	21,365	28,231	29,117	29,615	29,898	29,877	29,940	29,970	29,986
4. 1996	XXX	XXX	19,245	24,249	25,246	25,814	25,912	26,083	26,153	26,184
5. 1997	XXX	XXX	XXX	15,723	20,945	22,052	22,411	22,687	22,816	22,889
6. 1998	XXX	XXX	XXX	XXX	18,118	24,365	25,474	26,021	26,312	26,459
7. 1999	XXX	XXX	XXX	XXX	XXX	22,196	28,918	30,289	30,905	31,252
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	24,321	32,135	33,553	34,262
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,156	31,696	32,799
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,741	29,988
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,113

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	4,428	2,645	1,147	677	420	272	179	137	82	54
2. 1994	7,827	2,927	1,011	627	361	204	130	59	33	15
3. 1995	XXX	8,913	1,885	1,113	679	367	200	97	54	24
4. 1996	XXX	XXX	5,608	2,099	1,350	781	442	238	113	53
5. 1997	XXX	XXX	XXX	5,654	1,994	1,185	689	376	204	105
6. 1998	XXX	XXX	XXX	XXX	6,522	2,101	1,201	688	378	187
7. 1999	XXX	XXX	XXX	XXX	XXX	7,532	2,274	1,329	761	407
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	8,052	2,464	1,437	820
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,231	2,267	1,319
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,367	2,230
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,647

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	4,373	732	153	53	24	21	40	108	121	127
2. 1994	42,580	46,885	47,309	47,409	47,456	47,467	47,472	47,475	47,475	47,475
3. 1995	XXX	46,091	50,464	50,732	50,837	50,877	50,889	50,893	50,896	50,897
4. 1996	XXX	XXX	42,526	45,735	46,047	46,252	46,303	46,323	46,325	46,326
5. 1997	XXX	XXX	XXX	33,308	36,390	36,737	36,861	36,900	36,917	36,922
6. 1998	XXX	XXX	XXX	XXX	37,684	41,342	41,756	41,883	41,930	41,937
7. 1999	XXX	XXX	XXX	XXX	XXX	45,943	49,740	50,192	50,342	50,382
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	50,996	55,571	56,014	56,192
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,932	54,919	55,352
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,476	52,337
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,960

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	9,745	6,851	5,229	4,567	4,700	4,652	6,150	6,391	6,767	7,058
2. 1994	14,699	19,578	20,396	20,463	20,503	20,505	20,587	20,606	20,613	20,624
3. 1995	XXX	12,607	16,867	16,976	17,033	17,035	17,126	17,137	17,154	17,171
4. 1996	XXX	XXX	6,317	6,499	6,603	6,603	6,673	6,693	6,721	6,733
5. 1997	XXX	XXX	XXX	55	129	131	135	137	137	137
6. 1998	XXX	XXX	XXX	XXX	49	49	49	49	49	49
7. 1999	XXX	XXX	XXX	XXX	XXX			2	2	2
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	17,585	12,107	5,849	4,579	3,635	3,764	4,134	3,316	2,931	2,786
2. 1994	7,081	3,602	480	276	183	138	271	161	143	196
3. 1995	XXX	6,776	612	369	193	145	278	197	171	183
4. 1996	XXX	XXX	727	447	251	172	467	306	232	266
5. 1997	XXX	XXX	XXX	207	146	119	180	118	102	62
6. 1998	XXX	XXX	XXX	XXX	252	260	27	20	17	28
7. 1999	XXX	XXX	XXX	XXX	XXX	199	17	14	14	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	4,744	1,263	722	530	570	594	743	1,082	1,375	8,724
2. 1994	27,878	32,122	32,434	32,460	32,485	32,486	32,498	32,499	32,507	32,511
3. 1995	XXX	27,007	30,850	30,924	30,951	30,954	30,963	30,972	30,976	30,976
4. 1996	XXX	XXX	14,891	15,136	15,206	15,213	15,232	15,237	15,242	15,242
5. 1997	XXX	XXX	XXX	382	484	500	503	503	507	507
6. 1998	XXX	XXX	XXX	XXX	403	448	450	450	450	450
7. 1999	XXX	XXX	XXX	XXX	XXX	145	151	151	151	151
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	10,966	3,424	2,331	1,892	1,751	1,737	1,122	1,585	1,607	1,624
2. 1994	48,354	56,425	57,391	57,780	57,978	58,086	57,766	57,787	57,800	57,807
3. 1995	XXX	49,763	60,284	60,970	61,273	61,466	60,903	60,947	60,983	61,002
4. 1996	XXX	XXX	46,427	53,713	54,340	54,640	54,095	54,188	54,227	54,239
5. 1997	XXX	XXX	XXX	31,520	37,338	37,950	37,250	37,384	37,454	37,487
6. 1998	XXX	XXX	XXX	XXX	34,686	40,811	40,549	40,748	40,890	40,953
7. 1999	XXX	XXX	XXX	XXX	XXX	32,621	36,895	37,430	37,644	37,755
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	27,164	33,146	33,616	33,831
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,631	30,371	30,847
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,978	26,793
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,148

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	5,159	3,056	1,231	746	482	329	234	174	119	110
2. 1994	9,161	2,968	1,063	591	340	182	106	66	47	37
3. 1995	XXX	11,618	1,879	1,033	566	289	148	83	42	29
4. 1996	XXX	XXX	7,504	1,649	924	514	273	110	55	34
5. 1997	XXX	XXX	XXX	6,559	1,495	805	400	207	102	64
6. 1998	XXX	XXX	XXX	XXX	6,847	1,507	689	425	190	99
7. 1999	XXX	XXX	XXX	XXX	XXX	5,854	1,331	683	406	222
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	6,011	1,369	765	450
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,553	1,328	698
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,279	1,182
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,147

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	7,570	1,295	514	181	169	185	169	283	296	347
2. 1994	83,712	91,162	91,887	92,054	92,120	92,222	92,247	92,255	92,260	92,269
3. 1995	XXX	88,353	96,330	96,806	96,935	97,874	97,898	97,909	97,920	97,929
4. 1996	XXX	XXX	78,316	84,324	84,793	83,944	84,003	84,027	84,041	84,052
5. 1997	XXX	XXX	XXX	53,952	58,454	58,854	58,986	59,045	59,075	59,099
6. 1998	XXX	XXX	XXX	XXX	60,571	64,788	65,155	65,279	65,329	65,349
7. 1999	XXX	XXX	XXX	XXX	XXX	55,353	58,982	59,488	59,624	59,669
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	48,070	53,193	53,576	53,690
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,279	49,197	49,538
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,034	43,983
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,126

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	405	416	422	438	440	456	457	462	462	462
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	79	61	57	29	23	23	11	6	5	5
2. 1994	1									
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	13	11	6		2	8	14	17	17	18
2. 1994	1	1	1	1	1	1	1	1	1	1
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - CLAIMS-MADE

SECTION 1B

NONE

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	3,766	2,799	2,612	2,600	2,611	2,680	2,572	3,158	3,264	3,448
2. 1994	1,498	1,994	2,106	2,184	2,241	2,265	2,178	2,187	2,194	2,197
3. 1995	XXX	1,426	1,926	2,070	2,151	2,211	2,141	2,161	2,173	2,177
4. 1996	XXX	XXX	1,409	1,881	2,046	2,127	2,108	2,137	2,156	2,161
5. 1997	XXX	XXX	XXX	1,205	1,678	1,844	1,877	1,928	1,951	1,967
6. 1998	XXX	XXX	XXX	XXX	1,104	1,625	1,756	1,863	1,916	1,944
7. 1999	XXX	XXX	XXX	XXX	XXX	1,231	1,710	1,915	2,033	2,096
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,143	1,699	1,882	1,973
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,059	1,503	1,664
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	939	1,317
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	745

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	4,689	3,567	3,010	2,698	2,392	2,409	2,266	2,026	1,753	2,043
2. 1994	722	464	278	187	117	62	38	26	16	12
3. 1995	XXX	789	448	306	198	109	84	53	31	21
4. 1996	XXX	XXX	829	550	338	210	134	79	42	43
5. 1997	XXX	XXX	XXX	834	520	324	185	110	56	41
6. 1998	XXX	XXX	XXX	XXX	1,029	519	309	174	86	47
7. 1999	XXX	XXX	XXX	XXX	XXX	3,533	564	298	157	70
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	3,392	461	266	151
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,770	417	284
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	351
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	912

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	1,733	832	515	797	1,040	2,025	3,089	5,069	5,384	6,048
2. 1994	3,852	4,543	4,736	4,836	4,881	4,899	4,911	4,916	4,919	4,922
3. 1995	XXX	3,671	4,415	4,589	4,658	4,689	4,711	4,744	4,752	4,760
4. 1996	XXX	XXX	3,744	4,491	4,674	4,754	4,798	4,811	4,822	4,829
5. 1997	XXX	XXX	XXX	3,357	3,988	4,167	4,239	4,277	4,299	4,310
6. 1998	XXX	XXX	XXX	XXX	4,655	5,280	5,421	5,505	5,528	5,536
7. 1999	XXX	XXX	XXX	XXX	XXX	31,310	31,959	32,107	32,186	32,222
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	62,991	63,644	63,805	63,872
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,328	46,989	47,167
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,477	29,036
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,360

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior					(3)				2	2
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX							1	1
5. 1997	XXX	XXX	XXX						1	1
6. 1998	XXX	XXX	XXX	XXX			1	1	1	1
7. 1999	XXX	XXX	XXX	XXX	XXX	1	5	5	5	5
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	2
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX			1	1	1	1	
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2		1	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX			1	2	2	2	2
6. 1998	XXX	XXX	XXX	XXX			1	1	1	1
7. 1999	XXX	XXX	XXX	XXX	XXX	2	6	6	6	6
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3	3
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	1,719	1,456	1,379	3,802	3,881	3,942	4,004	4,211	4,244	4,276
2. 1994	579	832	892	898	901	904	904	905	905	905
3. 1995	XXX	481	682	692	697	700	703	702	712	717
4. 1996	XXX	XXX	287	334	343	346	353	357	359	361
5. 1997	XXX	XXX	XXX	135	197	213	221	229	232	245
6. 1998	XXX	XXX	XXX	XXX	125	179	189	197	204	205
7. 1999	XXX	XXX	XXX	XXX	XXX	163	213	228	240	243
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	116	159	170	175
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	154	173
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	118
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	2,136	2,233	1,525	1,462	1,397	933	936	930	1,016	1,614
2. 1994	441	279	12	9	4	2	1	1	1	
3. 1995	XXX	451	20	17	16	17	21	20	26	21
4. 1996	XXX	XXX	59	21	21	17	19	16	11	11
5. 1997	XXX	XXX	XXX	91	51	37	40	28	39	47
6. 1998	XXX	XXX	XXX	XXX	56	29	26	17	7	6
7. 1999	XXX	XXX	XXX	XXX	XXX	77	46	29	19	16
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	55	38	29	17
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	30	16
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	24
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	974	528	336	435	624	928	1,675	2,603	2,877	3,600
2. 1994	1,663	2,165	2,276	2,279	2,279	2,279	2,279	2,280	2,280	2,280
3. 1995	XXX	1,588	2,005	2,023	2,031	2,046	2,052	2,062	2,077	2,090
4. 1996	XXX	XXX	988	1,042	1,058	1,067	1,075	1,081	1,084	1,086
5. 1997	XXX	XXX	XXX	315	403	438	479	500	537	579
6. 1998	XXX	XXX	XXX	XXX	280	332	355	358	363	369
7. 1999	XXX	XXX	XXX	XXX	XXX	319	393	411	422	425
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	232	291	310	319
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	280	291
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	210
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127

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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	3	1								
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX	1	1	1	1	1	1	1	1
5. 1997	XXX	XXX	XXX		1	1	1	1	1	1
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	3	3								
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	1									
2. 1994										
3. 1995	XXX		1	1	1	1	1	1	1	1
4. 1996	XXX	XXX	3	3	3	3	3	3	3	3
5. 1997	XXX	XXX	XXX		1	1	1	1	1	1
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	184,044	135,916	127,448	135,277	134,307	138,867	134,919	134,923	134,681	134,603	(77)
2. 1994	307,462	321,761	322,341	322,533	323,198	323,319	323,330	323,474	323,477	323,367	(110)
3. 1995	XXX	367,634	373,154	373,523	373,538	374,399	374,336	374,066	374,129	374,263	134
4. 1996	XXX	XXX	335,702	339,019	339,278	339,587	339,533	339,643	339,663	339,662	(1)
5. 1997	XXX	XXX	XXX	222,144	223,219	223,351	223,260	223,305	223,285	223,259	(26)
6. 1998	XXX	XXX	XXX	XXX	242,403	243,061	242,975	243,248	243,184	243,104	(80)
7. 1999	XXX	XXX	XXX	XXX	XXX	263,264	262,079	262,515	262,283	262,059	(224)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	282,633	283,528	283,226	283,210	(16)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306,576	306,481	306,560	79
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341,704	342,906	1,202
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383,320	383,320
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384,201
13. Earned Premiums (Sch P, Part 1)	354,078	381,072	332,471	227,494	244,476	266,796	281,724	308,306	340,943	384,201	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	8,663	7,902	7,905	7,905	7,905	7,905	7,905	7,905	7,952	7,952	
2. 1994	6,574	6,409	6,377	6,377	6,377	6,377	6,377	6,377	6,324	6,324	
3. 1995	XXX	8,141	8,147	8,147	8,147	8,147	8,147	8,147	8,117	8,117	
4. 1996	XXX	XXX	6,246	6,248	6,248	6,248	6,248	6,248	6,209	6,209	
5. 1997	XXX	XXX	XXX	3,391	3,391	3,391	3,391	3,391	3,365	3,365	
6. 1998	XXX	XXX	XXX	XXX	2,819	2,819	2,819	2,819	2,804	2,804	
7. 1999	XXX	XXX	XXX	XXX	XXX	3,728	3,728	3,729	3,723	3,723	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,911	1,911	1,905	1,905	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,006	2,006	2,006	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,018	3,018	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,312	2,312
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,312
13. Earned Premiums (Sch P, Part 1)	7,308	7,973	6,220	3,393	2,819	3,728	1,911	2,007	2,704	2,312	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) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	194,775	176,412	177,089	176,891	176,267	176,265	176,627	176,706	176,762	176,721	(42)
2. 1994	158,520	171,803	172,021	172,017	172,022	171,980	171,967	171,979	171,972	171,971	(1)
3. 1995	XXX	135,297	137,673	137,670	137,679	137,669	137,650	137,681	137,666	137,663	(3)
4. 1996	XXX	XXX	92,682	92,449	92,451	92,450	92,437	92,508	92,484	92,483	(1)
5. 1997	XXX	XXX	XXX	8,326	7,896	7,915	7,905	8,076	8,033	8,031	(2)
6. 1998	XXX	XXX	XXX	XXX	7,627	7,588	7,583	7,853	7,754	7,749	(5)
7. 1999	XXX	XXX	XXX	XXX	XXX	7,765	7,776	8,198	8,044	8,031	(13)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	14	6	(235)	(255)	(20)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202	207	177	(30)
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	403	4
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(134)	(134)
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(247)
13. Earned Premiums (Sch P, Part 1)	176,600	148,185	95,488	8,347	7,133	7,703	319	1,544	(108)	(247)	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	3,824	3,441	3,440	3,440	3,440	3,440	3,440	3,440	3,440	3,440	
2. 1994	1,736	1,550	1,550	1,550	1,550	1,550	1,550	1,550	1,550	1,550	
3. 1995	XXX	2,005	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	
4. 1996	XXX	XXX	2,769	2,769	2,769	2,769	2,769	2,769	2,769	2,769	
5. 1997	XXX	XXX	XXX	696	696	696	696	696	696	696	
6. 1998	XXX	XXX	XXX	XXX	(860)	(860)	(860)	(860)	(860)	(860)	
7. 1999	XXX	XXX	XXX	XXX	XXX	(229)	(229)	(229)	(229)	(229)	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	40	40	40	40	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(249)	(249)	(249)	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	228	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(69)	(69)
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(69)
13. Earned Premiums (Sch P, Part 1)	2,219	1,819	2,194	696	(860)	(229)	40	(249)	228	(69)	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) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	216,900	198,903	197,841	197,960	197,972	3,357	1	(2)	(5)	(5)	
2. 1994	478,786	485,589	482,297	482,258	482,258	482,234	482,237	482,216	482,167	482,167	
3. 1995	XXX	507,394	507,771	507,740	507,734	507,723	507,728	507,733	507,731	507,731	
4. 1996	XXX	XXX	468,410	468,077	468,084	467,966	467,966	467,963	467,959	467,960	1
5. 1997	XXX	XXX	XXX	356,738	356,127	356,277	356,227	356,191	356,184	356,184	
6. 1998	XXX	XXX	XXX	XXX	369,781	369,117	368,960	368,825	368,812	368,809	(3)
7. 1999	XXX	XXX	XXX	XXX	XXX	371,205	370,794	370,578	370,539	370,534	(5)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	370,014	369,689	369,596	369,568	(28)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	392,003	391,429	391,394	(35)
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422,056	421,562	(494)
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484,905	484,905
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484,341
13. Earned Premiums (Sch P, Part 1)	497,720	512,134	468,369	356,326	369,176	370,472	369,405	391,270	421,273	484,341	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	14,930	11,856	11,910	11,910	11,910	11,910	11,910	11,910	11,910	11,910	
2. 1994	65,764	64,415	64,417	64,417	64,417	64,417	64,417	64,417	64,417	64,417	
3. 1995	XXX	63,796	63,581	63,582	63,582	63,582	63,582	63,582	63,582	63,582	
4. 1996	XXX	XXX	56,070	56,096	56,096	56,096	56,096	56,096	56,096	56,096	
5. 1997	XXX	XXX	XXX	22,252	22,252	22,252	22,252	22,252	22,252	22,252	
6. 1998	XXX	XXX	XXX	XXX	18,629	18,629	18,629	18,629	18,629	18,629	
7. 1999	XXX	XXX	XXX	XXX	XXX	12,975	12,975	12,975	12,975	12,975	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	5,936	5,936	5,936	5,936	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,707	4,707	4,707	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,500	3,500	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,603	4,603
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,603
13. Earned Premiums (Sch P, Part 1)	68,033	62,393	55,857	22,279	18,629	12,975	5,936	4,707	3,500	4,603	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) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	79,260	79,190	77,398	77,526	77,604	81,335	76,815	75,952	75,906	75,906	
2. 1994	86,927	88,591	88,148	88,148	88,147	88,192	88,103	88,131	88,123	88,127	4
3. 1995	XXX	90,832	91,607	91,612	91,609	91,545	91,427	91,550	91,544	91,545	1
4. 1996	XXX	XXX	89,201	89,307	89,312	89,263	88,908	89,071	89,047	89,049	2
5. 1997	XXX	XXX	XXX	67,183	67,206	67,321	67,070	67,544	67,512	67,517	5
6. 1998	XXX	XXX	XXX	XXX	73,989	74,023	73,924	74,225	74,131	74,138	7
7. 1999	XXX	XXX	XXX	XXX	XXX	79,690	79,716	79,812	79,748	79,768	20
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	129,709	129,676	129,653	129,668	15
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,622	114,603	114,609	6
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,054	110,056	2
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,076	110,076
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,138
13. Earned Premiums (Sch P, Part 1)	89,196	92,285	88,057	67,379	74,092	79,718	129,746	114,874	109,765	110,138	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	14,644	10,160	21,514	13,213	13,213	13,213	13,213	13,216	13,216	13,216	
2. 1994	19,526	18,658	19,923	19,923	19,923	19,923	19,923	19,923	19,923	19,923	
3. 1995	XXX	20,786	22,631	22,631	22,631	22,631	22,631	22,631	22,631	22,631	
4. 1996	XXX	XXX	1,710	1,740	1,740	1,740	1,740	1,740	1,740	1,740	
5. 1997	XXX	XXX	XXX	2,697	2,697	2,697	2,697	2,697	2,697	2,697	
6. 1998	XXX	XXX	XXX	XXX	2,731	2,731	2,731	2,731	2,731	2,731	
7. 1999	XXX	XXX	XXX	XXX	XXX	1,724	1,724	1,724	1,724	1,724	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,207	1,207	1,207	1,207	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(108)	(108)	(108)	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236	236	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593	593
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593
13. Earned Premiums (Sch P, Part 1)	20,506	17,324	13,819	2,727	2,731	1,724	1,207	(108)	236	593	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)										11
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	Current Year Premiums Earned
1. Prior		99			(3)		1				
2. 1994	(47)	(46)	(46)	(47)	(47)	(47)	(47)	(47)	(47)	(47)	
3. 1995	XXX	140	140	138	138	138	137	137	137	137	
4. 1996	XXX	XXX	118	111	111	111	111	111	111	111	
5. 1997	XXX	XXX	XXX	18	15	15	14	14	14	14	
6. 1998	XXX	XXX	XXX	XXX	21	21	16	16	16	16	
7. 1999	XXX	XXX	XXX	XXX	XXX	4	1	1	1	1	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7	7	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5
13. Earned Premiums (Sch P, Part 1)	(47)	238	118	7	17	3	(2)	6	4	5	XXX

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	Current Year Premiums Earned
1. Prior											
2. 1994											
3. 1995	XXX										
4. 1996	XXX	XXX									
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	Current Year Premiums Earned
1. Prior											
2. 1994											
3. 1995	XXX										
4. 1996	XXX	XXX									
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	Current Year Premiums Earned
1. Prior											
2. 1994											
3. 1995	XXX										
4. 1996	XXX	XXX									
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior	10,223	707		(19,950)	19,950	19,950	19,950	19,950	19,950	19,950	
2. 1994	14,239	24,551	24,551	24,551	24,551	24,551	24,551	24,551	24,551	24,551	
3. 1995	XXX	11,007	11,007	11,007	11,007	11,007	11,007	11,007	11,007	11,007	
4. 1996	XXX	XXX	8,495	8,495	8,495	8,495	8,495	8,495	8,495	8,495	
5. 1997	XXX	XXX	XXX	31	31	31	31	31	31	31	
6. 1998	XXX	XXX	XXX	XXX	47	47	47	47	47	47	
7. 1999	XXX	XXX	XXX	XXX	XXX	3,008	3,008	3,008	3,008	3,008	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,261	2,261	2,261	2,261	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,916	1,916	1,916	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,882	2,882	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,597	2,597
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,597
13. Earned Premiums (Sch P, Part 1)	24,501	22,699	8,495	31	47	3,008	2,261	1,916	2,882	2,597	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior	86	(16)		(897)	(897)	(897)	(897)	(897)	(897)	(897)	
2. 1994	794	554	554	554	554	554	554	554	554	554	
3. 1995	XXX	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	
4. 1996	XXX	XXX	805	805	805	805	805	805	805	805	
5. 1997	XXX	XXX	XXX	5	5	5	5	5	5	5	
6. 1998	XXX	XXX	XXX	XXX	2	2	2	2	2	2	
7. 1999	XXX	XXX	XXX	XXX	XXX	80	80	80	80	80	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	1,002	987	805	5	2	80			22		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)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior	5,933	630		47,841	44,841	44,841	44,841	44,841	44,841	44,841	
2. 1994	46,709	53,595	53,595	53,595	53,595	53,595	53,595	53,595	53,595	53,595	
3. 1995	XXX	42,964	42,964	42,964	42,964	42,964	42,964	42,964	42,964	42,964	
4. 1996	XXX	XXX	37,194	37,194	37,194	37,194	37,194	37,194	37,194	37,194	
5. 1997	XXX	XXX	XXX	130	130	130	130	130	130	130	
6. 1998	XXX	XXX	XXX	XXX	123	123	123	123	123	123	
7. 1999	XXX	XXX	XXX	XXX	XXX	502	502	502	502	502	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,082	1,082	1,082	1,082	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,358	1,358	1,358	
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	167	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	51,949	53,902	37,194	130	123	502	1,082	1,358	167		XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior	(1,360)	204		(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	
2. 1994	716	254	254	254	254	254	254	254	254	254	
3. 1995	XXX	(507)	(507)	(507)	(507)	(507)	(507)	(507)	(507)	(507)	
4. 1996	XXX	XXX	2,337	2,337	2,337	2,337	2,337	2,337	2,337	2,337	
5. 1997	XXX	XXX	XXX	8	8	8	8	8	8	8	
6. 1998	XXX	XXX	XXX	XXX	1	1	1	1	1	1	
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	(679)	243	2,337	8	1						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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	23,957	20,231	23,328	20,329	10,329	37,563	20,328	20,330	20,328	20,328	
2. 1994	33,756	34,590	34,595	34,595	34,595	34,591	34,588	34,587	34,584	34,584	
3. 1995	XXX	26,012	26,033	26,042	26,046	26,041	26,019	26,017	26,016	26,016	
4. 1996	XXX	XXX	23,619	23,663	23,677	23,673	23,659	23,657	23,657	23,657	
5. 1997	XXX	XXX	XXX	4,398	4,470	4,461	4,444	4,437	4,435	4,435	
6. 1998	XXX	XXX	XXX	XXX	5,051	5,140	5,111	5,084	5,083	5,083	
7. 1999	XXX	XXX	XXX	XXX	XXX	5,240	5,442	5,404	5,403	5,403	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	4,934	5,056	5,037	5,036	(1)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,998	4,002	4,001	(1)
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,308	3,347	39
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,408	5,408
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,445
13. Earned Premiums (Sch P, Part 1)	34,418	26,747	23,644	4,450	5,141	5,288	5,050	4,044	3,284	5,445	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior	1,956	1,955	1,955	1,955	1,955	1,955					
2. 1994	135	135	135	135	135	135	135	135	135	135	
3. 1995	XXX	164	164	164	164	164	164	164	164	164	
4. 1996	XXX	XXX	204	204	204	204	204	204	204	204	
5. 1997	XXX	XXX	XXX	1	1	1	1	1	1	1	
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX	(1,746)	(1,746)	(1,746)	(1,746)	(1,746)	
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	(706)	(706)	(706)	(706)	
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19	
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	147	164	204	1		(1,746)	(706)		(19)		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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior		1									
2. 1994	116	116	116	116	116	116	116	116	116	116	
3. 1995	XXX	92	92	92	92	92	92	92	92	92	
4. 1996	XXX	XXX	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX	(28)	(28)	(28)	(28)	(28)	(28)	
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)	116	92	(15)		(28)						XXX

SECTION 2B

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 Current Year Premiums Earned
1. Prior											
2. 1994											
3. 1995	XXX										
4. 1996	XXX	XXX									
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											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	1,902,299	144	0.0	5,907,718		
2. Private Passenger Auto Liability/Medical	10,001,392	7,458	0.1	9,852,489		
3. Commercial Auto/Truck Liability/Medical	489,100	2,910	0.6	402,728	(50)	(0.0)
4. Workers' Compensation	136,270	37,490	27.5	(364)	(44)	12.1
5. Commercial Multiple Peril	220,967	243	0.1	526,918		
6. Medical Malpractice - Occurrence	3,369	1,539	45.7			
7. Medical Malpractice - Claims-Made						
8. Special Liability	19,159	2,171	11.3	5,784		
9. Other Liability - Occurrence	575,191	166,698	29.0	101,983		
10. Other Liability - Claims-Made				4		
11. Special Property	114,071	3,719	3.3	461,532		
12. Auto Physical Damage	290,776	94	0.0	7,300,174	1	0.0
13. Fidelity/Surety	(14,497)	672	(4.6)	401		
14. Other	1,069	64	6.0	631		
15. International						
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	1,238,608	661,817	53.4	5,388		
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty	0					
22. Totals	14,977,774	885,019	5.9	24,565,388	(93)	(0.0)

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	1,992,554	1,844,943	1,441,945	1,281,745	1,276,066	1,269,007	674,517	1,006,083	1,261,628	1,089,720
2. 1994	151,152	182,523	22,353	6,237	6,218	6,267	6,298	6,303	6,303	6,303
3. 1995	XXX	118,879	63,725	4,607	4,636	5,823	5,028	5,082	5,280	5,345
4. 1996	XXX	XXX	62,464	4,206	4,327	4,446	4,504	4,571	4,575	4,571
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	581,013	606,556	599,642	442,619	434,514	430,239	477,145	425,097	440,947	532,867
2. 1994	65,996	47,218	8,762	27	6	158	158			
3. 1995	XXX	40,799	10,105	59	6	135	135			
4. 1996	XXX	XXX	12,528	430	10	107	107			
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	1,590	(1,470)	(7,988)	733	146	738	1,393	(1,132)	(35)	(236)
2. 1994	11,143	(1,076)	48	51	633	36		43	6	
3. 1995	XXX	10,911	8,140	(88)	(97)	850		(347)	170	141
4. 1996	XXX	XXX	7,582	5,412	132	224		83	11	2
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior	861	3,422	84	77	470					
2. 1994	2,318	882								
3. 1995	XXX	2,159								
4. 1996	XXX	XXX	330							
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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	1,902,299			5,907,718		
2. Private Passenger Auto Liability/Medical	10,001,392			9,852,489		
3. Commercial Auto/Truck Liability/Medical	489,100			402,728	(224)	(0.1)
4. Workers' Compensation	136,270	2,615	1.9	(364)	(421)	115.7
5. Commercial Multiple Peril	220,967			526,918		
6. Medical Malpractice - Occurrence	3,369					
7. Medical Malpractice - Claims-Made						
8. Special Liability	19,159			5,784		
9. Other Liability - Occurrence	575,191	141	0.0	101,983	(41)	(0.0)
10. Other Liability - Claims-Made				4		
11. Special Property	114,071			461,532		
12. Auto Physical Damage	290,776			7,300,174		
13. Fidelity/Surety	(14,497)			401		
14. Other	1,069			631		
15. International						
16. Reinsurance - Nonproportional Assumed Property	1,224			2,596		
17. Reinsurance - Nonproportional Assumed Liability	32,658			(4)		
18. Reinsurance - Nonproportional Assumed Financial Lines	4,554					
19. Products Liability - Occurrence	1,238,608			5,388		
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty	0					
22. Totals	15,016,210	2,756	0.0	24,567,980	(686)	(0.0)

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior			126,808	119,266	118,803	55,780	52,702	52,697	55,723	55,162
2. 1994										
3. 1995	XXX		489	393						
4. 1996	XXX	XXX	170	425						
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior			1,847	554	393	447	447	1,330	1,567	1,509
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END ($000 OMITTED)									
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior			547	(91)	(595)	(14)	(39)	389	29	(685)
2. 1994										
3. 1995	XXX		1,287	(215)						
4. 1996	XXX	XXX	775	138						
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	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	275,539,394	268,089,813		148,354,360	152,650,836	81,463,454	4,803,287	
2. Alaska	AK	Yes	114,299,969	112,759,919		60,396,072	61,191,799	41,016,361	1,184,215	
3. Arizona	AZ	Yes	461,548,430	447,927,306		225,374,529	224,515,308	140,778,756	6,672,170	
4. Arkansas	AR	Yes	133,806,010	127,754,969		60,108,724	61,812,276	38,813,689	2,075,703	
5. California	CA	Yes	2,475,006,802	2,420,670,008		1,240,748,759	1,501,911,702	1,208,860,190	27,142,130	
6. Colorado	CO	Yes	313,881,651	316,529,929		159,863,386	137,696,736	104,269,475	3,594,133	
7. Connecticut	CT	Yes	373,045,711	361,586,684		202,121,391	229,287,154	270,094,262	5,783,564	
8. Delaware	DE	Yes	36,647,494	35,856,630		34,412,298	83,406,637	86,575,818	460,379	
9. District of Columbia	DC	Yes	30,529,615	30,296,535		16,979,555	17,190,348	10,520,334	384,922	
10. Florida	FL	Yes	2,214,469,630	2,152,990,202		1,051,503,511	1,017,106,677	923,971,361	8,492,295	
11. Georgia	GA	Yes	674,628,875	653,178,078		359,015,304	378,818,187	194,312,512	11,287,421	
12. Hawaii	HI	Yes	57,616,430	56,226,080		24,290,041	22,472,107	17,046,492	732,583	
13. Idaho	ID	Yes	92,956,139	92,243,218		43,473,781	40,673,711	34,939,352	2,054,261	
14. Illinois	IL	Yes	977,907,365	939,253,513		536,176,064	567,188,067	476,162,143	11,846,559	
15. Indiana	IN	Yes	284,838,290	278,567,022		140,105,660	140,249,807	104,319,012	5,086,157	
16. Iowa	IA	Yes	54,164,162	53,648,817		25,215,223	27,387,953	18,306,581	885,361	
17. Kansas	KS	Yes	100,869,363	100,198,697		51,098,532	53,105,567	23,622,240	1,757,803	
18. Kentucky	KY	Yes	217,491,722	210,457,687		116,372,207	118,181,124	67,064,432	3,235,008	
19. Louisiana	LA	Yes	601,950,895	571,352,728		287,703,486	297,709,242	231,610,014	9,958,248	
20. Maine	ME	Yes	74,788,444	72,884,311		36,813,651	33,585,574	31,245,138	1,736,143	
21. Maryland	MD	Yes	560,931,039	551,266,179		373,345,136	395,934,461	197,167,765	6,960,911	
22. Massachusetts	MA	Yes				23,282,473	14,209,353	22,373,482		
23. Michigan	MI	Yes	596,072,651	617,517,988		363,051,781	285,383,463	622,081,614	8,191,263	
24. Minnesota	MN	Yes	204,988,420	198,299,655		87,622,738	91,272,850	79,821,657	2,538,750	
25. Mississippi	MS	Yes	129,980,427	124,348,749		62,065,159	77,831,572	61,103,143	1,958,478	
26. Missouri	MO	Yes	215,866,254	209,373,025		123,996,627	130,365,957	68,298,156	3,230,801	
27. Montana	MT	Yes	46,679,545	47,640,224		23,228,620	22,370,731	20,058,888	809,865	
28. Nebraska	NE	Yes	57,416,741	56,535,862		29,610,005	30,868,278	22,814,718	669,177	
29. Nevada	NV	Yes	245,446,246	237,806,029		151,737,984	170,029,455	113,922,577	3,706,566	
30. New Hampshire	NH	Yes	74,912,177	71,896,004		36,905,700	42,310,905	32,511,875	1,624,833	
31. New Jersey	NJ	Yes	970,187,740	931,353,557		557,037,907	592,813,274	872,389,421	12,427,257	
32. New Mexico	NM	Yes	148,147,103	144,083,118		66,891,364	75,791,438	54,545,028	2,263,560	
33. New York	NY	Yes	2,429,925,475	2,365,171,106		1,280,800,890	1,312,854,863	1,714,948,435	28,087,134	
34. North Carolina	NC	Yes	564,722,188	558,445,835		343,502,311	348,010,635	191,917,773	9,534,136	
35. North Dakota	ND	Yes	11,187,105	11,189,548		4,711,731	4,192,539	3,495,773	164,333	
36. Ohio	OH	Yes	540,509,550	524,208,209		303,544,809	349,109,608	244,413,161	11,817,324	
37. Oklahoma	OK	Yes	219,411,215	217,411,719		117,440,737	120,638,915	62,632,538	3,856,463	
38. Oregon	OR	Yes	247,030,397	242,340,970		122,586,959	119,084,803	87,048,544	3,956,058	
39. Pennsylvania	PA	Yes	1,118,320,466	1,094,790,245		658,410,264	761,894,500	714,724,065	17,221,634	
40. Rhode Island	RI	Yes	86,440,521	83,045,453		43,666,049	46,709,255	53,745,528	1,351,834	
41. South Carolina	SC	Yes	463,608,827	450,017,421		227,518,923	234,690,102	147,255,049	9,513,262	
42. South Dakota	SD	Yes	7,838,373	7,900,886		4,214,696	3,555,527	3,093,575	122,543	
43. Tennessee	TN	Yes	282,130,665	275,036,116		188,288,793	193,522,502	88,440,000	4,644,308	
44. Texas	TX	Yes	2,616,629,334	2,600,956,985		1,502,467,898	1,419,905,875	795,161,981	24,593,670	
45. Utah	UT	Yes	261,666,381	254,106,773		123,307,978	134,157,402	75,349,047	4,638,714	
46. Vermont	VT	Yes	43,417,266	42,810,222		21,398,030	22,176,358	20,534,968	904,658	
47. Virginia	VA	Yes	601,343,461	583,827,074		435,009,041	471,790,777	219,856,636	12,660,683	
48. Washington	WA	Yes	502,786,657	489,915,030		247,934,070	261,512,002	239,664,117	7,327,272	
49. West Virginia	WV	Yes	96,701,499	98,303,338		60,640,501	60,602,799	41,064,717	945,079	
50. Wisconsin	WI	Yes	117,884,365	114,430,134		52,188,003	69,782,255	77,511,365	1,891,428	
51. Wyoming	WY	Yes	22,484,164	22,540,631		12,152,526	11,231,770	6,749,369	386,554	
52. American Samoa	AS	No								
53. Guam	GU	No								
54. Puerto Rico	PR	Yes	5,239,369	5,991,802		2,622,987	3,724,695	3,484,722	928	
55. U.S. Virgin Islands	VI	No								
56. Canada	CN	Yes					(128,472)			
57. Aggregate Other Aliens	OT	XXX				479,208	1,916,512	1,615,018		
58. Totals		(a) 52	23,055,892,012	22,535,032,029		12,471,788,434	13,046,257,772	11,064,786,320	297,171,818	
DETAILS OF WRITE-INS										
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		XXX				479,208	1,916,512	1,615,018		

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

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

Personal Lines - Premiums allocated to states according to location of properties insured.
Commercial Lines - Premiums allocated to states wherein the contract of insurance was negotiated and placed.

COMBINED STATEMENT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

SCHEDULE D - PART 1

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Desig-nation	Date Acquired	Effec-tive Rate of In-terest
0199999 - Total Bonds - U.S. Government - Issuer Obligations								646,500,027	627,635,000	XXX	699,914,493	649,078,747	7,943,424	24,377,743	(457,911)			XXX	XXX	XXX
0299999 - Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities								250,988,967	248,113,496	XXX	260,102,941	254,295,380	1,220,320	10,332,408	(364,022)			XXX	XXX	XXX
0399996 - Bonds - U.S. Government								897,488,995	875,748,496	XXX	960,017,434	903,374,128	9,163,743	34,710,151	(821,934)			XXX	XXX	XXX
0399999 - Total - U.S. Government Bonds								897,488,995	875,748,496	XXX	960,017,434	903,374,128	9,163,743	34,710,151	(821,934)			XXX	XXX	XXX
0499999 - Total Bonds - All Other Government - Issuer Obligations								129,640,465	129,902,231	XXX	147,306,732	129,215,181	2,138,022	7,848,902	50,571	2,120,113		XXX	XXX	XXX
1099997 - Bonds - All Other Governments - Canada								101,236,306	101,402,231	XXX	114,965,812	100,754,266	1,412,317	5,994,673	61,742	2,120,113		XXX	XXX	XXX
1099998 - Bonds - All Other Governments - Other Countries								28,404,160	28,500,000	XXX	32,340,920	28,460,915	725,705	1,854,229	(11,171)			XXX	XXX	XXX
1099999 - Total - All Other Government Bonds								129,640,465	129,902,231	XXX	147,306,732	129,215,181	2,138,022	7,848,902	50,571	2,120,113		XXX	XXX	XXX
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations								9,485	10,000	XXX	10,767	9,377	83	500	30			XXX	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States								9,485	10,000	XXX	10,767	9,377	83	500	30			XXX	XXX	XXX
1799999 - Total - States, Territories and Possessions								9,485	10,000	XXX	10,767	9,377	83	500	30			XXX	XXX	XXX
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations								699,054,312	921,342,483	XXX	778,601,876	608,069,389	9,067,969	30,271,323	12,013,802			XXX	XXX	XXX
2499996 - Bonds - Political Subdivision - United States								699,054,312	921,342,483	XXX	778,601,876	608,069,389	9,067,969	30,271,323	12,013,802			XXX	XXX	XXX
2499999 - Total - Political Subdivisions Bonds								699,054,312	921,342,483	XXX	778,601,876	608,069,389	9,067,969	30,271,323	12,013,802			XXX	XXX	XXX
2599999 - Total Bonds - Special Revenue - Issuer Obligations								19,618,895,387	22,826,279,654	XXX	20,898,605,856	19,519,098,900	251,521,458	767,070,310	24,392,880			XXX	XXX	XXX
2699999 - Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities								1,853,003,908	1,832,746,478	XXX	1,872,087,549	2,190,450,218	6,067,636	64,803,118	11,651,990			XXX	XXX	XXX
2799999 - Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities								30,498,469	30,542,620	XXX	31,875,529	30,413,053	162,385	1,838,588	4,719			XXX	XXX	XXX
3199996 - Bonds - Special Revenue - United States								21,454,548,767	24,637,878,752	XXX	22,751,172,412	21,692,535,310	256,782,207	831,479,325	35,816,603			XXX	XXX	XXX
3199998 - Bonds - Special Revenue - Other Countries								47,848,997	51,690,000	XXX	51,396,522	47,426,861	969,271	2,232,690	232,986			XXX	XXX	XXX
3199999 - Total - Special Revenue Bonds								21,502,397,764	24,689,568,752	XXX	22,802,568,934	21,739,962,171	257,751,478	833,712,016	36,049,589			XXX	XXX	XXX
3299999 - Total Bonds - Public Utilities - Issuer Obligations								106,936,913	106,953,950	XXX	115,729,150	106,252,441	1,510,024	7,166,038	169,734			XXX	XXX	XXX
3899996 - Bonds - Public Utilities - United States								91,928,760	91,953,950	XXX	99,395,576	91,191,241	1,321,821	5,907,538	177,786			XXX	XXX	XXX
3899997 - Bonds - Public Utilities - Canada								15,008,153	15,000,000	XXX	16,333,575	15,061,200	188,203	1,258,500	(8,052)			XXX	XXX	XXX
3899999 - Total - Public Utilities Bonds								106,936,913	106,953,950	XXX	115,729,150	106,252,441	1,510,024	7,166,038	169,734			XXX	XXX	XXX
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								3,106,961,603	3,157,431,196	XXX	3,338,236,580	3,147,241,580	49,220,140	149,043,183	(3,595,392)		48,773	XXX	XXX	XXX
4099999 - Total Bonds - Industrial, Misc. - Single Class Mortgage-Backed/Asset-Backed Securities								150,959,606	150,330,000	XXX	155,930,431	151,259,329	1,138,812	5,409,453	(306,627)			XXX	XXX	XXX
4199999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities								238,764,950	237,921,136	XXX	238,531,409	239,242,115	887,538	4,800,291	(363,235)			XXX	XXX	XXX
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities								116,406,768	116,413,747	XXX	116,824,078	116,404,879	271,676	891,180	347			XXX	XXX	XXX
4399999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Commercial Mortgage-Backed Securities								346,161,967	320,513,718	XXX	365,722,829	351,001,414	1,796,812	20,928,621	(3,792,432)			XXX	XXX	XXX
4499999 - Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								1,496,134,473	1,484,942,124	XXX	1,559,371,979	1,509,418,997	8,952,474	67,110,933	(5,492,548)			XXX	XXX	XXX
4599996 - Bonds - Industrial and Misc - United States								4,852,166,280	4,863,511,643	XXX	5,122,430,845	4,902,279,277	53,532,258	219,673,963	(10,601,731)		48,773	XXX	XXX	XXX
4599997 - Bonds - Industrial and Misc - Canada								111,264,159	114,818,000	XXX	126,165,592	113,364,579	1,619,064	5,490,529	(1,905,464)			XXX	XXX	XXX
4599998 - Bonds - Industrial and Misc - Other Countries								491,958,927	489,222,277	XXX	526,020,868	498,924,458	7,116,131	23,019,167	(1,042,690)			XXX	XXX	XXX
4599999 - Total - Industrial and Miscellaneous Bonds								5,455,389,366	5,467,551,921	XXX	5,774,617,306	5,514,568,314	62,267,453	248,183,660	(13,549,886)		48,773	XXX	XXX	XXX
5499999 - Total - Issuer Obligations								24,307,998,193	27,769,554,513	XXX	25,978,405,455	24,158,965,616	321,401,119	985,777,999	32,573,714	2,120,113	48,773	XXX	XXX	XXX
5599999 - Total - Single Class Mortgage-Backed/Asset-Backed Securities								2,254,952,480	2,231,189,974	XXX	2,288,120,922	2,596,004,928	8,426,768	80,544,978	10,981,341			XXX	XXX	XXX
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities								269,263,419	268,463,756	XXX	270,406,937	269,655,168	1,049,923	6,638,879	(358,516)			XXX	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities								116,406,768	116,413,747	XXX	116,824,078	116,404,879	271,676	891,180	347			XXX	XXX	XXX
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities								346,161,967	320,513,718	XXX	365,722,829	351,001,414	1,796,812	20,928,621	(3,792,432)			XXX	XXX	XXX
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities								1,496,134,473	1,484,942,124	XXX	1,559,371,979	1,509,418,997	8,952,474	67,110,933	(5,492,548)			XXX	XXX	XXX
6099999 Totals								28,790,917,300	32,191,077,832	XXX	30,578,852,199	29,001,451,002	341,898,772	1,161,892,589	33,911,906	2,120,113	48,773	XXX	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	Dividends		12	13	14	15
									10	11				
CUSIP Identification	Description	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	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	NAIC Desig-nation	Date Acquired
6199999 - Total - Preferred Stock - Public Utility					3,475,942	XXX	3,475,942	4,508,300		349,889	97,852		XXX	XXX
6299999 - Total - Preferred Stock - Banks, Trust, Insurance					68,580,750	XXX	68,866,519	62,555,701		4,482,932	3,384,600		XXX	XXX
6399999 - Total - Preferred Stock - Industrial, Misc.					259,399,415	XXX	263,776,129	259,412,765	961,309	13,172,934	3,460,094		XXX	XXX
6499999 - Total - Preferred Stock - Parent, Subsidiaries, Affiliates					44,793,120	XXX	44,793,000	44,793,120					XXX	XXX
6599999 Total - Preferred Stocks					376,249,227	XXX	380,911,590	371,269,886	961,309	18,005,756	6,942,546		XXX	XXX

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	3	4	5	6	7	Dividends		10	11	12	13
							8	9				
CUSIP Identification	Description	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	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	NAIC Desig- nation (a)	Date Acquired
6699999 - Total - Common Stock - Public Utility			112,030,074	XXX	112,030,074	88,177,189	98,123	2,606,993	20,557,333	729,569	XXX	XXX
6799999 - Total - Common Stock - Banks, Trust, Insurance			511,628,921	XXX	511,628,921	352,940,443	849,046	7,965,372	89,014,746	5,137,804	XXX	XXX
6899999 - Total - Common Stock - Industrial, Misc.			3,660,729,469	XXX	3,660,729,469	2,681,239,298	7,077,803	49,989,244	586,988,857	18,735,957	XXX	XXX
6999999 - Total - Common Stock - Parent, Subsidiaries, Affiliates			3,836,942,474	XXX	3,836,942,474	1,295,245,416	75,000,000	123,932,350	478,008,256		XXX	XXX
7099999 Total - Common Stocks			8,121,330,938	XXX	8,121,330,938	4,417,602,345	83,024,971	184,493,960	1,174,569,192	24,603,330	XXX	XXX
7199999 Total - Preferred and Common Stocks			8,497,580,165	XXX	8,502,242,528	4,788,872,231	83,986,280	202,499,715	1,181,511,738	24,603,330	XXX	XXX

(a) For all common stocks bearing the NAIC designation “U” provide: the number of such issues ....170 , the total $ value (included in Column 6) of all such issues $ 341,885,776

0 0 0 8 6 2 0 0 3 2 7 0 0 0 1 0 0

INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2003

OF THE (Name) ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS
ADDRESS (City, State and Zip Code) Norhtbrook, IL 60062
NAIC Group Code 0008 **NAIC Company Code** 00086 **Employer's ID Number**
Contact Person Lynn Cirrincione **Title** ACCOUNTING SENIOR MGR **Telephone** 847-402-3029

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

(To Be Filed Not Later Than April 1)
(Combined Statement IEE Supplement to be filed not later than May 1)

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

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

INTERROGATORIES

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

   1.1. Premiums Earned .... [ ]

   1.2. Losses Incurred .... [ ]

   1.3 Not Applicable .... [X]

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

   2.1. Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 .... $ 1,021,555,472

   2.2. Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .... $ 18,488,340

   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 .... $ 77,126,885

   2.5. Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 .... $ 199,712,917

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

   3.1. Net Investment Income, Page 4, Line 9, Column 1 .... $ 1,772,751,291

   3.2. Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 .... $ 289,214,352

4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? .... Yes [ ] No [X]

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

4.3 If yes, explain:
The Miscellaneous taxes unassigned in Parts II and III are tax expenses that were incurred in states in which we are licensed but do not write business.

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

PART I - ALLOCATION TO EXPENSE GROUPS

(000 OMITTED)

	1	Other Underwriting Expenses			5	6
Operating Expense Classifications	Loss Adjustment Expense	2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees	Investment Expenses	Total Expenses
1. Claim adjustment services:						
1.1 Direct	897,296					897,296
1.2 Reinsurance assumed	360,603					360,603
1.3 Reinsurance ceded	437,418					437,418
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	820,481					820,481
2. Commission and brokerage:						
2.1 Direct excluding contingent		2,272,086				2,272,086
2.2 Reinsurance assumed excluding contingent		276,016				276,016
2.3 Reinsurance ceded excluding contingent		423				423
2.4 Contingent - direct		409,189				409,189
2.5 Contingent - reinsurance assumed		29,148				29,148
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)		2,986,015				2,986,015
3. Allowances to managers and agents						
4. Advertising		262,968				262,968
5. Boards, bureaus and associations	779	382	14,621			15,782
6. Surveys and underwriting reports	57	1	102,439			102,497
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,004,355	325,112	483,934		24,433	1,837,833
8.2 Payroll taxes	89,315	20,816	28,907		1,326	140,364
9. Employee relations and welfare	205,951	106,404	69,696		3,678	385,730
10. Insurance	3,879	3,263	5,134		130	12,405
11. Directors' fees						
12. Travel and travel items	77,030	31,154	22,359		689	131,232
13. Rent and rent items	173,673	36,082	63,857		934	274,546
14. Equipment	21,534	13,060	20,764		1,761	57,120
15. Cost or depreciation of EDP equipment and software	91,751	106,990	136,050		6,853	341,644
16. Printing and stationery	17,780	17,349	18,126		1,488	54,742
17. Postage, telephone and telegraph, exchange and express	89,497	152,754	71,388		472	314,111
18. Legal and auditing	2,989	7,517	38,659		1,287	50,452
19. Totals (Lines 3 to 18)	1,778,591	1,083,852	1,075,934		43,050	3,981,428
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of $ 7,939				583,544		583,544
20.2 Insurance department licenses and fees				7,399		7,399
20.3 Gross guaranty association assessments				52,680		52,680
20.4 All other (excluding Federal and foreign income and real estate)				25,802		25,802
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				669,426		669,426
21. Real estate expenses					34,292	34,292
22. Real estate taxes					11,150	11,150
23. Reimbursements by uninsured accident and health plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for Miscellaneous Operating Expenses	298,870	53,584	200,834		4,852	558,141
25. TOTAL EXPENSES INCURRED	2,897,942	4,123,451	1,276,768	669,426	93,345	9,060,932
DETAILS OF WRITE-INS						
2498. Summary of remaining write-ins for Line 24 from overflow page	(49,838)	(12,134)	(35,609)		160	(97,421)
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)	298,870	53,584	200,834		4,852	558,141

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances (Pg. 2, Line 10.1 plus 10.2, less Pg. 3, Line 12)	
	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	93,520	XXX	96,787	100.0			51,339	53.0	2,452	2.5	4,670	4.8	21,827	22.6	103	0.1	1,044	1.1	45,728	47.2	14,536	15.0
2.1 Allied Lines	84,670	XXX	84,755	100.0			30,223	35.7	968	1.1	8,203	9.7	11,337	13.4	570	0.7	1,810	2.1	44,006	51.9	13,249	15.6
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	(500)	XXX	(500)	100.0							4,515	(903.1)					1,015	(203.0)			583	(116.7)
3. Farmowners Multiple Peril		XXX		100.0			38						142									
4. Homeowners Multiple Peril	5,907,718	XXX	5,631,670	100.0	(3)	(0.0)	3,030,979	53.8	127,323	2.3	407,125	7.2	1,629,047	28.9	175,243	3.1	97,868	1.7	3,127,937	55.5	922,345	16.4
5.1 Commercial Multiple Peril (Non-Liability Portion)	373,931	XXX	338,809	100.0			208,518	61.5	2,367	0.7	27,378	8.1	63,700	18.8	2,923	0.9	6,067	1.8	193,271	57.0	58,871	17.4
5.2 Commercial Multiple Peril (Liability Portion)	152,987	XXX	140,929	100.0			23,828	16.9	31,980	22.7	4,370	3.1	98,206	69.7	43,332	30.7	6,739	4.8	77,170	54.8	23,978	17.0
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	5,730	XXX	5,853	100.0			1,669	28.5	79	1.3	651	11.1	2,118	36.2	56	1.0	191	3.3	2,494	42.6	900	15.4
9. Inland Marine	238,242	XXX	234,996	100.0			86,086	36.6	921	0.4	25,185	10.7	21,936	9.3	734	0.3	3,735	1.6	116,526	49.6	37,109	15.8
10. Financial Guaranty		XXX		100.0			2		1		(1)											
11. Medical Malpractice		XXX		100.0			(179)		(9)		(12)		2,928		397		44					
12. Earthquake	44,412	XXX	41,589	100.0			33,616	80.8	7,024	16.9	12,115	29.1	31,963	76.9	7,859	18.9	10,021	24.1	23,157	55.7	6,978	16.8
13. Group A & H (See Interrogatory 1)		XXX		100.0			8						31				1					
14. Credit A & H	631	XXX	2,355	100.0			609	25.9					961	40.8			40	1.7	244	10.3	99	4.2
15. Other A & H (See Interrogatory 1)		XXX		100.0			2						36				1					
16. Workers' Compensation	(364)	XXX	(177)	100.0			(1,663)	938.0	347	(195.8)	(297)	167.7	129,238	(72,912.2)	2,459	(1,387.3)	4,571	(2,578.8)	(967)	545.4	(57)	32.2
17. Other Liability	100,318	XXX	99,684	100.0			51,207	51.4	42,596	42.7	7,094	7.1	471,565	473.1	85,212	85.5	18,185	18.2	49,392	49.5	15,793	15.8
18. Products Liability	5,388	XXX	5,445	100.0			426,700	7,835.8	90,576	1,663.3	15,853	291.1	1,031,349	18,939.5	173,864	3,192.8	33,394	613.2	1,416	26.0	846	15.5
19.1,19.2 Private Passenger Auto Liability	9,852,489	XXX	9,712,629	100.0	(5)	(0.0)	6,138,233	63.2	463,138	4.8	1,018,404	10.5	7,607,340	78.3	1,656,575	17.1	737,477	7.6	2,727,143	28.1	1,565,117	16.1
19.3,19.4 Commercial Auto Liability	402,728	XXX	381,889	100.0			254,446	66.6	23,520	6.2	28,345	7.4	421,799	110.5	53,202	13.9	14,099	3.7	198,153	51.9	62,900	16.5
21.1 Private Pass. Auto Physical Damage	7,122,153	XXX	7,088,083	100.0	(4)	(0.0)	3,615,282	51.0	25,321	0.4	499,918	7.1	218,598	3.1	8,544	0.1	56,963	0.8	1,899,738	26.8	1,128,412	15.9
21.2 Commercial Auto Physical Damage	178,021	XXX	174,403	100.0			76,032	43.6	499	0.3	12,624	7.2	5,303	3.0	101	0.1	1,266	0.7	87,723	50.3	27,937	16.0
22. Aircraft (all perils)	54	XXX	54	100.0			(440)	(807.2)	219	402.6	(6)	(11.8)	16,411	30,126.7	102	187.2	24	44.1	26	46.9	8	15.5
23. Fidelity	397	XXX	375	100.0			145	38.5	5	1.4	61	16.4	125	33.4	7	1.9	8	2.1	195	51.9	62	16.6
24. Surety	4	XXX	336	100.0			2,580	768.2	12	3.7	9	2.6	(14,888)	(4,432.5)	205	61.0	47	14.0	415	123.6	1	0.2
26. Burglary and Theft	1,189	XXX	1,207	100.0			588	48.7	(1)	(0.1)	406	33.7	104	8.6	1	0.1	12	1.0	593	49.1	186	15.4
27. Boiler and Machinery		XXX		100.0			(94)		1		204		215		1		40				1	
28. Credit		XXX		100.0																		
29. International		XXX		100.0																		
30,31,32. Reinsurance - Nonproportional Assumed	2,592	XXX	2,592	100.0			2,776	107.1	934	36.0			36,602	1,412.0	1,834	70.8					407	15.7
33. Aggregate write-ins for Other Lines of Business	1,670	XXX	9,871	100.0			7,300	74.0	207	2.1	645	6.5	231	2.3					9,732	98.6	263	2.7
34. TOTAL (Lines 1 through 33)	24,567,980	XXX	24,053,636	100.0	(12)	(0.0)	14,039,833	58.4	820,481	3.4	2,077,462	8.6	11,808,224	49.1	2,213,324	9.2	994,662	4.1	8,604,090	35.8	3,880,521	16.1
DETAILS OF WRITE-INS																						
3398. Summary of remaining write-ins for Line 33 from overflow page		XXX		100.0																		
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,670	XXX	9,871	100.0			7,300	74.0	207	2.1	645	6.5	231	2.3					9,732	98.6	263	2.7

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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

(000 OMITTED)

	PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (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	9,146	9.4	4,288	4.4	3,710	3.8	5,013	5.2	1,214	1.3	17,382	18.0	2,773	2.9	20,155	20.8	4,098	4.2	24,253	25.1
2.1	Allied Lines	9,446	11.1	8,066	9.5	3,788	4.5	4,251	5.0	968	1.1	20,780	24.5	621	0.7	21,401	25.3	2,722	3.2	24,123	28.5
2.2	Multiple Peril Crop																				
2.3	Federal Flood	(388)	77.6	992	(198.4)	(6,658)	1,331.6	(3,408)	681.6	461	(92.3)	4,908	(981.5)	(1,356)	271.2	3,552	(710.3)	0	(0.0)	3,552	(710.4)
3.	Farmowners Multiple Peril											(38)		8		(30)		3		(28)	
4.	Homeowners Multiple Peril	753,408	13.4	160,864	2.9	284,056	5.0	229,065	4.1	43,341	0.8	682,195	12.1	202,085	3.6	884,280	15.7	258,044	4.6	1,142,323	20.3
5.1	Commercial Multiple Peril (Non-Liability Portion)	48,417	14.3	10,238	3.0	15,947	4.7	25,877	7.6	3,407	1.0	3,473	1.0	2,545	0.8	6,018	1.8	11,056	3.3	17,073	5.0
5.2	Commercial Multiple Peril (Liability Portion)	19,459	13.8	3,751	2.7	6,236	4.4	9,712	6.9	31	0.0	41,622	29.5	4,496	3.2	46,119	32.7	5,703	4.0	51,822	36.8
6.	Mortgage Guaranty																				
8.	Ocean Marine	732	12.5	142	2.4	274	4.7	496	8.5			1,810	30.9	208	3.6	2,018	34.5	266	4.5	2,284	39.0
9.	Inland Marine	42,854	18.2	5,677	2.4	12,504	5.3	13,176	5.6	282	0.1	48,875	20.8	4,358	1.9	53,233	22.7	9,874	4.2	63,107	26.9
10.	Financial Guaranty									1,958		1,955		1		1,956		0		1,956	
11.	Medical Malpractice											200		231		431		76		507	
12.	Earthquake	9,024	21.7	885	2.1	2,237	5.4	2,219	5.3	283	0.7	(25,248)	(60.7)	3,500	8.4	(21,748)	(52.3)	2,708	6.5	(19,040)	(45.8)
13.	Group A & H (See Interrogatory 1)											(8)		3		(6)		1		(5)	
14.	Credit A & H	1,117	47.4	(5)	(0.2)			591	25.1			42	1.8	(191)	(8.1)	(149)	(6.3)	257	10.9	108	4.6
15.	Other A & H (See Interrogatory 1)											(2)		2		0		1		1	
16.	Workers' Compensation	1	(0.6)	21	(11.9)			(1)	0.6	(2)	1.1	1,413	(797.0)	8,786	(4,957.0)	10,199	(5,754.0)	2,877	(1,623.3)	13,076	(7,377.2)
17.	Other Liability	15,536	15.6	2,710	2.7	5,654	5.7	15,475	15.5	(319)	(0.3)	(40,907)	(41.0)	38,262	38.4	(2,645)	(2.7)	16,282	16.3	13,637	13.7
18.	Products Liability	400	7.3	75	1.4	95	1.7	168	3.1	(6)	(0.1)	(528,427)	(9,703.9)	64,239	1,179.7	(464,187)	(8,524.2)	21,179	388.9	(443,008)	(8,135.3)
19.1,19.2	Private Passenger Auto Liability	1,166,915	12.0	266,040	2.7	461,020	4.7	525,474	5.4	101,957	1.0	(224,633)	(2.3)	664,499	6.8	439,866	4.5	499,452	5.1	939,318	9.7
19.3,19.4	Commercial Auto Liability	44,927	11.8	12,368	3.2	10,894	2.9	33,112	8.7	2,482	0.6	(23,242)	(6.1)	35,398	9.3	12,156	3.2	23,958	6.3	36,114	9.5
21.1	Private Pass. Auto Physical Damage	844,301	11.9	188,782	2.7	332,501	4.7	397,247	5.6	82,831	1.2	1,267,565	17.9	(18,422)	(0.3)	1,249,143	17.6	180,497	2.5	1,429,640	20.2
21.2	Commercial Auto Physical Damage	20,177	11.6	4,333	2.5	5,100	2.9	16,797	9.6	1,269	0.7	40,110	23.0	684	0.4	40,794	23.4	5,110	2.9	45,905	26.3
22.	Aircraft (all perils)	7	12.0	1	2.3	3	5.6	4	7.0	1	1.7	268	491.3	1,104	2,025.9	1,371	2,517.2	363	666.8	1,734	3,184.0
23.	Fidelity	49	13.0	9	2.5	12	3.2	25	6.6	4	1.0	73	19.4	11	3.0	84	22.4	16	4.4	100	26.8
24.	Surety							(20)	(6.1)	(3)	(0.8)	(2,248)	(669.2)	(828)	(246.5)	(3,076)	(915.8)	(387)	(115.3)	(3,463)	(1,031.1)
26.	Burglary and Theft	107	8.9	230	19.0	12	1.0	23	1.9	4	0.3	(154)	(12.7)	17	1.4	(136)	(11.3)	51	4.2	(85)	(7.1)
27.	Boiler and Machinery	48		37		52		119		5		(362)		6		(356)		6		(350)	
28.	Credit			(344)				5				339				339				339	
29.	International																				
30,31,32.	Reinsurance - Nonproportional Assumed											(1,118)	(43.1)	2,478	95.6	1,360	52.5	869	33.5	2,229	86.0
33.	Aggregate write-ins for Other Lines of Business	332	3.4	265	2.7			1,346	13.6	(6)	(0.1)	(231)	(2.3)	203	2.1	(28)	(0.3)	1,161	11.8	1,133	11.5
34.	TOTAL (Lines 1 through 33)	2,986,015	12.4	669,426	2.8	1,137,437	4.7	1,276,766	5.3	240,163	1.0	1,286,392	5.3	1,015,722	4.2	2,302,114	9.6	1,046,244	4.3	3,348,357	13.9
	DETAILS OF WRITE-INS																				
3398.	Summary of remaining write-ins for Line 33 from overflow page																				
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	332	3.4	265	2.7			1,346	13.6	(6)	(0.1)	(231)	(2.3)	203	2.1	(28)	(0.3)	1,161	11.8	1,133	11.5

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 2003 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN	Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 58, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 58, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 58, Col. 7)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	69,860	XXX	76,737	100.0			38,184	49.8	1,467	1.9	4,667	6.1	13,777	18.0	399	0.5	999	1.3	34,542	45.0	10,902	14.2
2.1 Allied Lines	72,861	XXX	74,452	100.0			26,718	35.9	157	0.2	8,183	11.0	8,618	11.6	318	0.4	1,772	2.4	36,914	49.6	10,784	14.5
2.2 Multiple Peril Crop		XXX		100.0																		
2.3 Federal Flood	173,617	XXX	168,790	100.0			61,104	36.2	2,952	1.7	4,515	2.7	16,714	9.9			1,015	0.6	87,366	51.8	26,838	15.9
3. Farmowners Multiple Peril		XXX		100.0																		
4. Homeowners Multiple Peril	5,424,791	XXX	5,162,630	100.0			2,706,236	52.4	99,682	1.9	387,393	7.5	1,469,850	28.5	149,076	2.9	103,424	2.0	2,862,163	55.4	828,906	16.1
5.1 Commercial Multiple Peril (Non-LiabilityPortion)	351,124	XXX	314,522	100.0			192,841	61.3	3,131	1.0	27,223	8.7	59,089	18.8	2,385	0.8	6,136	2.0	180,818	57.5	54,059	17.2
5.2 Commercial Multiple Peril (Liability Portion)	152,987	XXX	140,930	100.0			26,343	18.7	29,292	20.8	5,249	3.7	93,002	66.0	42,489	30.1	6,941	4.9	77,170	54.8	23,589	16.7
6. Mortgage Guaranty		XXX		100.0																		
8. Ocean Marine	5,366	XXX	5,470	100.0			1,517	27.7	47	0.9	650	11.9	327	6.0	12	0.2	156	2.9	2,332	42.6	829	15.2
9. Inland Marine	196,989	XXX	193,344	100.0			75,543	39.1	115	0.1	23,768	12.3	17,439	9.0	541	0.3	4,301	2.2	95,986	49.6	30,067	15.6
10. Financial Guaranty		XXX		100.0																		
11. Medical Malpractice		XXX		100.0					51		(2)		3,307		492		7					
12. Earthquake	39,425	XXX	36,414	100.0			33,548	92.1	6,983	19.2	12,120	33.3	31,505	86.5	7,784	21.4	10,020	27.5	20,747	57.0	6,221	17.1
13. Group A & H (See Interrogatory 1)		XXX		100.0																		
14. Credit A & H	2,891	XXX	4,615	100.0			1,908	41.3					3,799	82.3			40	0.9	244	5.3	447	9.7
15. Other A & H (See Interrogatory 1)		XXX		100.0																		
16. Workers' Compensation	(33)	XXX	(105)	100.0			(566)	540.8	310	(296.1)	515	(492.3)	75,851	(72,456.6)	1,394	(1,331.6)	6,056	(5,785.4)	(355)	339.4	(6)	5.6
17. Other Liability	89,737	XXX	89,104	100.0			71,556	80.3	37,167	41.7	7,136	8.0	320,345	359.5	70,204	78.8	13,554	15.2	45,316	50.9	13,894	15.6
18. Products Liability	2,936	XXX	2,994	100.0			417,052	13,931.9	133,762	4,468.4	12,231	408.6	786,376	26,269.4	216,961	7,247.7	17,389	580.9	1,416	47.3	454	15.2
19.1,19.2 Private Passenger Auto Liability	9,261,235	XXX	9,127,103	100.0			5,666,210	62.1	538,668	5.9	948,082	10.4	7,548,985	82.7	1,691,907	18.5	696,477	7.6	2,392,203	26.2	1,498,339	16.4
19.3,19.4 Commercial Auto Liability	397,956	XXX	377,783	100.0			252,269	66.8	23,431	6.2	28,165	7.5	416,042	110.1	53,140	14.1	14,297	3.8	196,399	52.0	64,945	17.2
21.1 Private Pass. Auto Physical Damage	6,612,739	XXX	6,566,951	100.0			3,384,952	51.5	19,287	0.3	460,526	7.0	192,694	2.9	6,500	0.1	54,053	0.8	1,651,556	25.1	1,075,038	16.4
21.2 Commercial Auto Physical Damage	177,658	XXX	174,070	100.0			75,876	43.6	545	0.3	12,610	7.2	5,244	3.0	103	0.1	1,265	0.7	87,546	50.3	29,107	16.7
22. Aircraft (all perils)	52	XXX	52	100.0			(51)	(96.5)	47	89.0	(5)	(9.8)	42	79.9	42	80.1			26	48.7	8	15.2
23. Fidelity	397	XXX	375	100.0			105	27.9	1	0.1	61	16.4	8	2.1	1	0.1	6	1.6	195	51.9	61	16.3
24. Surety	4	XXX	336	100.0			(75)	(22.4)	3	0.8	15	4.4	642	191.2	206	61.3	43	13.0	415	123.7	1	0.2
26. Burglary and Theft	1,127	XXX	1,151	100.0			578	50.2	(2)	(0.2)	406	35.3	99	8.6			12	1.0	557	48.4	174	15.1
27. Boiler and Machinery	1,585	XXX	1,512	100.0			177	11.7	1	0.1	205	13.5	221	14.6	1	0.0	39	2.6	793	52.4	244	16.2
28. Credit	18,918	XXX	5,931	100.0			6,925	116.8					579	9.8					16,468	277.7	1,672	28.2
29. International		XXX		100.0																		
33. Aggregate write-ins for Other Lines of Business	1,670	XXX	9,871	100.0			7,307	74.0	200	2.0	645	6.5	231	2.3					9,732	98.6	262	2.7
34. TOTAL (Lines 1 through 33)	23,055,892	XXX	22,535,032	100.0			13,046,258	57.9	897,296	4.0	1,944,359	8.6	11,064,786	49.1	2,243,955	10.0	938,002	4.2	7,800,547	34.6	3,676,835	16.3
DETAILS OF WRITE-INS																						
3398. Summary of remaining write-ins for Line 33 from overflow page		XXX		100.0																		
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,670	XXX	9,871	100.0			7,307	74.0	200	2.0	645	6.5	231	2.3					9,732	98.6	262	2.7

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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

(000 OMITTED)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less 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	8,791	11.5	1,711	2.2	3,688	4.8	4,933	6.4	904	1.2	14,200	18.5
2.1 Allied Lines	9,293	12.5	1,590	2.1	3,754	5.0	4,110	5.5	774	1.0	21,421	28.8
2.2 Multiple Peril Crop												
2.3 Federal Flood	(255)	(0.2)	991	0.6	(6,658)	(3.9)	(3,408)	(2.0)	(36)	(0.0)	109,511	64.9
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	674,825	13.1	141,029	2.7	277,948	5.4	192,383	3.7	45,972	0.9	729,108	14.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	44,081	14.0	9,337	3.0	15,180	4.8	21,738	6.9	2,563	0.8	3,554	1.1
5.2 Commercial Multiple Peril (Liability Portion)	19,461	13.8	3,751	2.7	6,236	4.4	9,882	7.0	706	0.5	41,422	29.4
6. Mortgage Guaranty												
8. Ocean Marine	651	11.9	133	2.4	264	4.8	461	8.4	121	2.2	1,868	34.2
9. Inland Marine	24,296	12.6	5,478	2.8	9,932	5.1	9,676	5.0	1,870	1.0	46,406	24.0
10. Financial Guaranty												
11. Medical Malpractice											(48)	
12. Earthquake	5,018	13.8	924	2.5	2,132	5.9	1,720	4.7	277	0.8	(25,754)	(70.7)
13. Group A & H (See Interrogatory 1)												
14. Credit A & H	1,117	24.2	(5)	(0.1)			591	12.8			1,004	21.7
15. Other A & H (See Interrogatory 1)												
16. Workers' Compensation	1	(1.0)	4	(3.7)			(0)	0.1			(369)	352.2
17. Other Liability	10,655	12.0	2,286	2.6	3,930	4.4	5,258	5.9	397	0.4	(48,487)	(54.4)
18. Products Liability	400	13.4	74	2.5	95	3.2	187	6.2			(560,807)	(18,734.1)
19.1,19.2 Private Passenger Auto Liability	1,058,656	11.6	244,283	2.7	450,697	4.9	473,956	5.2	100,212	1.1	(153,236)	(1.7)
19.3,19.4 Commercial Auto Liability	44,926	11.9	9,439	2.5	10,895	2.9	33,148	8.8	1,206	0.3	(23,284)	(6.2)
21.1 Private Pass. Auto Physical Damage	758,487	11.6	173,773	2.6	324,544	4.9	360,022	5.5	75,476	1.1	1,160,836	17.7
21.2 Commercial Auto Physical Damage	20,177	11.6	4,198	2.4	5,100	2.9	16,799	9.7	691	0.4	39,455	22.7
22. Aircraft (all perils)	7	12.5	1	2.4	3	5.8	4	7.2	1	1.4	48	90.9
23. Fidelity	49	13.0	9	2.4	12	3.2	25	6.6			114	30.3
24. Surety							(10)	(3.0)	(1)	(0.2)	403	119.9
26. Burglary and Theft	107	9.3	22	2.0	12	1.1	23	2.0			4	0.4
27. Boiler and Machinery	200	13.2	37	2.5	52	3.5	120	7.9	1	0.1	721	47.7
28. Credit			(344)	(5.8)			5	0.1			(654)	(11.0)
29. International												
33. Aggregate write-ins for Other Lines of Business	332	3.4	263	2.7			1,346	13.6	118	1.2	(105)	(1.1)
34. TOTAL (Lines 1 through 33)	2,681,274	11.9	598,985	2.7	1,107,815	4.9	1,132,968	5.0	231,254	1.0	1,357,331	6.0
DETAILS OF WRITE-INS												
3398. Summary of remaining write-ins for Line 33 from overflow page			41								(41)	
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	332	3.4	263	2.7			1,346	13.6	118	1.2	(105)	(1.1)

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2003 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

OVERFLOW PAGE FOR WRITE-INS

P270 Additional Aggregate Lines for Page IEE Part 1 Line 24.
*IEEPTI

2404. Servicing fees	(13,629)	(12,134)	(35,609)		160	(61,212)
2405. Change in unallocated expense reserve	(36,209)					(36,209)
2497. Summary of remaining write-ins for Line 24 from page IEE Part 1	(49,838)	(12,134)	(35,609)		160	(97,421)

270 Additional Aggregate Lines for Page IEE Part 2 Line 33.
*IEEPTII

3304.		XXX		100.0																		
3397. Summary of remaining write-ins for Line 33 from IEE Part 2		XXX		100.0																		

P270 Additional Aggregate Lines for Page IEE Part 3 Line 33.
*IEEPTIII

3304. Miscellaneous taxes unassigned		XXX		100.0																		
3397. Summary of remaining write-ins for Line 33 from page IEE_6		XXX		100.0																		

P270 Additional Aggregate Lines for Page IEE Part 3 (cont.) Line 33.
*IEEPTIII

3304. Miscellaneous taxes unassigned			41								(41)	
3397. Summary of remaining write-ins for Line 33 from page IEE_7			41								(41)	

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
Allstate Insurance Company	19232	36-0719665			Top - Tier Company
Allstate County Mutual Insurance Company	29335	36-6091380			Combined
Allstate Fire and Casualty Insurance Company	29688	94-2199056	100.0	100.0	Consolidated
Allstate Floridian Indemnity Company	10835	36-4181959	100.0	100.0	Consolidated
Allstate Floridian Insurance Company	30511	36-3586255	100.0	100.0	Consolidated
Allstate Indemnity Company	19240	36-6115679	100.0	100.0	Consolidated
Allstate New Jersey Insurance Company	10852	36-4181960	100.0	100.0	Consolidated
Allstate Property and Casualty Insurance Company	17230	36-3341779	100.0	100.0	Consolidated
Allstate Texas Lloyd's	26530	75-6378207			Combined
Deerbrook Insurance Company	37907	04-2680300	100.0	100.0	Consolidated
Encompass Indemnity Company	15130	59-2366357	100.0	100.0	Consolidated
Northbrook Indemnity Company	36455	36-2999368	100.0	100.0	Consolidated
Allstate North American Insurance Company	11110	36-4442776	100.0	100.0	Consolidated
Encompass Insurance Company	10358	52-1952957	100.0	100.0	Consolidated
Encompass Insurance Company of New Jersey	11599	30-0154464	100.0	100.0	Consolidated

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
Encompass Insurance Company of New Jersey	11599	30-0154464	100.0		Acquisition - Consolidated

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

NONE