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COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2004

OF THE CONDITION AND AFFAIRS OF THE

ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

and its affiliated property and casualty insurers

NAIC Group Code 0008 NAIC Combined Company Code 00086

Mail Address 3075 Sanders Road (Street and Number or P.O. Box), Northbrook, IL 60062 (City or Town, State and Zip Code)

Combined Statement Contact Lynn Cirrincione (Name) 847-402-2930 (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 FLORIDIAN INSURANCE COMPANY	11993	ILLINOIS
ENCOMPASS FLORIDIAN INDEMNITY COMPANY	11996	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 FLORIDIAN 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)	29,528,781,045		29,528,781,045	28,790,917,300
2. Stocks (Schedule D):				
2.1 Preferred stocks	354,072,019		354,072,019	376,249,227
2.2 Common stocks	8,597,654,151	9,545,556	8,588,108,595	8,112,934,049
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	381,388,003		381,388,003	63,766,934
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ .... encumbrances)	326,515,854		326,515,854	339,579,256
4.2 Properties held for the production of income (less $ .... encumbrances)			0	0
4.3 Properties held for sale (less $ .... encumbrances)			0	0
5. Cash ($ (797,799,073) , Schedule E, Part 1), cash equivalents ($ 1,587,895,051 , Schedule E, Part 2) and short-term investments ($ 50,741,595 , Schedule DA)	840,837,574		840,837,574	9,713,878
6. Contract loans, (including $ .... premium notes)			0	0
7. Other invested assets (Schedule BA)	748,261,475	76,765,647	671,495,829	422,451,763
8. Receivable for securities	27,571,865		27,571,865	23,482,463
9. Aggregate write-ins for invested assets	24,121,524	0	24,121,524	25,458,692
10. Subtotals, cash and invested assets (Lines 1 to 9)	40,829,203,510	86,311,203	40,742,892,307	38,164,553,562
11. Investment income due and accrued	353,835,460	223,688	353,611,773	426,321,737
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	857,437,779	15,948,834	841,488,945	865,965,703
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premium)	3,316,657,205	3,883,295	3,312,773,910	3,016,020,286
12.3 Accrued retrospective premium	4,421,861	350,385	4,071,476	3,559,077
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers	121,675,052		121,675,052	131,084,127
13.2 Funds held by or deposited with reinsured companies	2,191,613	7,232	2,184,381	2,394,798
13.3 Other amounts receivable under reinsurance contracts			0	0
14. Amounts receivable relating to uninsured plans			0	0
15.1 Current federal and foreign income tax recoverable and interest thereon	23,882,752		23,882,752	20,346,028
15.2 Net deferred tax asset	1,262,524,456	166,734,526	1,095,789,930	1,093,151,105
16. Guaranty funds receivable or on deposit			0	0
17. Electronic data processing equipment and software	206,465,577	158,155,725	48,309,851	51,119,302
18. Furniture and equipment, including health care delivery assets ($ ....)	271,269,142	271,269,142	0	0
19. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
20. Receivables from parent, subsidiaries and affiliates	135,218,653	2,530,786	132,687,867	442,021,084
21. Health care ($ ....) and other amounts receivable			0	0
22. Other assets nonadmitted			0	0
23. Aggregate write-ins for other than invested assets	1,612,131,085	1,308,795,453	303,335,632	252,260,156
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	48,996,914,145	2,014,210,269	46,982,703,877	44,468,796,964
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
26. Total (Lines 24 and 25)	48,996,914,145	2,014,210,269	46,982,703,877	44,468,796,964
DETAILS OF WRITE-INS				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	24,121,524	0	24,121,524	25,458,692
2398. Summary of remaining write-ins for Line 23 from overflow page	1,612,128,085	1,308,795,453	303,332,632	252,257,156
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	1,612,131,085	1,308,795,453	303,335,632	252,260,156

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	12,379,172,868	11,808,225,388
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,302,105	4,312,517
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	3,240,362,449	3,207,984,951
4. Commissions payable, contingent commissions and other similar charges	79,793,173	50,181,216
5. Other expenses (excluding taxes, licenses and fees)	1,678,247,121	1,486,756,014
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	262,181,503	231,560,267
7.1 Current federal and foreign income taxes (including $ 7,665,869 on realized capital gains (losses))	204,617,639	240,953,995
7.2 Net deferred tax liability	6,696	79,541
8. Borrowed money $ .... and interest thereon $	665,667,488	618,896,506
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 170,527,295 and including warranty reserves of $ ....)	9,161,291,847	8,607,825,786
10. Advance premiums	344,579,269	263,946,548
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,832,490	1,469,038
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	3,055,146	4,325,639
14. Amounts withheld or retained by company for account of others	29,436,010	38,446,088
15. Remittances and items not allocated	30,557,764	19,495,049
16. Provision for reinsurance (Schedule F, Part 7)	168,062,467	70,978,860
17. Net adjustments in assets and liabilities due to foreign exchange rates		952,266
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates	176,802,623	1,796,504
20. Payable for securities	102,101,995	94,570,011
21. Liability for amounts held under uninsured accident and health plans		0
22. Capital Notes $ .... and interest thereon $		0
23. Aggregate write-ins for liabilities	1,683,641,707	1,613,156,062
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	30,213,712,361	28,365,912,245
25. Protected cell liabilities		0
26. Total liabilities (Lines 24 and 25)	30,213,712,361	28,365,912,245
27. Aggregate write-ins for special surplus funds	28,780,252	56,875,803
28. Common capital stock	4,200,000	4,200,000
29. Preferred capital stock		0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	350,000	350,000
32. Gross paid in and contributed surplus	2,213,031,496	2,165,155,783
33. Unassigned funds (surplus)	14,522,629,778	13,876,303,135
34. Less treasury stock, at cost:		
34.1 .... shares common (value included in Line 28 $ ....)		0
34.2 .... shares preferred (value included in Line 29 $ ....)		0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	16,768,991,526	16,102,884,720
36. TOTALS (Page 2, Line 26, Col. 3)	46,982,703,887	44,468,796,966
DETAILS OF WRITE-INS		
2398. Summary of remaining write-ins for Line 23 from overflow page	1,683,641,707	1,613,124,806
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	1,683,641,707	1,613,156,062
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	28,780,252	56,875,803
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 34, Column 4)	25,332,606,006	24,053,636,913
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 34, Column 7)	14,417,596,565	14,039,833,855
3.	Loss expenses incurred (Part 3, Line 25, Column 1)	3,017,406,922	2,897,942,165
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	6,519,100,908	6,069,644,356
5.	Aggregate write-ins for underwriting deductions	0	18,912,338
6.	Total underwriting deductions (Lines 2 through 5)	23,954,104,395	23,026,332,714
7.	Net income of protected cells		0
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	1,378,501,611	1,027,304,199
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,034,414,527	1,772,751,291
10.	Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	576,935,170	289,214,352
11.	Net investment gain or (loss) (Lines 9 + 10)	2,611,349,698	2,061,965,643
	OTHER INCOME		
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 0 amount charged off $ 57,830,036)	(57,830,036)	(62,664,540)
13.	Finance and service charges not included in premiums	308,337,338	306,816,980
14.	Aggregate write-ins for miscellaneous income	46,457,628	14,922,477
15.	Total other income (Lines 12 through 14)	296,964,929	259,074,917
16.	Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	4,286,816,238	3,348,344,759
17.	Dividends to policyholders	15,006,411	(12,421)
18.	Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	4,271,809,827	3,348,357,180
19.	Federal and foreign income taxes incurred	1,111,977,972	492,999,811
20.	Net income (Line 18 minus Line 19) (to Line 22)	3,159,831,855	2,855,357,369
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	16,102,884,721	13,763,003,028
	GAINS AND (LOSSES) IN SURPLUS		
22.	Net income (from Line 20)	3,159,831,855	2,855,357,369
23.	Change in net unrealized capital gains or (losses)	231,694,084	981,738,345
24.	Change in net unrealized foreign exchange capital gain (loss)		0
25.	Change in net deferred income tax	72,655,114	85,052,720
26.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(211,272,289)	(746,598,133)
27.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(97,083,607)	(19,255,162)
28.	Change in surplus notes	0	0
29.	Surplus (contributed to) withdrawn from protected cells		0
30.	Cumulative effect of changes in accounting principles		0
31.	Capital changes:		
	31.1. Paid in	0	0
	31.2. Transferred from surplus (Stock Dividend)		0
	31.3. Transferred to surplus		0
32.	Surplus adjustments:		
	32.1. Paid in	47,875,713	27,234,448
	32.2. Transferred to capital (Stock Dividend)		0
	32.3. Transferred from capital		0
33.	Net remittances from or (to) Home Office		0
34.	Dividends to stockholders	(2,486,430,115)	(1,273,212,994)
35.	Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
36.	Aggregate write-ins for gains and losses in surplus	(51,163,950)	429,565,100
37.	Change in surplus as regards policyholders for the year (Lines 22 through 36)	666,106,805	2,339,881,693
38.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35)	16,768,991,527	16,102,884,721
	DETAILS OF WRITE-INS		
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	18,912,338
1498.	Summary of remaining write-ins for Line 14 from overflow page	53,146,210	16,154,043
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	46,457,628	14,922,477
3698.	Summary of remaining write-ins for Line 36 from overflow page	0	(400)
3699.	Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	(51,163,950)	429,565,100

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	25,692,047,274	24,372,536,004
2. Net investment income	1,981,608,931	1,700,361,295
3. Miscellaneous income	296,964,929	258,913,906
4. Total (Lines 1 to 3)	27,970,621,135	26,331,811,205
5. Benefits and loss related payments	13,842,515,611	13,286,297,399
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	9,255,361,307	9,076,929,676
8. Dividends paid to policyholders	15,006,411	(12,421)
9. Federal and foreign income taxes paid (recovered) $ 157,445,448 net of tax on capital gains (losses)	1,151,851,051	263,585,318
10. Total (Lines 5 through 9)	24,264,734,380	22,626,799,971
11. Net cash from operations (Line 4 minus Line 10)	3,705,886,755	3,705,011,234
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	13,107,908,277	14,922,271,064
12.2 Stocks	4,800,079,807	3,145,942,266
12.3 Mortgage loans	19,874,881	29,492,990
12.4 Real estate	83,483	19,197,860
12.5 Other invested assets	228,114,145	156,851,909
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	17,659	2,961
12.7 Miscellaneous proceeds	13,235,089	2,317,643
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,169,313,341	18,276,076,693
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,565,478,481	16,798,008,485
13.2 Stocks	4,711,114,816	3,864,267,384
13.3 Mortgage loans	337,495,950	18,000,000
13.4 Real estate	18,173,656	15,997,488
13.5 Other invested assets	383,971,461	69,715,576
13.6 Miscellaneous applications	78,610,314	18,530,786
13.7 Total investments acquired (Lines 13.1 to 13.6)	19,094,844,679	20,784,519,719
14. Net increase (or decrease) in policy loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(925,531,337)	(2,508,443,026)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	47,875,713	27,234,448
16.3 Borrowed funds	46,770,983	261,616,367
16.4 Net deposits on deposit-type contracts and other insurance liabilities		0
16.5 Dividends to stockholders	2,486,430,115	1,514,808,954
16.6 Other cash provided (applied)	317,102,453	(570,305,918)
17. Net cash from financing and miscellaneous sources (Line 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(2,074,680,967)	(1,796,264,058)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11 plus Line 15 plus Line 17)	705,674,451	(599,695,850)
19. Cash and short-term investments:		
19.1 Beginning of year	(661,282,075)	(61,586,226)
19.2 End of period (Line 18 plus Line 19.1)	44,392,375	(661,282,075)

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	92,616,563	45,727,935	49,733,011	88,611,488
2.	Allied lines	77,069,100	44,006,217	40,225,329	80,849,988
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	6,421,528,325	3,127,936,275	3,439,209,876	6,110,254,724
5.	Commercial multiple peril	600,879,866	270,441,736	307,178,001	564,143,601
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	5,401,832	2,494,277	2,453,257	5,442,852
9.	Inland marine	248,834,521	116,525,764	124,118,867	241,241,418
10.	Financial guaranty	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0
12.	Earthquake	53,243,677	23,157,132	28,080,797	48,320,013
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	(96,858)	243,626	299,615	(152,846)
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	178,603	(966,705)	(939,658)	151,555
17.1	Other liability - occurrence	108,242,588	49,390,619	53,004,695	104,628,511
17.2	Other liability - claims-made	0	1,421	0	1,421
18.1	Products liability - occurrence	3,457,060	1,415,868	1,407,970	3,464,958
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	10,180,993,606	2,727,141,932	2,803,280,862	10,104,854,675
19.3,19.4	Commercial auto liability	446,661,915	198,153,424	215,545,975	429,269,364
21.	Auto physical damage	7,642,988,359	1,987,460,449	2,085,972,759	7,544,476,049
22.	Aircraft (all perils)	54,582	25,530	25,969	54,143
23.	Fidelity	420,559	194,909	208,094	407,374
24.	Surety	5,281	415,066	182,784	237,562
26.	Burglary and theft	1,201,741	592,632	592,437	1,201,935
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
33.	Aggregate write-ins for other lines of business	1,735,704	9,731,819	6,320,304	5,147,219
34.	TOTALS	25,885,417,022	8,604,089,924	9,156,900,942	25,332,606,004
	DETAILS OF WRITE-INS				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,735,704	9,731,819	6,320,304	5,147,219

COMBINED STATEMENT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

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

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	49,733,011	0	0	0	49,733,011
2.	Allied lines	40,225,329	0	0	0	40,225,329
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	3,439,209,876	0	0	0	3,439,209,876
5.	Commercial multiple peril	307,178,001	0	0	0	307,178,001
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	2,453,257	0	0	0	2,453,257
9.	Inland marine	124,118,867	0	0	0	124,118,867
10.	Financial guaranty	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0
12.	Earthquake	28,080,797	0	0	0	28,080,797
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	299,615	0	0	0	299,615
15.	Other accident and health	0	0	0	0	0
16.	Workers' compensation	1,612	0	0	(941,270)	(939,658)
17.1	Other liability - occurrence	53,429,304	(35)	0	(424,574)	53,004,695
17.2	Other liability - claims-made	0	0	0	0	0
18.1	Products liability - occurrence	1,407,970	0	0	0	1,407,970
18.2	Products liability - claims-made	0	0	0	0	0
19.1,19.2	Private passenger auto liability	2,803,280,862	0	0	0	2,803,280,862
19.3,19.4	Commercial auto liability	218,575,362	0	0	(3,029,387)	215,545,975
21.	Auto physical damage	2,085,968,433	0	0	4,326	2,085,972,759
22.	Aircraft (all perils)	25,969	0	0	0	25,969
23.	Fidelity	208,094	0	0	0	208,094
24.	Surety	2,386	180,398	0	0	182,784
26.	Burglary and theft	592,437	0	0	0	592,437
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	485,394	5,834,910	0	0	6,320,304
34.	TOTALS	9,155,276,575	6,015,273	0	(4,390,905)	9,156,900,942
35.	Accrued retrospective premiums based on experience					4,390,905
36.	Earned but unbilled premiums					0
37.	Balance (Sum of Line 34 through 36)					9,161,291,847
	DETAILS OF WRITE-INS					
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	485,394	5,834,910	0	0	6,320,304

(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	60,675,031	0	34,735,118	0	2,793,586	92,616,563
2.	Allied lines	256,554,324	0	10,150,188	0	189,635,412	77,069,100
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	6,011,285,209	0	486,913,139	0	76,670,023	6,421,528,325
5.	Commercial multiple peril	590,946,535	0	16,410,170	0	6,476,839	600,879,866
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	5,087,670	0	313,412	0	(750)	5,401,832
9.	Inland marine	210,870,322	0	38,250,741	0	286,542	248,834,521
10.	Financial guaranty	0	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0
12.	Earthquake	48,651,432	0	4,592,245	0	0	53,243,677
13.	Group accident and health	0	0	0	0	0	0
14.	Credit accident and health (group and individual)	166,977	0	0	0	263,835	(96,858)
15.	Other accident and health	0	0	0	0	0	0
16.	Workers' compensation	136,857	0	42,018	0	272	178,603
17.1	Other liability - occurrence	95,870,909	0	15,581,734	3,254,014	(43,958)	108,242,588
17.2	Other liability - claims-made	0	0	0	0	0	0
18.1	Products liability - occurrence	2,827,882	0	628,721	0	(457)	3,457,060
18.2	Products liability - claims-made	0	0	0	0	0	0
19.1,19.2	Private passenger auto liability	9,648,268,563	0	640,742,230	0	108,017,188	10,180,993,606
19.3,19.4	Commercial auto liability	439,244,287	0	10,703,810	0	3,286,182	446,661,915
21.	Auto physical damage	7,191,838,293	0	451,172,406	0	22,340	7,642,988,359
22.	Aircraft (all perils)	54,048	0	534	0	0	54,582
23.	Fidelity	420,559	0	0	0	0	420,559
24.	Surety	5,225	0	68	0	12	5,281
26.	Burglary and theft	1,130,001	0	71,740	0	0	1,201,741
27.	Boiler and machinery	1,853,243	0	0	0	1,853,243	0
28.	Credit	53,638,393	0	0	53,638,393	0	0
29.	International	0	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	XXX	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	1,735,704	0	0	0	0	1,735,704
34.	TOTALS	24,621,261,464	0	1,710,308,274	56,892,407	389,260,309	25,885,417,022
	DETAILS OF WRITE-INS						
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,735,704	0	0	0	0	1,735,704

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

If yes: 1. The amount of such installment premiums $ 0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $ 0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Previous Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	32,045,986	14,366,705	1,347,272	45,065,419	20,160,169	21,827,039	43,398,550	49.0
2.	Allied lines	176,136,745	7,544,753	155,573,107	28,108,391	9,715,610	11,337,516	26,486,485	32.8
3.	Farmowners multiple peril	0	7,994	0	7,994	106,246	142,238	(27,999)	0.0
4.	Homeowners multiple peril	3,502,326,064	275,733,498	222,424,118	3,555,635,444	1,755,135,136	1,629,046,953	3,681,723,627	60.3
5.	Commercial multiple peril	399,132,995	15,112,985	31,096,839	383,149,141	408,679,895	161,906,575	629,922,460	111.7
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	1,453,261	783,119	10,363	2,226,017	2,005,536	2,117,628	2,113,925	38.8
9.	Inland marine	102,646,481	11,645,290	(101,661)	114,393,432	38,822,608	21,935,382	131,280,658	54.4
10.	Financial guaranty	0	408	0	408	4	412	0	0.0
11.1	Medical malpractice - occurrence	1,239,857	229,946	423,730	1,046,073	1,726,632	2,927,859	(155,154)	0.0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	19,609,391	95,669	305,984	19,399,076	19,851,067	31,962,662	7,287,481	15.1
13.	Group accident and health	0	7,018	0	7,018	29,515	30,908	5,625	0.0
14.	Credit accident and health (group and individual)	5,407,537	0	4,882,220	525,317	360,000	960,600	(75,283)	49.3
15.	Other accident and health	0	4,033	0	4,033	14,585	35,806	(17,188)	0.0
16.	Workers' compensation	7,660,564	5,226,600	2,594,965	10,292,199	149,646,587	129,238,487	30,700,299	20,256.8
17.1	Other liability - occurrence	65,326,491	21,936,565	10,481,065	76,781,991	437,477,980	471,564,926	42,695,045	40.8
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	59,483,514	50,000,915	41,297,078	68,187,351	1,320,207,841	1,031,349,449	357,045,743	10,304.5
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1,19.2	Private passenger auto liability	5,454,866,730	466,310,792	146,323,961	5,774,853,561	7,492,083,211	7,607,340,224	5,659,596,548	56.0
19.3,19.4	Commercial auto liability	209,836,890	5,364,164	2,189,222	213,011,832	482,462,421	421,798,635	273,675,619	63.8
21.	Auto physical damage	3,313,067,661	216,658,274	(42,003)	3,529,767,938	224,930,256	223,901,555	3,530,796,639	46.8
22.	Aircraft (all perils)	0	1,337,063	(3)	1,337,066	13,575,215	16,411,064	(1,498,783)	(2,768.2)
23.	Fidelity	6,859	(23,658)	(1,427)	(15,371)	201,439	125,418	60,650	14.9
24.	Surety	27,042	384,261	(6,855)	418,159	(19,043,440)	(14,888,399)	(3,736,883)	(1,573.0)
26.	Burglary and theft	446,980	9,804	0	456,785	126,765	104,572	478,978	39.9
27.	Boiler and machinery	87,605	46	221,336	(133,684)	24,251	215,202	(324,636)	0.0
28.	Credit	25,005,493	0	25,005,493	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Reinsurance - Nonproportional Assumed Property	XXX	12,892	0	12,892	908,678	1,223,609	(302,039)	0.0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	17,758,593	0	17,758,593	15,465,635	30,824,341	2,399,887	0.0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	39,256	0	39,256	4,372,449	4,553,937	(142,232)	0.0
33.	Aggregate write-ins for other lines of business	4,312,759	0	0	4,312,759	126,578	230,791	4,208,546	81.8
34.	TOTALS	13,380,126,906	1,110,546,987	644,024,803	13,846,649,089	12,379,172,868	11,808,225,388	14,417,596,570	56.9
	DETAILS OF WRITE-INS								
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0.0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	4,312,759	0	0	4,312,759	126,578	230,791	4,208,546	81.8

COMBINED STATEMENT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Line of Business	Reported Losses				Incurred But Not Reported			8	9
		1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 +5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire	5,466,279	7,350,809	1,021,638	11,795,450	7,246,043	1,119,662	986	20,160,169	3,248,295
2.	Allied lines	28,731,217	2,536,677	27,359,742	3,908,152	5,505,071	371,252	68,865	9,715,610	2,702,254
3.	Farmowners multiple peril	0	1,688	0	1,688	0	104,558	0	106,246	0
4.	Homeowners multiple peril	781,825,638	87,894,424	65,344,590	804,375,472	1,148,690,369	68,051,399	265,982,103	1,755,135,136	276,238,090
5.	Commercial multiple peril	251,514,772	9,865,881	38,186,656	223,193,996	226,572,797	5,914,706	47,001,605	408,679,895	53,886,995
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	50,265	1,118,034	350,139	818,160	681,556	505,820	0	2,005,536	236,052
9.	Inland marine	11,968,008	2,550,835	301,446	14,217,397	24,042,568	567,219	4,576	38,822,608	6,396,057
10.	Financial guaranty	0	4	0	4	0	0	0	4	7
11.1	Medical malpractice - occurrence	2,041,958	1,094,750	1,664,218	1,472,490	0	254,142	0	1,726,632	355,244
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0	0
12.	Earthquake	5,150,221	290,742	110,449	5,330,514	14,510,057	10,496	0	19,851,067	12,488,439
13.	Group accident and health	0	29,515	0	29,515	0	0	0	(a) 29,515	549
14.	Credit accident and health (group and individual)	527,000	0	470,000	57,000	658,543	0	355,543	360,000	40,000
15.	Other accident and health	0	14,585	0	14,585	0	0	0	(a) 14,585	288
16.	Workers' compensation	55,930,556	47,842,212	27,210,137	76,562,631	45,381,119	28,799,151	1,096,314	149,646,587	9,278,143
17.1	Other liability - occurrence	99,724,314	121,654,823	26,894,632	194,484,505	205,567,152	82,304,310	44,877,987	437,477,980	88,949,843
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	551,705,105	269,480,736	318,550,437	502,635,404	756,217,519	501,531,394	440,176,476	1,320,207,841	308,643,970
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1,19.2	Private passenger auto liability	6,503,042,790	493,001,886	1,045,437,494	5,950,607,182	1,412,770,539	149,053,216	20,347,726	7,492,083,211	2,343,200,105
19.3,19.4	Commercial auto liability	362,858,974	8,927,824	4,450,735	367,336,063	111,815,103	4,284,582	973,327	482,462,421	72,391,415
21.	Auto physical damage	354,291,601	19,349,368	0	373,640,969	(153,158,249)	4,533,718	86,182	224,930,256	61,736,255
22.	Aircraft (all perils)	1,085	3,979,757	9,022	3,971,821	99,359	9,504,035	0	13,575,215	87,910
23.	Fidelity	78,206	83,981	3,271	158,916	39,821	2,703	0	201,439	41,637
24.	Surety	184,066	(7,663,887)	199,218	(7,679,039)	494,440	(11,761,590)	97,250	(19,043,440)	184,586
26.	Burglary and theft	57,967	1,883	0	59,850	65,925	990	0	126,765	171,653
27.	Boiler and machinery	6,527	0	6,512	15	11,336	12,900	0	24,251	70,578
28.	Credit	0	0	0	0	6,063,327	0	6,063,327	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	XXX	167,482	0	167,482	XXX	741,196	0	908,678	0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	12,368,380	0	12,368,380	XXX	3,097,255	0	15,465,635	13,967
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	1,663,010	0	1,663,010	XXX	2,709,439	0	4,372,449	116
33.	Aggregate write-ins for other lines of business	126,578	0	0	126,578	0	0	0	126,578	0
34.	TOTALS	9,015,283,125	1,083,605,399	1,557,570,336	8,541,318,187	3,813,274,397	851,712,553	827,132,268	12,379,172,868	3,240,362,449
	DETAILS OF WRITE-INS									
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	126,578	0	0	126,578	0	0	0	126,578	0

(a) Including $ 0 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	699,842,745	0		699,842,745
1.2 Reinsurance assumed	71,097,988	0		71,097,988
1.3 Reinsurance ceded	24,749,701			24,749,701
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	746,191,032	0	0	746,191,032
2. Commission and brokerage:				
2.1 Direct excluding contingent		2,432,684,467		2,432,684,467
2.2 Reinsurance assumed excluding contingent		271,486,970		271,486,970
2.3 Reinsurance ceded excluding contingent		895,557		895,557
2.4 Contingent-direct		506,789,603		506,789,603
2.5 Contingent-reinsurance assumed		46,795,047		46,795,047
2.6 Contingent-reinsurance ceded		0		0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	3,256,860,530	0	3,256,860,530
3. Allowances to managers and agents		0		0
4. Advertising	0	309,453,505		309,453,505
5. Boards, bureaus and associations	277,365	17,789,169		18,066,534
6. Surveys and underwriting reports	1,010,309	109,799,369	0	110,809,678
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	1,022,744,501	824,345,545	26,675,110	1,873,765,156
8.2 Payroll taxes	90,636,698	53,730,044	1,430,809	145,797,551
9. Employee relations and welfare	337,778,862	282,653,722	6,693,960	627,126,544
10. Insurance	2,729,663	6,064,538	113,415	8,907,616
11. Directors' fees	0		0	0
12. Travel and travel items	83,496,338	56,490,875	825,809	140,813,022
13. Rent and rent items	143,140,018	109,924,734	732,552	253,797,304
14. Equipment	20,732,515	36,877,934	813,462	58,423,911
15. Cost or depreciation of EDP equipment and software	91,860,658	220,249,414	4,316,143	316,426,215
16. Printing and stationery	17,037,361	37,437,496	1,640,308	56,115,166
17. Postage, telephone and telegraph, exchange and express	83,155,556	225,512,910	290,076	308,958,542
18. Legal and auditing	2,128,220	43,127,803	984,719	46,240,742
19. Totals (Lines 3 to 18)	1,896,728,064	2,333,457,058	44,516,365	4,274,701,486
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 7,561,982		598,852,220		598,852,220
20.2 Insurance department licenses and fees		7,460,102		7,460,102
20.3 Gross guaranty association assessments		29,779,383		29,779,383
20.4 All other (excluding federal and foreign income and real estate)		37,270,522		37,270,522
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	673,362,227	0	673,362,227
21. Real estate expenses			35,676,366	35,676,366
22. Real estate taxes			12,338,774	12,338,774
23. Reimbursements by uninsured accident and health plans				0
24. Aggregate write-ins for miscellaneous expenses	374,487,832	255,421,093	2,717,532	632,626,457
25. Total expenses incurred	3,017,406,928	6,519,100,908	95,249,037	(a) 9,631,756,873
26. Less unpaid expenses - current year	3,240,362,445	1,978,535,368	41,686,429	5,260,584,242
27. Add unpaid expenses - prior year	3,207,984,949	1,744,876,770	23,620,727	4,976,482,446
28. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,985,029,431	6,285,442,310	77,183,335	9,347,655,077
DETAILS OF WRITE-INS				
2498. Summary of remaining write-ins for Line 24 from overflow page	(12,083,590)	(55,835,942)	0	(67,919,532)
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	374,487,832	255,421,093	2,717,532	632,626,457

(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) 41,108,994	39,968,419
1.1	Bonds exempt from U.S. tax	(a) 1,044,405,269	1,044,656,106
1.2	Other bonds (unaffiliated)	(a) 447,111,892	448,768,512
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 18,784,151	19,716,020
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	100,054,309	99,637,398
2.21	Common stocks of affiliates	303,770,037	303,770,036
3.	Mortgage loans	(c) 10,246,090	11,441,651
4.	Real estate	(d) 108,375,802	108,375,802
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 23,248,262	23,369,740
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	82,793,293	82,729,205
9.	Aggregate write-ins for investment income	11,090,089	11,090,089
10.	Total gross investment income	2,190,988,188	2,193,522,978
11.	Investment expenses		(g) 95,249,038
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 32,625,672
14.	Depreciation on real estate and other invested assets		(i) 31,233,741
15.	Aggregate write-ins for deductions from investment income		0
16.	Total (Lines 11 through 15)		159,108,451
17.	Net Investment Income - (Line 10 minus Line 16)		2,034,414,527
	DETAILS OF WRITE-INS		
0998.	Summary of remaining write-ins for Line 9 from overflow page	1,516,490	1,516,490
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	11,090,089	11,090,089
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

(a) Includes $ 125,723,283 accrual of discount less $ 79,864,134 amortization of premium and less $ 51,306,925 paid for accrued interest on purchases.
(b) Includes $ (58,931) accrual of discount less $ 60,543 amortization of premium and less $ 0 paid for accrued dividends on purchases.
(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 19,876,658 accrual of discount less $ 44,435 amortization of premium and less $ 48,717 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 31,233,747 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1.	U.S. Government bonds	4,674,293	0	0	4,674,293
1.1	Bonds exempt from U.S. tax	154,740,540	(6,199,434)	12,488,660	161,029,767
1.2	Other bonds (unaffiliated)	79,878,525	(13,668,906)	2,520,719	68,730,337
1.3	Bonds of affiliates	0	0	0	0
2.1	Preferred stocks (unaffiliated)	33,718,268	0	(8,874,210)	24,844,057
2.11	Preferred stocks of affiliates	0	0	0	0
2.2	Common stocks (unaffiliated)	370,114,922	(5,782,233)	42,010,226	406,342,915
2.21	Common stocks of affiliates	0	0	(3,539,253,465)	(3,539,253,465)
3.	Mortgage loans	0	0	0	0
4.	Real estate	80,172	0	0	80,172
5.	Contract loans	0	0	0	0
6.	Cash, cash equivalents and short-term investments	659,709	0	0	659,709
7.	Derivative instruments	(74,198,072)	0	4,135,741	(70,062,331)
8.	Other invested assets	31,551,514	0	14,617,537	46,169,051
9.	Aggregate write-ins for capital gains (losses)	0	1,365,873	(2,955,645)	(1,589,772)
10.	Total capital gains (losses)	601,219,870	(24,284,699)	(3,475,310,436)	(2,898,375,266)
	DETAILS OF WRITE-INS				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	1,365,873	(2,955,645)	(1,589,772)

SCHEDULE D - SUMMARY BY COUNTRY

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

Description			1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1.	United States	705,378,432	759,335,260	712,551,122	680,839,997
Governments	2.	Canada	78,425,466	89,191,150	76,989,796	77,402,231
(Including all obligations guaranteed	3.	Other Countries	60,866,861	65,508,887	60,896,925	61,000,000
by governments)	4.	Totals	844,670,759	914,035,297	850,437,843	819,242,228
States, Territories and Possessions	5.	United States	0	0	0	0
(Direct and guaranteed)	6.	Canada	0	0	0	0
	7.	Other Countries	0	0	0	0
	8.	Totals	0	0	0	0
Political Subdivisions of States,	9.	United States	7,779,820,913	8,182,742,204	7,591,296,779	9,194,109,642
Territories and Possessions	10.	Canada	0	0	0	0
(Direct and guaranteed)	11.	Other Countries	36,142,345	39,971,906	36,388,490	35,425,000
	12.	Totals	7,815,963,258	8,222,714,110	7,627,685,269	9,229,534,642
Special revenue and special assessment obligations and all non-guaranteed	13.	United States	14,588,322,534	15,368,129,670	14,631,745,093	16,328,137,106
obligations of agencies and authorities of	14.	Canada	0	0	0	0
governments and their political subdivisions	15.	Other Countries	1,438,427	1,500,735	1,362,563	2,215,000
	16.	Totals	14,589,760,961	15,369,630,405	14,633,107,656	16,330,352,106
Public Utilities (unaffiliated)	17.	United States	296,615,193	315,661,650	303,117,001	300,798,267
	18.	Canada	5,000,000	5,466,649	5,000,000	5,000,000
	19.	Other Countries	59,966,496	65,360,705	59,965,440	60,000,000
	20.	Totals	361,581,689	386,489,004	368,082,441	365,798,267
Industrial and Miscellaneous and Credit Tenant	21.	United States	5,162,609,155	5,369,982,695	5,201,970,050	5,129,156,178
Loans (unaffiliated)	22.	Canada	98,705,539	106,149,404	99,448,758	99,349,829
	23.	Other Countries	655,489,681	699,886,773	662,759,049	644,973,022
	24.	Totals	5,916,804,375	6,176,018,872	5,964,177,857	5,873,479,029
Parent, Subsidiaries and Affiliates	25.	Totals	0	0	0	0
	26.	**Total Bonds**	29,528,781,042	31,068,887,688	29,443,491,066	32,618,406,273
PREFERRED STOCKS	27.	United States	26,164,215	28,904,013	26,120,268	
Public Utilities (unaffiliated)	28.	Canada	0	0	0	
	29.	Other Countries	0	0	0	
	30.	Totals	26,164,215	28,904,013	26,120,268	
Banks, Trust and Insurance Companies	31.	United States	116,580,652	125,711,826	116,572,646	
(unaffiliated)	32.	Canada	0	0	0	
	33.	Other Countries	5,286,026	5,344,500	5,286,026	
	34.	Totals	121,866,678	131,056,326	121,858,672	
Industrial and Miscellaneous (unaffiliated)	35.	United States	141,248,006	150,677,488	141,800,068	
	36.	Canada	0	0	0	
	37.	Other Countries	20,000,000	20,750,000	20,000,000	
	38.	Totals	161,248,006	171,427,488	161,800,068	
Parent, Subsidiaries and Affiliates	39.	Totals	44,793,120	44,793,120	44,793,120	
	40.	**Total Preferred Stocks**	354,072,019	376,180,947	354,572,128	
COMMON STOCKS	41.	United States	110,533,367	110,533,367	78,902,094	
Public Utilities (unaffiliated)	42.	Canada	0	0	0	
	43.	Other Countries	5,898,708	5,898,708	4,426,517	
	44.	Totals	116,432,075	116,432,075	83,328,611	
Banks, Trust and Insurance Companies	45.	United States	793,295,890	793,295,890	601,276,741	
(unaffiliated)	46.	Canada	5,349,584	5,349,584	4,227,032	
	47.	Other Countries	106,998,191	106,998,191	80,340,333	
	48.	Totals	905,643,665	905,643,665	685,844,106	
Industrial and Miscellaneous (unaffiliated)	49.	United States	3,391,533,878	3,391,533,877	2,508,334,581	
	50.	Canada	10,858,479	10,858,479	6,404,380	
	51.	Other Countries	309,049,128	309,049,128	242,761,878	
	52.	Totals	3,711,441,485	3,711,441,484	2,757,500,838	
Parent, Subsidiaries and Affiliates	53.	Totals	3,864,136,927	3,863,918,630	1,334,374,309	
	54.	**Total Common Stocks**	8,597,654,152	8,597,435,854	4,861,047,864	
	55.	**Total Stocks**	8,951,726,170	8,973,616,801	5,215,619,992	
	56.	**Total Bonds and Stocks**	38,480,507,213	40,042,504,489	34,659,111,058	

SCHEDULE D - VERIFICATION BETWEEN YEARS

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

Not Selected For Printing

COMBINED STATEMENT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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	48,459,750	347,905,213	62,897,875	249,616,344	8,037,457	716,916,640	2.4	907,958,539	100.0	701,982,096	14,934,546
1.2 Class 2	0			0		0	0.0	0	0.0	0	
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	48,459,750	347,905,213	62,897,875	249,616,344	8,037,457	716,916,640	2.4	907,958,539	100.0	701,982,096	14,934,546
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	22,998,104	42,419,371	25,115,537	11,133,275	7,131,001	108,797,288	0.4	107,343,289	0.0	108,797,288	
2.2 Class 2	0	995,734	12,759,557		16,739,748	30,495,039	0.1	22,297,177	0.0	30,495,039	
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	22,998,104	43,415,104	37,875,094	11,133,275	23,870,749	139,292,327	0.5	129,640,466	0.0	139,292,327	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1						0	0.0	9,485	0.0		
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	9,485	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	46,362,443	578,911,421	1,431,096,640	4,667,716,789	1,006,367,615	7,730,454,907	26.1	685,563,150	0.0	7,729,819,907	635,000
4.2 Class 2	2,523,541	9,925,921			69,483,383	81,932,844	0.3	8,575,425	0.0	81,932,844	
4.3 Class 3	118,772	1,771,688	425,601	1,984,488	5,067,622	9,368,172	0.0	525,000	0.0	9,368,172	
4.4 Class 4					9,300,000	9,300,000	0.0	910,000	0.0	9,300,000	
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	3,480,738	0.0		
4.7 Totals	49,004,756	590,609,029	1,431,522,241	4,669,701,277	1,090,218,620	7,831,055,923	26.5	699,054,312	0.0	7,830,420,923	635,000
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	346,614,761	2,041,226,955	2,298,846,044	5,042,212,591	3,353,550,009	13,082,450,360	44.2	19,571,032,497	0.0	13,076,091,100	6,359,260
5.2 Class 2	9,470,870	82,149,804	113,774,953	230,052,068	295,218,754	730,666,448	2.5	969,670,265	0.0	716,626,448	14,040,000
5.3 Class 3	6,995,857	30,550,463	29,790,335	78,795,861	83,411,312	229,543,829	0.8	378,876,948	0.0	219,758,829	9,785,000
5.4 Class 4	6,308,446	31,500,997	33,984,427	94,325,158	112,056,859	278,175,887	0.9	282,702,130	0.0	266,385,931	11,789,956
5.5 Class 5	766,889	7,846,656	20,053,071	86,174,738	112,492,470	227,333,824	0.8	270,502,283	0.0	191,299,834	36,033,990
5.6 Class 6	1,100,513	5,406,390	6,741,232	14,775,835	13,566,642	41,590,613	0.1	29,613,641	0.0	41,590,613	
5.7 Totals	371,257,337	2,198,681,265	2,503,190,062	5,546,336,250	3,970,296,046	14,589,760,961	49.3	21,502,397,764	0.0	14,511,752,755	78,008,206

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	340,222	45,239,566	30,144,589	27,107,737	11,966,496	114,798,611	0.4	25,124,565	0.0	49,955,516	64,843,095
6.2 Class 2	38,452,620	35,533,355	97,064,617	27,426,253	10,177,732	208,654,577	0.7	75,539,296	0.0	158,600,500	50,054,077
6.3 Class 3		750,000	8,847,366			9,597,366	0.0	6,273,053	0.0	9,597,366	
6.4 Class 4		2,005,154	4,088,683		9,980,742	16,074,579	0.1	0	0.0	12,980,994	3,093,585
6.5 Class 5						0	0.0	0	0.0		
6.6 Class 6				9,987,594	2,468,963	12,456,557	0.0	0	0.0	12,456,557	
6.7 Totals	38,792,842	83,528,075	140,145,256	64,521,584	34,593,933	361,581,690	1.2	106,936,913	0.0	243,590,933	117,990,757
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	345,524,128	1,799,807,181	1,118,590,596	118,980,151	241,162,644	3,624,064,701	12.3	4,059,525,073	0.0	3,140,675,845	483,388,856
7.2 Class 2	123,949,805	443,693,291	699,956,933	216,302,355	219,000,021	1,702,902,405	5.8	1,588,754,696	0.0	1,355,537,428	347,364,977
7.3 Class 3	8,871,418	88,632,767	125,091,332	51,411,354	17,197,407	291,204,277	1.0	233,659,437	0.0	200,068,405	91,135,872
7.4 Class 4	720,750	97,594,579	122,663,686	64,146,876	17,339,326	302,465,218	1.0	204,109,864	0.0	232,210,941	70,254,277
7.5 Class 5		9,097,201	8,820,526		2,360,770	20,278,497	0.1	15,544,108	0.0	12,310,027	7,968,470
7.6 Class 6						0	0.0	16,573,626	0.0		
7.7 Totals	479,066,102	2,438,825,020	2,075,123,073	450,840,736	497,060,167	5,940,915,098	20.1	6,118,166,804	0.0	4,940,802,647	1,000,112,452
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						0	0.0	0	0.0		
8.2 Class 2						0	0.0	0	0.0		
8.3 Class 3						0	0.0	0	0.0		
8.4 Class 4						0	0.0	0	0.0		
8.5 Class 5						0	0.0	0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1			0	0		0	0.0	0	0.0	0	
9.2 Class 2						0	0.0	0	0.0		
9.3 Class 3						0	0.0	0	0.0		
9.4 Class 4						0	0.0	0	0.0		
9.5 Class 5						0	0.0	0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	810,299,409	4,855,509,707	4,966,691,281	10,116,766,887	4,628,215,222	25,377,482,506	85.8	XXX	XXX	24,807,321,752	570,160,756
10.2 Class 2	174,396,836	572,298,104	923,556,060	473,780,676	610,619,638	2,754,651,314	9.3	XXX	XXX	2,343,192,260	411,459,054
10.3 Class 3	15,986,047	121,704,918	164,154,634	132,191,703	105,676,341	539,713,644	1.8	XXX	XXX	438,792,771	100,920,872
10.4 Class 4	7,029,197	131,100,730	160,736,796	158,472,034	148,676,928	606,015,684	2.0	XXX	XXX	520,877,866	85,137,818
10.5 Class 5	766,889	16,943,858	28,873,597	86,174,738	114,853,239	(c) 247,612,321	0.8	XXX	XXX	203,609,860	44,002,461
10.6 Class 6	1,100,513	5,406,390	6,741,232	24,763,429	16,035,605	(c) 54,047,171	0.2	XXX	XXX	54,047,171	0
10.7 Totals	1,009,578,890	5,702,963,707	6,250,753,601	10,992,149,468	5,624,076,973	(b) 29,579,522,639	100.0	XXX	XXX	28,367,841,680	1,211,680,961
10.8 Line 10.7 as a % of Col. 6	3.4	19.3	21.1	37.2	19.0	100.0	XXX	XXX	XXX	95.9	4.1
11. Total Bonds Prior Year											
11.1 Class 1	1,532,108,880	4,485,410,869	4,992,136,575	8,728,404,377	5,618,495,897	XXX	XXX	25,356,556,596	0.0	25,028,769,843	327,786,755
11.2 Class 2	127,959,653	575,386,156	919,480,352	364,264,717	677,745,980	XXX	XXX	2,664,836,858	0.0	2,410,953,620	253,883,237
11.3 Class 3	15,965,570	100,103,226	199,356,655	191,575,412	112,333,574	XXX	XXX	619,334,437	0.0	545,345,807	73,988,630
11.4 Class 4	12,937,251	86,827,761	159,897,404	106,054,172	122,005,407	XXX	XXX	487,721,994	0.0	407,962,454	79,759,541
11.5 Class 5	6,073,062	15,811,918	25,298,710	65,572,433	173,290,269	XXX	XXX	(c) 286,046,391	0.0	278,007,564	8,038,827
11.6 Class 6	3,301,594	9,456,583	11,645,794	20,594,792	4,669,242	XXX	XXX	(c) 49,668,005	0.0	45,773,178	3,894,827
11.7 Totals	1,698,346,010	5,272,996,513	6,307,815,489	9,476,465,903	6,708,540,368	XXX	XXX	(b) 29,464,164,282	100.0	28,716,812,466	747,351,816
11.8 Line 11.7 as a % of Col. 8	5.7	17.9	21.4	32.2	22.8	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	780,264,452	4,631,676,690	4,801,271,358	10,036,566,667	4,557,542,584	24,807,321,750	83.9	25,028,769,843	100.0	24,807,321,750	XXX
12.2 Class 2	156,198,950	471,648,390	730,107,854	400,622,931	584,614,134	2,343,192,259	7.9	2,410,953,620	0.0	2,343,192,259	XXX
12.3 Class 3	11,805,249	90,804,172	124,729,935	105,777,075	105,676,341	438,792,771	1.5	545,345,807	0.0	438,792,771	XXX
12.4 Class 4	6,308,446	121,242,932	138,650,495	113,120,894	141,555,100	520,877,866	1.8	407,962,454	0.0	520,877,866	XXX
12.5 Class 5	766,889	14,288,045	22,449,431	58,395,741	107,709,754	203,609,860	0.7	278,007,564	0.0	203,609,860	XXX
12.6 Class 6	1,100,513	5,406,390	6,741,232	24,763,429	16,035,605	54,047,171	0.2	45,773,178	0.0	54,047,171	XXX
12.7 Totals	956,444,499	5,335,066,619	5,823,950,305	10,739,246,737	5,513,133,518	28,367,841,678	95.9	28,716,812,466	100.0	28,367,841,678	XXX
12.8 Line 12.7 as a % of Col. 6	3.4	18.8	20.5	37.9	19.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	3.2	18.0	19.7	36.3	18.6	95.9	XXX	XXX	XXX	95.9	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	30,034,958	223,833,017	165,419,924	80,200,220	70,672,638	570,160,756	1.9	327,786,755	0.0	XXX	570,160,756
13.2 Class 2	18,197,886	100,649,714	193,448,206	73,157,746	26,005,503	411,459,054	1.4	253,883,237	0.0	XXX	411,459,054
13.3 Class 3	4,180,798	30,900,747	39,424,699	26,414,628		100,920,872	0.3	73,988,630	0.0	XXX	100,920,872
13.4 Class 4	720,750	9,857,798	22,086,302	45,351,140	7,121,828	85,137,818	0.3	79,759,541	0.0	XXX	85,137,818
13.5 Class 5		2,655,813	6,424,166	27,778,997	7,143,485	44,002,461	0.1	8,038,827	0.0	XXX	44,002,461
13.6 Class 6						0	0.0	3,894,827	0.0	XXX	0
13.7 Totals	53,134,392	367,897,088	426,803,296	252,902,730	110,943,454	1,211,680,961	4.1	747,351,816	0.0	XXX	1,211,680,961
13.8 Line 13.7 as a % of Col. 6	4.4	30.4	35.2	20.9	9.2	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.2	1.2	1.4	0.9	0.4	4.1	XXX	XXX	XXX	XXX	4.1

(a) Includes $ 579,401,177 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes $ 193,207,418 current year, $ 663,623,555 prior year of bonds with Z designations and $ 0 , current year, $ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes $ 14,942,580 current year, $ 17,309,897 prior year of bonds with 5* designations and $ 0 , current year, $ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 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	20,050,263	234,536,569	8,972,725	226,674,984	5,756,942	495,991,483	1.7	656,969,570	100.0	481,056,937	14,934,546
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	28,409,487	113,368,645	53,925,150	22,941,361	2,280,515	220,925,158	0.7	250,988,967	0.0	220,925,158	
1.7 Totals	48,459,750	347,905,213	62,897,875	249,616,345	8,037,457	716,916,640	2.4	907,958,538	100.0	701,982,094	14,934,546
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	22,998,104	43,415,104	37,875,094	11,133,275	23,870,749	139,292,327	0.5	129,640,466	0.0	139,292,327	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	22,998,104	43,415,104	37,875,094	11,133,275	23,870,749	139,292,327	0.5	129,640,466	0.0	139,292,327	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations						0	0.0	9,485	0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	9,485	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	49,004,756	590,609,029	1,431,522,241	4,669,701,277	1,090,218,620	7,831,055,923	26.5	699,054,312	0.0	7,830,420,924	635,000
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	49,004,756	590,609,029	1,431,522,241	4,669,701,277	1,090,218,620	7,831,055,923	26.5	699,054,312	0.0	7,830,420,924	635,000
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	106,960,324	1,422,249,121	2,046,831,372	5,166,789,550	3,722,416,258	12,465,246,625	42.1	19,618,895,387	0.0	12,387,462,679	77,783,946
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	216,587,250	619,527,432	357,500,708	346,612,470	247,873,614	1,788,101,474	6.0	1,853,003,907	0.0	1,788,101,472	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	46,283,088	153,354,692	98,857,983	32,934,229	6,174	331,436,166	1.1	30,498,469	0.0	331,211,906	224,260
5.4 Other	1,426,675	3,550,023				4,976,698	0.0	0	0.0	4,976,698	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	371,257,337	2,198,681,267	2,503,190,063	5,546,336,249	3,970,296,047	14,589,760,963	49.3	21,502,397,764	0.0	14,511,752,755	78,008,206

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	38,792,842	83,528,075	140,145,256	64,521,584	34,593,933	361,581,690	1.2	106,936,913	0.0	243,590,933	117,990,757
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	38,792,842	83,528,075	140,145,256	64,521,584	34,593,933	361,581,690	1.2	106,936,913	0.0	243,590,933	117,990,757
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	178,354,688	999,535,148	1,596,713,493	436,874,027	481,000,616	3,692,477,972	12.5	3,769,739,040	0.0	2,856,521,731	835,956,241
7.2 Single Class Mortgage-Backed/Asset-Based Securities	70,290,480	73,429,671	15,377,211			159,097,362	0.5	150,959,606	0.0	159,097,362	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined	19,842,416	59,977,985	21,033,041	4,704,811	1,993,876	107,552,129	0.4	238,764,950	0.0	99,949,335	7,602,794
7.4 Other	25,868,344	219,021,905	82,341,863	4,854,187		332,086,300	1.1	116,406,768	0.0	317,852,192	14,234,108
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	2,762,490	156,031,536	192,967,918		14,065,675	365,827,619	1.2	346,161,967	0.0	330,962,829	34,864,791
7.6 Other	181,947,684	930,828,776	166,689,545	4,407,712		1,283,873,717	4.3	1,496,134,473	0.0	1,176,419,198	107,454,519
7.7 Totals	479,066,103	2,438,825,020	2,075,123,073	450,840,736	497,060,167	5,940,915,099	20.1	6,118,166,802	0.0	4,940,802,646	1,000,112,452
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	416,160,976	3,373,873,046	5,262,060,181	10,575,694,698	5,357,857,119	24,985,646,020	84.5	XXX	XXX	23,938,345,530	1,047,300,490
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	315,287,217	806,325,748	426,803,069	369,553,832	250,154,128	2,168,123,994	7.3	XXX	XXX	2,168,123,991	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	66,125,504	213,332,676	119,891,024	37,639,040	2,000,050	438,988,295	1.5	XXX	XXX	431,161,241	7,827,054
10.4 Other	27,295,019	222,571,928	82,341,863	4,854,187	0	337,062,998	1.1	XXX	XXX	322,828,890	14,234,108
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	2,762,490	156,031,536	192,967,918	0	14,065,675	365,827,619	1.2	XXX	XXX	330,962,829	34,864,791
10.6 Other	181,947,684	930,828,776	166,689,545	4,407,712	0	1,283,873,717	4.3	XXX	XXX	1,176,419,198	107,454,519
10.7 Totals	1,009,578,891	5,702,963,709	6,250,753,601	10,992,149,468	5,624,076,973	29,579,522,642	100.0	XXX	XXX	28,367,841,679	1,211,680,961
10.8 Line 10.7 as a % of Col. 6	3.4	19.3	21.1	37.2	19.0	100.0	XXX	XXX	XXX	95.9	4.1
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,048,277,554	2,989,774,036	5,233,528,109	9,169,562,863	6,540,102,610	XXX	XXX	24,981,245,173	100.0	24,390,996,044	590,249,131
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	301,327,286	1,070,679,740	463,619,419	270,672,380	148,653,656	XXX	XXX	2,254,952,480	0.0	2,254,952,480	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	30,248,798	118,482,755	98,768,402	19,047,821	2,715,644	XXX	XXX	269,263,419	0.0	259,563,038	9,700,381
11.4 Other	10,147,114	54,170,887	52,055,990	32,777	0	XXX	XXX	116,406,768	0.0	116,406,768	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	5,456,233	151,322,380	172,314,895	0	17,068,458	XXX	XXX	346,161,967	0.0	305,745,601	40,416,366
11.6 Other	302,889,024	888,566,712	287,528,674	17,150,063	0	XXX	XXX	1,496,134,473	0.0	1,389,148,535	106,985,938
11.7 Totals	1,698,346,008	5,272,996,511	6,307,815,489	9,476,465,904	6,708,540,368	XXX	XXX	29,464,164,280	100.0	28,716,812,466	747,351,815
11.8 Line 11.7 as a % of Col. 8	5.7	17.9	21.4	32.2	22.8	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	378,895,365	3,121,524,603	4,849,540,052	10,325,485,543	5,262,899,966	23,938,345,530	80.9	24,390,996,043	100.0	23,938,345,530	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	315,287,217	806,325,746	426,803,069	369,553,832	250,154,128	2,168,123,991	7.3	2,254,952,480	0.0	2,168,123,991	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	65,753,703	211,986,247	118,396,402	34,945,464	79,424	431,161,241	1.5	259,563,038	0.0	431,161,241	XXX
12.4 Other	25,110,854	210,521,985	82,341,863	4,854,187	0	322,828,890	1.1	116,406,768	0.0	322,828,890	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	0	141,684,302	189,278,527	0	0	330,962,829	1.1	305,745,601	0.0	330,962,829	XXX
12.6 Other	171,397,359	843,023,736	157,590,391	4,407,712	0	1,176,419,198	4.0	1,389,148,535	0.0	1,176,419,198	XXX
12.7 Totals	956,444,499	5,335,066,619	5,823,950,305	10,739,246,738	5,513,133,519	28,367,841,680	95.9	28,716,812,465	100.0	28,367,841,680	XXX
12.8 Line 12.7 as a % of Col. 6	3.4	18.8	20.5	37.9	19.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	3.2	18.0	19.7	36.3	18.6	95.9	XXX	XXX	XXX	95.9	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	37,265,611	252,348,443	412,520,129	250,209,155	94,957,153	1,047,300,490	3.5	590,249,131	0.0	XXX	1,047,300,490
13.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	371,801	1,346,430	1,494,622	2,693,576	1,920,626	7,827,054	0.0	9,700,381	0.0	XXX	7,827,054
13.4 Other	2,184,165	12,049,943	0			14,234,108	0.0	0	0.0	XXX	14,234,108
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	2,762,490	14,347,234	3,689,392		14,065,675	34,864,791	0.1	40,416,366	0.0	XXX	34,864,791
13.6 Other	10,550,326	87,805,039	9,099,154			107,454,519	0.4	106,985,938	0.0	XXX	107,454,519
13.7 Totals	53,134,392	367,897,088	426,803,296	252,902,730	110,943,454	1,211,680,961	4.1	747,351,816	0.0	XXX	1,211,680,961
13.8 Line 13.7 as a % of Col. 6	4.4	30.4	35.2	20.9	9.2	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.2	1.2	1.4	0.9	0.4	4.1	XXX	XXX	XXX	XXX	4.1

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On 6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
0199999 - Total - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0
0299999 - Total - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0
0399999 - Total - Affiliates - Other (Non-U.S.)				0	0	119	119	0	0	0	0	0	0
0499999 - Total - Affiliates				0	0	119	119	0	0	0	0	0	0
0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000							0						
0599999 - Total - Other U.S. Unaffiliated Insurers				1,661,750	1,404	1,143,361	1,144,765		854,973	806,661	6		
0699998 - Pools and Associations - Reins Col 8 < 100,000							0						
0699999 - Total - Pools, Associations - Mandatory Pools				48,534		35,781	35,781			22,534			
0799998 - Pools and Associations - Reins Col 8 < 100,000							0						
0799999 - Total - Pools, Associations - Voluntary Pools				1	149	24,827	24,976	0	247	0	131	0	0
0899999 - Total - Pools and Associations				48,535	149	60,608	60,757		247	22,534	131		
0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000							0						
0999999 - Total - Other Non-U.S. Insurers				22	742	19,978	20,720	0	173	0	2,048	0	0
9999999 Totals				1,710,307	2,295	1,224,066	1,226,361		855,393	829,195	2,185		

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			

COMBINED STATEMENT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					0	0	0	0	0	0	0	0	0	0	0	0	0	0
0299999 - Authorized - Affiliates - U.S. Non-Pool					57,156	0	0	470	0	6,419	0	52,748	0	59,637	0	0	59,637	0
0399999 - Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0
0499999 - Total - Authorized - Affiliates					57,156	0	0	470	0	6,419	0	52,748	0	59,637	0	0	59,637	0
0599998 - Other U.S. Unaffil Insurers (Under $100,000)														0			0	
0599999 - Authorized - Other U.S. Unaffiliated Insurers					8,273	17,799	1,971	264,750	51,070	243,582	71,892	1,621	0	652,685	428	406	651,851	884
0699999 - Authorized - Pools - Mandatory Pools					339,507	71,227	1,473	1,136,831	12,324	332,768	21,844	115,423	0	1,691,890	666	0	1,691,224	0
0799999 - Authorized - Pools - Voluntary Pools					0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899998 - Authorized - Other Non-U.S. Insurers (Under $100,000)														0			0	
0899999 - Authorized - Other Non-U.S. Insurers					7,517	7,823	964	74,991	23,601	120,116	37,936	200	0	265,631	207	0	265,424	81
0999999 - Total - Authorized					412,453	96,849	4,408	1,477,042	86,995	702,885	131,672	169,992	0	2,669,843	1,301	406	2,668,136	965
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling					0	0	0	0	0	0	0	0	0	0	0	0	0	0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0
1399999 - Total - Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under $100,000)														0			0	
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers					0	1,393	175	6,200	655	7,204	2,010	0	0	17,637	(13)	5	17,645	25
1599999 - Unauthorized - Pools - Mandatory Pools					0	0	0	0	0	0	0	0	0	0	0	0	0	0
1699999 - Unauthorized - Pools - Voluntary Pools					0	98	4	2,515	59	923	295	0	0	3,894	0	0	3,894	837
1799998 - Unauthorized - Other Non-U.S. Insurers (Under $100,000)														0			0	
1799999 - Unauthorized - Other Non-U.S. Insurers					33,692	15,230	3,508	71,802	22,133	116,110	32,789	535	2	262,109	524	0	261,585	1,222
1899999 - Total - Unauthorized					33,692	16,721	3,687	80,517	22,847	124,237	35,094	535	2	283,640	511	5	283,124	2,084
1999999 - Total - Authorized and Unauthorized					446,145	113,570	8,095	1,557,559	109,842	827,122	166,766	170,527	2	2,953,483	1,812	411	2,951,260	3,049
2099999 - Total - Protected Cells														0			0	
9999999 Totals					446,145	113,570	8,095	1,557,559	109,842	827,122	166,766	170,527	2	2,953,483	1,812	411	2,951,260	3,049

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	784
2.	Hartford Steam Boiler Inspec. & Ins. Co	23.000	2,319
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
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0.0	0.0
0499999 - Total - Authorized - Affiliates				0	0	0	0	0	0	0	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				3,504	797	940	513	14,012	16,262	19,766	82.3	70.9
0699999 - Authorized - Pools - Mandatory Pools				72,700						72,700	0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools				0	0	0	0	0	0	0	0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers				2,174	174	221	471	5,749	6,615	8,789	75.3	65.4
0999999 - Total - Authorized				78,378	971	1,161	984	19,761	22,877	101,255	22.6	19.5
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0.0	0.0
1399999 - Total - Unauthorized - Affiliates				0	0	0	0	0	0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers				147	33	29	49	1,312	1,423	1,570	90.6	83.6
1599999 - Unauthorized - Pools - Mandatory Pools				0	0	0	0	0	0	0	0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools				(177)	27	93	1	158	279	102	273.5	154.9
1799999 - Unauthorized - Other Non-U.S. Insurers				3,423	506	556	832	13,408	15,302	18,725	81.7	71.6
1899999 - Total - Unauthorized				3,393	566	678	882	14,878	17,004	20,397	83.4	72.9
1999999 - Total - Authorized and Unauthorized				81,771	1,537	1,839	1,866	34,639	39,881	121,652	32.8	28.5
2099999 - Total - Protected Cells									0	0	0.0	0.0
9999999 Totals				81,771	1,537	1,839	1,866	34,639	39,881	121,652	32.8	28.5

COMBINED STATEMENT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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
0499999 - Total - Affiliates				0	0	0	0	0	0	0	0	0	0	0	0	0
0599999 - Other U.S. Unaffiliated Insurers				9,453	25	234	(13)	5		204	9,249	1,299	260	11	(18)	9,248
0799999 - Pools - Voluntary				2,676	837					837	1,839	159	32	32		1,871
0899999 - Other Non-U.S. Insurers				113,427	1,222	69,345	524		1,055	60,410	53,017	8,542	1,708	1,476	346	54,809
0999999 - Total - Affiliates and Others				125,556	2,084	69,579	511	5	1,055	61,451	64,105	10,000	2,000	1,520	328	65,928
1099999 - Total - Protected Cells										0	0		0	0	0	0
9999999 Totals				125,556	2,084	69,579	511	5	1,055	61,451	64,105	10,000	2,000	1,520	328	65,928

1. Amounts in dispute totaling $ 6,306 are included in Column 5.
2. Amounts in dispute totaling $ 5,756 are excluded from Column 13.
3. Column 5 excludes $ 158,122 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			13,322,934	20,872,900	26,504,072	28.121	1,574,538	4,299,363	859,873	1,175,006

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less $ 7,688,515 in dispute.
(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less $ 8,432,279 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			511,627,048	239,434	6,106,108	398,631	6,807	143,915	6,830,753	504,796,295	504,796,304

1. Total	504,796,304
2. Line 1 x .2	100,959,261
3. Schedule F - Part 6 Col. 11	1,175,006
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	102,134,267
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x 1000)	65,928,200
6. Provision for Reinsurance (sum Lines 4 + 5) [Enter this amount on Page 3, Line 16]	168,062,467

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	(96,858)	XXX		XXX	(96,858)	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	(152,847)	XXX	0	XXX	(152,847)	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	(86,846)	56.8	5,625	0.0	(75,283)	49.3		0.0		0.0		0.0		0.0		0.0	(17,188)	0.0
4. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Commissions (a)	(153,894)	100.7		0.0	(153,894)	100.7		0.0		0.0		0.0		0.0		0.0		0.0
6. General insurance expenses	84,971	(55.6)		0.0	84,971	(55.6)		0.0		0.0		0.0		0.0		0.0		0.0
7. Taxes, licenses and fees	729,305	(477.1)		0.0	729,305	(477.1)		0.0		0.0		0.0		0.0		0.0		0.0
8. Total expenses incurred	660,382	(432.1)	0	0.0	660,382	(432.1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	(726,383)	475.2	(5,625)	0.0	(737,946)	482.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	17,188	0.0
11. Dividends or refunds	0	0.0		0.0	0	0.0		0.0		0.0		0.0		0.0		0.0	0	0.0
12. Gain from underwriting after dividends or refunds	(726,383)	475.2	(5,625)	0.0	(737,946)	482.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	17,188	0.0
DETAILS OF WRITE-INS																		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes $ .... reported as “Contract, membership and other fees retained by agents.”

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	299,615		299,615						
2. Advance premiums	0								
3. Reserve for rate credits	0		0						
4. Total premium reserves, current year	299,615	0	299,615	0	0	0	0	0	0
5. Total premium reserves, prior year	243,626	0	243,626	0	0	0	0	0	0
6. Increase in total premium reserves	55,989	0	55,989	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves	0								
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	404,100	29,515	360,000						14,585
2. Total prior year	1,027,314	30,908	960,600	0	0	0	0	0	35,806
3. Increase	(623,214)	(1,393)	(600,600)	0	0	0	0	0	(21,221)

	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	536,368	7,018	525,317						4,033
1.2 On claims incurred during current year	0								
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	404,100	29,515	360,000						14,585
2.2 On claims incurred during current year	0								
3. Test:									
3.1 Line 1.1 and 2.1	940,468	36,533	885,317	0	0	0	0	0	18,617
3.2 Claim reserves and liabilities, December 31, prior year	1,027,313	30,908	960,600	0	0	0	0	0	35,805
3.3 Line 3.1 minus Line 3.2	(86,845)	5,625	(75,283)	0	0	0	0	0	(17,188)

	1	2	3	4	5	6	7	8	9
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	(11,563)	5,625							(17,188)
4. Commissions	0								
B. Reinsurance Ceded:									
1. Premiums written	263,835		263,835						
2. Premiums earned	263,835		263,835						
3. Incurred claims	1,212,389		1,212,389						
4. Commissions	0								

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
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	270,590	94,512	38,778	8,388	28,667	93	2,112	235,042	XXX
2. 1995	17,639,283	521,584	17,117,699	11,262,082	297,997	796,130	7,316	1,366,864	(1)	716,106	13,119,764	XXX
3. 1996	18,519,804	552,889	17,966,915	11,726,145	255,147	849,242	4,025	1,604,033	32	723,086	13,920,216	XXX
4. 1997	18,627,959	497,253	18,130,706	10,825,992	220,167	764,072	3,668	1,744,291	62	714,619	13,110,458	XXX
5. 1998	19,350,319	451,227	18,899,092	11,438,787	260,266	660,794	4,469	1,880,107	830	741,778	13,714,123	XXX
6. 1999	19,991,724	423,365	19,568,359	12,415,314	207,229	636,757	4,198	1,908,634	1,705	830,762	14,747,573	XXX
7. 2000	21,619,588	(71,454)	21,691,042	14,246,795	130,060	643,336	1,607	1,918,805	140	942,783	16,677,129	XXX
8. 2001	21,918,244	305,170	21,613,074	13,918,986	286,357	602,115	7,172	1,869,900	0	946,588	16,097,472	XXX
9. 2002	23,120,356	356,608	22,763,748	12,301,266	150,467	462,888	2,974	2,000,789	(1)	871,029	14,611,503	XXX
10. 2003	24,376,414	322,778	24,053,636	11,139,132	155,644	266,675	3,374	1,855,685	(15)	784,461	13,102,489	XXX
11. 2004	25,735,578	402,969	25,332,609	9,468,294	441,337	122,823	16,496	1,751,139	7	495,249	10,884,416	XXX
12. Totals	XXX	XXX	XXX	119,013,383	2,499,183	5,843,610	63,687	17,928,914	2,852	7,768,573	140,220,185	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 Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	1,630,509	811,351	1,582,825	485,739	341,946	97,429	332,537	144,512	100,662	128	72	2,449,320	XXX
2.	29,310	14,982	36,184	429	6,426	46	3,703	115	3,944	31	763	63,964	XXX
3.	74,903	59,667	15,092	308	17,478	43	3,446	72	8,779	47	1,342	59,561	XXX
4.	82,591	56,005	19,641	200	19,001	92	4,772	78	11,744	29	2,456	81,345	XXX
5.	120,718	57,225	29,873	530	27,656	99	7,567	147	18,601	16	3,795	146,398	XXX
6.	194,765	68,234	38,731	525	39,934	234	12,442	209	22,264	22	6,928	238,912	XXX
7.	362,296	71,853	65,124	435	69,817	234	24,371	170	22,696	15	13,759	471,597	XXX
8.	614,511	88,892	125,556	436	115,306	502	47,811	319	41,448	18	28,900	854,465	XXX
9.	1,059,660	79,808	232,614	891	188,557	1,004	93,623	578	82,195	36	58,391	1,574,332	XXX
10.	1,757,980	61,142	531,539	3,169	280,283	1,790	170,811	1,291	182,259	63	109,215	2,855,417	XXX
11.	4,171,645	188,411	1,987,807	334,470	423,832	8,379	285,039	19,277	506,556	120	402,930	6,824,222	XXX
12. Totals	10,098,888	1,557,570	4,664,986	827,132	1,530,236	109,852	986,122	166,768	1,001,148	525	628,551	15,619,533	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	0	0	XXX	1,916,244	533,076
2.	13,504,643	320,915	13,183,728	76.6	61.5	77.0	0	0	0.0	50,083	13,881
3.	14,299,118	319,341	13,979,777	77.2	57.8	77.8	0	0	0.0	30,020	29,541
4.	13,472,104	280,301	13,191,803	72.3	56.4	72.8	0	0	0.0	46,027	35,318
5.	14,184,103	323,582	13,860,521	73.3	71.7	73.3	0	0	0.0	92,836	53,562
6.	15,268,841	282,356	14,986,485	76.4	66.7	76.6	0	0	0.0	164,737	74,175
7.	17,353,240	204,514	17,148,726	80.3	(286.2)	79.1	0	0	0.0	355,132	116,465
8.	17,335,633	383,696	16,951,937	79.1	125.7	78.4	0	0	0.0	650,739	203,726
9.	16,421,592	235,757	16,185,835	71.0	66.1	71.1	0	0	0.0	1,211,575	362,757
10.	16,184,364	226,458	15,957,906	66.4	70.2	66.3	0	0	0.0	2,225,208	630,209
11.	18,717,135	1,008,497	17,708,638	72.7	250.3	69.9	0	0	0.0	5,636,571	1,187,651
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,379,172	3,240,361

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	9,252,857	8,740,707	8,334,901	8,162,216	8,198,834	8,193,096	8,172,191	8,394,392	8,981,710	9,593,014	611,304	1,198,622
2. 1995	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	11,812,950	21,394	27,538
3. 1996	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	12,367,044	4,009	12,483
4. 1997	XXX	XXX	11,996,456	11,681,920	11,518,494	11,435,708	11,438,304	11,441,842	11,452,461	11,435,859	(16,602)	(5,983)
5. 1998	XXX	XXX	XXX	12,163,113	12,072,902	11,994,870	11,954,811	11,972,233	11,998,452	11,962,659	(35,793)	(9,574)
6. 1999	XXX	XXX	XXX	XXX	13,133,267	13,074,424	13,058,179	13,106,164	13,106,314	13,057,314	(49,000)	(48,850)
7. 2000	XXX	XXX	XXX	XXX	XXX	14,777,856	15,184,490	15,298,466	15,290,805	15,207,380	(83,425)	(91,086)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	14,822,843	15,163,517	15,138,694	15,040,607	(98,087)	(122,910)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,410,087	14,269,093	14,102,886	(166,207)	(307,201)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,394,889	13,920,010	(474,879)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,451,070	XXX	XXX
										12. Totals	(287,286)	653,039

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	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	000	2,549,448	3,898,764	4,596,969	5,444,546	6,018,271	6,395,743	6,814,418	7,037,760	7,244,228	XXX	XXX
2. 1995	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	11,752,899	XXX	XXX
3. 1996	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	12,316,215	XXX	XXX
4. 1997	XXX	XXX	6,779,414	8,982,035	9,959,482	10,605,989	11,009,278	11,228,506	11,315,099	11,366,229	XXX	XXX
5. 1998	XXX	XXX	XXX	7,219,823	9,590,090	10,539,938	11,173,504	11,574,710	11,750,954	11,834,846	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	8,034,154	10,625,984	11,641,597	12,282,884	12,656,754	12,840,644	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	9,310,125	12,559,272	13,706,500	14,377,361	14,758,464	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	9,256,400	12,486,688	13,589,634	14,227,572	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,672,465	11,569,006	12,610,713	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,449,422	11,246,789	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,133,284	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,973,319	1,495,176	1,262,823	1,220,276	1,182,030	968,080	842,359	720,983	1,025,881	1,285,111
2. 1995	974,060	294,478	175,666	129,667	90,786	48,991	24,162	18,729	20,931	39,343
3. 1996	XXX	956,842	338,094	171,689	66,347	75,238	40,241	19,624	20,142	18,158
4. 1997	XXX	XXX	1,024,175	413,951	229,140	133,447	76,244	43,737	38,541	24,135
5. 1998	XXX	XXX	XXX	957,225	426,155	266,930	145,796	70,473	67,527	36,763
6. 1999	XXX	XXX	XXX	XXX	1,178,816	481,457	226,404	139,611	105,284	50,439
7. 2000	XXX	XXX	XXX	XXX	XXX	1,140,661	440,247	294,248	176,750	88,890
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,242,716	574,226	328,419	172,612
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,485,415	645,130	324,768
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,531,196	697,890
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,919,099

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	18,557	23	1,001	0	954	0	90	20,489	XXX
2. 1995	2,980,941	70,745	2,910,196	1,989,656	76	110,706	4	251,123	0	33,015	2,351,405	1,215,749
3. 1996	3,135,445	62,492	3,072,953	2,150,356	64	91,674	2	313,746	0	35,416	2,555,710	1,305,506
4. 1997	3,198,664	88,741	3,109,923	1,611,294	5	81,288	0	273,949	0	36,704	1,966,526	946,676
5. 1998	3,455,536	109,103	3,346,433	2,027,919	3	64,863	0	349,083	0	34,894	2,441,862	1,103,835
6. 1999	3,725,822	104,699	3,621,123	2,315,840	108	69,821	0	352,461	0	43,904	2,738,014	1,037,023
7. 2000	4,406,132	31,187	4,374,945	2,979,759	64	84,006	(1)	353,139	0	56,712	3,416,841	1,072,335
8. 2001	4,514,747	33,304	4,481,443	3,098,354	44	106,074	1	377,633	0	59,392	3,582,016	1,039,703
9. 2002	5,024,869	36,173	4,988,696	2,577,201	224	84,565	0	380,562	(1)	43,240	3,042,105	947,996
10. 2003	5,663,612	31,942	5,631,670	2,734,996	83	49,227	0	364,410	(22)	34,103	3,148,572	936,079
11. 2004	6,186,812	76,557	6,110,255	2,893,721	222,081	31,724	11,101	394,881	(57)	13,498	3,087,201	1,007,170
12. Totals	XXX	XXX	XXX	24,397,653	222,775	774,949	11,107	3,411,941	(80)	390,968	28,350,741	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.	10,334	0	944	1	1,496	0	197	0	274	0	0	13,244	312
2.	2,703	0	527	0	538	0	196	0	126	0	147	4,090	107
3.	4,373	0	1,047	0	785	0	266	0	231	0	321	6,702	148
4.	4,292	0	1,165	0	833	0	310	0	273	0	699	6,873	177
5.	8,216	0	2,689	0	1,471	0	576	0	426	0	856	13,378	320
6.	12,960	0	3,137	0	2,729	0	654	0	415	0	1,560	19,895	519
7.	28,097	0	5,611	0	5,823	0	1,815	0	766	0	3,528	42,112	1,133
8.	52,135	11	22,155	0	10,426	0	4,462	0	2,030	0	8,943	91,197	2,134
9.	83,463	2	37,040	0	17,491	0	8,199	0	3,513	0	16,900	149,704	4,136
10.	148,740	2	144,188	0	27,509	0	19,768	0	8,640	0	22,805	348,843	5,303
11.	514,409	65,330	998,345	265,981	37,601	3,544	55,762	14,486	78,667	0	39,136	1,335,443	81,762
12.	869,722	65,345	1,216,848	265,982	106,702	3,544	92,205	14,486	95,361	0	94,895	2,031,481	96,051

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11,277	1,967
2.	2,355,575	80	2,355,495	79.0	0.1	80.9	0	0	0.0	3,230	860
3.	2,562,478	66	2,562,412	81.7	0.1	83.4	0	0	0.0	5,420	1,282
4.	1,973,404	5	1,973,399	61.7	0.0	63.5	0	0	0.0	5,457	1,416
5.	2,455,243	3	2,455,240	71.1	0.0	73.4	0	0	0.0	10,905	2,473
6.	2,758,017	108	2,757,909	74.0	0.1	76.2	0	0	0.0	16,097	3,798
7.	3,459,016	63	3,458,953	78.5	0.2	79.1	0	0	0.0	33,708	8,404
8.	3,673,269	56	3,673,213	81.4	0.2	82.0	0	0	0.0	74,279	16,918
9.	3,192,034	225	3,191,809	63.5	0.6	64.0	0	0	0.0	120,501	29,203
10.	3,497,478	63	3,497,415	61.8	0.2	62.1	0	0	0.0	292,926	55,917
11.	5,005,110	582,466	4,422,644	80.9	760.8	72.4	0	0	0.0	1,181,443	154,000
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,755,243	276,238

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	69,823	40,735	5,744	6	2,808	0	1,073	37,634	XXX
2. 1995	7,938,186	198,807	7,739,379	4,986,685	89,666	548,182	421	711,260	0	93,379	6,156,040	2,402,706
3. 1996	8,387,590	233,525	8,154,065	5,363,141	156,867	628,642	1,046	825,962	0	91,932	6,659,832	2,562,064
4. 1997	8,669,859	232,188	8,437,671	5,399,251	149,420	607,667	498	947,780	0	90,988	6,804,780	2,582,004
5. 1998	8,729,680	151,923	8,577,757	5,437,925	155,914	537,310	81	960,035	0	95,770	6,779,275	2,550,443
6. 1999	8,606,744	139,464	8,467,280	5,790,748	127,377	503,768	0	1,006,661	0	105,138	7,173,800	2,585,989
7. 2000	8,829,971	(278,124)	9,108,095	6,285,338	96,165	493,933	0	990,804	0	117,172	7,673,910	2,616,017
8. 2001	8,875,762	94,615	8,781,147	5,795,502	100,055	425,772	1	920,997	0	103,459	7,042,215	2,513,683
9. 2002	9,328,143	125,558	9,202,585	5,200,688	92,640	322,369	0	1,045,521	0	89,967	6,475,938	2,337,392
10. 2003	9,815,425	102,796	9,712,629	4,150,100	70,337	173,351	0	902,606	0	64,890	5,155,720	2,107,836
11. 2004	10,211,135	106,407	10,104,728	2,516,123	37,639	63,648	0	782,416	0	30,922	3,324,548	2,033,983
12. Totals	XXX	XXX	XXX	50,995,324	1,116,815	4,310,386	2,053	9,096,850	0	884,690	63,283,692	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.	506,387	442,618	40,721	105	108,509	57	4,160	13	39,266	1	32	256,249	2,046
2.	22,820	13,303	30,231	1	5,255	3	3,110	8	3,538	0	240	51,639	679
3.	66,208	55,627	8,825	11	15,755	4	2,555	15	8,260	0	390	45,946	1,141
4.	67,123	54,071	16,731	17	16,770	73	4,026	39	11,115	3	804	61,562	1,873
5.	105,636	57,189	22,354	23	24,790	96	6,086	65	17,687	3	1,532	119,177	3,381
6.	168,281	68,079	32,053	(7)	34,812	212	10,726	105	21,247	8	2,914	198,722	6,098
7.	302,034	71,798	51,798	76	58,840	226	20,708	131	20,690	7	6,031	381,832	10,965
8.	505,172	87,332	84,629	144	96,167	494	40,103	318	36,915	17	12,520	674,681	19,773
9.	884,077	79,023	162,484	884	157,034	968	79,782	578	74,505	34	26,133	1,276,395	35,985
10.	1,465,687	59,653	319,745	3,106	230,803	1,737	140,888	1,288	163,790	61	45,677	2,255,068	60,859
11.	2,902,620	56,744	792,251	15,988	358,666	2,867	208,540	2,828	330,478	116	78,203	4,514,012	272,680
12.	6,996,045	1,045,437	1,561,822	20,348	1,107,401	6,737	520,684	5,388	727,491	250	174,476	9,835,283	415,480

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	104,385	151,864
2.	6,311,081	103,402	6,207,679	79.5	52.0	80.2	0	0	0.0	39,747	11,892
3.	6,919,348	213,570	6,705,778	82.5	91.5	82.2	0	0	0.0	19,395	26,551
4.	7,070,463	204,121	6,866,342	81.6	87.9	81.4	0	0	0.0	29,766	31,796
5.	7,111,823	213,371	6,898,452	81.5	140.4	80.4	0	0	0.0	70,778	48,399
6.	7,568,296	195,774	7,372,522	87.9	140.4	87.1	0	0	0.0	132,262	66,460
7.	8,224,145	168,403	8,055,742	93.1	(60.5)	88.4	0	0	0.0	281,958	99,874
8.	7,905,257	188,361	7,716,896	89.1	199.1	87.9	0	0	0.0	502,325	172,356
9.	7,926,460	174,127	7,752,333	85.0	138.7	84.2	0	0	0.0	966,654	309,741
10.	7,546,970	136,182	7,410,788	76.9	132.5	76.3	0	0	0.0	1,722,673	532,395
11.	7,954,742	116,182	7,838,560	77.9	109.2	77.6	0	0	0.0	3,622,139	891,873
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,492,082	2,343,201

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	1,355	28	570	2	77	0	7	1,972	XXX
2. 1995	381,072	7,973	373,099	235,152	2,388	28,351	290	20,731	(3)	2,166	281,559	50,897
3. 1996	332,471	6,220	326,251	202,082	2,073	33,108	201	18,183	10	1,679	251,089	46,326
4. 1997	227,494	3,393	224,101	156,074	4,456	16,102	549	15,273	13	1,219	182,431	36,925
5. 1998	244,476	2,819	241,657	159,731	1,311	15,227	50	18,401	109	1,531	191,889	41,938
6. 1999	266,795	3,728	263,067	193,621	3,084	15,765	145	19,013	414	1,594	224,756	50,396
7. 2000	281,724	1,911	279,813	208,191	638	16,567	9	18,020	(3)	1,910	242,134	56,244
8. 2001	308,306	2,007	306,299	183,042	913	14,579	(10)	18,806	0	1,711	215,524	55,484
9. 2002	340,943	2,704	338,239	166,142	734	11,214	0	21,962	0	1,512	198,584	52,810
10. 2003	384,201	2,312	381,889	122,658	873	6,449	0	24,444	3	1,286	152,675	49,232
11. 2004	432,413	3,143	429,270	66,383	683	1,969	0	27,661	40	604	95,290	44,060
12. Totals	XXX	XXX	XXX	1,694,431	17,181	159,901	1,236	202,571	583	15,219	2,037,903	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	4,824	387	1,055	59	704	12	273	10	323	0	1	6,711	52
2.	804	508	348	5	89	34	146	1	11	0	2	850	16
3.	1,237	0	1,063	61	220	0	163	11	20	0	4	2,631	27
4.	2,924	36	685	25	360	6	76	4	37	0	7	4,011	55
5.	3,533	0	1,329	6	613	0	285	1	81	0	14	5,834	86
6.	7,623	10	1,937	4	1,030	0	170	0	129	0	17	10,875	219
7.	18,013	55	3,487	2	2,222	7	264	0	301	0	42	24,223	434
8.	34,941	1,065	7,938	9	4,497	8	686	1	766	0	72	47,745	757
9.	63,236	784	11,742	8	8,002	37	907	0	1,608	1	157	84,665	1,225
10.	94,991	579	26,498	63	11,137	54	2,016	3	3,778	2	699	137,719	2,176
11.	139,662	1,027	60,018	732	11,981	74	3,732	48	16,083	4	1,098	229,591	6,486
12.	371,788	4,451	116,100	974	40,855	232	8,718	79	23,137	7	2,113	554,855	11,533

	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	0	0	XXX	5,433	1,278
2.	285,632	3,223	282,409	75.0	40.4	75.7	0	0	0.0	639	211
3.	256,076	2,356	253,720	77.0	37.9	77.8	0	0	0.0	2,239	392
4.	191,531	5,089	186,442	84.2	150.0	83.2	0	0	0.0	3,548	463
5.	199,200	1,477	197,723	81.5	52.4	81.8	0	0	0.0	4,856	978
6.	239,288	3,657	235,631	89.7	98.1	89.6	0	0	0.0	9,546	1,329
7.	267,065	708	266,357	94.8	37.0	95.2	0	0	0.0	21,443	2,780
8.	265,255	1,986	263,269	86.0	99.0	86.0	0	0	0.0	41,805	5,940
9.	284,813	1,564	283,249	83.5	57.8	83.7	0	0	0.0	74,186	10,479
10.	291,971	1,577	290,394	76.0	68.2	76.0	0	0	0.0	120,847	16,872
11.	327,489	2,608	324,881	75.7	83.0	75.7	0	0	0.0	197,921	31,670
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	482,463	72,392

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	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	11,848	1,778	516	91	978	93	0	11,380	XXX
2. 1995	148,185	1,819	146,366	85,024	1,659	8,007	211	8,312	(22)	276	99,495	30,983
3. 1996	95,488	2,194	93,294	45,043	3,756	8,283	409	5,026	(19)	199	54,206	15,243
4. 1997	8,347	696	7,651	4,524	1,893	587	309	1,176	(7)	2	4,092	507
5. 1998	7,133	(860)	7,993	3,312	241	110	0	689	(1)	12	3,871	450
6. 1999	7,703	(229)	7,932	724	0	101	0	490	0	0	1,315	151
7. 2000	319	40	279	(636)	0	3	0	11	(2)	0	(620)	0
8. 2001	1,544	(249)	1,793	(71)	(72)	0	0	0	0	0	1	0
9. 2002	(108)	228	(336)	1	0	0	0	0	0	0	1	0
10. 2003	(247)	(69)	(178)	0	0	0	0	0	0	0	0	4
11. 2004	152	0	152	0	0	0	0	17	0	0	17	0
12. Totals	XXX	XXX	XXX	149,769	9,255	17,607	1,020	16,699	42	489	173,758	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.	96,180	20,299	72,371	1,026	1,463	79	1,177	32	6,731	112	0	156,374	2,561
2.	1,506	1,108	1,476	9	12	0	23	1	69	23	0	1,945	217
3.	4,241	3,957	316	43	11	0	14	4	64	39	0	603	269
4.	1,845	1,845	16	16	0	0	2	2	20	20	0	0	86
5.	1	1	1	1	0	0	0	0	0	0	0	0	22
6.	0	0	0	0	0	0	0	0	0	0	0	0	14
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	3	0	0	3	0
12.	103,773	27,210	74,180	1,095	1,486	79	1,216	39	6,887	194	0	158,925	3,169

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	147,226	9,148
2.	104,429	2,989	101,440	70.5	164.3	69.3	0	0	0.0	1,865	80
3.	62,998	8,189	54,809	66.0	373.2	58.7	0	0	0.0	557	46
4.	8,170	4,078	4,092	97.9	585.9	53.5	0	0	0.0	0	0
5.	4,113	242	3,871	57.7	(28.1)	48.4	0	0	0.0	0	0
6.	1,315	0	1,315	17.1	0.0	16.6	0	0	0.0	0	0
7.	(622)	(2)	(620)	(195.0)	(5.0)	(222.2)	0	0	0.0	0	0
8.	(71)	(72)	1	(4.6)	28.9	0.1	0	0	0.0	0	0
9.	1	0	1	(0.9)	0.0	(0.3)	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	20	0	20	13.2	0.0	13.2	0	0	0.0	0	3
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	149,648	9,277

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	2,251	(1)	1,100	0	163	0	67	3,515	XXX
2. 1995	512,134	62,393	449,741	307,057	14,554	38,143	306	22,537	30	4,645	352,847	97,939
3. 1996	468,369	55,857	412,512	220,470	12,977	30,490	84	20,675	40	5,152	258,534	84,062
4. 1997	356,326	22,279	334,047	179,256	10,578	16,475	260	19,272	42	4,190	204,123	59,113
5. 1998	369,176	18,629	350,547	211,750	4,023	12,968	214	25,460	720	3,771	245,221	65,362
6. 1999	370,472	12,975	357,497	218,744	3,596	13,243	440	22,152	1,227	5,139	248,876	59,694
7. 2000	369,405	5,936	363,469	219,659	643	12,108	88	20,253	91	5,809	251,198	53,750
8. 2001	391,270	4,707	386,563	218,685	39	12,864	0	19,605	0	4,982	251,115	49,683
9. 2002	421,273	3,500	417,773	187,465	0	8,468	0	21,076	0	4,678	217,009	44,290
10. 2003	484,341	4,603	479,738	213,916	0	5,057	0	28,489	0	2,398	247,462	44,439
11. 2004	570,524	6,381	564,143	309,863	30,998	2,490	1,571	43,238	0	1,230	323,022	49,886
12. Totals	XXX	XXX	XXX	2,289,116	77,407	153,406	2,963	242,920	2,150	42,061	2,602,922	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.	7,107	0	1,463	7	2,277	0	457	2	521	0	0	11,816	123
2.	1,156	0	650	365	281	0	76	84	61	0	16	1,775	19
3.	1,197	0	608	22	343	0	108	3	62	0	38	2,293	30
4.	492	0	335	85	126	0	144	14	54	0	48	1,052	26
5.	1,676	25	1,716	374	455	0	331	39	110	0	51	3,850	61
6.	3,349	139	1,357	321	768	22	263	56	181	0	133	5,380	111
7.	7,984	0	2,418	194	2,150	0	413	32	537	0	361	13,276	289
8.	9,504	0	6,631	0	2,751	0	762	0	748	0	736	20,396	388
9.	15,351	0	8,894	0	3,832	0	1,142	0	1,126	0	1,362	30,345	618
10.	22,810	0	19,710	0	6,774	0	2,208	0	2,316	0	2,232	53,818	1,098
11.	190,753	38,023	188,706	45,634	5,870	1,894	6,023	1,915	14,678	0	3,607	318,564	7,327
12.	261,379	38,187	232,488	47,002	25,627	1,916	11,927	2,145	20,394	0	8,584	462,565	10,090

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,563	3,253
2.	369,961	15,339	354,622	72.2	24.6	78.9	0	0	0.0	1,441	334
3.	273,953	13,126	260,827	58.5	23.5	63.2	0	0	0.0	1,783	510
4.	216,154	10,979	205,175	60.7	49.3	61.4	0	0	0.0	742	310
5.	254,466	5,395	249,071	68.9	29.0	71.1	0	0	0.0	2,993	857
6.	260,057	5,801	254,256	70.2	44.7	71.1	0	0	0.0	4,246	1,134
7.	265,522	1,048	264,474	71.9	17.7	72.8	0	0	0.0	10,208	3,068
8.	271,550	39	271,511	69.4	0.8	70.2	0	0	0.0	16,135	4,261
9.	247,354	0	247,354	58.7	0.0	59.2	0	0	0.0	24,245	6,100
10.	301,280	0	301,280	62.2	0.0	62.8	0	0	0.0	42,520	11,298
11.	761,621	120,035	641,586	133.5	1,881.1	113.7	0	0	0.0	295,802	22,762
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	408,678	53,887

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Direct and Assumed	Premiums Earned: 2 Ceded	Premiums Earned: 3 Net (Cols. 1 - 2)	Loss Payments: 4 Direct and Assumed	Loss Payments: 5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	Defense and Cost Containment Payments: 7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	Adjusting and Other Payments: 9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	1,470	424	47	15	4	0	0	1,082	XXX
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	0	0	0	0	0	0	0	0	0	0	0	0
4. 1997	0	0	0	0	0	0	0	0	0	0	0	0
5. 1998	0	0	0	0	0	0	0	0	0	0	0	0
6. 1999	0	0	0	0	0	0	0	0	0	0	0	0
7. 2000	0	0	0	0	0	0	0	0	0	0	0	0
8. 2001	18	0	18	0	0	0	0	0	0	0	0	0
9. 2002	0	0	0	0	0	0	0	0	0	0	0	0
10. 2003	11	0	11	0	0	0	0	0	0	0	0	0
11. 2004	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	1,470	424	47	15	4	0	0	1,082	XXX

	Losses Unpaid - Case Basis: 13 Direct and Assumed	Losses Unpaid - Case Basis: 14 Ceded	Losses Unpaid - Bulk + IBNR: 15 Direct and Assumed	Losses Unpaid - Bulk + IBNR: 16 Ceded	Defense and Cost Containment Unpaid - Case Basis: 17 Direct and Assumed	Defense and Cost Containment Unpaid - Case Basis: 18 Ceded	Defense and Cost Containment Unpaid - Bulk + IBNR: 19 Direct and Assumed	Defense and Cost Containment Unpaid - Bulk + IBNR: 20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	Adjusting and Other Unpaid: 22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	3,137	1,664	254	0	502	186	8	0	31	0	0	2,082	4
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	3,137	1,664	254	0	502	186	8	0	31	0	0	2,082	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	0	0	XXX	1,727	355
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,727	355

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

($000 Omitted)

NONE

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

NONE

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

NONE

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

SCHEDULE P - PART 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		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	2,148	10	129	22	7	0	0	2,252	XXX
2. 1995	33,145	7,923	25,222	20,508	2,380	1,287	30	475	0	138	19,860	XXX
3. 1996	24,757	5,368	19,389	4,254	428	221	7	519	0	39	4,559	XXX
4. 1997	5,439	1,005	4,434	1,807	46	105	0	474	0	64	2,340	XXX
5. 1998	5,490	999	4,491	2,082	0	(50)	0	537	0	87	2,569	XXX
6. 1999	6,076	998	5,078	2,018	2	42	0	607	0	47	2,665	XXX
7. 2000	6,741	1,053	5,688	2,432	103	57	0	373	0	105	2,759	XXX
8. 2001	7,329	1,223	6,106	2,957	120	24	0	495	0	71	3,356	XXX
9. 2002	7,532	1,390	6,142	2,753	260	73	0	470	0	49	3,036	XXX
10. 2003	7,417	1,510	5,907	1,966	238	57	0	747	0	55	2,532	XXX
11. 2004	7,244	1,747	5,497	1,452	194	69	0	868	0	9	2,195	XXX
12. Totals	XXX	XXX	XXX	44,377	3,781	2,014	59	5,572	0	664	48,123	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.	4,482	359	5,611	0	100	15	0	0	48	0	0	9,867	1
2.	447	0	4,339	0	0	0	0	0	0	0	0	4,786	0
3.	70	0	74	0	0	0	0	0	0	0	0	144	0
4.	0	0	2	0	0	0	0	0	0	0	0	2	0
5.	0	0	2	0	0	0	0	0	0	0	0	2	0
6.	1	0	6	0	0	0	0	0	26	0	1	33	1
7.	0	0	8	0	0	0	0	0	0	0	2	8	0
8.	0	2	22	0	0	0	0	0	4	0	3	24	0
9.	6	(2)	36	0	0	0	1	0	2	0	5	47	1
10.	85	1	125	0	0	0	3	0	8	0	11	220	1
11.	65	6	590	0	1	0	17	0	200	0	36	867	21
12.	5,156	366	10,815	0	101	15	21	0	288	0	58	16,000	25

	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	0	0	XXX	9,734	133
2.	27,056	2,410	24,646	81.6	30.4	97.7	0	0	0.0	4,786	0
3.	5,138	435	4,703	20.8	8.1	24.3	0	0	0.0	144	0
4.	2,388	46	2,342	43.9	4.6	52.8	0	0	0.0	2	0
5.	2,571	0	2,571	46.8	0.0	57.2	0	0	0.0	2	0
6.	2,700	2	2,698	44.4	0.2	53.1	0	0	0.0	7	26
7.	2,870	103	2,767	42.6	9.8	48.6	0	0	0.0	8	0
8.	3,502	122	3,380	47.8	10.0	55.4	0	0	0.0	20	4
9.	3,341	258	3,083	44.4	18.6	50.2	0	0	0.0	44	3
10.	2,991	239	2,752	40.3	15.8	46.6	0	0	0.0	209	11
11.	3,262	200	3,062	45.0	11.4	55.7	0	0	0.0	649	218
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,605	395

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	40,864	10,432	10,202	1,862	12,590	0	(1)	51,362	XXX
2. 1995	92,286	17,324	74,962	47,916	110	8,164	114	3,058	2	65	58,912	4,765
3. 1996	88,057	13,819	74,238	47,448	1,895	8,533	132	4,624	(1)	34	58,579	4,837
4. 1997	67,379	2,727	64,652	42,927	1,548	6,785	260	4,432	17	23	52,319	4,316
5. 1998	74,092	2,731	71,361	30,862	68	7,118	24	5,525	(15)	29	43,428	5,545
6. 1999	79,718	1,724	77,994	58,970	124	6,929	10	12,973	8	70	78,730	32,233
7. 2000	129,746	1,207	128,539	75,095	97	6,357	44	17,794	(1)	657	99,106	63,895
8. 2001	114,874	(108)	114,982	55,002	8	6,833	0	15,058	0	238	76,885	47,249
9. 2002	109,765	236	109,529	45,296	71	4,266	0	2,828	0	128	52,319	29,189
10. 2003	110,138	593	109,545	20,262	44	2,039	(7)	5,173	1	34	27,436	16,860
11. 2004	110,765	989	109,776	7,659	0	399	0	3,085	1	17	11,142	10,149
12. Totals	XXX	XXX	XXX	472,301	14,397	67,625	2,439	87,140	12	1,294	610,218	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.	167,151	26,824	190,391	44,371	24,522	3,124	29,949	9,342	8,082	13	0	336,421	2,090
2.	615	0	491	0	143	0	46	0	33	6	0	1,322	19
3.	1,588	35	927	30	317	16	266	14	49	6	0	3,046	27
4.	4,719	30	693	5	748	14	171	2	97	4	0	6,373	24
5.	803	0	1,097	116	226	0	217	37	61	12	0	2,239	27
6.	1,197	6	2,665	193	325	0	567	46	110	13	0	4,606	42
7.	2,395	0	5,297	164	485	0	1,032	7	248	7	0	9,279	75
8.	5,612	0	7,805	0	1,270	0	1,621	0	538	0	1	16,846	158
9.	8,011	0	15,008	0	1,669	0	3,199	0	991	0	0	28,878	209
10.	16,357	0	23,271	0	3,324	0	4,999	0	1,869	0	0	49,820	326
11.	13,058	0	40,226	0	2,628	0	7,740	0	4,068	0	4	67,720	727
12.	221,506	26,895	287,871	44,879	35,657	3,154	49,807	9,448	16,146	61	5	526,550	3,724

	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	0	0	XXX	286,347	50,074
2.	60,466	232	60,234	65.5	1.3	80.4	0	0	0.0	1,106	216
3.	63,752	2,127	61,625	72.4	15.4	83.0	0	0	0.0	2,450	596
4.	60,572	1,880	58,692	89.9	68.9	90.8	0	0	0.0	5,377	996
5.	45,909	242	45,667	62.0	8.9	64.0	0	0	0.0	1,784	455
6.	83,736	400	83,336	105.0	23.2	106.8	0	0	0.0	3,663	943
7.	108,703	318	108,385	83.8	26.3	84.3	0	0	0.0	7,528	1,751
8.	93,739	8	93,731	81.6	(7.4)	81.5	0	0	0.0	13,417	3,429
9.	81,268	71	81,197	74.0	30.1	74.1	0	0	0.0	23,019	5,859
10.	77,294	38	77,256	70.2	6.4	70.5	0	0	0.0	39,628	10,192
11.	78,863	1	78,862	71.2	0.1	71.8	0	0	0.0	53,284	14,436
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	437,603	88,947

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1995	240	0	240	0	0	0	0	0	0	0	0	0
3. 1996	118	0	118	0	0	0	0	0	0	0	0	0
4. 1997	7	0	7	0	0	24	0	0	0	0	24	2
5. 1998	17	0	17	0	0	0	0	0	0	0	0	1
6. 1999	3	0	3	59	0	2	0	3	0	0	64	6
7. 2000	(2)	0	(2)	22	0	16	0	4	0	0	42	3
8. 2001	6	0	6	0	0	0	0	0	0	0	0	0
9. 2002	4	0	4	0	0	0	0	0	0	0	0	0
10. 2003	5	0	5	0	0	0	0	1	1	0	0	0
11. 2004	1	0	1	0	0	0	0	4	4	0	0	0
12. Totals	XXX	XXX	XXX	81	0	42	0	12	5	0	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			
	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	24	0	24	342.9	0.0	342.9	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	64	0	64	2,133.3	0.0	2,133.3	0	0	0.0	0	0
7.	42	0	42	(2,100.0)	0.0	(2,100.0)	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	1	1	0	20.0	0.0	0.0	0	0	0.0	0	0
11.	4	4	0	400.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss 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	12,815	1,146	2,927	646	7,765	0	767	21,715	XXX
2. 2003	629,718	170,884	458,834	242,551	73,380	7,795	3,381	36,502	(1)	2,777	210,088	XXX
3. 2004	644,410	184,185	460,225	291,895	128,256	8,341	3,824	34,331	(2)	1,792	202,489	XXX
4. Totals	XXX	XXX	XXX	547,261	202,782	19,063	7,851	78,598	(3)	5,336	434,292	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.	8,813	605	11,487	75	984	32	3,231	2	6,022	2	1,177	29,821	470
2.	2,144	907	4,817	0	66	0	374	0	838	0	783	7,332	193
3.	53,147	27,282	37,137	0	1,752	0	1,415	0	10,362	0	1,459	76,531	4,878
4.	64,104	28,794	53,441	75	2,802	32	5,020	2	17,222	2	3,419	113,684	5,541

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19,620	10,201
2.	295,087	77,667	217,420	46.9	45.5	47.4	0	0	0.0	6,054	1,278
3.	438,380	159,360	279,020	68.0	86.5	60.6	0	0	0.0	63,002	13,529
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	88,676	25,008

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	
				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	(14,301)	(41)	3,491	1	4,367	0	38,204	(6,403)	XXX
2. 2003	7,262,502	15	7,262,487	3,640,450	0	22,541	0	493,025	0	678,917	4,156,016	2,994,244
3. 2004	7,544,627	22	7,544,605	3,359,499	(1)	14,176	0	464,454	0	447,177	3,838,130	2,795,320
4. Totals	XXX	XXX	XXX	6,985,648	(42)	40,208	1	961,846	0	1,164,298	7,987,743	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.	9,031	0	(4,677)	86	351	0	274	1	540	0	28,606	5,432	446
2.	6,890	0	(7,355)	0	566	0	426	0	915	0	37,008	1,442	567
3.	357,719	0	(136,592)	0	5,270	0	1,584	0	51,812	0	279,387	279,793	90,147
4.	373,640	0	(148,624)	86	6,187	0	2,284	1	53,267	0	345,001	286,667	91,160

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,268	1,164
2.	4,157,458	0	4,157,458	57.2	0.0	57.2	0	0	0.0	(465)	1,907
3.	4,117,922	(1)	4,117,923	54.6	(4.5)	54.6	0	0	0.0	221,127	58,666
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	224,930	61,737

SCHEDULE P - PART 1K - FIDELITY/SURETY

($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	386	(8)	85	7	7	0	2	479	XXX
2. 2003	711	0	711	90	0	0	0	77	0	0	167	XXX
3. 2004	645	0	645	0	0	0	0	44	0	0	44	XXX
4. Totals	XXX	XXX	XXX	476	(8)	85	7	128	0	2	690	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.	(7,396)	202	(11,264)	96	104	44	110	26	43	0	0	(18,771)	3
2.	0	0	0	0	0	0	0	0	18	0	0	18	0
3.	78	0	40	0	3	0	2	0	15	0	0	138	2
4.	(7,318)	202	(11,224)	96	107	44	112	26	76	0	0	(18,615)	5

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(18,958)	187
2.	185	0	185	26.0	0.0	26.0	0	0	0.0	0	18
3.	182	0	182	28.2	0.0	28.2	0	0	0.0	118	20
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(18,840)	225

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	3,884	3,348	0	0	0	0	0	536	XXX
2. 2003	10,547	8,191	2,356	10,690	10,690	0	0	0	0	0	0	XXX
3. 2004	23,386	23,538	(152)	21,488	21,488	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	36,062	35,526	0	0	0	0	0	536	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.	571	470	586	283	0	0	0	0	41	0	0	445	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	6,136	6,136	0	0	0	0	0	0	0	0	0
4.	571	470	6,722	6,419	0	0	0	0	41	0	0	445	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	404	41
2.	10,690	10,690	0	101.4	130.5	0.0	0	0	0.0	0	0
3.	27,624	27,624	0	118.1	117.4	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	404	41

SCHEDULE P - PART 1M - INTERNATIONAL

($000 Omitted)

NONE

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

NONE

	Losses Unpaid				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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 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	13	0	1	0	0	0	0	14	XXX
2. 1995	22,699	987	21,712	1,110	125	16	0	0	0	0	1,001	XXX
3. 1996	8,495	805	7,690	1,262	68	1	0	0	0	0	1,195	XXX
4. 1997	31	5	26	35	0	0	0	0	0	0	35	XXX
5. 1998	47	2	45	0	0	0	0	0	0	0	0	XXX
6. 1999	3,008	80	2,928	955	0	150	0	10	0	0	1,115	XXX
7. 2000	2,261	0	2,261	137	0	0	0	45	0	0	182	XXX
8. 2001	1,916	0	1,916	0	0	0	0	0	0	0	0	XXX
9. 2002	2,882	22	2,860	0	0	0	0	0	0	0	0	XXX
10. 2003	2,597	0	2,597	0	0	0	0	0	0	0	0	XXX
11. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	3,512	193	168	0	55	0	0	3,542	XXX

	Losses Unpaid - Case Basis: 13 Direct and Assumed	14 Ceded	Losses Unpaid - Bulk + IBNR: 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid - Case Basis: 17 Direct and Assumed	18 Ceded	Defense and Cost Containment Unpaid - Bulk + IBNR: 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	167	0	741	0	0	0	0	0	0	0	0	908	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	167	0	741	0	0	0	0	0	0	0	0	908	XXX

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	908	0
2.	1,126	125	1,001	5.0	12.7	4.6	0	0	0.0	0	0
3.	1,263	68	1,195	14.9	8.4	15.5	0	0	0.0	0	0
4.	35	0	35	112.9	0.0	134.6	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	1,115	0	1,115	37.1	0.0	38.1	0	0	0.0	0	0
7.	182	0	182	8.0	0.0	8.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	908	0

SCHEDULE P - PART 1O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

($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	10,003	0	530	0	0	0	0	10,533	XXX
2. 1995	53,902	243	53,659	16,463	18	341	0	0	0	25	16,786	XXX
3. 1996	37,194	2,337	34,857	10,115	49	81	0	0	0	3	10,147	XXX
4. 1997	130	8	122	1,738	0	2	0	0	0	0	1,740	XXX
5. 1998	123	1	122	429	0	0	0	0	0	0	429	XXX
6. 1999	502	0	502	0	0	0	0	0	0	0	0	XXX
7. 2000	1,082	0	1,082	287	0	0	0	0	0	0	287	XXX
8. 2001	1,358	0	1,358	673	0	0	0	0	0	0	673	XXX
9. 2002	167	0	167	0	0	0	0	0	0	0	0	XXX
10. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	39,708	67	954	0	0	0	28	40,595	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
1.	4,262	0	3,097	0	0	0	14	0	0	0	0	7,373	XXX
2.	755	0	0	0	0	0	0	0	0	0	0	755	XXX
3.	1,285	0	0	0	0	0	0	0	0	0	0	1,285	XXX
4.	246	0	0	0	0	0	0	0	0	0	0	246	XXX
5.	220	0	0	0	0	0	0	0	0	0	0	220	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	1,424	0	0	0	0	0	0	0	0	0	0	1,424	XXX
8.	4,176	0	0	0	0	0	0	0	0	0	0	4,176	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	12,368	0	3,097	0	0	0	14	0	0	0	0	15,479	XXX

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,359	14
2.	17,559	18	17,541	32.6	7.4	32.7	0	0	0.0	755	0
3.	11,481	49	11,432	30.9	2.1	32.8	0	0	0.0	1,285	0
4.	1,986	0	1,986	1,527.7	0.0	1,627.9	0	0	0.0	246	0
5.	649	0	649	527.6	0.0	532.0	0	0	0.0	220	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	1,711	0	1,711	158.1	0.0	158.1	0	0	0.0	1,424	0
8.	4,849	0	4,849	357.1	0.0	357.1	0	0	0.0	4,176	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,465	14

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	
	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	39	0	0	0	0	0	0	39	XXX
2. 1995	17,219	1,291	15,928	6,654	0	24	0	0	0	548	6,678	XXX
3. 1996	12,618	1,361	11,257	1,706	0	0	0	0	0	235	1,706	XXX
4. 1997	(7)	0	(7)	308	0	0	0	0	0	0	308	XXX
5. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1999	1	0	1	0	0	0	0	0	0	0	0	XXX
7. 2000	0	(15)	15	0	0	0	0	0	0	0	0	XXX
8. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	8,707	0	24	0	0	0	783	8,731	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.	1,517	0	2,560	0	0	0	0	0	0	0	0	4,077	XXX
2.	0	0	48	0	0	0	0	0	0	0	0	48	XXX
3.	0	0	92	0	0	0	0	0	0	0	0	92	XXX
4.	146	0	10	0	0	0	0	0	0	0	0	156	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	1,663	0	2,710	0	0	0	0	0	0	0	0	4,373	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	0	0	XXX	4,077	0
2.	6,726	0	6,726	39.1	0.0	42.2	0	0	0.0	48	0
3.	1,798	0	1,798	14.2	0.0	16.0	0	0	0.0	92	0
4.	464	0	464	(6,628.6)	0.0	(6,628.6)	0	0	0.0	156	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,373	0

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

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	106,067	40,758	17,183	6,259	4,823	0	0	81,056	XXX
2. 1995	26,747	164	26,583	20,509	2,559	7,845	579	1,305	(9)	55	26,530	2,109
3. 1996	23,644	204	23,440	8,321	201	3,780	71	788	1	2	12,616	1,089
4. 1997	4,451	1	4,450	3,970	855	1,736	201	828	(3)	6	5,481	622
5. 1998	5,141	0	5,141	2,176	18	684	7	923	8	3	3,750	373
6. 1999	5,288	(1,746)	7,034	2,123	0	1,050	0	11,726	3	13	14,896	430
7. 2000	5,050	(706)	5,756	1,351	0	476	0	2,480	(6)	0	4,313	323
8. 2001	4,044	0	4,044	1,310	0	350	0	415	0	0	2,075	299
9. 2002	3,284	(19)	3,303	510	0	208	0	92	0	0	810	215
10. 2003	5,445	0	5,445	1,452	0	159	0	209	3	0	1,817	155
11. 2004	3,465	0	3,465	211	0	6	0	139	22	0	334	139
12. Totals	XXX	XXX	XXX	148,000	44,391	33,477	7,117	23,728	19	79	153,678	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.	816,960	318,416	1,254,448	440,084	201,440	93,895	293,254	135,106	39,921	2	0	1,618,520	1,717
2.	258	64	86	33	92	0	97	17	37	2	0	454	23
3.	89	48	75	37	41	21	27	19	38	3	0	142	20
4.	345	23	115	21	153	0	31	10	105	2	0	693	41
5.	256	0	249	1	84	0	45	1	60	0	0	692	4
6.	580	0	186	0	232	0	43	0	127	0	0	1,168	16
7.	996	0	277	0	236	0	64	0	94	0	0	1,667	14
8.	387	0	368	0	130	0	86	0	62	0	0	1,033	13
9.	906	0	452	0	233	0	105	0	90	0	0	1,786	13
10.	274	0	543	0	105	0	128	0	87	0	0	1,137	15
11.	134	0	950	0	60	0	225	0	191	0	0	1,560	23
12.	821,185	318,551	1,257,749	440,176	202,806	93,916	294,105	135,153	40,812	9	0	1,628,852	1,899

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,312,908	305,612
2.	30,229	3,245	26,984	113.0	1,978.7	101.5	0	0	0.0	247	207
3.	13,159	401	12,758	55.7	196.6	54.4	0	0	0.0	79	63
4.	7,283	1,109	6,174	163.6	110,900.0	138.7	0	0	0.0	416	277
5.	4,477	35	4,442	87.1	0.0	86.4	0	0	0.0	504	188
6.	16,067	3	16,064	303.8	(0.2)	228.4	0	0	0.0	766	402
7.	5,974	(6)	5,980	118.3	0.8	103.9	0	0	0.0	1,273	394
8.	3,108	0	3,108	76.9	0.0	76.9	0	0	0.0	755	278
9.	2,596	0	2,596	79.0	0.0	78.6	0	0	0.0	1,358	428
10.	2,957	3	2,954	54.3	0.0	54.3	0	0	0.0	817	320
11.	1,916	22	1,894	55.3	0.0	54.7	0	0	0.0	1,084	476
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,320,207	308,645

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	
	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	0	0	0	0	0	0	0	0	XXX
2. 1995	92	0	92	0	0	0	0	0	0	0	0	1
3. 1996	(15)	0	(15)	1	0	0	0	0	0	0	1	3
4. 1997	0	0	0	2	0	0	0	0	0	0	2	1
5. 1998	(28)	0	(28)	0	0	0	0	0	0	0	0	0
6. 1999	0	0	0	0	0	0	0	0	0	0	0	0
7. 2000	0	0	0	0	0	0	0	0	0	0	0	0
8. 2001	0	0	0	0	0	0	0	0	0	0	0	0
9. 2002	0	0	0	0	0	0	0	0	0	0	0	0
10. 2003	0	0	0	0	0	0	0	0	0	0	0	0
11. 2004	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	3	0	0	0	0	0	0	3	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	1	0	1	(6.7)	0.0	(6.7)	0	0	0.0	0	0
4.	2	0	2	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

($000 Omitted)

NONE

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

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
Years in Which Losses Were Incurred	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	583,559	553,946	483,679	475,481	446,046	457,621	458,000	473,389	471,221	484,946	13,725	11,557
2. 1995	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	2,104,246	(2,295)	(240)
3. 1996	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	2,248,435	(4,066)	(2,078)
4. 1997	XXX	XXX	1,834,236	1,765,716	1,708,154	1,682,680	1,697,124	1,699,394	1,704,520	1,699,177	(5,343)	(217)
5. 1998	XXX	XXX	XXX	2,130,903	2,114,399	2,098,637	2,093,858	2,115,696	2,120,673	2,105,731	(14,942)	(9,965)
6. 1999	XXX	XXX	XXX	XXX	2,442,301	2,380,642	2,400,055	2,415,996	2,423,780	2,405,033	(18,747)	(10,963)
7. 2000	XXX	XXX	XXX	XXX	XXX	2,848,702	3,056,814	3,136,428	3,124,384	3,105,048	(19,336)	(31,380)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	3,080,631	3,324,662	3,317,409	3,293,550	(23,859)	(31,112)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,867,758	2,852,351	2,807,733	(44,618)	(60,025)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,173,279	3,124,343	(48,936)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,949,039	XXX	XXX
										12. Totals	(168,417)	(134,423)

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

1. Prior	5,206,608	4,470,482	4,101,674	3,899,968	3,780,706	3,741,377	3,603,151	3,609,739	3,635,147	3,756,131	120,984	146,392
2. 1995	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	5,492,881	27,652	27,076
3. 1996	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	5,871,556	(1,987)	(417)
4. 1997	XXX	XXX	6,216,235	6,049,900	5,973,926	5,936,077	5,915,024	5,914,625	5,917,777	5,907,450	(10,327)	(7,175)
5. 1998	XXX	XXX	XXX	5,978,674	6,009,481	5,969,909	5,927,748	5,922,392	5,937,161	5,920,733	(16,428)	(1,659)
6. 1999	XXX	XXX	XXX	XXX	6,297,405	6,400,139	6,358,267	6,381,554	6,377,590	6,344,622	(32,968)	(36,932)
7. 2000	XXX	XXX	XXX	XXX	XXX	6,979,757	7,104,358	7,123,274	7,115,157	7,044,255	(70,902)	(79,019)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	6,824,215	6,874,547	6,846,963	6,759,001	(87,962)	(115,546)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,890,571	6,777,473	6,632,341	(145,132)	(258,230)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,709,813	6,344,453	(365,360)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,725,782	XXX	XXX
										12. Totals	(582,430)	(325,510)

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

1. Prior	329,552	329,822	315,657	295,011	283,951	281,614	280,597	282,393	281,707	284,249	2,542	1,856
2. 1995	290,896	277,504	273,111	269,120	262,124	261,220	261,617	260,588	261,122	261,664	542	1,076
3. 1996	XXX	236,228	239,601	235,794	237,735	233,477	233,296	234,015	235,752	235,527	(225)	1,512
4. 1997	XXX	XXX	158,707	164,250	169,479	168,142	169,161	171,940	171,209	171,145	(64)	(795)
5. 1998	XXX	XXX	XXX	177,191	177,226	183,366	183,938	181,242	180,902	179,350	(1,552)	(1,892)
6. 1999	XXX	XXX	XXX	XXX	207,555	215,024	218,625	224,089	218,671	216,903	(1,768)	(7,186)
7. 2000	XXX	XXX	XXX	XXX	XXX	235,052	236,061	245,205	247,566	248,033	467	2,828
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	241,768	234,907	242,401	243,697	1,296	8,790
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,207	253,376	259,680	6,304	21,473
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,845	262,177	4,332	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,181	XXX	XXX
										12. Totals	11,874	27,662

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	501,335	494,746	487,993	479,599	469,996	472,761	464,816	465,186	465,375	494,982	29,607	29,796
2. 1995	100,686	94,456	92,314	92,241	92,929	92,214	92,107	92,362	91,470	93,060	1,590	698
3. 1996	XXX	53,381	51,205	51,087	51,015	50,226	50,343	50,060	49,564	49,739	175	(321)
4. 1997	XXX	XXX	6,725	6,663	6,473	2,917	2,933	3,103	3,002	2,909	(93)	(194)
5. 1998	XXX	XXX	XXX	10,079	9,643	3,207	3,202	3,197	3,181	3,181	0	(16)
6. 1999	XXX	XXX	XXX	XXX	12,261	836	834	825	825	825	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	(621)	(629)	(633)	(633)	(633)	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	3	1	1	0	(2)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1	1	0	(2)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	31,279	29,959

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	348,404	283,981	283,752	280,256	271,386	276,824	271,895	279,371	285,281	289,571	4,290	10,200
2. 1995	333,335	348,172	338,120	334,128	332,803	332,441	330,341	330,695	331,105	332,054	949	1,359
3. 1996	XXX	278,560	294,204	286,112	246,388	235,995	237,485	238,295	239,880	240,130	250	1,835
4. 1997	XXX	XXX	189,621	188,232	187,309	188,320	191,104	186,319	186,614	185,891	(723)	(428)
5. 1998	XXX	XXX	XXX	214,262	219,577	217,248	222,921	223,880	223,750	224,221	471	341
6. 1999	XXX	XXX	XXX	XXX	230,021	220,081	227,415	229,658	227,347	233,150	5,803	3,492
7. 2000	XXX	XXX	XXX	XXX	XXX	221,275	219,843	229,003	235,453	243,775	8,322	14,772
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	228,005	239,527	241,367	251,158	9,791	11,631
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,616	217,656	225,152	7,496	3,536
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	256,617	270,475	13,858	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	583,670	XXX	XXX
										12. Totals	50,507	46,738

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	33,694	40,448	36,930	29,732	28,714	19,255	16,185	15,491	15,304	15,108	(196)	(383)
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	(196)	(383)

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

NONE

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

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

1. Prior	47,705	55,804	56,199	72,111	58,604	60,535	58,075	58,917	57,812	57,989	177	(928)
2. 1995	4,622	7,698	10,352	26,784	23,288	24,352	24,753	24,826	25,694	24,171	(1,523)	(655)
3. 1996	XXX	1,684	4,014	4,323	3,942	4,046	4,175	4,184	4,182	4,184	2	0
4. 1997	XXX	XXX	2,016	2,028	1,932	1,922	1,880	1,875	1,869	1,868	(1)	(7)
5. 1998	XXX	XXX	XXX	2,225	2,118	2,095	2,044	2,041	2,034	2,034	0	(7)
6. 1999	XXX	XXX	XXX	XXX	2,481	2,190	2,121	2,080	2,063	2,065	2	(15)
7. 2000	XXX	XXX	XXX	XXX	XXX	2,824	2,535	2,414	2,400	2,394	(6)	(20)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	3,010	2,980	2,872	2,881	9	(99)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,949	2,571	2,611	40	(338)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,189	1,997	(192)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,994	XXX	XXX
										12. Totals	(1,492)	(2,069)

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

1. Prior	727,023	975,005	995,862	978,510	924,501	925,720	897,061	1,062,679	1,085,294	1,070,169	(15,125)	7,490
2. 1995	54,660	59,370	64,227	60,949	60,351	56,553	56,334	57,010	57,995	57,151	(844)	141
3. 1996	XXX	39,057	58,245	41,754	57,580	58,365	57,059	56,342	56,921	56,957	36	615
4. 1997	XXX	XXX	44,702	57,035	58,159	57,190	54,643	55,305	55,136	54,184	(952)	(1,121)
5. 1998	XXX	XXX	XXX	48,305	51,060	44,111	42,378	41,533	42,010	40,078	(1,932)	(1,455)
6. 1999	XXX	XXX	XXX	XXX	75,257	70,766	74,607	69,828	70,646	70,274	(372)	446
7. 2000	XXX	XXX	XXX	XXX	XXX	78,583	87,108	90,128	92,989	90,349	(2,640)	221
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	74,902	78,224	78,492	78,135	(357)	(89)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,314	76,070	77,378	1,308	3,064
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,118	70,215	(903)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,710	XXX	XXX
										12. Totals	(21,781)	9,312

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

1. Prior	0	0	0	0	(28)	(28)	(28)	(28)	(28)	(28)	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	18	22	22	22	18	24	6	2
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	5	61	61	61	61	61	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	12	3	30	38	38	0	8
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	6	10

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,105	127,214	117,121	(10,093)	14,016
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189,107	180,079	(9,028)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,325	XXX	XXX
4. Totals											(19,121)	14,016

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212,015	195,988	220,062	24,074	8,047
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,733,202	3,663,518	(69,684)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,601,657	XXX	XXX
4. Totals											(45,610)	8,047

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(15,571)	(12,934)	(16,714)	(3,780)	(1,143)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	90	(1)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	XXX	XXX
4. Totals											(3,781)	(1,143)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,898	2,518	2,430	(88)	532
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											(88)	532

SCHEDULE P - PART 2M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 One Year	12 Two Year
1. Prior	4,409	3,417	4,631	6,056	8,855	8,105	8,078	8,055	7,876	7,575	(301)	(480)
2. 1995	1,851	1,540	1,223	1,032	1,199	1,001	1,001	1,001	1,001	1,001	0	0
3. 1996	XXX	2,473	1,781	1,167	1,379	1,195	1,195	1,195	1,195	1,195	0	0
4. 1997	XXX	XXX	42	36	35	35	35	35	35	35	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	1,238	1,105	1,105	1,105	1,105	1,105	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	137	137	137	137	137	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	(301)	(480)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	178,608	88,493	100,353	44,571	30,387	34,258	32,580	36,015	36,358	37,918	1,560	1,903
2. 1995	37,648	36,433	35,186	18,231	16,189	17,446	17,883	18,023	18,136	17,541	(595)	(482)
3. 1996	XXX	30,453	37,175	8,730	7,532	10,412	10,578	12,113	12,142	11,432	(710)	(681)
4. 1997	XXX	XXX	3,135	4,767	4,485	1,215	1,247	1,640	1,712	1,986	274	346
5. 1998	XXX	XXX	XXX	0	423	334	384	415	638	649	11	234
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	59	414	727	1,475	1,711	236	984
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	696	2,648	4,513	4,849	336	2,201
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	1,112	4,505

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

1. Prior	22,892	25,290	29,270	20,293	20,908	23,771	22,463	22,841	23,197	23,099	(98)	258
2. 1995	9,167	9,859	12,341	6,712	6,886	6,784	6,768	6,768	6,764	6,726	(38)	(42)
3. 1996	XXX	6,216	15,370	4,044	3,346	1,840	1,888	1,856	1,807	1,798	(9)	(58)
4. 1997	XXX	XXX	0	0	100	175	263	271	464	464	0	193
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	(145)	351

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	910,049	1,116,420	1,096,452	1,194,941	1,478,149	1,476,592	1,543,038	1,551,879	2,064,844	2,523,098	458,254	971,219
2. 1995	25,096	23,812	22,881	23,097	23,416	23,467	24,188	24,670	25,316	25,635	319	965
3. 1996	XXX	10,998	11,608	11,450	11,743	11,533	11,625	11,930	12,096	11,936	(160)	6
4. 1997	XXX	XXX	2,679	3,195	4,683	3,947	3,997	4,526	4,851	5,240	389	714
5. 1998	XXX	XXX	XXX	1,775	1,754	2,234	2,758	3,116	3,113	3,467	354	351
6. 1999	XXX	XXX	XXX	XXX	2,103	2,371	3,544	3,527	3,863	4,214	351	687
7. 2000	XXX	XXX	XXX	XXX	XXX	3,316	2,375	2,323	3,237	3,400	163	1,077
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,748	1,770	2,120	2,631	511	861
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,382	2,333	2,414	81	32
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,629	2,661	1,032	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,586	XXX	XXX
										12. Totals	461,294	975,912

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

1. Prior	577	122	122	122	122	122	122	122	122	122	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	1	1	1	1	1	1	1	1	1	0	0
4. 1997	XXX	XXX	0	2	2	2	2	2	2	2	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	31	31	0	2
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										4. Totals	0	2

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	144,379	237,173	326,241	372,004	405,943	426,472	442,527	452,441	471,976	114	102
2. 1995	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	2,100,282	888,768	326,956
3. 1996	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	2,241,964	958,138	347,724
4. 1997	XXX	XXX	1,222,717	1,536,661	1,599,173	1,636,166	1,662,978	1,677,685	1,686,182	1,692,577	680,056	266,556
5. 1998	XXX	XXX	XXX	1,522,658	1,911,073	1,988,278	2,032,773	2,067,989	2,083,173	2,092,779	799,639	304,136
6. 1999	XXX	XXX	XXX	XXX	1,764,795	2,200,172	2,286,322	2,338,382	2,368,198	2,385,553	753,770	283,084
7. 2000	XXX	XXX	XXX	XXX	XXX	2,108,307	2,857,755	2,979,979	3,033,158	3,063,702	783,457	295,141
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,203,552	3,013,308	3,144,020	3,204,383	728,738	341,077
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,952,679	2,558,778	2,661,542	647,595	323,573
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,080,211	2,784,140	656,497	299,179
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,692,263	658,770	284,373

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

1. Prior	000	1,337,731	2,229,413	2,799,752	3,115,005	3,287,583	3,412,073	3,470,436	3,504,311	3,539,137	201	489
2. 1995	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	5,444,780	1,276,046	1,125,981
3. 1996	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	5,833,870	1,380,235	1,180,688
4. 1997	XXX	XXX	2,207,282	3,797,249	4,653,171	5,218,083	5,570,365	5,747,957	5,817,695	5,857,000	1,414,639	1,164,297
5. 1998	XXX	XXX	XXX	2,241,215	3,906,195	4,730,203	5,281,004	5,606,016	5,752,341	5,819,240	1,369,989	1,171,906
6. 1999	XXX	XXX	XXX	XXX	2,449,548	4,294,727	5,168,068	5,706,994	6,021,762	6,167,139	1,400,201	1,180,292
7. 2000	XXX	XXX	XXX	XXX	XXX	2,826,684	4,860,451	5,801,835	6,366,546	6,683,106	1,389,016	1,235,355
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,716,478	4,687,951	5,596,986	6,121,218	1,322,441	1,242,275
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,691,537	4,559,436	5,430,417	1,234,844	1,126,384
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524,375	4,253,114	1,096,442	1,001,807
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,542,132	858,872	938,301

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

1. Prior	000	177,585	216,949	241,130	255,806	266,446	270,960	275,164	275,966	277,861	11	14
2. 1995	62,011	194,564	215,647	232,776	245,513	253,943	258,700	259,697	260,106	260,825	29,993	16,149
3. 1996	XXX	112,592	146,375	170,464	198,613	214,107	224,450	230,000	232,358	232,916	26,198	19,657
4. 1997	XXX	XXX	38,181	75,666	107,245	134,876	149,909	161,251	165,787	167,171	22,921	13,656
5. 1998	XXX	XXX	XXX	45,972	88,846	125,479	148,566	161,995	169,951	173,597	26,520	15,122
6. 1999	XXX	XXX	XXX	XXX	59,787	115,314	154,016	182,912	197,025	206,157	31,383	18,794
7. 2000	XXX	XXX	XXX	XXX	XXX	70,779	130,069	172,549	206,434	224,111	34,615	21,195
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	67,437	129,609	170,306	196,718	33,438	21,289
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,136	133,347	176,622	31,395	20,190
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,271	128,234	27,425	19,631
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,669	20,000	17,574

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	198,555	233,001	271,313	289,209	306,669	318,544	329,383	334,732	345,227	279	365
2. 1995	18,756	84,712	87,311	89,200	90,001	90,247	90,687	91,068	91,001	91,161	17,175	7,379
3. 1996	XXX	42,609	44,916	46,981	47,899	48,583	49,109	49,442	49,073	49,161	6,735	8,186
4. 1997	XXX	XXX	691	2,085	2,795	2,866	2,905	2,909	2,908	2,909	137	171
5. 1998	XXX	XXX	XXX	1,201	2,652	3,172	3,178	3,180	3,181	3,181	49	119
6. 1999	XXX	XXX	XXX	XXX	741	820	823	825	825	825	2	(64)
7. 2000	XXX	XXX	XXX	XXX	XXX	(635)	(634)	(633)	(633)	(633)	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	4
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	186,794	211,974	235,948	249,533	258,462	264,109	270,618	274,924	278,276	21	37
2. 1995	162,441	280,619	297,828	309,944	316,964	322,165	325,346	328,046	329,045	330,340	61,008	32,208
3. 1996	XXX	193,510	238,852	255,200	267,892	225,300	231,950	235,420	237,233	237,899	54,240	29,655
4. 1997	XXX	XXX	108,796	147,227	160,279	172,227	178,488	182,077	183,474	184,893	37,504	20,142
5. 1998	XXX	XXX	XXX	130,639	178,469	191,054	202,106	214,501	218,347	220,481	40,970	23,203
6. 1999	XXX	XXX	XXX	XXX	143,335	187,811	203,343	211,257	218,924	227,951	37,817	21,775
7. 2000	XXX	XXX	XXX	XXX	XXX	132,542	187,619	208,620	220,233	231,036	33,948	19,834
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	140,896	199,905	216,883	231,510	31,078	19,513
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,161	180,958	195,933	27,193	17,628
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,889	218,973	27,842	16,843
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279,784	29,425	13,939

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	4,232	5,776	6,935	11,079	11,435	11,197	11,613	11,979	13,057	1	3
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

NONE

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

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

1. Prior	000	13,771	21,070	33,872	38,405	41,728	42,615	45,355	45,925	48,170	XXX	XXX
2. 1995	2,753	4,044	6,601	9,857	11,935	14,008	14,077	18,199	19,480	19,385	XXX	XXX
3. 1996	XXX	2,767	3,916	3,709	3,767	3,826	4,035	4,037	4,039	4,040	XXX	XXX
4. 1997	XXX	XXX	1,577	1,863	1,864	1,862	1,866	1,866	1,867	1,866	XXX	XXX
5. 1998	XXX	XXX	XXX	1,818	1,996	2,020	2,020	2,029	2,032	2,032	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	1,895	2,049	2,052	2,052	2,057	2,058	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	2,138	2,393	2,381	2,386	2,386	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,866	2,868	2,861	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,265	2,464	2,566	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,667	1,785	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,327	XXX	XXX

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

1. Prior	000	109,771	188,306	244,301	304,765	423,079	473,282	639,436	703,045	741,817	74	320
2. 1995	4,267	24,836	38,799	45,036	48,735	51,686	53,386	55,027	55,390	55,856	2,180	2,312
3. 1996	XXX	8,221	16,643	30,445	39,136	46,015	50,527	52,146	53,023	53,954	2,165	2,493
4. 1997	XXX	XXX	3,098	19,284	30,676	38,814	42,067	45,626	47,345	47,904	1,972	2,218
5. 1998	XXX	XXX	XXX	4,098	14,181	23,016	31,032	35,238	37,426	37,888	1,960	3,511
6. 1999	XXX	XXX	XXX	XXX	20,699	33,245	50,060	55,998	62,941	65,765	2,116	30,075
7. 2000	XXX	XXX	XXX	XXX	XXX	37,020	43,929	66,268	75,748	81,311	2,029	61,823
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	27,682	38,962	50,973	61,827	1,764	45,375
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,320	33,230	49,491	1,467	27,555
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,541	22,264	1,105	15,488
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,058	722	8,723

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

1. Prior	000	0	0	(28)	(28)	(28)	(28)	(28)	(28)	(28)	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	1	2	4	18	24	0	2
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	1
6. 1999	XXX	XXX	XXX	XXX	5	61	61	61	61	61	5	1
7. 2000	XXX	XXX	XXX	XXX	XXX	2	3	3	38	38	2	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	79,370	93,320	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,349	173,585	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168,156	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	225,940	215,170	189	6,184
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,470,874	3,662,991	2,303,019	739,688
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,373,676	2,090,618	649,793

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1,628	2,100	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	90	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1,490	2,026	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 3N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	1,061	3,829	4,085	5,047	5,901	6,624	6,624	6,653	6,667	XXX	XXX
2. 1995	654	1,004	934	985	1,001	1,001	1,001	1,001	1,001	1,001	XXX	XXX
3. 1996	XXX	1,003	1,171	1,167	1,195	1,195	1,195	1,195	1,195	1,195	XXX	XXX
4. 1997	XXX	XXX	30	35	35	35	35	35	35	35	XXX	XXX
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	1,105	1,105	1,105	1,105	1,105	1,105	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	137	137	137	137	137	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	000	13,053	16,669	16,081	17,055	17,950	18,728	18,728	20,012	30,545	XXX	XXX
2. 1995	5,720	11,723	12,741	12,423	12,803	13,030	13,253	13,253	13,579	16,786	XXX	XXX
3. 1996	XXX	6,481	11,953	4,678	4,878	5,593	5,758	5,758	6,060	10,147	XXX	XXX
4. 1997	XXX	XXX	63	884	1,059	1,099	1,155	1,155	1,728	1,740	XXX	XXX
5. 1998	XXX	XXX	XXX	0	36	139	157	298	410	429	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	59	117	287	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	183	411	673	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	000	13,007	13,804	13,433	14,663	14,567	16,365	16,379	18,983	19,022	XXX	XXX
2. 1995	1,514	5,677	6,951	6,454	6,628	6,670	6,674	6,674	6,678	6,678	XXX	XXX
3. 1996	XXX	1,267	3,887	1,450	1,638	1,679	1,706	1,706	1,706	1,706	XXX	XXX
4. 1997	XXX	XXX	0	0	0	141	240	240	308	308	XXX	XXX
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
Years in Which Losses Were Incurred	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	155,611	262,358	391,585	462,019	636,146	700,759	792,300	868,264	944,497	20	145
2. 1995	1,016	21,935	22,095	22,388	22,694	22,882	23,253	23,969	24,861	25,216	721	937
3. 1996	XXX	9,852	10,071	10,444	10,743	11,011	11,037	11,567	11,788	11,829	362	707
4. 1997	XXX	XXX	319	964	3,410	3,179	3,460	4,006	4,333	4,650	254	327
5. 1998	XXX	XXX	XXX	404	1,050	1,591	2,041	2,627	2,692	2,835	207	162
6. 1999	XXX	XXX	XXX	XXX	473	889	1,461	2,388	2,728	3,173	246	168
7. 2000	XXX	XXX	XXX	XXX	XXX	335	1,197	1,421	1,751	1,827	178	131
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	301	600	1,074	1,660	179	107
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	540	718	125	77
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	1,611	76	64
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217	54	62

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

1. Prior	000	122	122	122	122	122	122	122	122	122	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0	0	1
3. 1996	XXX	1	1	1	1	1	1	1	1	1	1	2
4. 1997	XXX	XXX	0	2	2	2	2	2	2	2	1	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	31	31	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	145,111	63,866	20,574	12,626	8,230	11,661	879	8,362	3,971	1,140
2. 1995	225,492	62,844	22,612	8,901	4,626	7,816	151	3,836	4,646	723
3. 1996	XXX	241,436	59,955	23,806	10,659	10,494	11,469	6,271	7,651	1,313
4. 1997	XXX	XXX	278,589	80,804	29,091	11,695	12,372	8,580	8,395	1,475
5. 1998	XXX	XXX	XXX	268,407	63,023	32,421	16,019	19,570	19,176	3,265
6. 1999	XXX	XXX	XXX	XXX	327,129	60,726	39,997	31,005	28,554	3,791
7. 2000	XXX	XXX	XXX	XXX	XXX	305,773	54,546	67,022	33,526	7,426
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	344,536	144,348	72,508	26,617
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	456,650	133,514	45,239
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	490,772	163,956
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	773,640

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

1. Prior	361,265	128,533	113,408	111,030	98,488	46,107	11,777	14,047	19,251	44,763
2. 1995	627,304	172,643	96,298	95,486	73,281	26,890	9,785	7,508	8,344	33,332
3. 1996	XXX	708,786	209,959	139,680	87,527	55,605	23,860	17,772	14,380	11,354
4. 1997	XXX	XXX	750,514	272,670	181,145	108,851	48,359	32,490	23,061	20,701
5. 1998	XXX	XXX	XXX	724,346	337,901	217,093	108,372	46,201	36,453	28,352
6. 1999	XXX	XXX	XXX	XXX	782,466	397,919	160,541	100,923	67,620	42,681
7. 2000	XXX	XXX	XXX	XXX	XXX	913,139	360,639	210,671	128,210	72,299
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	975,717	395,053	226,064	124,270
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,014,647	472,582	240,804
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,003,418	456,239
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	981,975

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

1. Prior	65,727	39,086	23,726	10,287	6,253	5,047	2,511	1,970	1,280	1,259
2. 1995	64,240	17,618	12,893	5,350	722	1,131	1,052	151	376	488
3. 1996	XXX	37,319	17,593	6,751	1,585	2,660	1,005	175	894	1,154
4. 1997	XXX	XXX	38,622	17,746	5,862	5,719	5,277	127	2,272	732
5. 1998	XXX	XXX	XXX	47,491	13,820	9,611	9,986	1,811	3,564	1,607
6. 1999	XXX	XXX	XXX	XXX	39,498	16,641	11,362	3,632	3,889	2,103
7. 2000	XXX	XXX	XXX	XXX	XXX	46,761	15,783	6,288	4,662	3,749
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	55,868	14,975	11,201	8,614
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,677	19,442	12,641
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,498	28,448
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,970

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	175,773	112,207	100,042	80,735	67,923	68,227	56,683	50,137	48,076	72,490
2. 1995	42,787	3,054	469	416	484	449	254	325	94	1,489
3. 1996	XXX	5,665	1,788	1,263	1,117	314	152	213	94	283
4. 1997	XXX	XXX	3,547	2,511	2,217	17	11	184	94	0
5. 1998	XXX	XXX	XXX	1,518	240	13	8	8	0	0
6. 1999	XXX	XXX	XXX	XXX	6,487	6	5	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	9	2	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	128,177	16,332	11,845	11,940	5,717	2,183	255	441	1,802	1,911
2. 1995	76,310	26,240	7,964	3,271	2,039	2,359	340	397	467	277
3. 1996	XXX	31,508	22,325	6,536	(37,701)	1,983	1,605	272	1,014	691
4. 1997	XXX	XXX	28,572	13,739	5,833	5,299	2,917	1,357	1,351	380
5. 1998	XXX	XXX	XXX	31,753	14,200	6,909	4,764	2,756	2,340	1,634
6. 1999	XXX	XXX	XXX	XXX	38,177	10,742	8,305	2,553	1,854	1,243
7. 2000	XXX	XXX	XXX	XXX	XXX	39,093	9,016	3,575	3,531	2,605
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	24,719	13,595	7,559	7,393
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,978	12,459	10,036
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,401	21,918
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147,180

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	15,341	21,877	19,278	15,712	13,337	4,002	533	413	342	262
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

NONE

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

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

1. Prior	14,395	11,959	8,319	18,298	8,186	8,530	6,239	6,227	6,219	5,611
2. 1995	1,255	2,784	2,032	8,774	5,368	5,644	5,341	5,341	5,339	4,339
3. 1996	XXX	1,307	1,735	465	92	128	77	77	73	74
4. 1997	XXX	XXX	340	164	60	55	14	9	2	2
5. 1998	XXX	XXX	XXX	267	113	75	24	12	2	2
6. 1999	XXX	XXX	XXX	XXX	502	134	69	28	4	6
7. 2000	XXX	XXX	XXX	XXX	XXX	552	142	33	14	8
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	429	116	6	22
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	599	73	37
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	128
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	607

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

1. Prior	379,544	565,983	521,273	471,671	333,589	278,859	196,610	210,550	209,120	166,627
2. 1995	32,306	10,597	7,472	5,865	4,109	3,151	1,325	746	1,005	537
3. 1996	XXX	16,212	10,830	(7,722)	4,609	5,118	2,120	1,115	1,072	1,149
4. 1997	XXX	XXX	22,103	13,406	8,353	9,374	3,975	2,646	2,016	857
5. 1998	XXX	XXX	XXX	24,090	13,891	11,755	5,543	3,043	2,827	1,161
6. 1999	XXX	XXX	XXX	XXX	30,242	17,560	13,738	6,492	5,244	2,993
7. 2000	XXX	XXX	XXX	XXX	XXX	26,143	18,820	15,267	11,518	6,158
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	31,752	25,992	18,640	9,426
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,640	30,995	18,207
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,087	28,270
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,966

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

NONE

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	5 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,364	26,249	14,641
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,945	5,191
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,552

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(185,541)	(46,443)	(4,490)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(118,532)	(6,929)
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(135,008)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(10,704)	(10,832)	(11,276)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	524	389	303
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,740	222	446	341	1,554	1,202	741	741	741	741
2. 1995	803	228	227	9	41	0	0	0	0	0
3. 1996	XXX	250	171	0	87	0	0	0	0	0
4. 1997	XXX	XXX	4	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	149,387	48,835	59,973	15,301	6,276	8,896	6,618	6,618	6,618	3,111
2. 1995	24,237	17,910	15,514	3,128	1,604	2,409	2,279	2,279	2,279	0
3. 1996	XXX	16,320	16,661	2,182	1,204	2,628	2,357	2,357	2,357	0
4. 1997	XXX	XXX	1,598	2,091	1,067	(33)	(65)	(65)	(65)	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	11,925	3,375	3,643	3,340	2,952	5,020	3,061	3,060	3,061	2,560
2. 1995	3,142	463	3,406	126	122	62	48	48	48	48
3. 1996	XXX	2,285	4,414	1,263	809	88	92	92	92	92
4. 1997	XXX	XXX	0	0	47	19	10	10	10	10
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	399,719	484,391	347,656	388,196	568,417	477,108	498,605	411,482	711,118	972,512
2. 1995	17,425	1,294	385	126	63	120	78	202	112	133
3. 1996	XXX	852	1,014	101	63	206	262	131	234	46
4. 1997	XXX	XXX	1,320	416	71	245	225	215	224	115
5. 1998	XXX	XXX	XXX	820	357	268	196	293	255	292
6. 1999	XXX	XXX	XXX	XXX	994	315	529	170	150	229
7. 2000	XXX	XXX	XXX	XXX	XXX	1,757	653	276	247	341
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	979	645	430	454
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	956	595	557
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,128	671
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,175

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

NONE

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

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

NONE

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

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	88,011	14,032	10,938	9,102	8,388	8,197	7,992	7,856	7,876	7,990
2. 1995	777,004	880,277	884,611	886,423	887,385	888,089	888,477	888,640	888,720	888,768
3. 1996	XXX	857,545	646,820	953,979	955,785	956,968	957,631	957,917	958,075	958,138
4. 1997	XXX	XXX	607,374	673,159	676,562	678,418	679,320	679,770	679,960	680,056
5. 1998	XXX	XXX	XXX	715,553	791,889	796,198	798,050	799,040	799,472	799,639
6. 1999	XXX	XXX	XXX	XXX	684,910	746,346	750,639	752,563	753,392	753,770
7. 2000	XXX	XXX	XXX	XXX	XXX	659,318	775,812	781,088	782,792	783,457
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	634,393	721,339	726,887	728,738
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563,479	644,414	647,595
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	599,040	656,497
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	658,770

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	16,037	10,173	6,457	3,740	2,303	1,582	1,005	677	445	312
2. 1995	74,654	7,659	4,306	2,510	1,430	913	498	308	157	107
3. 1996	XXX	66,873	6,867	3,855	2,257	1,323	734	489	229	148
4. 1997	XXX	XXX	51,921	6,370	3,367	2,028	1,091	586	320	177
5. 1998	XXX	XXX	XXX	58,495	7,309	3,870	2,104	1,087	548	320
6. 1999	XXX	XXX	XXX	XXX	51,382	6,807	3,505	1,995	984	519
7. 2000	XXX	XXX	XXX	XXX	XXX	74,433	7,524	3,773	2,056	1,133
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	69,363	11,112	4,467	2,134
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,870	6,868	4,136
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,829	5,303
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,762

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	57,124	5,563	2,468	1,138	847	836	1,092	983	1,012	1,095
2. 1995	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	1,215,749
3. 1996	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	1,305,506
4. 1997	XXX	XXX	893,903	941,252	944,291	945,593	946,209	946,559	946,641	946,676
5. 1998	XXX	XXX	XXX	1,040,989	1,096,993	1,101,241	1,102,730	1,103,504	1,103,749	1,103,835
6. 1999	XXX	XXX	XXX	XXX	982,816	1,029,835	1,034,338	1,036,285	1,036,787	1,037,023
7. 2000	XXX	XXX	XXX	XXX	XXX	967,516	1,064,552	1,070,431	1,071,817	1,072,335
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	958,643	1,033,553	1,038,495	1,039,703
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	879,856	944,722	947,996
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	889,605	936,079
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,007,170

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	519,679	263,969	1,037,537	1,020,224	1,011,098	1,006,581	1,005,057	1,004,552	1,004,410	1,004,611
2. 1995	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	1,276,046
3. 1996	XXX	963,565	1,272,988	1,327,500	1,355,428	1,369,779	1,375,922	1,378,593	1,379,724	1,380,235
4. 1997	XXX	XXX	981,171	1,295,652	1,363,517	1,392,954	1,405,612	1,411,300	1,413,633	1,414,639
5. 1998	XXX	XXX	XXX	964,648	1,277,704	1,328,445	1,351,470	1,363,016	1,367,890	1,369,989
6. 1999	XXX	XXX	XXX	XXX	1,001,797	1,312,621	1,363,920	1,385,471	1,395,928	1,400,201
7. 2000	XXX	XXX	XXX	XXX	XXX	995,769	1,312,995	1,360,213	1,379,881	1,389,016
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	967,051	1,262,408	1,035,044	1,322,441
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	922,620	1,195,968	1,234,844
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849,020	1,096,442
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	858,872

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	163,150	96,381	55,109	29,979	16,271	9,828	5,877	3,789	2,695	2,046
2. 1995	328,310	102,536	57,667	32,416	16,601	8,579	4,217	2,194	1,154	679
3. 1996	XXX	366,560	107,042	61,978	34,146	17,243	8,455	4,243	2,051	1,141
4. 1997	XXX	XXX	362,541	103,281	56,384	30,517	15,109	7,229	3,594	1,873
5. 1998	XXX	XXX	XXX	347,078	88,464	49,294	27,361	13,231	6,534	3,381
6. 1999	XXX	XXX	XXX	XXX	342,511	84,527	45,282	24,377	12,119	6,098
7. 2000	XXX	XXX	XXX	XXX	XXX	342,568	79,143	42,309	22,537	10,965
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	317,182	74,677	38,601	19,773
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294,817	69,119	35,985
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,132	60,859
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272,680

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	133,592	14,094	5,313	1,923	837	502	2,133	2,108	2,114	2,155
2. 1995	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	2,402,706
3. 1996	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	2,562,064
4. 1997	XXX	XXX	2,407,698	2,547,338	2,569,320	2,579,517	2,581,090	2,581,620	2,581,887	2,582,004
5. 1998	XXX	XXX	XXX	2,388,292	2,527,972	2,543,368	2,548,231	2,549,660	2,550,190	2,550,443
6. 1999	XXX	XXX	XXX	XXX	2,433,768	2,565,736	2,579,248	2,583,907	2,585,490	2,585,989
7. 2000	XXX	XXX	XXX	XXX	XXX	2,453,079	2,597,053	2,610,557	2,614,787	2,616,017
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,371,116	2,497,437	2,509,905	2,513,683
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,208,084	2,326,858	2,337,392
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,007,580	2,107,836
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,033,983

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	17,323	10,553	9,279	8,949	8,870	7,990	8,536	8,532	8,547	8,558
2. 1995	21,365	28,231	29,117	29,615	29,898	29,877	29,940	29,970	29,986	29,993
3. 1996	XXX	19,245	24,249	25,246	25,814	25,912	26,083	26,153	26,184	26,198
4. 1997	XXX	XXX	15,723	20,945	22,052	22,411	22,687	22,816	22,889	22,921
5. 1998	XXX	XXX	XXX	18,118	24,365	25,474	26,021	26,312	26,459	26,520
6. 1999	XXX	XXX	XXX	XXX	22,196	28,918	30,289	30,905	31,252	31,383
7. 2000	XXX	XXX	XXX	XXX	XXX	24,321	32,135	33,553	34,262	34,615
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	24,156	31,696	32,799	33,438
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,741	29,988	31,395
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,113	27,425
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,000

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	5,572	2,158	1,304	781	476	309	196	115	69	52
2. 1995	8,913	1,885	1,113	679	367	200	97	54	24	16
3. 1996	XXX	5,608	2,099	1,350	781	442	238	113	53	27
4. 1997	XXX	XXX	5,654	1,994	1,185	689	376	204	105	55
5. 1998	XXX	XXX	XXX	6,522	2,101	1,201	688	378	187	86
6. 1999	XXX	XXX	XXX	XXX	7,532	2,274	1,329	761	407	219
7. 2000	XXX	XXX	XXX	XXX	XXX	8,052	2,464	1,437	820	434
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	7,231	2,267	1,319	757
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,367	2,230	1,225
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,647	2,176
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,486

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	5,037	577	153	71	32	45	111	121	127	135
2. 1995	46,091	50,464	50,732	50,837	50,877	50,889	50,893	50,896	50,897	50,897
3. 1996	XXX	42,526	45,735	46,047	46,252	46,303	46,323	46,325	46,326	46,326
4. 1997	XXX	XXX	33,308	36,390	36,737	36,861	36,900	36,917	36,922	36,925
5. 1998	XXX	XXX	XXX	37,684	41,342	41,756	41,883	41,930	41,937	41,938
6. 1999	XXX	XXX	XXX	XXX	45,943	49,740	50,192	50,342	50,382	50,396
7. 2000	XXX	XXX	XXX	XXX	XXX	50,996	55,571	56,014	56,192	56,244
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	50,932	54,919	55,352	55,484
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,476	52,337	52,810
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,960	49,232
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,060

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	11,730	6,047	4,634	4,740	4,654	6,232	6,410	6,774	7,069	7,348
2. 1995	12,607	16,867	16,976	17,033	17,035	17,126	17,137	17,154	17,171	17,175
3. 1996	XXX	6,317	6,499	6,603	6,603	6,673	6,693	6,721	6,733	6,735
4. 1997	XXX	XXX	55	129	131	135	137	137	137	137
5. 1998	XXX	XXX	XXX	49	49	49	49	49	49	49
6. 1999	XXX	XXX	XXX	XXX	0	0	2	2	2	2
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	15,709	6,329	4,855	3,818	3,902	4,405	3,477	3,074	2,982	2,561
2. 1995	6,776	612	369	193	145	278	197	171	183	217
3. 1996	XXX	727	447	251	172	467	306	232	266	269
4. 1997	XXX	XXX	207	146	119	180	118	102	62	86
5. 1998	XXX	XXX	XXX	252	260	27	20	17	28	22
6. 1999	XXX	XXX	XXX	XXX	199	17	14	14	0	14
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	5,507	1,034	556	595	595	755	1,083	1,383	8,728	8,951
2. 1995	27,007	30,850	30,924	30,951	30,954	30,963	30,972	30,976	30,976	30,983
3. 1996	XXX	14,891	15,136	15,206	15,213	15,232	15,237	15,242	15,242	15,243
4. 1997	XXX	XXX	382	484	500	503	503	507	507	507
5. 1998	XXX	XXX	XXX	403	448	450	450	450	450	450
6. 1999	XXX	XXX	XXX	XXX	145	151	151	151	151	151
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	4
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	11,495	3,297	2,281	1,949	1,845	802	1,606	1,620	1,631	1,652
2. 1995	49,763	60,284	60,970	61,273	61,466	60,903	60,947	60,983	61,002	61,008
3. 1996	XXX	46,427	53,713	54,340	54,640	54,095	54,188	54,227	54,239	54,240
4. 1997	XXX	XXX	31,520	37,338	37,950	37,250	37,384	37,454	37,487	37,504
5. 1998	XXX	XXX	XXX	34,686	40,811	40,549	40,748	40,890	40,953	40,970
6. 1999	XXX	XXX	XXX	XXX	32,621	36,895	37,430	37,644	37,755	37,817
7. 2000	XXX	XXX	XXX	XXX	XXX	27,164	33,146	33,616	33,831	33,948
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	25,631	30,371	30,847	31,078
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,978	26,793	27,193
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,148	27,842
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,425

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	6,024	2,294	1,337	822	511	340	240	166	147	123
2. 1995	11,618	1,879	1,033	566	289	148	83	42	29	19
3. 1996	XXX	7,504	1,649	924	514	273	110	55	34	30
4. 1997	XXX	XXX	6,559	1,495	805	400	207	102	64	26
5. 1998	XXX	XXX	XXX	6,847	1,507	689	425	190	99	61
6. 1999	XXX	XXX	XXX	XXX	5,854	1,331	683	406	222	111
7. 2000	XXX	XXX	XXX	XXX	XXX	6,011	1,369	765	450	289
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,553	1,328	698	388
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,279	1,182	618
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,147	1,098
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,327

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	8,745	1,239	348	235	287	194	291	301	356	390
2. 1995	88,353	96,330	96,806	96,935	97,874	97,898	97,909	97,920	97,929	97,939
3. 1996	XXX	78,316	84,324	84,793	83,944	84,003	84,027	84,041	84,052	84,062
4. 1997	XXX	XXX	53,952	58,454	58,854	58,986	59,045	59,075	59,099	59,113
5. 1998	XXX	XXX	XXX	60,571	64,788	65,155	65,279	65,329	65,349	65,362
6. 1999	XXX	XXX	XXX	XXX	55,353	58,982	59,488	59,624	59,669	59,694
7. 2000	XXX	XXX	XXX	XXX	XXX	48,070	53,193	53,576	53,690	53,750
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	45,279	49,197	49,538	49,683
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,034	43,983	44,290
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,126	44,439
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,886

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	416	422	438	440	456	457	462	462	462	463
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	61	57	29	23	23	11	6	5	5	4
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	11	6	0	2	8	14	17	17	18	21
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

NONE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	[illegible]	[illegible]	0	0	0	0	0
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SECTION 2B

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

NONE

SECTION 3B

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

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	3,295	2,724	2,678	2,668	2,704	2,485	3,167	3,271	3,451	3,525
2. 1995	1,426	1,926	2,070	2,151	2,211	2,141	2,161	2,173	2,177	2,180
3. 1996	XXX	1,409	1,881	2,046	2,127	2,108	2,137	2,156	2,161	2,165
4. 1997	XXX	XXX	1,205	1,678	1,844	1,877	1,928	1,951	1,967	1,972
5. 1998	XXX	XXX	XXX	1,104	1,625	1,756	1,863	1,916	1,944	1,960
6. 1999	XXX	XXX	XXX	XXX	1,231	1,710	1,915	2,033	2,096	2,116
7. 2000	XXX	XXX	XXX	XXX	XXX	1,143	1,699	1,882	1,973	2,029
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,059	1,503	1,664	1,764
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	939	1,317	1,467
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	745	1,105
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	722

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	4,031	3,288	2,885	2,509	2,471	2,304	2,052	1,769	2,055	2,090
2. 1995	789	448	306	198	109	84	53	31	21	19
3. 1996	XXX	829	550	338	210	134	79	42	43	27
4. 1997	XXX	XXX	834	520	324	185	110	56	41	24
5. 1998	XXX	XXX	XXX	1,029	519	309	174	86	47	27
6. 1999	XXX	XXX	XXX	XXX	3,533	564	298	157	70	42
7. 2000	XXX	XXX	XXX	XXX	XXX	3,392	461	266	151	75
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,770	417	284	158
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	351	209
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	912	326
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	727

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,523	708	897	1,085	2,043	3,101	5,074	5,387	6,051	6,480
2. 1995	3,671	4,415	4,589	4,658	4,689	4,711	4,744	4,752	4,760	4,765
3. 1996	XXX	3,744	4,491	4,674	4,754	4,798	4,811	4,822	4,829	4,837
4. 1997	XXX	XXX	3,357	3,988	4,167	4,239	4,277	4,299	4,310	4,316
5. 1998	XXX	XXX	XXX	4,655	5,280	5,421	5,505	5,528	5,536	5,545
6. 1999	XXX	XXX	XXX	XXX	31,310	31,959	32,107	32,186	32,222	32,233
7. 2000	XXX	XXX	XXX	XXX	XXX	62,991	63,644	63,805	63,872	63,895
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	46,328	46,989	47,167	47,249
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,477	29,036	29,189
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,360	16,860
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,149

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	0	0	(3)	0	0	0	2	2	2
2. 1995	0	0	0	0	0	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	1	1	1
4. 1997	XXX	XXX	0	0	0	0	0	1	1	1
5. 1998	XXX	XXX	XXX	0	0	1	1	1	1	1
6. 1999	XXX	XXX	XXX	XXX	1	5	5	5	5	5
7. 2000	XXX	XXX	XXX	XXX	XXX	1	1	1	2	2
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,709	1,439	3,808	3,884	3,945	4,004	4,212	4,244	4,276	4,296
2. 1995	481	682	692	697	700	703	702	712	717	721
3. 1996	XXX	287	334	343	346	353	357	359	361	362
4. 1997	XXX	XXX	135	197	213	221	229	232	245	254
5. 1998	XXX	XXX	XXX	125	179	189	197	204	205	207
6. 1999	XXX	XXX	XXX	XXX	163	213	228	240	243	246
7. 2000	XXX	XXX	XXX	XXX	XXX	116	159	170	175	178
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	110	154	173	179
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	118	125
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	76
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	2,512	1,537	1,471	1,401	935	937	931	1,017	1,614	1,717
2. 1995	451	20	17	16	17	21	20	26	21	23
3. 1996	XXX	59	21	21	17	19	16	11	11	20
4. 1997	XXX	XXX	91	51	37	40	28	39	47	41
5. 1998	XXX	XXX	XXX	56	29	26	17	7	6	4
6. 1999	XXX	XXX	XXX	XXX	77	46	29	19	16	16
7. 2000	XXX	XXX	XXX	XXX	XXX	55	38	29	17	14
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	62	30	16	13
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	24	13
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	15
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	1,030	447	438	624	928	1,675	2,604	2,877	3,600	3,868
2. 1995	1,588	2,005	2,023	2,031	2,046	2,052	2,062	2,077	2,090	2,109
3. 1996	XXX	988	1,042	1,058	1,067	1,075	1,081	1,084	1,086	1,089
4. 1997	XXX	XXX	315	403	438	479	500	537	579	622
5. 1998	XXX	XXX	XXX	280	332	355	358	363	369	373
6. 1999	XXX	XXX	XXX	XXX	319	393	411	422	425	430
7. 2000	XXX	XXX	XXX	XXX	XXX	232	291	310	319	323
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	230	280	291	299
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	210	215
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127	155
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139

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

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	150,215	128,028	135,469	134,972	138,988	134,930	135,067	134,684	134,493	134,526	33
2. 1995	367,634	373,154	373,523	373,538	374,399	374,336	374,066	374,129	374,263	373,970	(293)
3. 1996	XXX	335,702	339,019	339,278	339,587	339,533	339,643	339,663	339,662	339,855	193
4. 1997	XXX	XXX	222,144	223,219	223,351	223,260	223,305	223,285	223,259	223,392	133
5. 1998	XXX	XXX	XXX	242,403	243,061	242,975	243,248	243,184	243,104	243,171	67
6. 1999	XXX	XXX	XXX	XXX	263,264	262,079	262,515	262,283	262,059	262,054	(5)
7. 2000	XXX	XXX	XXX	XXX	XXX	282,633	283,528	283,226	283,210	283,240	30
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	306,576	306,481	306,560	306,699	139
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341,704	342,906	343,369	463
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383,320	387,140	3,820
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427,833	427,833
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	432,413
13. Earned Premiums (Sch P, Part 1)	381,072	332,471	227,494	244,476	266,796	281,724	308,306	340,943	384,201	432,413	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	7,737	7,873	7,905	7,905	7,905	7,905	7,905	7,899	7,952	7,952	0
2. 1995	8,141	8,147	8,147	8,147	8,147	8,147	8,147	8,117	8,117	8,117	0
3. 1996	XXX	6,246	6,248	6,248	6,248	6,248	6,248	6,209	6,209	6,209	0
4. 1997	XXX	XXX	3,391	3,391	3,391	3,391	3,391	3,365	3,365	3,365	0
5. 1998	XXX	XXX	XXX	2,819	2,819	2,819	2,819	2,804	2,804	2,804	0
6. 1999	XXX	XXX	XXX	XXX	3,728	3,728	3,729	3,723	3,723	3,723	0
7. 2000	XXX	XXX	XXX	XXX	XXX	1,911	1,911	1,905	1,905	1,905	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,006	2,006	2,006	2,006	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,018	3,018	3,018	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,312	2,312	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,143	3,143
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,143
13. Earned Premiums (Sch P, Part 1)	7,973	6,220	3,393	2,819	3,728	1,911	2,007	2,704	2,312	3,143	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	189,695	177,307	176,887	176,272	176,223	176,614	176,718	176,755	176,720	178,846	126
2. 1995	135,297	137,673	137,670	137,679	137,669	137,650	137,681	137,666	137,663	137,669	6
3. 1996	XXX	92,682	92,449	92,451	92,450	92,437	92,508	92,484	92,483	92,483	0
4. 1997	XXX	XXX	8,326	7,896	7,915	7,905	8,076	8,033	8,031	8,030	(1)
5. 1998	XXX	XXX	XXX	7,627	7,588	7,583	7,853	7,754	7,749	7,748	(1)
6. 1999	XXX	XXX	XXX	XXX	7,765	7,776	8,198	8,044	8,031	8,031	0
7. 2000	XXX	XXX	XXX	XXX	XXX	14	6	(235)	(255)	(257)	(2)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	202	207	177	173	(4)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	403	396	(7)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(134)	(134)	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	35
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152
13. Earned Premiums (Sch P, Part 1)	148,185	95,488	8,347	7,133	7,703	319	1,544	(108)	(247)	152	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	3,255	3,440	3,440	3,440	3,440	3,440	3,440	3,440	3,440	3,440	0
2. 1995	2,005	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	0
3. 1996	XXX	2,769	2,769	2,769	2,769	2,769	2,769	2,769	2,769	2,769	0
4. 1997	XXX	XXX	696	696	696	696	696	696	696	696	0
5. 1998	XXX	XXX	XXX	(860)	(860)	(860)	(860)	(860)	(860)	(860)	0
6. 1999	XXX	XXX	XXX	XXX	(229)	(229)	(229)	(229)	(229)	(229)	0
7. 2000	XXX	XXX	XXX	XXX	XXX	40	40	40	40	40	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	(249)	(249)	(249)	(249)	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	228	228	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(69)	(69)	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	1,819	2,194	696	(860)	(229)	40	(249)	228	(69)	0	XXX

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	205,706	194,549	197,921	197,972	3,333	4	(23)	(54)	(5)	(5)	0
2. 1995	507,394	507,771	507,740	507,734	507,723	507,728	507,733	507,731	507,731	507,731	0
3. 1996	XXX	468,410	468,077	468,084	467,966	467,966	467,963	467,959	467,960	467,960	0
4. 1997	XXX	XXX	356,738	356,127	356,277	356,227	356,191	356,184	356,184	356,183	(1)
5. 1998	XXX	XXX	XXX	369,781	369,117	368,960	368,825	368,812	368,809	368,807	(2)
6. 1999	XXX	XXX	XXX	XXX	371,205	370,794	370,578	370,539	370,534	369,222	(1,312)
7. 2000	XXX	XXX	XXX	XXX	XXX	370,014	369,689	369,596	369,568	369,507	(61)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	392,003	391,429	391,394	391,390	(4)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422,056	421,562	421,533	(29)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484,905	484,394	(511)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	572,444	572,444
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	570,524
13. Earned Premiums (Sch P, Part 1)	512,134	468,369	356,326	369,176	370,472	369,405	391,270	421,273	484,341	570,524	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	10,507	11,912	11,910	11,910	11,910	11,910	11,910	11,910	11,910	11,910	0
2. 1995	63,796	63,581	63,582	63,582	63,582	63,582	63,582	63,582	63,582	63,582	0
3. 1996	XXX	56,070	56,096	56,096	56,096	56,096	56,096	56,096	56,096	56,096	0
4. 1997	XXX	XXX	22,252	22,252	22,252	22,252	22,252	22,252	22,252	22,252	0
5. 1998	XXX	XXX	XXX	18,629	18,629	18,629	18,629	18,629	18,629	18,629	0
6. 1999	XXX	XXX	XXX	XXX	12,975	12,975	12,975	12,975	12,975	12,975	0
7. 2000	XXX	XXX	XXX	XXX	XXX	5,936	5,936	5,936	5,936	5,936	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	4,707	4,707	4,707	4,707	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,500	3,500	3,500	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,603	4,603	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,381	6,381
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,381
13. Earned Premiums (Sch P, Part 1)	62,393	55,857	22,279	18,629	12,975	5,936	4,707	3,500	4,603	6,381	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	80,854	76,955	77,526	77,603	81,380	76,726	75,980	75,898	75,910	75,941	31
2. 1995	90,832	91,607	91,612	91,609	91,545	91,427	91,550	91,544	91,545	91,614	69
3. 1996	XXX	89,201	89,307	89,312	89,263	88,908	89,071	89,047	89,049	89,047	(2)
4. 1997	XXX	XXX	67,183	67,206	67,321	67,070	67,544	67,512	67,517	67,515	(2)
5. 1998	XXX	XXX	XXX	73,989	74,023	73,924	74,225	74,131	74,138	74,129	(9)
6. 1999	XXX	XXX	XXX	XXX	79,690	79,716	79,812	79,748	79,768	79,756	(12)
7. 2000	XXX	XXX	XXX	XXX	XXX	129,709	129,676	129,653	129,668	129,632	(36)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	114,622	114,603	114,609	114,585	(24)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,054	110,056	110,046	(10)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,076	110,045	(31)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,791	110,791
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,765
13. Earned Premiums (Sch P, Part 1)	92,285	88,057	67,379	74,092	79,718	129,746	114,874	109,765	110,138	110,765	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	9,292	22,779	13,213	13,213	13,213	13,213	13,216	13,216	13,216	13,216	0
2. 1995	20,786	22,631	22,631	22,631	22,631	22,631	22,631	22,631	22,631	22,631	0
3. 1996	XXX	1,710	1,740	1,740	1,740	1,740	1,740	1,740	1,740	1,740	0
4. 1997	XXX	XXX	2,697	2,697	2,697	2,697	2,697	2,697	2,697	2,697	0
5. 1998	XXX	XXX	XXX	2,731	2,731	2,731	2,731	2,731	2,731	2,731	0
6. 1999	XXX	XXX	XXX	XXX	1,724	1,724	1,724	1,724	1,724	1,724	0
7. 2000	XXX	XXX	XXX	XXX	XXX	1,207	1,207	1,207	1,207	1,207	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	(108)	(108)	(108)	(108)	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236	236	236	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593	593	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989	989
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989
13. Earned Premiums (Sch P, Part 1)	17,324	13,819	2,727	2,731	1,724	1,207	(108)	236	593	989	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	100	0	(1)	(3)	0	1	0	0	0	0	0
2. 1995	140	140	138	138	138	137	137	137	137	137	0
3. 1996	XXX	118	111	111	111	111	111	111	111	111	0
4. 1997	XXX	XXX	18	15	15	14	14	14	14	14	0
5. 1998	XXX	XXX	XXX	21	21	16	16	16	16	16	0
6. 1999	XXX	XXX	XXX	XXX	4	1	1	1	1	1	0
7. 2000	XXX	XXX	XXX	XXX	XXX	7	7	7	7	7	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6	6	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1
13. Earned Premiums (Sch P, Part 1)	238	118	7	17	3	(2)	6	4	5	1	XXX

SECTION 2B

NONE

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

SCHEDULE P - PART 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) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	0	0	0	0	[illegible]	0	0	0	0	0	0
2. 1995	0	0	0	0	[illegible]	[illegible]	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

NONE

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	11,019	0	(19,950)	19,950	19,950	19,950	19,950	19,950	19,950	19,950	0
2. 1995	11,007	11,007	11,007	11,007	11,007	11,007	11,007	11,007	11,007	11,007	0
3. 1996	XXX	8,495	8,495	8,495	8,495	8,495	8,495	8,495	8,495	8,495	0
4. 1997	XXX	XXX	31	31	31	31	31	31	31	31	0
5. 1998	XXX	XXX	XXX	47	47	47	47	47	47	47	0
6. 1999	XXX	XXX	XXX	XXX	3,008	3,008	3,008	3,008	3,008	3,008	0
7. 2000	XXX	XXX	XXX	XXX	XXX	2,261	2,261	2,261	2,261	2,261	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,916	1,916	1,916	1,916	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,882	2,882	2,882	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,597	2,597	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	22,699	8,495	31	47	3,008	2,261	1,916	2,882	2,597	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	(256)	0	(897)	(897)	(897)	(897)	(897)	(897)	(897)	897	0
2. 1995	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	0
3. 1996	XXX	805	805	805	805	805	805	805	805	805	0
4. 1997	XXX	XXX	5	5	5	5	5	5	5	5	0
5. 1998	XXX	XXX	XXX	2	2	2	2	2	2	2	0
6. 1999	XXX	XXX	XXX	XXX	80	80	80	80	80	80	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22	22	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	987	805	5	2	80	0	0	22	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	7,516	0	47,841	44,841	44,841	44,841	44,841	44,841	44,841	44,841	0
2. 1995	42,964	42,964	42,964	42,964	42,964	42,964	42,964	42,964	42,964	42,964	0
3. 1996	XXX	37,194	37,194	37,194	37,194	37,194	37,194	37,194	37,194	37,194	0
4. 1997	XXX	XXX	130	130	130	130	130	130	130	130	0
5. 1998	XXX	XXX	XXX	123	123	123	123	123	123	123	0
6. 1999	XXX	XXX	XXX	XXX	502	502	502	502	502	502	0
7. 2000	XXX	XXX	XXX	XXX	XXX	1,082	1,082	1,082	1,082	1,082	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,358	1,358	1,358	1,358	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	167	167	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	53,902	37,194	130	123	502	1,082	1,358	167	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	11 Current Year Premiums Earned
1. Prior	(258)	0	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	(1,258)	0
2. 1995	(507)	(507)	(507)	(507)	(507)	(507)	(507)	(507)	(507)	(507)	0
3. 1996	XXX	2,337	2,337	2,337	2,337	2,337	2,337	2,337	2,337	2,337	0
4. 1997	XXX	XXX	8	8	8	8	8	8	8	8	0
5. 1998	XXX	XXX	XXX	1	1	1	1	1	1	1	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	243	2,337	8	1	0	0	0	0	0	0	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)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	21,065	23,333	20,329	10,329	37,559	20,325	20,329	20,325	20,328	20,328	0
2. 1995	26,012	26,033	26,042	26,046	26,041	26,019	26,017	26,016	26,016	26,016	0
3. 1996	XXX	23,619	23,663	23,677	23,673	23,659	23,657	23,657	23,657	23,657	0
4. 1997	XXX	XXX	4,398	4,470	4,461	4,444	4,437	4,435	4,435	4,435	0
5. 1998	XXX	XXX	XXX	5,051	5,140	5,111	5,084	5,083	5,083	5,083	0
6. 1999	XXX	XXX	XXX	XXX	5,240	5,442	5,404	5,403	5,403	5,403	0
7. 2000	XXX	XXX	XXX	XXX	XXX	4,934	5,056	5,037	5,036	5,036	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	3,998	4,002	4,001	4,001	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,308	3,347	3,348	1
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,408	5,402	(6)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,470	3,470
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,465
13. Earned Premiums (Sch P, Part 1)	26,747	23,644	4,450	5,141	5,288	5,050	4,044	3,284	5,445	3,465	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	1,955	1,955	1,955	1,955	1,955	0	0	0	0	0	0
2. 1995	164	164	164	164	164	164	164	164	164	164	0
3. 1996	XXX	204	204	204	204	204	204	204	204	204	0
4. 1997	XXX	XXX	1	1	1	1	1	1	1	1	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	(1,746)	(1,746)	(1,746)	(1,746)	(1,746)	(1,746)	0
7. 2000	XXX	XXX	XXX	XXX	XXX	(706)	(706)	(706)	(706)	(706)	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19	19	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	164	204	1	0	(1,746)	(706)	0	(19)	0	0	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)										11
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	1	0	0	0	0	0	0	0	0	0	0
2. 1995	92	92	92	92	92	92	92	92	92	92	0
3. 1996	XXX	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	(28)	(28)	(28)	(28)	(28)	(28)	(28)	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	92	(15)	0	(28)	0	0	0	0	0	0	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Current Year Premiums Earned
1. Prior	0	0	0	0	[illegible]	0	0	0	0	0	0
2. 1995	0	0	0	0	[illegible]	[illegible]	0	0	0	0	0
3. 1996	XXX	0	0	0	0	0	0	0	0	0	0
4. 1997	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 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	2,031,479	132	0.0	6,421,528		0.0
2. Private Passenger Auto Liability/Medical	9,835,283	7,666	0.1	10,180,994		0.0
3. Commercial Auto/Truck Liability/Medical	554,854	2,950	0.5	446,662	(498)	(0.1)
4. Workers' Compensation	158,925	37,432	23.6	179	132	73.9
5. Commercial Multiple Peril	462,567	236	0.1	600,880		0.0
6. Medical Malpractice - Occurrence	2,082	1,183	56.8	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	16,000	1,863	11.6	5,456		0.0
9. Other Liability - Occurrence	526,554	158,616	30.1	109,978	108	0.1
10. Other Liability - Claims-Made	0		0.0	0		0.0
11. Special Property	113,683	2,405	2.1	472,966		0.0
12. Auto Physical Damage	286,667	119	0.0	7,642,988		0.0
13. Fidelity/Surety	(18,616)	243	(1.3)	426		0.0
14. Other	445	44	9.9	(97)		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	1,628,852	759,160	46.6	3,457		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	15,598,774	972,049	6.2	25,885,417	(258)	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	2,027,466	1,464,298	1,287,982	1,282,284	1,275,274	680,815	1,012,386	1,267,931	1,096,023	1,065,740
2. 1995	118,879	63,725	4,607	4,636	5,823	5,028	5,082	5,280	5,345	5,347
3. 1996	XXX	62,464	4,206	4,327	4,446	4,504	4,571	4,575	4,571	4,583
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	653,774	608,404	442,646	434,520	430,397	477,303	425,097	440,947	532,867	576,162
2. 1995	40,799	10,105	59	6	135	135	0	0	0	
3. 1996	XXX	12,528	430	10	107	107	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	(2,546)	(7,940)	784	779	774	1,393	(1,089)	(29)	(236)	(245)
2. 1995	10,911	8,140	(88)	(97)	850	0	(347)	170	141	(3)
3. 1996	XXX	7,582	5,412	132	224	0	83	11	2	(10)
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	4,304	84	77	470	0	0	0	0	0	
2. 1995	2,159	0	0	0	0	0	0	0	0	
3. 1996	XXX	330	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
($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	2,031,479		0.0	6,421,528		0.0
2. Private Passenger Auto Liability/Medical	9,835,283		0.0	10,180,994		0.0
3. Commercial Auto/Truck Liability/Medical	554,854		0.0	446,662	35	0.0
4. Workers' Compensation	158,925	2,617	1.6	179	24	13.4
5. Commercial Multiple Peril	462,567		0.0	600,880		0.0
6. Medical Malpractice - Occurrence	2,082		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	16,000		0.0	5,456	19	0.3
9. Other Liability - Occurrence	526,554	148	0.0	109,978		0.0
10. Other Liability - Claims-Made	0		0.0	0		0.0
11. Special Property	113,683		0.0	472,966		0.0
12. Auto Physical Damage	286,667		0.0	7,642,988		0.0
13. Fidelity/Surety	(18,616)		0.0	426		0.0
14. Other	445		0.0	(97)		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	909		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	15,480		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	4,373		0.0	0		0.0
19. Products Liability - Occurrence	1,628,852		0.0	3,457		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	15,619,535	2,765	0.0	25,885,417	78	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	126,808	119,266	118,803	55,780	52,702	52,697	55,723	55,162	55,291
2. 1995	0	489	393	0	0	0	0	0	0	
3. 1996	XXX	170	425	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END ($000 OMITTED) 1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	1,847	554	393	447	447	1,330	1,567	1,509	1,543
2. 1995	0	0	0	0	0	0	0	0	0	
3. 1996	XXX	0	0	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END ($000 OMITTED)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	0	547	(91)	(595)	(14)	(39)	389	29	(685)	78
2. 1995	0	1,287	(215)	0	0	0	0	0	0	
3. 1996	XXX	775	138	0	0	0	0	0	0	
4. 1997	XXX	XXX	0	0	0	0	0	0	0	
5. 1998	XXX	XXX	XXX	0	0	0	0	0	0	
6. 1999	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2000	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

NONE

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

SECTION 6

NONE

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

SECTION 7

NONE

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
States, etc.	Is Insurer Licensed? (Yes or No)	2 Direct Premiums Written	3 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama AL	No	310,544,560	296,501,209	0	235,017,857	290,381,155	136,826,752	4,219,263	0
2. Alaska AK	No	118,080,394	116,687,380	0	52,923,152	65,796,720	53,889,929	1,180,030	0
3. Arizona AZ	No	510,079,387	486,601,282	0	230,755,697	232,645,516	142,668,575	6,629,749	0
4. Arkansas AR	No	144,215,619	139,363,764	0	63,530,213	76,442,407	51,725,883	2,117,709	0
5. California CA	No	2,606,147,806	2,531,219,943	0	1,350,663,971	1,145,846,524	1,004,042,741	26,919,909	0
6. Colorado CO	No	330,542,460	315,928,070	0	162,654,887	152,269,432	93,884,020	3,918,212	0
7. Connecticut CT	No	407,379,553	392,570,564	0	200,872,266	211,638,602	280,860,598	5,981,294	0
8. Delaware DE	No	40,602,326	37,935,207	0	19,806,192	26,881,097	93,650,723	461,850	0
9. District of Columbia DC	No	32,196,962	31,355,717	0	14,156,775	13,432,355	9,795,915	384,362	0
10. Florida FL	No	2,360,937,774	2,314,137,619	0	2,543,467,508	3,472,374,271	1,844,878,124	7,831,619	0
11. Georgia GA	No	740,729,326	716,030,930	0	354,073,726	407,913,290	248,152,076	11,517,523	0
12. Hawaii HI	No	61,210,529	59,045,825	0	28,648,657	32,454,262	20,852,097	751,050	0
13. Idaho ID	No	98,533,410	96,103,141	0	43,998,511	45,018,867	35,959,707	2,023,724	0
14. Illinois IL	No	1,068,582,090	1,035,569,004	0	503,483,443	553,673,783	526,352,481	12,525,410	0
15. Indiana IN	No	303,371,586	296,245,697	0	139,198,707	139,157,968	104,278,273	5,051,795	0
16. Iowa IA	No	56,045,961	54,591,970	0	21,817,109	20,122,303	16,611,775	870,604	0
17. Kansas KS	No	107,634,850	104,138,930	0	42,450,534	39,694,737	20,866,443	1,678,390	0
18. Kentucky KY	No	240,771,315	230,966,135	0	114,935,244	120,444,779	72,573,967	3,448,239	0
19. Louisiana LA	No	668,251,150	639,925,663	0	282,476,011	329,163,889	278,297,892	10,434,031	0
20. Maine ME	No	80,005,079	78,334,049	0	33,271,970	37,236,996	35,210,165	1,741,588	0
21. Maryland MD	No	612,419,328	590,619,880	0	304,330,134	298,605,556	191,443,185	6,848,323	0
22. Massachusetts MA	No	242,706	67,955	0	368,250	17,184,022	39,189,254	0	0
23. Michigan MI	No	569,917,585	574,818,966	0	309,943,469	569,089,802	881,227,948	7,188,220	0
24. Minnesota MN	No	228,373,420	219,633,637	0	94,045,832	101,020,584	86,796,409	2,757,740	0
25. Mississippi MS	No	148,925,712	141,019,151	0	56,745,754	73,924,123	78,281,512	2,067,797	0
26. Missouri MO	No	236,372,614	225,664,169	0	118,581,489	126,646,823	76,363,490	3,337,395	0
27. Montana MT	No	45,803,760	45,806,530	0	21,988,054	19,616,119	17,686,953	759,172	0
28. Nebraska NE	No	59,727,000	58,929,927	0	26,776,243	25,287,912	21,326,387	666,736	0
29. Nevada NV	No	265,006,807	258,406,872	0	140,372,594	139,702,420	113,252,400	3,496,605	0
30. New Hampshire NH	No	85,969,675	81,248,213	0	38,573,512	46,784,241	40,722,603	1,672,635	0
31. New Jersey NJ	No	1,097,360,193	1,037,852,250	15,007,368	539,161,129	657,781,858	991,010,149	13,008,399	0
32. New Mexico NM	No	164,154,466	158,541,074	0	94,097,744	103,124,125	63,571,410	2,386,142	0
33. New York NY	No	2,595,388,739	2,516,071,666	0	1,256,415,180	1,394,099,896	1,852,633,151	28,329,074	0
34. North Carolina NC	No	618,290,286	597,803,593	0	312,038,636	335,012,883	214,892,020	9,836,117	0
35. North Dakota ND	No	10,721,874	10,914,026	0	3,772,193	3,722,155	3,445,734	148,939	0
36. Ohio OH	No	604,677,036	579,748,691	0	306,717,596	390,538,894	328,234,457	12,083,627	0
37. Oklahoma OK	No	228,313,641	224,586,902	0	120,561,216	119,837,416	61,908,738	3,915,806	0
38. Oregon OR	No	254,446,372	250,871,952	0	118,374,230	116,169,225	84,843,539	3,905,925	0
39. Pennsylvania PA	No	1,198,888,027	1,165,332,642	0	690,647,199	867,328,177	891,405,041	17,836,689	0
40. Rhode Island RI	No	93,425,399	89,903,193	0	42,206,566	45,924,515	57,463,476	1,405,997	0
41. South Carolina SC	No	507,425,863	492,595,025	0	221,284,390	220,503,799	146,474,458	9,758,891	0
42. South Dakota SD	No	7,016,692	7,319,256	0	3,127,909	2,549,242	2,514,908	103,262	0
43. Tennessee TN	No	316,900,905	302,327,565	0	131,382,105	156,342,969	113,400,864	4,802,334	0
44. Texas TX	Yes	2,632,181,647	2,607,988,094	0	1,131,127,335	1,059,665,022	723,699,667	17,570,044	0
45. Utah UT	No	284,473,897	277,110,115	0	134,146,289	146,897,177	88,099,935	4,979,145	0
46. Vermont VT	No	44,545,091	43,916,065	0	19,268,605	18,354,473	19,620,836	874,407	0
47. Virginia VA	No	638,341,198	624,285,082	0	322,266,212	297,239,234	194,829,657	12,057,494	0
48. Washington WA	No	540,204,766	524,418,596	0	259,385,595	244,706,577	224,985,098	7,417,899	0
49. West Virginia WV	No	94,528,322	91,900,106	0	53,336,232	51,466,026	39,194,511	907,971	0
50. Wisconsin WI	No	126,023,090	122,598,219	0	58,749,151	77,072,344	95,834,557	1,944,128	0
51. Wyoming WY	No	21,834,301	21,884,881	0	9,672,210	8,962,176	6,039,335	354,118	0
52. American Samoa AS	No	0	0	0	0	0	0	0	0
53. Guam GU	No	0	0	0	0	0	0	0	0
54. Puerto Rico PR	No	3,498,912	4,362,974	0	1,834,045	3,649,929	5,300,605	2,338	0
55. U.S. Virgin Islands VI	No	0	0	0	0	0	0	0	0
56. Canada CN	No	0	0	0	0	0	0	0	0
57. Aggregate Other Aliens OT	XXX	0	0	0	627,380	499,446	1,487,084	0	0
58. Totals	(a) 1	24,621,261,463	23,921,799,365	15,007,368	13,380,126,907	15,151,898,114	12,828,557,511	292,109,722	0
DETAILS OF WRITE-INS									
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 through 5703 + 5798) (Line 57 above)	XXX	0	0	0	627,380	499,446	1,487,084	0	0

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

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

Personal Lines - Premiums allocated to various states, etc., according to location of properties insured.

Commercial Lines - Premiums allocated to states wherein the contract of insurance was negotiated and placed.

OVERFLOW PAGE FOR WRITE-INS

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

2304.	Florida Hurricane Catastrophe Fund prepaid reimbursement premium	2,903,648		2,903,648	993,949
2305.	Accounts receivable	55,286,239	23,317	55,262,923	51,698,412
2306.	Florida Hurricane Catastrophe Fund prepaid reinsurance premium	13,730,061		13,730,061	10,783,747
2307.	Advances	87,835,538	87,835,538	0	0
2308.	Prepaid catastrophe reinsurance premium	1,542,873	1,542,873	0	0
2309.	Cash surrender value COLI	153,112,026		153,112,026	100,842,926
2310.	Pension intangible asset	73,326,000	8,074,000	65,252,000	68,376,000
2311.	Equities and deposits in pools and associations	698,357		698,357	1,512,187
2312.	Prepaid expenses	1,202,024,567	1,202,024,567	0	0
2313.	Goodwill	8,825,000	8,825,000	0	0
2314.	Accounts receivable from CNA			0	10,630,559
2315.	Florida Hurricane Catastrophe Fund (FHCF) prepaid reimbursement premium			0	1,325,351
2316.	NJPLIGA prepaid surcharge	9,258,332		9,258,332	1,989,355
2317.	Accounts receivable - vendor	101,009		101,009	47,702
2318.	Prepaid expense - AIPSO	137,658	137,658	0	0
2319.	Prepaid third party reinsurance premium	332,500	332,500	0	0
2320.	Deposit accounting - Queensway	3,014,276		3,014,276	4,056,967
2397.	Summary of remaining write-ins for Line 23 from page 2	1,612,128,085	1,308,795,453	303,332,632	252,257,156

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

2304.	Accounts payable	351,835,396	311,698,971
2305.	Accounts payable to CNA	8,115,834	2,884,287
2306.	Reserve for uncashed checks	37,690,697	33,485,006
2307.	Securities lending collateral	1,262,497,142	1,212,702,565
2308.	Deposit on assumed reinsurance from CNA	54,426,704	71,095,415
2309.	Accrued retrospective premium payable	30,956	24,369
2310.	Retroactive reinsurance reserve -ceded	(31,666,056)	(59,572,193)
2311.	2002 NC private passenger auto escrow		40,112,064
2312.	Accounts payable - vendor	395,817	694,323
2313.	Account payable to CNA	315,217	0
2397.	Summary of remaining write-ins for Line 23 from page 3	1,683,641,707	1,613,124,806

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

1404.	Gain/(loss) on deposit reinsurance with CNA	54,670,785	2,047,504
1405.	Interest income on The Allstate Corporation loan	10,780,948	17,229,727
1406.	Retroactive reinsurance gain/(loss)	(8,089,189)	4,632,874
1407.	Miscellaneous		73
1408.	CNA renewal rights & option agreement	(4,093,499)	(7,719,657)
1409.	Fines, penalties & violations	(122,834)	(36,477)
1497.	Summary of remaining write-ins for Line 14 from page 4	53,146,210	16,154,043

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

3604.	Dissolution of Encompass Holdings, LLC		(400)
3605.	Miscellaneous adjustment		0
3697.	Summary of remaining write-ins for Line 36 from page 4	0	(400)

P011 Additional Aggregate Lines for Page 11 Line 24.
*EXEXP

2404.	Change in unallocated expense reserves	5,960,591			5,960,591
2405.	Servicing fees	(18,044,181)	(55,835,942)		(73,880,123)
2497.	Summary of remaining write-ins for Line 24 from page 11	(12,083,590)	(55,835,942)	0	(67,919,532)

P012 Additional Aggregate Lines for Page 12 Line 09.
*EXNETINVT

0904.	Amortization of deferred gain on asset transfer from subsidiaries	112,037	112,037
0905.	Amortization of deferred gain on asset transfer to subsidiary (Encompass Insurance of New Jersey)	1,404,453	1,404,453
0997.	Summary of remaining write-ins for Line 9 from page 12	1,516,490	1,516,490

P013 Additional Aggregate Lines for Page 13 Line 23.
*EXNONADMIT

2304.	Accounts receivable	23,317	59,878	36,561
2305.	Prepaid expenses	1,202,024,567	1,060,212,650	(141,811,917)
2306.	Goodwill	8,825,000	9,000,000	175,000
2307.	Prepaid expense - AIPSO	137,658	135,415	(2,243)
2397.	Summary of remaining write-ins for Line 23 from page 13	1,211,010,542	1,069,407,943	(141,602,599)

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes 3 *	Codes 4 Foreign	Codes 5 Bond CHAR	6 NAIC Designation	7 Actual Cost	Fair Value 8 Rate Used to Obtain Fair Value	Fair Value 9 Fair Value	10 Par Value	11 Book/Adjusted Carrying Value	Change in Book Adjusted Carrying Value 12 Unrealized Valuation Increase/ (Decrease)	Change in Book Adjusted Carrying Value 13 Current Year's (Amortization)/ Accretion	Change in Book Adjusted Carrying Value 14 Current Year's Other Than Temporary Impairment Recognized	Change in Book Adjusted Carrying Value 15 Total Foreign Exchange Change in B./A.C.V.	Interest 16 Rate of	Interest 17 Effective Rate of	Interest 18 How Paid	Interest 19 Admitted Amount Due & Accrued	Interest 20 Gross Amt. Rec. During Year	Dates 21 Acquired	Dates 22 Maturity
0199999	Total Bonds - U.S. Government - Issuer Obligations					487,746,485	XXX	533,053,284	463,600,425	484,453,275	0	(581,771)	0	0	XXX	XXX	XXX	6,958,577	25,338,540	XXX	XXX
0299999	Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities					224,804,637	XXX	226,281,976	217,239,572	220,925,158	0	(222,077)	0	0	XXX	XXX	XXX	1,110,493	8,783,925	XXX	XXX
0399999	Total - U.S. Government Bonds					712,551,122	XXX	759,335,260	680,839,997	705,378,432	0	(803,848)	0	0	XXX	XXX	XXX	8,069,070	34,122,464	XXX	XXX
0499999	Total Bonds - All Other Government - Issuer Obligations					137,886,721	XXX	154,700,037	138,402,231	139,292,327	0	38,121	0	969,861	XXX	XXX	XXX	2,774,832	8,646,612	XXX	XXX
1099999	Total - All Other Government Bonds					137,886,721	XXX	154,700,037	138,402,231	139,292,327	0	38,121	0	969,861	XXX	XXX	XXX	2,774,832	8,646,612	XXX	XXX
1899999	Total Bonds - Political Subdivisions - Issuer Obligations					7,627,685,268	XXX	8,222,714,110	9,229,534,642	7,815,963,259	362,315	43,513,136	0	0	XXX	XXX	XXX	94,356,492	249,314,884	XXX	XXX
2499999	Total - Political Subdivisions Bonds					7,627,685,268	XXX	8,222,714,110	9,229,534,642	7,815,963,259	362,315	43,513,136	0	0	XXX	XXX	XXX	94,356,492	249,314,884	XXX	XXX
2599999	Total Bonds - Special Revenue - Issuer Obligations					12,371,611,413	XXX	13,228,446,072	14,207,089,208	12,465,246,626	(536,913)	27,639,228	4,751,881	0	XXX	XXX	XXX	166,894,397	549,905,972	XXX	XXX
2699999	Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities					1,924,867,741	XXX	1,802,981,649	1,782,138,364	1,788,101,472	(4,060,941)	58,460	0	0	XXX	XXX	XXX	5,221,238	84,255,324	XXX	XXX
2799999	Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities					331,658,190	XXX	333,217,022	336,124,534	331,436,166	0	(131,260)	0	0	XXX	XXX	XXX	1,141,092	9,384,401	XXX	XXX
2899999	Total Bonds - Special Revenue - Other Multi-Class Residential Mortgage-Backed Securities					4,970,313	XXX	4,985,662	5,000,000	4,976,698	0	6,386	0	0	XXX	XXX	XXX	14,583	87,500	XXX	XXX
3199999	Total - Special Revenue Bonds					14,633,107,656	XXX	15,369,630,405	16,330,352,107	14,589,760,961	(4,597,854)	27,572,814	4,751,881	0	XXX	XXX	XXX	173,271,310	643,633,197	XXX	XXX
3299999	Total Bonds - Public Utilities - Issuer Obligations					368,082,441	XXX	386,489,004	365,798,267	361,581,690	81,567	99,197	0	0	XXX	XXX	XXX	4,742,848	18,888,667	XXX	XXX
3899999	Total - Public Utilities Bonds					368,082,441	XXX	386,489,004	365,798,267	361,581,690	81,567	99,197	0	0	XXX	XXX	XXX	4,742,848	18,888,667	XXX	XXX
3999999	Total Bonds - Industrial, Misc. - Issuer Obligations					3,690,825,224	XXX	3,880,381,176	3,657,333,032	3,668,367,249	(3,169,895)	(6,892,622)	7,000,000	0	XXX	XXX	XXX	48,670,412	153,414,639	XXX	XXX
4099999	Total Bonds - Industrial, Misc. - Single Class Mortgage-Backed/Asset-Backed Securities					160,801,608	XXX	161,602,230	157,935,000	159,097,362	0	(1,345,675)	0	0	XXX	XXX	XXX	1,674,373	7,345,861	XXX	XXX
4199999	Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities					107,606,045	XXX	107,863,720	106,834,261	107,552,129	0	(25,723)	0	0	XXX	XXX	XXX	372,550	2,924,750	XXX	XXX
4299999	Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities					331,954,728	XXX	334,343,058	331,538,559	332,086,300	0	81,359	0	0	XXX	XXX	XXX	700,087	7,779,381	XXX	XXX
4399999	Total Bonds - Industrial, Misc. - Defined Multi-Class Commercial Mortgage-Backed Securities					375,536,368	XXX	379,808,105	342,301,103	365,827,619	0	(4,567,561)	0	0	XXX	XXX	XXX	1,927,383	21,638,934	XXX	XXX
4499999	Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					1,297,453,883	XXX	1,312,020,584	1,277,537,074	1,283,873,717	91,317	(4,005,601)	0	0	XXX	XXX	XXX	6,106,099	54,981,622	XXX	XXX
4599999	Total - Industrial and Miscellaneous Bonds					5,964,177,858	XXX	6,176,018,873	5,873,479,029	5,916,804,376	(3,078,578)	(16,755,823)	7,000,000	0	XXX	XXX	XXX	59,450,904	248,085,187	XXX	XXX
5499999	Total - Issuer Obligations					24,683,837,552	XXX	26,405,783,682	28,061,757,804	24,934,904,425	(3,262,927)	63,815,289	11,751,881	969,861	XXX	XXX	XXX	324,397,557	1,005,509,314	XXX	XXX
5599999	Total - Single Class Mortgage-Backed/Asset-Backed Securities					2,310,473,986	XXX	2,190,865,855	2,157,312,936	2,168,123,992	(4,060,941)	(1,509,292)	0	0	XXX	XXX	XXX	8,006,104	100,385,110	XXX	XXX
5699999	Total - Defined Multi-Class Residential Mortgage-Backed Securities					439,264,235	XXX	441,080,743	442,958,796	438,988,295	0	(156,982)	0	0	XXX	XXX	XXX	1,513,642	12,309,151	XXX	XXX
5799999	Total - Other Multi-Class Residential Mortgage-Backed Securities					336,925,041	XXX	339,328,720	336,538,559	337,062,998	0	87,744	0	0	XXX	XXX	XXX	714,671	7,866,881	XXX	XXX
5899999	Total - Defined Multi-Class Commercial Mortgage-Backed Securities					375,536,368	XXX	379,808,105	342,301,103	365,827,619	0	(4,567,561)	0	0	XXX	XXX	XXX	1,927,383	21,638,934	XXX	XXX
5999999	Total - Other Multi-Class Commercial Mortgage-Backed Securities					1,297,453,883	XXX	1,312,020,584	1,277,537,074	1,283,873,717	91,317	(4,005,601)	0	0	XXX	XXX	XXX	6,106,099	54,981,622	XXX	XXX
6099999 Totals						29,443,491,066	XXX	31,068,887,688	32,618,406,272	29,528,781,045	(7,232,551)	53,663,597	11,751,881	969,861	XXX	XXX	XXX	342,665,456	1,202,691,011	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing ALL PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/ Adjusted Carrying Value					20	21
CUSIP Identification	Description	3 Code	4 Foreign	Number Of Shares	Par Value Per Share	Rate Per Share	Book/ Adjusted Carrying Value	9 Rate Per Share Used to Obtain Fair Value	10 Fair Value	Actual Cost	12 Declared But Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change In B./A.C.V. (15 + 16 - 17)	19 Total Foreign Exchange Change In B./A.C.V.	NAIC Desig-nation	Date Acquired
6199999 - Total - Preferred Stock - Public Utility							26,164,215	XXX	28,904,013	26,120,268	81,707	1,602,021	0	734,819	(57,837)	0	676,982	0	XXX	XXX
6299999 - Total - Preferred Stock - Banks, Trust, Insurance							121,866,678	XXX	131,056,326	121,858,671	452,352	6,232,493	0	(4,399,165)	6,662	0	(4,392,503)	0	XXX	XXX
6399999 - Total - Preferred Stock - Industrial, Misc.							161,248,006	XXX	171,427,488	161,800,068	1,359,119	6,203,083	0	3,955,140	(67,962)	0	3,887,178	0	XXX	XXX
6499999 - Total - Preferred Stock - Parent, Subsidiaries, Affiliates							44,793,120	XXX	44,793,120	44,793,120	0	0	0	0	0	0	0	0	XXX	XXX
6599999 Total - Preferred Stocks							354,072,019	XXX	376,180,946	354,572,127	1,893,178	14,037,597	0	290,793	(119,137)	0	171,656	0	XXX	XXX

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book / Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared But Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (13 - 14)	Total Foreign Exchange Change in B. /A.C.V.	NAIC Market Indicator (a)	Date Acquired
6699999	Total - Common Stock - Public Utility				116,432,074	XXX	116,432,074	83,328,611	196,482	2,492,218	0	19,361,289	0	19,361,289	410,533	XXX	XXX
6799999	Total - Common Stock - Banks, Trust, Insurance				905,643,665	XXX	905,643,665	685,844,106	717,129	13,445,362	0	75,714,913	285,814	75,429,099	7,094,273	XXX	XXX
6899999	Total - Common Stock - Industrial, Misc.				3,710,839,314	XXX	3,710,839,314	2,756,898,666	6,682,776	56,224,296	0	459,372,162	8,177,682	451,194,480	18,020,339	XXX	XXX
6999999	Total - Common Stock - Parent, Subsidiaries, Affiliates				3,864,136,927	XXX	3,863,918,630	1,334,374,309	10,492	304,961,351	0	188,715,324	0	188,715,324	0	XXX	XXX
7099999	Total - Common Stocks - Mutual Funds				0	XXX	0	0	0	0						XXX	XXX
7199999	Total - Common Stocks - Money Market Mutual Funds				602,172	XXX	602,172	602,172	1,180	2,959	0	0	0	0	0	XXX	XXX
7299999	Total - Common Stocks				8,597,654,151	XXX	8,597,435,854	4,861,047,864	7,608,059	377,126,186	0	743,163,687	8,463,496	734,700,191	25,525,144	XXX	XXX
7399999	Total - Preferred and Common Stocks				8,951,726,170	XXX	8,973,616,800	5,215,619,991	9,501,236	391,163,783	0	743,454,480	8,463,496	734,871,847	25,525,144	XXX	XXX

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 197 , the total $ value (included in Column 8) of all such issues $ 395,641,785

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 $ 1,044,656,106

   2.2. Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 $ 19,716,020

   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 $ 99,637,397

   2.5. Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 $ 303,770,036

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 $ 2,034,414,527

   3.2. Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 $ 576,935,170

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 incurred in states in which we are licensed but do not write business.

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

PART I - ALLOCATION TO EXPENSE GROUPS

(000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses: 2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees	5 Investment Expenses	6 Total Expenses
1. Claim adjustment services:						
1.1 Direct	699,843				0	699,843
1.2 Reinsurance assumed	71,098				0	71,098
1.3 Reinsurance ceded	24,750				0	24,750
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	746,191	0	0	0	0	746,191
2. Commission and brokerage:						
2.1 Direct excluding contingent	0	2,432,684			0	2,432,684
2.2 Reinsurance assumed excluding contingent	0	271,487			0	271,487
2.3 Reinsurance ceded excluding contingent	0	896			0	896
2.4 Contingent - direct	0	506,790			0	506,790
2.5 Contingent - reinsurance assumed	0	46,795			0	46,795
2.6 Contingent - reinsurance ceded	0	0			0	0
2.7 Policy and membership fees	0	0			0	0
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	3,256,861	0	0	0	3,256,861
3. Allowances to managers and agents	0				0	0
4. Advertising	0	309,454	0		0	309,454
5. Boards, bureaus and associations	277	354	17,435		0	18,067
6. Surveys and underwriting reports	1,010		109,799		0	110,810
7. Audit of assureds' records	0				0	0
8. Salary related items:						
8.1 Salaries	1,022,745	324,152	500,192		26,675	1,873,763
8.2 Payroll taxes	90,637	22,743	30,987		1,431	145,798
9. Employee relations and welfare	337,779	153,641	129,013		6,694	627,127
10. Insurance	2,730	2,480	3,584		113	8,908
11. Directors' fees	0				0	0
12. Travel and travel items	83,496	32,124	24,367		826	140,813
13. Rent and rent items	143,140	39,949	69,976		733	253,797
14. Equipment	20,733	13,969	22,909		813	58,424
15. Cost or depreciation of EDP equipment and software	91,861	96,749	123,501		4,316	316,426
16. Printing and stationery	17,037	19,016	18,421		1,640	56,115
17. Postage, telephone and telegraph, exchange and express	83,156	136,130	89,383		290	308,959
18. Legal and auditing	2,128	5,315	37,813		985	46,241
19. Totals (Lines 3 to 18)	1,896,728	1,156,075	1,177,380	0	44,516	4,274,699
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of $ 7,562	0			598,852	0	598,852
20.2 Insurance department licenses and fees	0			7,460	0	7,460
20.3 Gross guaranty association assessments	0			29,779	0	29,779
20.4 All other (excluding Federal and foreign income and real estate)	0			37,271	0	37,271
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	0	0	0	673,362	0	673,362
21. Real estate expenses	0				35,676	35,676
22. Real estate taxes	0				12,339	12,339
23. Reimbursements by uninsured accident and health plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for Miscellaneous Operating Expenses	374,488	75,792	179,629	0	2,718	632,626
25. TOTAL EXPENSES INCURRED	3,017,407	4,488,727	1,357,009	673,362	95,249	9,631,755
DETAILS OF WRITE-INS						
2498. Summary of remaining write-ins for Line 24 from overflow page	(12,084)	(19,540)	(36,296)	0	0	(67,920)
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)	374,488	75,792	179,629	0	2,718	632,626

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

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

		Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1.	Fire	92,617	XXX	88,612	100.0		0.0	43,399	49.0	3,518	4.0	5,289	6.0	20,160	22.8	1,377	1.6	1,871	2.1	49,733	56.1	14,820	16.7
2.1	Allied Lines	77,070	XXX	80,850	100.0		0.0	26,486	32.8	1,288	1.6	7,672	9.5	9,716	12.0	417	0.5	2,286	2.8	40,225	49.8	12,308	15.2
2.2	Multiple Peril Crop		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.3	Federal Flood		XXX		100.0		0.0		0.0		0.0	(3,808)	0.0		0.0		0.0		0.0		0.0	0	0.0
3.	Farmowners Multiple Peril	0	XXX	0	100.0		0.0	(28)	0.0	14	0.0		0.0	106	0.0		0.0		0.0	0	0.0	0	0.0
4.	Homeowners Multiple Peril	6,421,528	XXX	6,110,255	100.0		0.0	3,681,724	60.3	98,916	1.6	473,277	7.7	1,755,135	28.7	180,879	3.0	95,359	1.6	3,439,210	56.3	1,025,552	16.8
5.1	Commercial Multiple Peril (Non-Liability Portion)	426,574	XXX	400,559	100.0		0.0	576,392	143.9	4,028	1.0	53,537	13.4	303,240	75.7	4,512	1.1	14,040	3.5	219,286	54.7	68,094	17.0
5.2	Commercial Multiple Peril (Liability Portion)	174,305	XXX	163,585	100.0		0.0	53,530	32.7	228	0.1	8,985	5.5	105,440	64.5	28,981	17.7	6,354	3.9	87,892	53.7	27,807	17.0
6.	Mortgage Guaranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
8.	Ocean Marine	5,402	XXX	5,443	100.0		0.0	2,114	38.8	119	2.2	678	12.5	2,006	36.8	43	0.8	194	3.6	2,453	45.1	861	15.8
9.	Inland Marine	248,834	XXX	241,241	100.0		0.0	131,281	54.4	1,374	0.6	32,588	13.5	38,823	16.1	882	0.4	5,514	2.3	124,119	51.5	39,769	16.5
10.	Financial Guaranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
11.	Medical Malpractice	0	XXX	0	100.0		0.0	(155)	0.0	(40)	0.0	(9)	0.0	1,727	0.0	325	0.0	31	0.0	0	0.0		0.0
12.	Earthquake	53,244	XXX	48,320	100.0		0.0	7,287	15.1	256	0.5	3,536	7.3	19,851	41.1	5,111	10.6	7,377	15.3	28,081	58.1	8,486	17.6
13.	Group A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	6	0.0		0.0		0.0	30	0.0		0.0	1	0.0	0	0.0		0.0
14.	Credit A & H	(97)	XXX	(153)	100.0		0.0	(75)	49.3		0.0		0.0	360	(235.5)		0.0	40	(26.4)	300	(196.0)	(15)	10.1
15.	Other A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	(17)	0.0		0.0	(1)	0.0	15	0.0		0.0		0.0	0	0.0		0.0
16.	Workers' Compensation	179	XXX	152	100.0		0.0	30,700	20,256.8	578	381.2	732	483.2	149,647	98,740.6	2,586	1,706.3	6,692	4,415.9	(940)	(620.0)	28	18.8
17.	Other Liability	108,243	XXX	104,630	100.0		0.0	42,695	40.8	2,949	2.8	20,223	19.3	437,478	418.1	72,863	69.6	16,086	15.4	53,005	50.7	17,335	16.6
18.	Products Liability	3,457	XXX	3,465	100.0		0.0	357,046	10,304.5	105,834	3,054.4	11,670	336.8	1,320,208	38,101.7	267,843	7,730.0	40,801	1,177.5	1,408	40.6	551	15.9
19.1,19.2	Private Passenger Auto Liability	10,180,994	XXX	10,104,855	100.0	15,008	0.1	5,659,596	56.0	483,761	4.8	1,105,657	10.9	7,492,083	74.1	1,615,961	16.0	727,239	7.2	2,803,281	27.7	1,637,036	16.2
19.3,19.4	Commercial Auto Liability	446,662	XXX	429,269	100.0		0.0	273,676	63.8	19,377	4.5	50,318	11.7	482,462	112.4	49,262	11.5	23,129	5.4	215,546	50.2	71,899	16.7
21.1	Private Pass. Auto Physical Damage	7,460,216	XXX	7,363,286	100.0		0.0	3,462,188	47.0	24,155	0.3	480,827	6.5	220,684	3.0	8,303	0.1	51,231	0.7	1,996,667	27.1	1,198,011	16.3
21.2	Commercial Auto Physical Damage	182,772	XXX	181,189	100.0		0.0	68,609	37.9	924	0.5	18,175	10.0	4,246	2.3	166	0.1	2,036	1.1	89,306	49.3	29,350	16.2
22.	Aircraft (all perils)	55	XXX	54	100.0		0.0	(1,499)	(2,768.2)	92	170.4	(1)	(2.7)	13,575	25,073.0	65	120.7	23	41.7	26	48.0	9	16.1
23.	Fidelity	421	XXX	407	100.0		0.0	61	14.9	8	1.9	96	23.6	201	49.4	7	1.8	34	8.5	208	51.0	67	16.4
24.	Surety	5	XXX	238	100.0		0.0	(3,737)	(1,573.0)	8	3.2	2	0.9	(19,043)	(8,016.2)	143	60.1	42	17.6	183	76.9	1	0.4
26.	Burglary and Theft	1,202	XXX	1,202	100.0		0.0	479	39.8	3	0.2	1,097	91.3	127	10.5	1	0.1	171	14.2	592	49.3	192	16.0
27.	Boiler and Machinery	0	XXX	0	100.0		0.0	(325)	0.0	(1)	0.0	316	0.0	24	0.0		0.0	70	0.0	0	0.0		0.0
28.	Credit	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
29.	International	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0
30,31,32.	Reinsurance - Nonproportional Assumed	0	XXX	0	100.0		0.0	1,956	0.0	(1,289)	0.0		0.0	20,747	0.0	14	0.0		0.0	0	0.0		0.0
33.	Aggregate write-ins for Other Lines of Business	1,736	XXX	5,148	100.0	0	0.0	4,209	81.8	92	1.8	360	7.0	127	2.5	0	0.0	0	0.0	6,321	122.8	277	5.4
34.	TOTAL (Lines 1 through 33)	25,885,417	XXX	25,332,607	100.0	15,008	0.1	14,417,597	56.9	746,191	2.9	2,271,216	9.0	12,379,172	48.9	2,239,741	8.8	1,000,622	3.9	9,156,900	36.1	4,152,438	16.4
	DETAILS OF WRITE-INS																						
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,736	XXX	5,148	100.0	0	0.0	4,209	81.8	92	1.8	360	7.0	127	2.5	0	0.0	0	0.0	6,321	122.8	277	5.4

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY
AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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

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

(000 OMITTED)

		Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8, Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain On Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1.	Fire	10,020	11.3	5,603	6.3	3,154	3.6	4,226	4.8	925	1.0	14,328	16.2	3,256	3.7	17,585	19.8	4,524	5.1	22,108	24.9
2.1	Allied Lines	8,749	10.8	5,291	6.5	3,713	4.6	3,559	4.4	914	1.1	25,008	30.9	2,186	2.7	27,194	33.6	3,927	4.9	31,121	38.5
2.2	Multiple Peril Crop		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3	Federal Flood	410	0.0	474	0.0	(6,245)	0.0	(5,997)	0.0	84	0.0	15,249	0.0	39	0.0	15,287	0.0	12	0.0	15,299	0.0
3.	Farmowners Multiple Peril		0.0		0.0		0.0		0.0		0.0	14	0.0	9	0.0	23	0.0	3	0.0	26	0.0
4.	Homeowners Multiple Peril	845,180	13.8	153,721	2.5	316,956	5.2	245,676	4.0	57,766	0.9	352,572	5.8	258,114	4.2	610,686	10.0	320,051	5.2	930,736	15.2
5.1	Commercial Multiple Peril (Non-Liability Portion)	64,064	16.0	12,559	3.1	23,443	5.9	25,952	6.5	4,096	1.0	(355,319)	(88.7)	19,584	4.9	(335,735)	(83.8)	22,470	5.6	(313,265)	(78.2)
5.2	Commercial Multiple Peril (Liability Portion)	13,004	7.9	2,593	1.6	4,902	3.0	10,402	6.4	594	0.4	70,534	43.1	12,981	7.9	83,515	51.1	9,906	6.1	93,421	57.1
6.	Mortgage Guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8.	Ocean Marine	721	13.3	119	2.2	285	5.2	486	8.9	118	2.2	1,039	19.1	232	4.3	1,271	23.4	285	5.2	1,556	28.6
9.	Inland Marine	45,355	18.8	5,772	2.4	10,892	4.5	12,907	5.4	2,313	1.0	3,385	1.4	6,414	2.7	9,799	4.1	11,724	4.9	21,523	8.9
10.	Financial Guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11.	Medical Malpractice		0.0	0	0.0	0	0.0		0.0		0.0	205	0.0	193	0.0	398	0.0	64	0.0	462	0.0
12.	Earthquake	10,545	21.8	1,276	2.6	2,703	5.6	2,592	5.4	420	0.9	20,545	42.5	3,646	7.5	24,191	50.1	3,251	6.7	27,442	56.8
13.	Group A & H (See Interrogatory 1)		0.0		0.0		0.0		0.0		0.0	(6)	0.0	2	0.0	(3)	0.0	1	0.0	(3)	0.0
14.	Credit A & H	(154)	100.7	729	(477.1)		0.0	85	(55.6)		0.0	(738)	482.8	189	(123.6)	(549)	359.2	(104)	67.8	(653)	427.0
15.	Other A & H (See Interrogatory 1)		0.0		0.0		0.0		0.0		0.0	18	0.0	2	0.0	20	0.0	1	0.0	20	0.0
16.	Workers' Compensation	18	12.1	64	41.9		0.0	1	0.8	(16)	(10.8)	(31,958)	(21,086.8)	10,437	6,886.5	(21,521)	(14,200.2)	3,428	2,262.2	(18,093)	(11,938.1)
17.	Other Liability	17,337	16.6	3,529	3.4	7,443	7.1	7,041	6.7	(255)	(0.2)	3,158	3.0	40,559	38.8	43,716	41.8	17,719	16.9	61,436	58.7
18.	Products Liability	396	11.4	75	2.2	123	3.5	183	5.3	12	0.4	(471,849)	(13,617.7)	101,757	2,936.8	(370,091)	(10,681.0)	33,925	979.1	(336,167)	(9,701.9)
19.1,19.2	Private Passenger Auto Liability	1,249,761	12.4	272,956	2.7	486,688	4.8	571,937	5.7	127,471	1.3	386,961	3.8	749,512	7.4	1,136,473	11.2	581,192	5.8	1,717,665	17.0
19.3,19.4	Commercial Auto Liability	50,602	11.8	14,878	3.5	15,505	3.6	32,758	7.6	2,092	0.5	(25,753)	(6.0)	44,060	10.3	18,307	4.3	30,493	7.1	48,800	11.4
21.1	Private Pass. Auto Physical Damage	919,695	12.5	189,190	2.6	354,985	4.8	428,124	5.8	99,323	1.3	1,603,445	21.8	45,877	0.6	1,649,322	22.4	254,634	3.5	1,903,956	25.9
21.2	Commercial Auto Physical Damage	21,009	11.6	4,366	2.4	6,995	3.9	15,808	8.7	1,016	0.6	46,319	25.6	3,298	1.8	49,617	27.4	7,806	4.3	57,423	31.7
22.	Aircraft (all perils)	7	12.7	1	2.3	3	5.9	4	7.0	1	2.1	1,448	2,674.8	1,072	1,980.3	2,520	4,655.1	358	661.6	2,879	5,316.7
23.	Fidelity	52	12.8	10	2.6	17	4.1	24	6.0		0.0	139	34.1	20	5.0	159	39.1	22	5.4	181	44.5
24.	Surety	1	0.3		0.0		0.0		0.0		0.0	3,964	1,668.7	(1,170)	(492.3)	2,795	1,176.4	(380)	(159.8)	2,415	1,016.6
26.	Burglary and Theft	122	10.1	220	18.3	227	18.9	30	2.5		0.0	(974)	(81.1)	23	1.9	(951)	(79.1)	68	5.6	(884)	(73.5)
27.	Boiler and Machinery	(42)	0.0	47	0.0	80	0.0	125	0.0	2	0.0	(198)	0.0	12	0.0	(186)	0.0	4	0.0	(182)	0.0
28.	Credit	(312)	0.0	(237)	0.0		0.0	3	0.0		0.0	546	0.0	0	0.0	546	0.0	0	0.0	546	0.0
29.	International		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30,31,32.	Reinsurance - Nonproportional Assumed		0.0		0.0		0.0		0.0		0.0	(667)	0.0	2,086	0.0	1,419	0.0	698	0.0	2,116	0.0
33.	Aggregate write-ins for Other Lines of Business	322	6.3	125	2.4	0	0.0	1,083	21.0	90	1.7	(954)	(18.5)	239	4.6	(715)	(13.9)	639	12.4	(76)	(1.5)
34.	TOTAL (Lines 1 through 33)	3,256,861	12.9	673,362	2.7	1,231,869	4.9	1,357,009	5.4	296,965	1.2	1,660,460	6.6	1,304,629	5.2	2,965,089	11.7	1,306,720	5.2	4,271,810	16.9
	DETAILS OF WRITE-INS																				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	322	6.3	125	2.4	0	0.0	1,083	21.0	90	1.7	(954)	(18.5)	239	4.6	(715)	(13.9)	639	12.4	(76)	(1.5)

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 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

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

(000 OMITTED)

		Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 58, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 58, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 58, Col. 7)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1.	Fire	60,675	XXX	63,826	100.0	0	0.0	30,981	48.5	1,011	1.6	5,166	8.1	12,712	19.9	414	0.6	1,822	2.9	31,391	49.2	9,723	15.2
2.1	Allied Lines	66,934	XXX	69,353	100.0	0	0.0	19,369	27.9	319	0.5	7,238	10.4	7,067	10.2	185	0.3	2,212	3.2	34,495	49.7	10,750	15.5
2.2	Multiple Peril Crop	0	XXX	0	100.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		0.0
2.3	Federal Flood	189,620	XXX	181,103	100.0		0.0	165,672	91.5	5,567	3.1	(3,809)	(2.1)	27,169	15.0	0	0.0	0	0.0	95,883	52.9	25,905	14.3
3.	Farmowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
4.	Homeowners Multiple Peril	6,011,285	XXX	5,678,808	100.0	0	0.0	3,970,992	69.9	99,809	1.8	435,117	7.7	1,930,516	34.0	163,471	2.9	90,968	1.6	3,194,640	56.3	1,030,890	18.2
5.1	Commercial Multiple Peril (Non-LiabilityPortion)	416,641	XXX	384,104	100.0		0.0	676,452	176.1	8,718	2.3	51,381	13.4	381,562	99.3	7,812	2.0	13,872	3.6	213,355	55.5	59,123	15.4
5.2	Commercial Multiple Peril (Liability Portion)	174,306	XXX	163,585	100.0		0.0	48,677	29.8	(123)	(0.1)	8,411	5.1	96,525	59.0	28,216	17.2	6,256	3.8	87,891	53.7	24,070	14.7
6.	Mortgage Guaranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
8.	Ocean Marine	5,088	XXX	5,097	100.0		0.0	1,858	36.5	90	1.8	659	12.9	732	14.4	23	0.4	165	3.2	2,324	45.6	701	13.8
9.	Inland Marine	210,870	XXX	201,230	100.0	0	0.0	121,218	60.2	1,156	0.6	28,633	14.2	36,011	17.9	618	0.3	5,185	2.6	105,626	52.5	41,264	20.5
10.	Financial Guaranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0
11.	Medical Malpractice	0	XXX	0	100.0		0.0	(25)	0.0	13	0.0	1	0.0	2,042	0.0	468	0.0	4	0.0	0	0.0	0	0.0
12.	Earthquake	48,651	XXX	43,511	100.0	0	0.0	7,765	17.8	59	0.1	3,509	8.1	19,660	45.2	5,033	11.6	7,373	16.9	25,887	59.5	7,242	16.6
13.	Group A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
14.	Credit A & H	167	XXX	111	100.0		0.0	2,794	2,517.8	0	0.0		0.0	1,186	1,068.2	0	0.0	40	36.0	300	270.0	23	20.4
15.	Other A & H (See Interrogatory 1)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
16.	Workers' Compensation	137	XXX	122	100.0		0.0	33,121	27,102.2	649	531.2	(1,207)	(987.4)	101,312	82,901.5	1,528	1,250.5	6,179	5,056.2	(341)	(278.7)	19	15.2
17.	Other Liability	95,871	XXX	91,627	100.0	0	0.0	50,273	54.9	9,201	10.0	20,521	22.4	305,291	333.2	64,870	70.8	12,162	13.3	49,560	54.1	15,254	16.6
18.	Products Liability	2,828	XXX	2,836	100.0		0.0	581,030	20,489.3	227,956	8,038.5	12,175	429.3	1,307,923	46,122.1	429,221	15,135.9	25,276	891.3	1,408	49.7	385	13.6
19.1,19.2	Private Passenger Auto Liability	9,648,269	XXX	9,524,639	100.0	15,007	0.2	5,821,694	61.1	298,182	3.1	1,039,905	10.9	7,915,813	83.1	1,506,068	15.8	696,341	7.3	2,515,832	26.4	1,494,650	15.7
19.3,19.4	Commercial Auto Liability	439,244	XXX	422,079	100.0	0	0.0	268,469	63.6	18,805	4.5	50,164	11.9	474,674	112.5	48,803	11.6	23,087	5.5	213,565	50.6	67,468	16.0
21.1	Private Pass. Auto Physical Damage	7,009,476	XXX	6,877,002	100.0	0	0.0	3,247,827	47.2	19,492	0.3	446,175	6.5	196,955	2.9	6,023	0.1	48,409	0.7	1,784,030	25.9	1,091,497	15.9
21.2	Commercial Auto Physical Damage	182,362	XXX	180,768	100.0	0	0.0	68,436	37.9	924	0.5	18,185	10.1	4,179	2.3	167	0.1	2,036	1.1	89,140	49.3	28,118	15.6
22.	Aircraft (all perils)	54	XXX	54	100.0		0.0	59	109.2	(41)	(76.0)		0.0	100	187.4	0	0.0		0.0	26	48.4	7	13.7
23.	Fidelity	421	XXX	407	100.0		0.0	117	28.7	4	1.0	96	23.7	118	29.0	5	1.2	33	8.1	208	51.0	57	14.0
24.	Surety	5	XXX	238	100.0		0.0	64	26.8	(45)	(18.8)	(3)	(1.2)	679	285.7	158	66.4	34	14.2	183	77.0	1	0.3
26.	Burglary and Theft	1,130	XXX	1,131	100.0		0.0	472	41.8	2	0.2	1,097	97.0	124	11.0	1	0.0	171	15.1	557	49.2	153	13.5
27.	Boiler and Machinery	1,853	XXX	1,747	100.0		0.0	(116)	(6.6)	0	0.0	316	18.1	18	1.0	0	0.0	70	4.0	899	51.4	252	14.4
28.	Credit	53,638	XXX	23,275	100.0		0.0	30,490	131.0	0	0.0		0.0	6,063	26.1	0	0.0		0.0	46,832	201.2	2,836	12.2
29.	International		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
33.	Aggregate write-ins for Other Lines of Business	1,736	XXX	5,147	100.0	0	0.0	4,209	81.8	92	1.8	359	7.0	127	2.5	0	0.0	0	0.0	6,320	122.8	242	4.7
34.	TOTAL (Lines 1 through 33)	24,621,261	XXX	23,921,798	100.0	15,007	0.1	15,151,898	63.3	691,841	2.9	2,124,091	8.9	12,828,557	53.6	2,263,085	9.5	941,697	3.9	8,500,009	35.5	3,910,628	16.3
	DETAILS OF WRITE-INS																						
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,736	XXX	5,147	100.0	0	0.0	4,209	81.8	92	1.8	359	7.0	127	2.5	0	0.0	0	0.0	6,320	122.8	242	4.7

COMBINED INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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

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

(000 OMITTED)

		Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Expenses		Pre-Tax Profit or Loss Excluding All Investment Gain	
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1.	Fire	7,787	12.2	1,343	2.1	3,090	4.8	3,813	6.0	709	1.1	11,344	17.8
2.1	Allied Lines	8,628	12.4	1,295	1.9	3,700	5.3	3,476	5.0	729	1.1	26,057	37.6
2.2	Multiple Peril Crop	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.3	Federal Flood	461	0.3	475	0.3	(6,246)	(3.4)	(5,997)	(3.3)	68	0.0	25,048	13.8
3.	Farmowners Multiple Peril	0	0.0	0	0.0	0	0.0		0.0		0.0	0	0.0
4.	Homeowners Multiple Peril	759,997	13.4	138,140	2.4	310,618	5.5	204,882	3.6	45,173	0.8	(195,574)	(3.4)
5.1	Commercial Multiple Peril (Non-Liability Portion)	61,422	16.0	12,239	3.2	23,228	6.0	23,819	6.2	3,284	0.9	(469,871)	(122.3)
5.2	Commercial Multiple Peril (Liability Portion)	13,004	7.9	2,593	1.6	4,903	3.0	10,403	6.4	488	0.3	76,205	46.6
6.	Mortgage Guaranty	0	0.0	0	0.0	0	0.0		0.0		0.0	0	0.0
8.	Ocean Marine	640	12.6	110	2.2	283	5.6	467	9.2	95	1.9	1,083	21.3
9.	Inland Marine	27,385	13.6	4,854	2.4	10,489	5.2	9,437	4.7	1,789	0.9	(154)	(0.1)
10.	Financial Guaranty	0	0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
11.	Medical Malpractice	0	0.0	0	0.0		0.0		0.0		0.0	11	0.0
12.	Earthquake	6,302	14.5	1,152	2.6	2,656	6.1	1,962	4.5	324	0.7	20,429	47.0
13.	Group A & H (See Interrogatory 1)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
14.	Credit A & H	(154)	(138.7)	729	657.1		0.0	85	76.6		0.0	(3,344)	(3,012.8)
15.	Other A & H (See Interrogatory 1)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
16.	Workers' Compensation	18	15.0	17	13.8		0.0	1	0.9	(10)	(8.0)	(32,487)	(26,583.7)
17.	Other Liability	11,749	12.8	3,094	3.4	7,329	8.0	5,513	6.0	(65)	(0.1)	(16,118)	(17.6)
18.	Products Liability	395	13.9	75	2.7	123	4.3	183	6.5	10	0.3	(819,092)	(28,884.2)
19.1,19.2	Private Passenger Auto Liability	1,137,784	11.9	247,166	2.6	480,279	5.0	511,439	5.4	101,349	1.1	74,533	0.8
19.3,19.4	Commercial Auto Liability	50,605	12.0	10,139	2.4	15,508	3.7	32,758	7.8	1,689	0.4	(22,680)	(5.4)
21.1	Private Pass. Auto Physical Damage	834,631	12.1	176,903	2.6	353,197	5.1	392,176	5.7	79,324	1.2	1,485,924	21.6
21.2	Commercial Auto Physical Damage	21,010	11.6	4,219	2.3	6,995	3.9	15,808	8.7	817	0.5	46,008	25.5
22.	Aircraft (all perils)	7	12.8	1	2.3	3	6.0	4	7.1	1	1.7	22	40.5
23.	Fidelity	52	12.8	10	2.6	17	4.1	24	6.0	0	0.0	86	21.1
24.	Surety	1	0.3	0	0.0		0.0		0.0	0	0.0	221	93.0
26.	Burglary and Theft	122	10.8	97	8.6	227	20.1	30	2.6	0	0.0	(915)	(81.0)
27.	Boiler and Machinery	239	13.7	47	2.7	80	4.6	125	7.2	2	0.1	1,058	60.6
28.	Credit	0	0.0	1,215	5.2		0.0	3	0.0		0.0	(8,434)	(36.2)
29.	International		0.0		0.0		0.0		0.0		0.0	0	0.0
33.	Aggregate write-ins for Other Lines of Business	322	6.3	122	2.4	0	0.0	1,083	21.0	72	1.4	(967)	(18.8)
34.	TOTAL (Lines 1 through 33)	2,942,403	12.3	606,037	2.5	1,216,480	5.1	1,211,494	5.1	235,846	1.0	198,391	0.8
	DETAILS OF WRITE-INS												
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399.	TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	322	6.3	122	2.4	0	0.0	1,083	21.0	72	1.4	(967)	(18.8)

OVERFLOW PAGE FOR WRITE-INS

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

2404. Change in unallocated expense reserves	5,961		0		0	5,961
2405. Servicing fees	(18,044)	(19,540)	(36,296)		0	(73,880)
2497. Summary of remaining write-ins for Line 24 from page IEE Part 1	(12,084)	(19,540)	(36,296)	0	0	(67,920)

COMBINED ANNUAL STATEMENT FOR THE YEAR 2004 OF THE ALLSTATE INSURANCE COMPANY AND ITS AFFILIATED PROPERTY/CASUALTY INSURERS

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 NORTH AMERICAN INSURANCE COMPANY	11110	36-4442776	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 FLORIDIAN INDEMNITY COMPANY	11996	20-1110680	100.0		Consolidated
ENCOMPASS FLORIDIAN INSURANCE COMPANY	11993	20-1110782	100.0		Consolidated
ENCOMPASS INDEMNITY COMPANY	15130	59-2366357	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
NORTHBROOK INDEMNITY COMPANY	36455	36-2999368	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 FLORIDIAN INDEMNITY COMPANY	11996	20-1110680	100.0		Acquisition - Consolidated
ENCOMPASS FLORIDIAN INSURANCE COMPANY	11993	20-1110782	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