SCHEDULE Z - PART 1

COMPANIES INCLUDED IN CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

1 Name of Company	2 NAIC Company Code	3 Federal Identification Number	4 Current Ownership Interest	5 Previous Ownership Interest	6 Basis For Inclusion
American Equity Insurance Company	43117	86-0703220	100.0	100.0	Consolidation
American Equity Specialty Insurance Company	10819	86-0868106	100.0	100.0	Consolidation
Athena Assurance Company	41769	41-1435765	100.0	100.0	Consolidation
Commercial Guaranty Insurance Company	38385	75-1679830	100.0	100.0	Consolidation
Discover Property & Casualty Insurance Company	36463	36-2999370	100.0	100.0	Consolidation
Discover Specialty Insurance Company	10213	52-1925132	100.0	100.0	Consolidation
Farmington Casualty Company	41483	06-1067463	100.0	100.0	Consolidation
Fidelity and Guaranty Insurance Company	35386	42-1091525	100.0	100.0	Consolidation
Fidelity and Guaranty Insurance Underwriters, Inc	25879	52-0616768	100.0	100.0	Consolidation
First Floridian Auto and Home Insurance Company	10647	59-3372141	100.0	100.0	Consolidation
First Trenton Indemnity Company	29930	22-3129711	100.0	100.0	Consolidation
Gulf Underwriters Insurance Company	42811	56-1371361	100.0	100.0	Consolidation
Northfield Insurance Company	27987	41-0983992	100.0	100.0	Consolidation
Northland Casualty Company	24031	94-6051964	100.0	100.0	Consolidation
Northland Insurance Company	24015	41-6009967	100.0	100.0	Consolidation
Seaboard Surety Company	22535	13-5379820	100.0	100.0	Consolidation
Select Insurance Company	22233	75-6013697	100.0	100.0	Consolidation
St. Paul Fire and Casualty Insurance Company	40967	41-1419276	100.0	100.0	Consolidation
St. Paul Fire and Marine Insurance Company	24767	41-0406690	100.0	100.0	Consolidation
St. Paul Guardian Insurance Company	24775	41-0963301	100.0	100.0	Consolidation
St. Paul Medical Liability Insurance Company	41750	41-1435766	100.0	100.0	Consolidation
St. Paul Mercury Insurance Company	24791	41-0881659	100.0	100.0	Consolidation
St. Paul Protective Insurance Company	19224	36-2542404	100.0	100.0	Consolidation
St. Paul Surplus Lines Insurance Company	30481	41-1230819	100.0	100.0	Consolidation
The Automobile Insurance Company of Hartford, Connecticut	19062	06-0848755	100.0	100.0	Consolidation
The Charter Oak Fire Insurance Company	25615	06-0291290	100.0	100.0	Consolidation
The Phoenix Insurance Company	25623	06-0303275	100.0	100.0	Consolidation
The Premier Insurance Company of Massachusetts	12850	04-3175569	100.0	100.0	Consolidation
The Standard Fire Insurance Company	19070	06-6033509	100.0	100.0	Consolidation
The Travelers Home and Marine Insurance Company	27998	35-1838079	100.0	100.0	Consolidation
The Travelers Indemnity Company	25658	06-0566050	100.0	100.0	Consolidation
The Travelers Indemnity Company of America	25666	58-6020487	100.0	100.0	Consolidation
The Travelers Indemnity Company of Connecticut	25682	06-0336212	100.0	100.0	Consolidation
The Travelers Lloyds Insurance Company	41262	76-0002592	100.0	100.0	Consolidation
TravCo Insurance Company	28188	35-1838077	100.0	100.0	Consolidation
Travelers Auto Insurance Co. of New Jersey	10785	22-3499393	100.0	100.0	Consolidation
Travelers Casualty and Surety Company	19038	06-6033504	100.0	100.0	Consolidation
Travelers Casualty and Surety Company of America	31194	06-0907370	100.0	100.0	Consolidation
Travelers Casualty Company of Connecticut	36170	06-1286266	100.0	100.0	Consolidation
Travelers Casualty Insurance Company of America	19046	06-0876835	100.0	100.0	Consolidation
Travelers Commercial Casualty Company	40282	95-3634110	100.0	100.0	Consolidation
Travelers Commercial Insurance Company	36137	06-1286268	100.0	100.0	Consolidation
Travelers Excess and Surplus Lines Company	29696	06-1203698	100.0	100.0	Consolidation
Travelers Lloyds of Texas Insurance Company	41564	75-1732040	100.0	100.0	Consolidation
Travelers Personal Insurance Company	38130	36-3703200	100.0	100.0	Consolidation
Travelers Personal Security Insurance Company	36145	06-1286264	100.0	100.0	Consolidation
Travelers Property Casualty Company of America	25674	36-2719165	100.0	100.0	Consolidation
Travelers Property Casualty Insurance Company	36161	06-1286274	100.0	100.0	Consolidation
United States Fidelity and Guaranty Company	25887	52-0515280	100.0	100.0	Consolidation

SCHEDULE Z - PART 2

COMPANIES INCLUDED IN CURRENT YEAR AND EXCLUDED IN PREVIOUS YEAR

1 Name of Company	2 NAIC Company Code	3 Federal Identification Number	4 Current Ownership Interest	5 Previous Ownership Interest	6 Reason For Inclusion
	0		0.0	0.0	

NONE

SCHEDULE Z - PART 3

COMPANIES EXCLUDED IN CURRENT YEAR AND INCLUDED IN PREVIOUS YEAR

1 Name of Company	2 NAIC Company Code	3 Federal Identification Number	4 Current Ownership Interest	5 Previous Ownership Interest	6 Reason For Exclusion
Atlantic Insurance Company	22209	75-6013587	0.0	100.0	Sold December 2008
Commercial Guaranty Casualty Insurance Company	21296	35-0293730	0.0	100.0	Sold June 2008

COMBINED PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

* 0 0 0 7 0 2 0 0 8 2 0 1 0 0 1 0 0 *

COMBINED ANNUAL STATEMENT

For the Year Ended December 31, 2008

of the Condition and Affairs of

THE TRAVELERS COMPANIES, INC.

affiliated property and casualty insurers

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

NAIC Group Code.....3548 NAIC Combined Company Code..... 00070

Mail Address One Tower Square Hartford CT 06183
(Street and Number) (City or Town, State and Zip Code)

Statutory Statement Contact Michael J Doody 860-277-3966
(Name) (Area Code) (Telephone Number)

NAMES OF COMPANIES INCLUDED IN THIS STATEMENT

Name of Company	NAIC Company Code	State of Domicile
American Equity Insurance Company	43117	AZ
American Equity Specialty Insurance Company	10819	CT
Athena Assurance Company	41769	MN
Commercial Guaranty Insurance Company	38385	DE
Discover Property & Casualty Insurance Company	36463	IL
Discover Specialty Insurance Company	10213	IL
Farmington Casualty Company	41483	CT
Fidelity and Guaranty Insurance Company	35386	IA
Fidelity and Guaranty Insurance Underwriters, Inc.	25879	WI
First Floridian Auto and Home Insurance Company	10647	FL
First Trenton Indemnity Company	29930	NJ
Gulf Underwriters Insurance Company	42811	CT
Northfield Insurance Company	27987	IA
Northland Casualty Company	24031	MN
Northland Insurance Company	24015	MN
Seaboard Surety Company	22535	NY
Select Insurance Company	22233	TX
St. Paul Fire and Casualty Insurance Company	40967	WI
St. Paul Fire and Marine Insurance Company	24767	MN
St. Paul Guardian Insurance Company	24775	MN
St. Paul Medical Liability Insurance Company	41750	MN
St. Paul Mercury Insurance Company	24791	MN
St. Paul Protective Insurance Company	19224	IL
St. Paul Surplus Lines Insurance Company	30481	DE
The Automobile Insurance Company of Hartford, Connecticut	19062	CT
The Charter Oak Fire Insurance Company	25615	CT
The Phoenix Insurance Company	25623	CT
The Premier Insurance Company of Massachusetts	12850	MA
The Standard Fire Insurance Company	19070	CT
The Travelers Home and Marine Insurance Company	27998	CT
The Travelers Indemnity Company	25658	CT
The Travelers Indemnity Company of America	25666	CT
The Travelers Indemnity Company of Connecticut	25682	CT
The Travelers Lloyds Insurance Company	41262	TX
TravCo Insurance Company	28188	CT
Travelers Auto Insurance Co. of New Jersey	10785	NJ
Travelers Casualty and Surety Company	19038	CT
Travelers Casualty and Surety Company of America	31194	CT
Travelers Casualty Company of Connecticut	36170	CT
Travelers Casualty Insurance Company of America	19046	CT
Travelers Commercial Casualty Company	40282	CT
Travelers Commercial Insurance Company	36137	CT
Travelers Excess and Surplus Lines Company	29696	CT
Travelers Lloyds of Texas Insurance Company	41564	TX
Travelers Personal Insurance Company	38130	CT
Travelers Personal Security Insurance Company	36145	CT
Travelers Property Casualty Company of America	25674	CT
Travelers Property Casualty Insurance Company	36161	CT
United States Fidelity and Guaranty Company	25887	MD

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	57,823,156,694	0	57,823,156,694	58,541,536,127
2. Stocks (Schedule D):				
2.1 Preferred stocks	257,651,388	0	257,651,388	380,378,449
2.2 Common stocks	1,377,705,221	108,102,995	1,269,602,226	1,717,482,345
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	93,749,493	0	93,749,493	44,531,181
3.2 Other than first liens		0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)	278,788,403	0	278,788,403	280,118,504
4.2 Properties held for the production of income (less $.....0 encumbrances)	643,965,338	0	643,965,338	652,724,201
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....(447,127,240), Sch. E-Part 1), cash equivalents ($.....32,701,485, Sch. E-Part 2) and short-term investments ($.....2,360,625,663, Sch. DA)	1,946,199,909	0	1,946,199,909	2,048,477,298
6. Contract loans (including $.....0 premium notes)	2,478,817	2,478,817	0	0
7. Other invested assets (Schedule BA)	2,315,160,806	79,354,631	2,235,806,175	2,739,338,046
8. Receivables for securities	310,039,117	0	310,039,117	954,902
9. Aggregate write-ins for invested assets	0	0	0	(904,034)
10. Subtotals, cash and invested assets (Lines 1 to 9)	65,048,895,187	189,936,443	64,858,958,743	66,404,637,019
11. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
12. Investment income due and accrued	765,587,751	0	765,587,751	763,362,649
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection	1,353,528,722	211,835,868	1,141,692,853	1,171,517,035
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....100,284,939 earned but unbilled premiums)	4,185,052,230	37,416,793	4,147,635,437	4,261,991,089
13.3 Accrued retrospective premiums	323,920,417	2,115,238	321,805,179	227,130,521
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	847,941,853	0	847,941,853	978,919,900
14.2 Funds held by or deposited with reinsured companies	41,285,924	0	41,285,924	118,130,712
14.3 Other amounts receivable under reinsurance contracts	0	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	18,926,537	0	18,926,537	42,127,123
16.2 Net deferred tax asset	3,013,320,459	1,897,945,269	1,115,375,190	1,204,083,888
17. Guaranty funds receivable or on deposit	45,870,302	0	45,870,302	54,574,746
18. Electronic data processing equipment and software	67,875,307	205,615	67,669,692	72,689,717
19. Furniture and equipment, including health care delivery assets ($.....0)	235,455,876	235,455,876	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates	74,653,840	0	74,653,840	320,774,969
22. Health care ($.....0) and other amounts receivable	0	0	0	0
23. Aggregate write-ins for other than invested assets	2,059,853,208	926,946,860	1,132,906,348	542,051,215
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	78,082,167,613	3,501,857,964	74,580,309,649	76,161,990,583
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26. TOTALS (Lines 24 and 25)	78,082,167,613	3,501,857,964	74,580,309,649	76,161,990,583

DETAILS OF WRITE-INS

0901. Combined write-ins for Assets Line 9	0	0	0	(904,034)
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	(904,034)
2301. Combined write-ins for Assets Line 23	2,059,853,208	926,946,860	1,132,906,348	542,051,215
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	2,059,853,208	926,946,860	1,132,906,348	542,051,215

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	31,908,831,264	32,894,280,804
2.	Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	20,643,636	35,825,233
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	7,410,507,735	7,172,426,039
4.	Commissions payable, contingent commissions and other similar charges	663,511,315	679,266,231
5.	Other expenses (excluding taxes, licenses and fees)	480,934,817	580,670,418
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	585,080,251	475,507,409
7.1	Current federal and foreign income taxes (including $.....0 on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	0	0
8.	Borrowed money $.....352,554 and interest thereon $.....37,236	389,790	412,688
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....852,965,288 and including warranty reserves of $.....0)	9,381,047,006	9,358,962,715
10.	Advance premiums	67,964,645	64,803,607
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	45,378,720	39,417,229
12.	Ceded reinsurance premiums payable (net of ceding commissions)	469,498,311	513,185,607
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	283,190,958	397,684,086
14.	Amounts withheld or retained by company for account of others	1,205,607,820	1,097,581,527
15.	Remittances and items not allocated	231,207,094	245,805,764
16.	Provision for reinsurance (Schedule F, Part 7)	294,792,124	370,789,614
17.	Net adjustments in assets and liabilities due to foreign exchange rates	132,151,676	5,308,266
18.	Drafts outstanding	11,153	85,101
19.	Payable to parent, subsidiaries and affiliates	0	0
20.	Payable for securities	38,505,805	65,493,840
21.	Liability for amounts held under uninsured plans	0	0
22.	Capital notes $.....0 and interest thereon $.....0	0	0
23.	Aggregate write-ins for liabilities	502,238,513	(17,929,908)
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	53,721,492,633	53,979,576,270
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	53,721,492,633	53,979,576,270
27.	Aggregate write-ins for special surplus funds	229,230,533	206,987,576
28.	Common capital stock	60,790,700	60,770,000
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	10,239,583,545	10,224,214,244
33.	Unassigned funds (surplus)	10,329,212,237	11,690,442,492
34.	Less treasury stock, at cost:		
	34.1 .....0.000 shares common (value included in Line 28 $.....0)	0	0
	34.2 .....0.000 shares preferred (value included in Line 29 $.....0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	20,858,817,016	22,182,414,313
36.	TOTALS (Page 2, Line 26, Col. 3)	74,580,309,649	76,161,990,583

DETAILS OF WRITE-INS

2301.	Combined write-ins for Liabilities Line 23	502,238,513	(17,929,908)
2302.			
2303.			
2398.	Summary of remaining write-ins for Line 23 from overflow page		
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	502,238,513	(17,929,908)
2701.	Combined write-ins for Liabilities Line 27	229,230,533	206,987,576
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page		
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	229,230,533	206,987,576
3001.		0	0
3002.			
3003.			
3098.	Summary of remaining write-ins for Line 30 from overflow page		
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	20,388,358,051	20,319,183,986
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	9,377,043,495	9,225,565,211
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,649,333,995	2,370,037,531
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	6,435,222,302	6,255,094,002
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	18,461,599,792	17,850,696,744
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,926,758,259	2,468,487,242
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,574,998,236	3,470,191,686
10.	Net realized capital gains (losses) less capital gains tax of $.....(92,621,802) (Exhibit of Capital Gains (Losses))	(425,622,764)	(80,577,971)
11.	Net investment gain (loss) (Lines 9 + 10)	3,149,375,471	3,389,613,715
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....8,786,156 amount charged off $.....56,134,275)	(47,348,120)	(40,638,964)
13.	Finance and service charges not included in premiums	102,050,115	100,692,202
14.	Aggregate write-ins for miscellaneous income	(38,797,976)	(24,449,549)
15.	Total other income (Lines 12 through 14)	15,904,020	35,603,689
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	5,092,037,750	5,893,704,646
17.	Dividends to policyholders	30,697,959	32,010,184
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	5,061,339,791	5,861,694,462
19.	Federal and foreign income taxes incurred	1,112,495,519	1,288,313,615
20.	Net income (Line 18 minus Line 19) (to Line 22)	3,948,844,272	4,573,380,847
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	22,182,414,313	20,155,707,469
	GAINS AND (LOSSES) IN SURPLUS		
22.	Net income (from Line 20)	3,948,844,272	4,573,380,847
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....(339,329,155)	(862,252,735)	267,762,299
25.	Change in net unrealized foreign exchange capital gain (loss)	(174,877,087)	52,801,923
26.	Change in net deferred income tax	(36,430,810)	(120,750,596)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3)	(542,307,554)	(97,345,242)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	75,997,489	216,094,966
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from protected cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
	32.1 Paid in	20,700	770,000
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	15,369,300	348,417,370
	33.2 Transferred to capital (Stock Dividend)	0	0
	33.3. Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	(3,809,100,000)	(3,195,000,000)
36.	Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	61,139,128	(19,424,724)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	(1,323,597,297)	2,026,706,844
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	20,858,817,016	22,182,414,313
	DETAILS OF WRITE-INS		
0501.		0	0
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0
1401.	Combined write-ins for Statement of Income Line 14	(38,797,976)	(24,449,549)
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(38,797,976)	(24,449,549)
3701.	Combined write-ins for Statement of Income Line 37	61,139,128	(19,424,724)
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	61,139,128	(19,424,724)

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	20,368,848,233	20,635,235,065
2.	Net investment income	3,967,328,950	3,686,622,344
3.	Miscellaneous income	15,904,019	35,603,690
4.	Total (Lines 1 through 3)	24,352,081,202	24,357,461,100
5.	Benefit and loss related payments	10,517,467,621	8,843,024,342
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	8,824,129,022	8,559,845,677
8.	Dividends paid to policyholders	24,736,469	21,179,699
9.	Federal and foreign income taxes paid (recovered) net of $.....106,802,365 tax on capital gains (losses)	995,992,584	1,440,458,107
10.	Total (Lines 5 through 9)	20,362,325,696	18,864,507,826
11.	Net cash from operations (Line 4 minus Line 10)	3,989,755,506	5,492,953,274
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	8,311,234,685	10,299,082,707
	12.2 Stocks	1,270,722,358	2,526,968,255
	12.3 Mortgage loans	4,461,982	12,098,150
	12.4 Real estate	0	16,528,352
	12.5 Other invested assets	359,476,017	805,653,671
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	840,219	10,337,794
	12.7 Miscellaneous proceeds	22,269,111	10,569,685
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,969,004,370	13,681,238,614
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	8,549,989,840	12,066,208,670
	13.2 Stocks	1,099,647,343	2,792,983,239
	13.3 Mortgage loans	53,680,293	2,535,000
	13.4 Real estate	28,171,851	107,447,462
	13.5 Other invested assets	484,987,458	553,039,201
	13.6 Miscellaneous applications	359,243,939	142,873,975
	13.7 Total investments acquired (Lines 13.1 to 13.6)	10,575,720,724	15,665,087,547
14.	Net increase (decrease) in contract loans and premium notes	296,677	(682,177)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 and 14)	(607,013,031)	(1,983,166,756)
	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	15,390,000	349,187,372
	16.3 Borrowed funds	(24,664)	(22,838)
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
	16.5 Dividends to stockholders	3,809,100,000	3,195,000,000
	16.6 Other cash provided (applied)	312,312,691	(488,303,265)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,481,421,974)	(3,334,138,730)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(98,679,499)	175,647,788
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	2,044,879,408	1,872,829,511
	19.2 End of year (Line 18 plus Line 19.1)	1,946,199,909	2,048,477,298

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

20.0001	Bonds converted to stock	24,701,364	0
20.0002	Stock distributions from limited partnerships	13,445,267	0
20.0003	Receipt of non-cash distribution from subsidiary	10,496,787	0
20.0004	Dissolution of affiliate	8,678,406	0
20.0005	Reclassification of partnership distributions	7,339,332	0
20.0006	Bonds converted to other invested assets	5,000,000	0
20.0007	Liquidation of affiliate	3,103,469	0
20.0008	Prior period adjustment	12,286	0

The 2008 beginning of the year balance for cash, cash equivalents and short-term investments has been restated to reflect the sale of Commercial Guaranty Casualty Insurance Company and Atlantic Insurance Company.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3 Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	576,246,884	266,557,374	262,896,473	579,907,785
2.	Allied lines	439,299,864	211,921,976	199,949,468	451,272,372
3.	Farmowners multiple peril	127,585,858	56,732,607	61,443,313	122,875,153
4.	Homeowners multiple peril	2,831,363,265	1,449,455,824	1,504,855,641	2,775,963,449
5.	Commercial multiple peril	2,804,151,975	1,359,804,151	1,305,730,361	2,858,225,766
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	295,123,447	113,367,817	121,175,329	287,315,935
9.	Inland marine	833,156,512	363,882,358	348,742,809	848,296,060
10.	Financial guaranty	(7,380)	0	0	(7,380)
11.1	Medical malpractice - occurrence	(76,269)	20,347	(10,894)	(45,028)
11.2	Medical malpractice - claims-made	(389,314)	1,055,508	316,156	350,037
12.	Earthquake	81,619,084	39,572,009	38,015,642	83,175,451
13.	Group accident and health	356,227	137,186	110,069	383,343
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	834,917	312,021	398,429	748,510
16.	Workers' compensation	2,488,601,853	865,406,376	943,963,094	2,410,045,135
17.1	Other liability - occurrence	1,902,358,456	752,972,084	798,830,044	1,856,500,496
17.2	Other liability - claims-made	974,915,874	542,541,010	554,878,555	962,578,329
18.1	Products liability - occurrence	194,878,439	72,952,634	79,417,974	188,413,099
18.2	Products liability - claims-made	20,528,078	8,334,392	9,737,549	19,124,920
19.1, 19.2	Private passenger auto liability	2,283,488,950	808,087,046	777,184,522	2,314,391,473
19.3, 19.4	Commercial auto liability	1,543,237,414	719,838,724	713,580,912	1,549,495,226
21.	Auto physical damage	1,834,782,950	680,811,706	664,163,474	1,851,431,182
22.	Aircraft (all perils)	(345,447)	(3,005,297)	(3,294,625)	(56,119)
23.	Fidelity	171,057,560	115,220,081	108,151,933	178,125,709
24.	Surety	910,012,211	552,452,847	566,725,433	895,739,625
26.	Burglary and theft	31,001,764	16,594,922	15,998,443	31,598,243
27.	Boiler and machinery	175,231,380	79,633,558	76,915,059	177,949,879
28.	Credit	(5,829)	87,995	69,825	12,340
29.	International	2,064,817	6,839,133	551,255	8,352,695
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	3,074,250	(552,448)	(131,908)	2,653,710
32.	Reinsurance - nonproportional assumed liability	(69,565,409)	14,715,801	14,024,613	(68,874,220)
33.	Reinsurance - nonproportional assumed financial lines	1,724,301	1,464,607	789,649	2,399,259
34.	Aggregate write-ins for other lines of business	0	15,619	0	15,619
35.	TOTALS	20,456,306,683	9,097,229,967	9,165,178,595	20,388,358,054

DETAILS OF WRITE-INS

3401.	Combined write-ins for U&I Part 1 Line 34	0	15,619	0	15,619
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3301 thru 3403 plus 3498) (Line 34 above)	0	15,619	0	15,619

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

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

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running more than One Year from Date of Policy) (a)	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	256,293,842	8,833,965	(2,231,333)	0	262,896,473
2.	Allied lines	192,828,996	7,120,473	0	0	199,949,468
3.	Farmowners multiple peril	61,806,794	(363,481)	0	0	61,443,313
4.	Homeowners multiple peril	1,506,754,853	(1,899,212)	0	0	1,504,855,641
5.	Commercial multiple peril	1,310,997,932	(2,337,595)	(2,887,813)	(42,163)	1,305,730,361
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	123,355,761	1,377,619	(3,558,052)	0	121,175,329
9.	Inland marine	290,170,240	72,700,682	(14,128,112)	0	348,742,809
10.	Financial guaranty	0	0	0	0	0
11.1	Medical malpractice - occurrence	(10,894)	0	0	0	(10,894)
11.2	Medical malpractice - claims-made	1,210	0	0	314,946	316,156
12.	Earthquake	35,621,800	2,393,842	0	0	38,015,642
13.	Group accident and health	110,069	0	0	0	110,069
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	396,722	1,709	(2)	0	398,429
16.	Workers' compensation	1,072,242,484	309,357	(16,600,616)	(111,988,131)	943,963,094
17.1	Other liability - occurrence	806,854,799	924,574	(4,036,242)	(4,913,088)	798,830,044
17.2	Other liability - claims-made	457,517,236	97,359,394	1,925	0	554,878,555
18.1	Products liability - occurrence	75,461,020	5,087,057	(154,103)	(976,000)	79,417,974
18.2	Products liability - claims-made	9,691,803	46,460	(714)	0	9,737,549
19.1, 19.2	Private passenger auto liability	777,184,522	0	0	0	777,184,522
19.3, 19.4	Commercial auto liability	707,838,978	4,094,226	(235,259)	1,882,967	713,580,912
21.	Auto physical damage	663,448,249	577,225	0	138,000	664,163,474
22.	Aircraft (all perils)	(3,311,532)	16,906	0	0	(3,294,625)
23.	Fidelity	63,778,980	44,372,952	0	0	108,151,933
24.	Surety	151,703,756	471,476,295	(56,454,618)	0	566,725,433
26.	Burglary and theft	13,189,337	2,809,106	0	0	15,998,443
27.	Boiler and machinery	73,545,151	3,369,908	0	0	76,915,059
28.	Credit	69,825	0	0	0	69,825
29.	International	551,255	0	0	0	551,255
30.	Warranty	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	(131,908)	0	0	0	(131,908)
32.	Reinsurance - nonproportional assumed liability	13,664,267	360,346	0	0	14,024,613
33.	Reinsurance - nonproportional assumed financial lines	789,649	0	0	0	789,649
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	8,662,415,194	718,631,809	(100,284,939)	(115,583,469)	9,165,178,595
36.	Accrued retrospective premiums based on experience					115,583,469
37.	Earned but unbilled premiums					100,284,939
38.	Balance (sum of Lines 35 through 37)					9,381,047,003

DETAILS OF WRITE-INS

3401.		0	0	0	0	0
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case: Daily pro rata; pools and associations as submitted

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	730,945,792	6,618,489	21,533,826	(21,428)	182,872,650	576,246,884
2.	Allied lines	663,537,266	696,435	27,857,154	673	252,790,319	439,299,864
3.	Farmowners multiple peril	130,705,959	0	0	0	3,120,101	127,585,858
4.	Homeowners multiple peril	2,906,041,145	583,902	5,406,655	587,876	80,080,562	2,831,363,265
5.	Commercial multiple peril	3,035,751,093	(10,642)	(3,880)	785,304	230,799,292	2,804,151,975
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	317,651,517	92,260	456,590	10,644	23,066,278	295,123,447
9.	Inland marine	909,377,675	906,152	4,629,571	1,872,022	79,884,864	833,156,512
10.	Financial guaranty	667,584	0	545,492	0	1,220,456	(7,380)
11.1	Medical malpractice - occurrence	(48,422)	0	0	6,016	21,831	(76,269)
11.2	Medical malpractice - claims-made	(42,484)	0	(346,969)	0	(138)	(389,314)
12.	Earthquake	94,558,471	81,830	2,980,864	92,913	15,909,169	81,619,084
13.	Group accident and health	0	0	356,227	0	0	356,227
14.	Credit accident and health (group and individual)	0	0	0	0	0	0
15.	Other accident and health	856,163	0	(21,317)	0	(71)	834,917
16.	Workers' compensation	2,820,154,083	5,190,804	77,724,706	1,250,754	413,216,986	2,488,601,853
17.1	Other liability - occurrence	2,077,487,142	4,220,737	9,773,613	1,165,050	187,957,985	1,902,358,456
17.2	Other liability - claims-made	1,121,645,667	(28,566)	2,916,985	171,114	149,447,098	974,915,874
18.1	Products liability - occurrence	195,664,626	331,633	2,112,187	78,419	3,151,589	194,878,439
18.2	Products liability - claims-made	20,540,709	0	0	0	12,631	20,528,078
19.1, 19.2	Private passenger auto liability	2,128,378,006	42,791	179,880,092	43,553	24,768,386	2,283,488,950
19.3, 19.4	Commercial auto liability	1,602,609,481	772,136	52,553,153	84,946	112,612,411	1,543,237,414
21.	Auto physical damage	1,718,122,841	158,750	140,152,363	4,231,541	19,429,492	1,834,772,920
22.	Aircraft (all perils)	3,900,920	0	(4,520)	451	4,231,367	(335,418)
23.	Fidelity	177,136,302	6,784	66,755	309	6,151,971	171,057,560
24.	Surety	991,622,397	3,183,153	7,030,595	690,831	91,133,103	910,012,211
26.	Burglary and theft	36,917,268	0	73,146	5,874,324	114,327	31,001,764
27.	Boiler and machinery	123,577,632	25,555	60,934,988	1,169	9,305,626	175,231,380
28.	Credit	1,624	0	(5,829)	0	1,624	(5,829)
29.	International	0	1,728,022	336,795	0	0	2,064,817
30.	Warranty	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	(67,333)	4,577,338	0	1,435,755	3,074,250
32.	Reinsurance - nonproportional assumed liability	XXX	502,361	30,478,521	0	100,546,290	(69,565,409)
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	1,724,301	0	0	1,724,301
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	21,807,760,458	25,035,252	633,719,404	16,926,483	1,993,281,950	20,456,306,682
	DETAILS OF WRITE-INS						
3401.		0	0	0	0	0	0
3402.							
3403.							
3498.	Summ. of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 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 Prior 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	387,711,698	6,540,036	84,936,814	309,314,919	328,176,889	342,163,341	295,328,468	50.9
2.	Allied lines	395,225,141	3,107,233	147,834,797	250,497,577	337,894,445	247,918,046	340,473,975	75.4
3.	Farmowners multiple peril	69,433,873	0	141,010	69,292,863	22,019,921	29,965,731	61,347,052	49.9
4.	Homeowners multiple peril	1,436,627,400	24,620,850	39,341,216	1,421,907,033	816,365,889	747,589,700	1,490,683,223	53.7
5.	Commercial multiple peril	1,385,152,667	423,545	92,097,703	1,293,478,508	2,431,142,210	2,821,023,699	903,597,019	31.6
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	119,505,913	1,194,518	12,238,578	108,461,852	182,603,154	191,896,090	99,168,917	34.5
9.	Inland marine	386,218,250	6,735,388	70,212,891	322,740,748	325,554,197	265,585,473	382,709,471	45.1
10.	Financial guaranty	(3,056)	0	22,880	(25,936)	3,776	84,741	(106,900)	1,448.5
11.1	Medical malpractice - occurrence	47,102,502	150,000	3,399,052	43,853,450	87,283,501	139,053,993	(7,917,042)	17,582.6
11.2	Medical malpractice - claims-made	82,926,724	3,448,103	21,249,664	65,125,163	153,779,542	214,742,483	4,162,222	1,189.1
12.	Earthquake	108,728	0	0	108,728	9,945,560	7,560,325	2,493,963	3.0
13.	Group accident and health	281,368	1,024,926	(68,771)	1,375,065	5,023,514	6,375,006	23,574	6.1
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	230,923	332,961	325,238	238,646	10,275,899	10,777,752	(263,207)	(35.2)
16.	Workers' compensation	1,473,859,024	102,297,384	566,168,973	1,009,987,435	10,474,287,570	9,795,187,274	1,689,087,731	70.1
17.1	Other liability - occurrence	1,329,556,647	6,548,684	274,804,268	1,061,301,063	6,293,984,910	7,133,087,228	222,198,745	12.0
17.2	Other liability - claims-made	674,719,836	20,944,623	244,884,644	450,779,815	2,072,476,641	2,046,909,694	476,346,761	49.5
18.1	Products liability - occurrence	147,675,696	(3,461,782)	27,787,586	116,426,328	1,765,856,884	1,588,936,261	293,346,952	155.7
18.2	Products liability - claims-made	4,820,409	936,029	3,247,858	2,508,579	48,813,665	39,160,880	12,161,365	63.6
19.1, 19.2	Private passenger auto liability	1,302,685,108	159,033,949	75,071,204	1,386,647,853	1,889,416,787	1,933,340,417	1,342,724,223	58.0
19.3, 19.4	Commercial auto liability	897,258,280	20,973,139	128,465,153	789,766,267	1,968,273,199	2,038,096,680	719,942,785	46.5
21.	Auto physical damage	939,418,009	123,622,444	46,636,522	1,016,403,931	112,614,986	107,619,657	1,021,399,260	55.2
22.	Aircraft (all perils)	8,230,947	6,629,537	9,991,912	4,868,572	23,035,734	27,701,855	202,451	(360.8)
23.	Fidelity	95,283,944	78,067	11,549,863	83,812,147	133,243,592	146,495,429	70,560,311	39.6
24.	Surety	47,450,498	1,592,608	7,528,313	41,514,793	844,567,567	842,993,986	43,088,375	4.8
26.	Burglary and theft	2,462,604	5,072	502,588	1,965,088	32,121,122	26,500,014	7,586,196	24.0
27.	Boiler and machinery	27,561,454	7,255,812	1,307,821	33,509,446	59,834,913	52,944,132	40,400,227	22.7
28.	Credit	(470,061)	(495,939)	0	(966,000)	12,244,324	11,779,241	(500,917)	(4,059.2)
29.	International	100,000	7,392,698	(0)	7,492,698	15,457,416	12,745,655	10,204,459	122.2
30.	Warranty	0	0	0	0	(1,354)	0	(1,354)	0.0
31.	Reinsurance - nonproportional assumed property	XXX	24,367,978	8,847,099	15,520,878	115,752,082	106,440,276	24,832,685	935.8
32.	Reinsurance - nonproportional assumed liability	XXX	678,769,925	228,214,996	450,554,929	1,300,663,904	1,920,410,047	(169,191,214)	245.7
33.	Reinsurance - nonproportional assumed financial lines	XXX	4,030,594	0	4,030,593	36,106,273	39,194,104	942,762	39.3
34.	Aggregate write-ins for other lines of business	0	0	0	0	12,552	1,592	10,960	70.2
35.	TOTALS	11,261,134,525	1,208,098,381	2,106,739,872	10,362,493,034	31,908,831,265	32,894,280,801	9,377,043,497	46.0
	DETAILS OF WRITE-INS								
3401.	Combined write-ins for U&I Part 2 Line 33	0	0	0	0	12,552	1,592	10,960	70.2
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	12,552	1,592	10,960	70.2

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Line of Business	Reported Losses 1 Direct	Reported Losses 2 Reinsurance Assumed	Reported Losses 3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Reported Losses 4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Incurred But Not Reported 5 Direct	Incurred But Not Reported 6 Reinsurance Assumed	Incurred But Not Reported 7 Reinsurance Ceded	8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
1.	Fire	309,243,588	36,357,107	117,109,475	228,491,219	111,242,227	48,743,949	60,300,506	328,176,889	26,559,281
2.	Allied lines	417,002,501	8,913,515	195,279,186	230,636,830	149,541,171	22,592,468	64,876,024	337,894,445	41,362,318
3.	Farmowners multiple peril	22,409,744	245	255,312	22,154,677	60,544	20,543	215,843	22,019,921	76,843,635
4.	Homeowners multiple peril	351,450,400	8,935,173	21,610,090	338,775,483	540,419,305	11,720,684	74,549,583	816,365,889	164,111,691
5.	Commercial multiple peril	1,132,821,826	5,853,391	83,001,673	1,055,673,544	1,485,761,157	17,350,138	127,642,629	2,431,142,210	1,124,765,579
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	121,109,384	9,536,421	18,367,182	112,278,623	93,094,902	3,866,604	26,636,974	182,603,154	35,418,030
9.	Inland marine	267,777,317	8,409,632	70,505,649	205,681,299	118,950,415	3,377,206	2,454,724	325,554,197	44,704,854
10.	Financial guaranty	0	0	0	0	3,776	(1)	(1)	3,776	2,852
11.1	Medical malpractice - occurrence	71,184,702	75,001	540,625	70,719,078	87,200,967	0	70,636,543	87,283,501	15,927,187
11.2	Medical malpractice - claims-made	138,271,738	10,829,638	16,452,049	132,649,327	55,981,667	7,160,816	42,012,267	153,779,542	28,682,674
12.	Earthquake	17,812	30	91,655	(73,813)	9,170,980	788,475	(59,918)	9,945,560	2,577,187
13.	Group accident and health	56,842,011	3,714,006	56,741,575	3,814,442	895,268	698,125	384,320	(a) 5,023,514	208,719
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	397,925	2,967,351	201,816	3,163,460	3,177,143	6,658,591	2,723,295	(a) 10,275,899	2,205,330
16.	Workers' compensation	7,522,498,012	569,129,201	2,490,267,901	5,601,359,312	6,224,118,191	456,255,139	1,807,445,073	10,474,287,569	1,258,918,362
17.1	Other liability - occurrence	1,679,436,565	108,786,982	576,883,051	1,211,340,496	5,837,404,597	165,069,421	919,829,604	6,293,984,910	2,040,992,054
17.2	Other liability - claims-made	816,210,525	84,528,873	250,160,211	650,579,188	2,007,278,921	25,498,561	610,880,029	2,072,476,641	502,313,248
18.1	Products liability - occurrence	434,259,409	6,316,666	53,772,303	386,803,772	1,513,395,627	12,374,841	146,717,356	1,765,856,884	959,199,067
18.2	Products liability - claims-made	13,688,864	0	3,325,011	10,363,854	43,972,297	53,196	5,575,682	48,813,665	25,581,045
19.1, 19.2	Private passenger auto liability	1,070,289,616	95,804,916	92,273,022	1,073,821,510	843,693,093	79,771,401	107,869,218	1,889,416,787	356,692,506
19.3, 19.4	Commercial auto liability	1,160,342,176	62,272,719	182,308,788	1,040,306,106	1,092,119,482	34,635,130	198,787,519	1,968,273,199	325,316,981
21.	Auto physical damage	53,819,910	8,596,224	5,267,374	57,148,761	74,294,410	(4,190,050)	14,638,134	112,614,986	43,310,245
22.	Aircraft (all perils)	45,365,958	50,344,938	89,435,114	6,275,782	8,839,145	49,681,571	41,760,763	23,035,734	4,730,452
23.	Fidelity	42,942,640	1,135,897	1,392,060	42,686,477	205,457,435	8,794,820	123,695,141	133,243,592	37,792,590
24.	Surety	453,848,727	25,336,792	148,294,285	330,891,234	603,753,525	36,934,289	127,011,481	844,567,567	227,892,127
26.	Burglary and theft	833,501	5,822	522,721	316,603	37,733,260	43,630	5,972,371	32,121,122	6,179,107
27.	Boiler and machinery	26,286,534	7,684,579	12,541,907	21,429,207	25,673,681	14,719,003	1,986,978	59,834,913	9,529,619
28.	Credit	0	9,367,147	0	9,367,147	23,830	2,853,348	0	12,244,324	39,222
29.	International	1,015,823	8,647,208	0	9,663,031	102,631	5,702,723	10,969	15,457,416	254,695
30.	Warranty	(1,354)	0	0	(1,354)	0	0	0	(1,354)	0
31.	Reinsurance - nonproportional assumed property	XXX	70,727,235	13,364,446	57,362,789	XXX	69,785,843	11,396,550	115,752,082	6,891,630
32.	Reinsurance - nonproportional assumed liability	XXX	805,394,456	78,400,327	726,994,130	XXX	721,395,793	147,726,019	1,300,663,904	41,066,846
33.	Reinsurance - nonproportional assumed financial lines	XXX	11,073,830	1,036,579	10,037,251	XXX	26,453,540	384,518	36,106,273	437,413
34.	Aggregate write-ins for other lines of business	0	0	0	0	12,552	22,180	22,180	12,552	1,187
35.	TOTALS	16,209,365,854	2,020,744,996	4,579,401,385	13,650,709,465	21,173,372,198	1,828,831,978	4,744,082,377	31,908,831,264	7,410,507,736
	DETAILS OF WRITE-INS									
3401.	Combined write-ins for U&I Part 2A Line 33	0	0	0	0	12,552	22,180	22,180	12,552	1,187
3402.										
3403.										
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	12,552	22,180	22,180	12,552	1,187

(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	1,413,223,550	0	0	1,413,223,550
1.2 Reinsurance assumed	41,366,005	0	0	41,366,005
1.3 Reinsurance ceded	107,603,238	0	0	107,603,238
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,346,986,317	0	0	1,346,986,317
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	3,248,551,134	0	3,248,551,134
2.2 Reinsurance assumed excluding contingent	0	96,343,748	0	96,343,748
2.3 Reinsurance ceded excluding contingent	0	204,458,991	0	204,458,991
2.4 Contingent - direct	0	81,634,815	0	81,634,815
2.5 Contingent - reinsurance assumed	0	1,103,554	0	1,103,554
2.6 Contingent - reinsurance ceded	0	1,207,954	0	1,207,954
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	3,221,966,305	0	3,221,966,305
3. Allowances to managers and agents	0	4,606,667	0	4,606,667
4. Advertising	97,509	91,638,108	0	91,735,617
5. Boards, bureaus and associations	12,019,268	73,532,156	17,037	85,568,460
6. Surveys and underwriting reports	178,512	74,965,509	106	75,144,127
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	815,726,887	1,377,589,062	20,635,600	2,213,951,549
8.2 Payroll taxes	40,960,958	85,858,077	655,967	127,475,003
9. Employee relations and welfare	106,759,884	181,451,118	1,380,187	289,591,189
10. Insurance	166,473,704	26,170,175	2,616	192,646,495
11. Directors' fees	0	49,530	0	49,530
12. Travel and travel items	18,609,113	85,375,224	461,308	104,445,645
13. Rent and rent items	52,205,546	122,369,389	(2,353,689)	172,221,246
14. Equipment	13,175,060	38,364,743	928,759	52,468,562
15. Cost or depreciation of EDP equipment and software	13,100,507	196,101,160	989,292	210,190,960
16. Printing and stationery	5,006,717	19,816,131	43,426	24,866,274
17. Postage, telephone and telegraph, exchange and express	20,493,487	79,283,190	(59,647)	99,717,030
18. Legal and auditing	33,462,361	56,569,610	1,274,012	91,305,983
19. Totals (Lines 3 to 18)	1,298,269,513	2,513,739,851	23,974,974	3,835,984,338
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....11,822,352	0	618,001,269	0	618,001,269
20.2. Insurance department licenses and fees	0	45,717,194	0	45,717,194
20.3. Gross guaranty association assessments	0	(253,683)	0	(253,683)
20.4. All other (excluding federal and foreign income and real estate)	12,431	14,377,933	0	14,390,364
20.5. Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	12,431	677,842,713	0	677,855,144
21. Real estate expenses	0	0	61,760,049	61,760,049
22. Real estate taxes	0	0	25,965,498	25,965,498
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	4,065,734	21,673,434	1,676,720	27,415,888
25. Total expenses incurred	2,649,333,995	6,435,222,304	113,377,242	(a) 9,197,933,540
26. Less unpaid expenses - current year	7,410,507,736	1,721,976,723	7,510,098	9,139,994,557
27. Add unpaid expenses - prior year	7,172,426,038	1,711,673,335	24,672,506	8,908,771,879
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,411,252,297	6,424,918,916	130,539,649	8,966,710,862

DETAILS OF WRITE-INS

2401. Combined write-ins for U&I Part 3 Line 24	4,065,734	21,673,434	1,676,720	27,415,888
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	4,065,734	21,673,434	1,676,720	27,415,888

(a) Includes management fees of $.....0 to affiliates and $.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 145,865,775	140,760,097
1.1	Bonds exempt from U.S. tax	(a) 1,574,820,275	1,584,017,144
1.2	Other bonds (unaffiliated)	(a) 990,830,912	990,501,685
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 25,734,056	25,831,897
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	8,556,639	8,553,235
2.21	Common stocks of affiliates	348,861,995	348,861,995
3.	Mortgage loans	(c) 3,888,767	4,181,902
4.	Real estate	(d) 187,666,797	187,666,797
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 71,117,132	71,164,579
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	354,058,652	353,860,669
9.	Aggregate write-ins for investment income	19,268,302	19,268,302
10.	Total gross investment income	3,730,669,302	3,734,668,302
11.	Investment expenses		(g) 113,377,241
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 4,636,918
14.	Depreciation on real estate and other invested assets		(i) 38,260,817
15.	Aggregate write-ins for deductions from investment income		3,395,089
16.	Total deductions (Lines 11 through 15)		159,670,065
17.	Net investment income (Line 10 minus Line 16)		3,574,998,237
	DETAILS OF WRITE-INS		
0901.	Combined write-ins for Assets Line 9	19,268,302	19,268,302
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	19,268,302	19,268,302
1501.	Combined write-ins for Assets Line 15		3,395,089
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		3,395,089

(a) Includes $.....(213,186,989) accrual of discount less $.....35,938,656 amortization of premium and less $.....32,894,383 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....122,287 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 $.....62,373,538 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....2,170,528 accrual of discount less $.....743,681 amortization of premium and less $.....1,439,099 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 $.....38,260,817 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 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds	530,241	0	530,241	(0)	0
1.1	Bonds exempt from U.S. tax	8,740,618	(685,378)	8,055,240	(4,221,372)	0
1.2	Other bonds (unaffiliated)	(13,159,676)	(299,614,456)	(312,774,133)	(237,464,646)	(49,053,899)
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(4,673,540)	(46,604,477)	(51,278,016)	(71,931,126)	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	(944,842)	(35,274,820)	(36,219,662)	(25,433,633)	(19,126)
2.21	Common stocks of affiliates	(89,514,285)	0	(89,514,285)	(191,240,107)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	49,489	790,729	840,218	0	(1,497,284)
7.	Derivative instruments	(36,594,687)	0	(36,594,687)	(15,561,469)	0
8.	Other invested assets	1,871,559	395,075	2,266,634	(598,074,986)	(2,368,994)
9.	Aggregate write-ins for capital gains (losses)	(8,012,451)	4,456,340	(3,556,112)	(57,654,548)	(121,937,784)
10.	Total capital gains (losses)	(141,707,573)	(376,536,987)	(518,244,561)	(1,201,581,887)	(174,877,087)
	DETAILS OF WRITE-INS					
0901.	Combined write-ins for Assets Line 9	(8,012,451)	4,456,340	(3,556,112)	(57,654,548)	(121,937,784)
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	(8,012,451)	4,456,340	(3,556,112)	(57,654,548)	(121,937,784)

SCHEDULE F-PART 1

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

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7								
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held by or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
Affiliated - U. S. Intercompany Pooling:														
0199999.		Affiliated - U. S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0
Affiliated - U.S. Non-Pool:														
0299999.		Affiliated - U.S. Non-Pool		0	9,521	0	9,521	0	309,623	0	868	0	0	0
Affiliated - Other (Non-U. S.):														
0399999.		Affiliated - Other (Non-U. S.)		25,035	4,099	43,111	47,210	0	5,590	12,664	0	0	0	0
0499999.		Total Affiliates		25,035	13,620	43,111	56,731	0	315,213	12,664	868	0	0	0
Other U.S. Unaffiliated Insurers														
0599998.		Other U. S. Unaffiliated Insurers for which the total of column 8 is less than $100,000		67,412	25	8,547	8,572	1,876	27,853	34,277	3,269	0	0	0
0599999.		Other U. S. Unaffiliated Insurers		452,914	4,350	830,266	834,616	4,458	94,250	165,845	9,127	0	0	23,461
Pools and Associations - Mandatory Pools:														
0699998.		Pools and Associations for which the total of column 8 is less than $100,000-Mandatory Pools and Associations		25,283	0	1,649	1,649	0	0	16,950	0	0	0	0
0699999.		Pools and Associations - Mandatory Pools		142,156	0	532,942	532,942	0	(427)	58,158	0	0	0	0
Pools and Associations - Voluntary Pools:														
0799998.		Pools and Associations for which the total of column 8 is less than $100,000-Voluntary Pools and Associations		5,693	0	685	685	0	10,124	3,133	202	94	0	0
0799999.		Pools and Associations - Voluntary Pools		11,749	581	262,172	262,752	0	15,090	5,029	1,687	94	0	193,463
0899999.		Total Pools and Associations		153,905	581	795,114	795,694	0	14,663	63,188	1,687	94	0	193,463
Other Non-U. S. Insurers:														
0999998.		Other Non-U. S. Insurers for which the total of column 8 is less than $100,000		21,425	45	8,529	8,573	1,895	14,674	7,587	5,333	170	0	0
0999999.		Other Non-U. S. Insurers		26,901	2,094	402,985	405,079	3,686	19,291	8,971	29,603	1,391	0	0
9999999.		Totals		658,754	20,645	2,071,476	2,092,120	8,144	443,417	250,667	41,285	1,485	0	216,924

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
Reinsurance Ceded:					
0199999.	Total Reinsurance Ceded by Portfolio			0	0
Reinsurance Assumed:					
0299999.	Total Reinsurance Assumed by Portfolio			0	0

NONE

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable on									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Col. 15-[16+17]	Funds Held By Company Under Reinsurance Treaties
Authorized																		
Affiliates-U.S. Intercompany Pooling																		
0199999.		Total Authorized Affiliates - U.S. Intercompany Pooling			0	0		0	0	0	0	0	0	0		0	0	0
Affiliates-U.S. Non-Pool																		
0299999.		Total Authorized Affiliates - U.S. Non-Pool			0	11,464	838	0	0	0	0	0	0	12,302	27,783		(15,481)	688
Affiliates-Other (Non-U.S.)																		
0399999.		Total Authorized Affiliates - Other (Non-U.S.)			5,887	(62)	76	2,692	569	9,681	2,249	2,392	0	17,598	99	2	17,497	0
0499999.		Total Authorized Affiliates			5,887	11,402	914	2,692	569	9,681	2,249	2,392	0	29,900	27,882	2	2,016	688
Other U.S. Unaffiliated Insurers																		
0599998.		Total Authorized Other U.S. Unaffiliated Insurers (Under $100,000)			230	906	111	2,072	267	(396)	39	209	0	3,208	377	0	2,831	1,142
0599999.		Total Authorized Other U.S. Unaffiliated Insurers			804,063	493,124	44,409	1,975,706	168,399	2,330,476	362,241	360,284	2,735	5,737,374	210,022	535	5,526,817	36,427
Pools-Mandatory Pools																		
0699999.		Total Authorized Pools - Mandatory Pools			446,617	66,851	43	1,584,929	3,165	1,180,325	8,541	220,876	0	3,064,731	1,572	0	3,063,159	0
Pools-Voluntary Pools																		
0799999.		Total Authorized Pools - Voluntary Pools			(19,595)	119,359	5,926	297,311	38,552	97,765	(1,076)	1,020	0	558,857	9,905	0	548,952	20
Other Non-U.S. Insurers																		
0899998.		Total Authorized Other Non-U.S. Insurers (Under $100,000)			1,640	(1,227)	341	2,316	261	(4,023)	(490)	724	45	(2,054)	1,997	0	(4,051)	971
0899999.		Total Authorized Other Non-U.S. Insurers			172,641	50,876	8,530	311,563	17,622	406,263	68,930	63,136	117	927,037	68,823	53	858,162	42,881
0999999.		Total Authorized			1,409,613	741,612	59,822	4,172,201	228,307	4,024,510	440,885	647,708	2,852	10,317,898	318,204	590	9,999,106	80,016
Unauthorized																		
Affiliates-U.S. Intercompany Pooling																		
1099999.		Total Unauthorized Affiliates - U.S. Intercompany Pooling			0	0	0	0	0	0	0	0	0	0	0	0	0	0
Affiliates-U.S. Non-Pool																		
1199999.		Total Unauthorized Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0
Affiliates-Other (Non-U.S.)																		
1299999.		Total Unauthorized Affiliates - Other (Non-U.S.)			11,039	43	8	1,806	247	3,952	237	5,442	0	11,735	1,729	0	10,007	142
1399999.		Total Unauthorized Affiliates			11,039	43	8	1,806	247	3,952	237	5,442	0	11,735	1,729	0	10,007	142
Other U.S. Unaffiliated Insurers																		
1499998.		Total Unauthorized Other U.S. Unaffiliated Insurers (Under $100,000)			17	75	33	867	79	(1,449)	(376)	35	15	(721)	157	0	(878)	197
1499999.		Total Unauthorized Other U.S. Unaffiliated Insurers			37,928	250	33	34,028	1,756	31,833	3,074	16,875	15	87,864	9,175	0	78,688	6,279
Pools-Mandatory Pools																		
1599999.		Total Unauthorized Pools - Mandatory Pools			0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pools-Voluntary Pools																		
1699999.		Total Unauthorized Pools - Voluntary Pools			2,418	473	40	19,174	242	10,140	2,217	61	0	32,346	56	0	32,290	3
Other Non-U.S. Insurers																		
1799998.		Total Unauthorized Other Non-U.S. Insurers (Under $100,000)			(623)	(267)	228	1,360	(346)	1,072	150	925	19	3,141	5,901	4	(2,765)	701
1799999.		Total Unauthorized Other Non-U.S. Insurers			549,209	43,099	2,563	352,191	32,605	673,648	72,780	182,881	28	1,359,796	140,334	7	1,219,454	196,750
1899999.		Total Unauthorized			600,594	43,864	2,644	407,199	34,851	719,573	78,308	205,259	43	1,491,740	151,295	7	1,340,439	203,174
1999999.		Total Authorized and Unauthorized			2,010,207	785,477	62,466	4,579,400	263,157	4,744,083	519,193	852,967	2,895	11,809,639	469,498	597	11,339,545	283,190
2099999.		Total Protected Cells			0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999.		Totals			2,010,207	785,477	62,466	4,579,400	263,157	4,744,083	519,193	852,967	2,895	11,809,639	469,498	597	11,339,545	283,190

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
(1) NIPPONKOA INSURANCE CO LTD (US BRANCH)	50.0	132,409
(2) SOMPO JAPAN INSURANCE INC	37.0	522,090
(3) MITSUI SUMITOMO INSURANCE CO OF AMERICA	37.0	4,808,055
(4) MITSUI SUMITOMO INSURANCE CO OF AMERICA	37.0	938,405
(5) LLOYDS SYNDICATE 5000	34.3	2,057,507

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
(1) TRAVELERS INDEMNITY COMPANY	9,023,140	1,751,952	Yes [X] No [ ]
(2) ST PAUL FIRE & MARINE INSURANCE COMPANY	11,274,215	4,496,823	Yes [X] No [ ]
(3) TRAVELERS CASUALTY & SURETY COMPANY	9,231,602	3,693,214	Yes [X] No [ ]
(4) NATIONAL WORKERS COMP REINSURANCE POOL	2,285,883	180,494	Yes [ ] No [X]
(5) PHOENIX INSURANCE COMPANY	2,266,739	906,978	Yes [X] No [ ]

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable on									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Col. 15-[16+17]	Funds Held By Company Under Reinsurance Treaties

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 to 90 Days	91 to 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
Authorized												
Affiliates-U.S. Intercompany Pooling												
0199999.		Total Authorized - Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0.0	0.0
Affiliates-U.S. Non-Pool												
0299999.		Total Authorized - Affiliates - U.S. Non-Pool		9,788	1,330	259	0	923	2,512	12,300	20.4	7.5
Affiliates-Other (Non-U.S.)												
0399999.		Total Authorized - Affiliates - Other (Non-U.S.)		53	0	(38)	0	0	(38)	15	(263.2)	0.0
0499999.		Total Authorized - Affiliates		9,841	1,330	221	0	923	2,474	12,315	20.1	7.5
Other U.S. Unaffiliated Insurers												
0599999.		Total Authorized - Other U.S. Unaffiliated Insurers		89,976	82,433	25,592	2,413	337,119	447,557	537,533	83.3	62.7
Pools-Mandatory Pools												
0699999.		Total Authorized - Pools - Mandatory Pools		66,895	0	0	0	0	0	66,895	0.0	0.0
Pools-Voluntary Pools												
0799999.		Total Authorized - Pools - Voluntary Pools		797	45	8	0	124,435	124,488	125,285	99.4	99.3
Other Non-U.S. Insurers												
0899999.		Total Authorized - Other Non-U.S. Insurers		18,437	14,630	5,874	352	20,113	40,969	59,406	69.0	33.9
0999999.		Total Authorized		185,947	98,438	31,694	2,765	482,589	615,487	801,434	76.8	60.2
Unauthorized												
Affiliates-U.S. Intercompany Pooling												
1099999.		Total Unauthorized - Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0.0	0.0
Affiliates-U.S. Non-Pool												
1199999.		Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0.0	0.0
Affiliates-Other (Non-U.S.)												
1299999.		Total Unauthorized - Affiliates - Other (Non-U.S.)		51	0	0	0	0	0	51	0.0	0.0
1399999.		Total Unauthorized - Affiliates		51	0	0	0	0	0	51	0.0	0.0
Other U.S. Unaffiliated Insurers												
1499999.		Total Unauthorized - Other U.S. Unaffiliated Insurers		22	83	85	0	92	260	282	92.0	32.5
Pools-Mandatory Pools												
1599999.		Total Unauthorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0.0	0.0
Pools-Voluntary Pools												
1699999.		Total Unauthorized - Pools - Voluntary Pools		52	0	1	(0)	460	460	513	89.8	89.7
Other Non-U.S. Insurers												
1799999.		Total Unauthorized - Other Non-U.S. Insurers		12,893	13,541	7,886	9	11,332	32,768	45,661	71.8	24.8
1899999.		Total Unauthorized		13,020	13,624	7,972	9	11,883	33,488	46,508	72.0	25.6
1999999.		Total Authorized and Unauthorized		198,967	112,062	39,666	2,774	494,472	648,975	847,942	76.5	58.3
2099999.		Total Protected Cells		0	0	0	0	0	0	0	0.0	0.0
9999999.		Totals		198,967	112,062	39,666	2,774	494,472	648,975	847,942	76.5	58.3

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 Columns 6 thru 10 but not in excess of Column 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
Affiliates-U.S. Intercompany Pooling																
0199999.		Total Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0	0	0
Affiliates-U.S. Non-Pool																
0299999.		Total Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0
Affiliates-Other Non-U.S. Insurers																
0399999.		Total Affiliates - Other Non-U.S. Insurers		11,735	142	805	1,729	0	0	1,879	9,857	0	0	0	0	9,857
0499999.		Total Affiliates		11,735	142	805	1,729	0	0	1,879	9,857	0	0	0	0	9,857
Other U.S. Unaffiliated Insurers																
0599999.		Total Other U.S. Unaffiliated Insurers		87,864	6,279	79,332	9,175	0	80,881	84,224	3,639	92	18	1	0	3,641
Pools and Associations-Mandatory																
0699999.		Total Pools and Associations - Mandatory		0	0	0	0	0	0	0	0	0	0	0	0	0
Pools and Associations-Voluntary																
0799999.		Total Pools and Associations - Voluntary		32,346	3	0	56	0	0	(137)	32,483	460	92	0	0	32,483
Other Non-U.S. Insurers																
0899999.		Total Other Non-U.S. Insurers		1,359,796	196,750	1,410,246	140,334	7	156,860	1,246,821	112,975	2,614	523	402	5,657	118,939
0999999.		Total Affiliates and Others		1,491,740	203,174	1,490,383	151,294	7	237,740	1,332,786	158,954	3,165	633	403	5,657	164,920
1099999.		Total Protected Cells		0	0	0	0	0	0	0	0	0	0	0	0	0
9999999.		Totals		1,491,740	203,174	1,490,383	151,294	7	237,740	1,332,786	158,954	3,165	633	403	5,657	164,920

1. Amounts in dispute totalling $.....28,286 are included in Column 5.
2. Amounts in dispute totalling $.....8,727 are excluded from Column 13.
3. Column 5 excludes $.....0 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
Overdue Authorized Reinsurance										
9999999.	Totals		50,181,147	363,243,247	376,104,975	XXX	18,496,511	429,838,669	85,967,734	89,773,351

(a) From Schedule F-Part 4 Columns 8 + 9, total authorized, less $.....435,173,353 in dispute.
(b) From Schedule F-Part 3 Columns 7 + 8, total authorized, less $.....438,190,585 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
Overdue Reinsurance											
9999999.	Totals		221,787,732	305,564	12,293,218	11,398,949	10,557	0	23,097,366	198,690,367	200,494,251

1. Total	200,494,251
2. Line 1 x .20	40,098,850
3. Schedule F - Part 6 Col. 11	89,773,351
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	129,872,201
5. Provision for Unauthorized Reinsurance (Schedule F- Part 5 Col. 17 x 1000)	164,919,923
6. Provision for Reinsurance (sum Lines 4 + 5) (Enter this amount on Page 3, Line 16)	294,792,124

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	1,191,144	XXX	356,227	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	855,109	XXX	(20,192)	XXX
2. Premiums earned	1,131,853	XXX	383,343	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	763,943	XXX	(15,433)	XXX
3. Incurred claims	(239,633)	(21.2)	23,574	6.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1,000	0.1	(264,207)	1,711.9
4. Cost containment expenses	353,032	31.2	223,892	58.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(1,000)	(0.1)	130,140	(843.3)
5. Incurred claims and cost containment expenses (Lines 3 and 4)	113,400	10.0	247,466	64.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(134,066)	868.7
6. 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
7. Commissions (a)	152,663	13.5	24,245	6.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	132,579	17.4	(4,161)	27.0
8. Other general insurance expenses	724	0.1	(16,036)	(4.2)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	16,760	(108.6)
9. Taxes, licenses and fees	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. Total other expenses incurred	153,387	13.6	8,209	2.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	132,579	17.4	12,598	(81.6)
11. 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
12. Gain from underwriting before dividends or refunds	865,067	76.4	127,669	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	631,363	82.6	106,035	(687.1)
13. Dividends or refunds	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
14. Gain from underwriting after dividends or refunds	865,067	76.4	127,669	33.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	631,363	82.6	106,035	(687.1)
DETAILS OF WRITE-INS																		
1101.	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
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 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 $.....0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	508,497	110,069	0	0	0	0	0	396,207	2,221
2. Advance premiums	0	0	0	0	0	0	0	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	508,497	110,069	0	0	0	0	0	396,207	2,221
5. Total premium reserves, prior year	449,207	137,186	0	0	0	0	0	305,041	6,980
6. Increase in total premium reserves	59,291	(27,117)	0	0	0	0	0	91,166	(4,758)
B. Contract Reserves:									
1. Additional reserves	0	0	0	0	0	0	0	0	0
2. Reserve for future contingent benefits (deferred maternity and other similar benefits)	0	0	0	0	0	0	0	0	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	15,299,414	5,023,514	0	0	0	0	0	1,501	10,274,398
2. Total prior year	17,152,757	6,375,006	0	0	0	0	0	501	10,777,251
3. Increase	(1,853,344)	(1,351,491)	0	0	0	0	0	1,000	(502,852)

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year	1,608,676	1,375,065	0	0	0	0	0	0	233,611
1.2 On claims incurred during current year	5,034	0	0	0	0	0	0	0	5,034
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year	14,580,320	4,640,171	0	0	0	0	0	1,501	9,938,648
2.2 On claims incurred during current year	719,094	383,343	0	0	0	0	0	0	335,750
3. Test:									
3.1 Lines 1.1 and 2.1	16,188,997	6,015,236	0	0	0	0	0	1,501	10,172,260
3.2 Claim reserves and liabilities, December 31, prior year	17,152,757	6,375,006	0	0	0	0	0	501	10,777,251
3.3 Line 3.1 minus Line 3.2	(963,761)	(359,769)	0	0	0	0	0	1,000	(604,991)

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written	334,910	356,227	0	0	0	0	0	0	(21,317)
2. Premiums earned	366,875	383,343	0	0	0	0	0	0	(16,468)
3. Incurred claims	(36,845)	583,343	0	0	0	0	0	0	(620,189)
4. Commissions	38,409	24,245	0	0	0	0	0	0	14,164
B. Reinsurance Ceded:									
1. Premiums written	(71)	0	0	0	0	0	0	0	(71)
2. Premiums earned	500,791	0	0	0	500,862	0	0	0	(71)
3. Incurred claims	(4,082,760)	(6,152,824)	0	0	(243,224)	0	0	944,200	1,369,089
4. Commissions	18,317	0	0	0	0	0	0	0	18,317

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	1,315,159	346,151	326,343	41,572	139,981	1,327	26,213	1,392,434	XXX
2. 1999	16,662,215	2,981,525	13,680,690	12,952,250	3,273,780	1,349,486	237,996	691,254	69,464	434,112	11,411,749	XXX
3. 2000	17,398,051	3,591,547	13,806,504	12,898,528	3,249,349	1,401,198	216,154	670,587	71,921	493,692	11,432,889	XXX
4. 2001	18,979,875	3,286,527	15,693,347	14,906,617	4,431,788	1,402,687	290,168	766,325	78,030	463,174	12,275,644	XXX
5. 2002	21,000,899	4,058,361	16,942,538	10,403,504	2,182,741	1,189,439	166,354	658,816	62,093	452,729	9,840,572	XXX
6. 2003	22,887,943	4,392,732	18,495,210	9,774,483	1,538,159	1,001,735	121,538	659,711	59,229	444,304	9,717,002	XXX
7. 2004	23,139,316	3,860,276	19,279,041	9,036,448	1,480,851	807,414	99,194	745,953	64,729	465,572	8,945,040	XXX
8. 2005	22,417,819	3,238,022	19,179,797	9,759,735	2,489,116	622,870	84,341	762,154	46,977	377,382	8,524,324	XXX
9. 2006	22,278,481	2,755,409	19,523,072	6,634,795	704,047	418,930	37,672	825,992	25,083	360,651	7,112,915	XXX
10. 2007	23,600,101	3,280,917	20,319,183	6,015,350	469,326	295,037	22,829	875,196	18,928	361,494	6,674,501	XXX
11. 2008	22,624,091	2,235,733	20,388,358	4,841,550	307,592	139,324	9,431	826,744	10,638	216,066	5,479,957	XXX
12. Totals	XXX	XXX	XXX	98,538,419	20,472,900	8,954,463	1,327,248	7,622,714	508,420	4,095,388	92,807,027	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		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	Salvage and Subrogation Anticipated		
1. Prior	5,831,866	1,916,009	5,973,498	952,402	629,257	109,462	1,003,046	58,105	649,886	591	10,812	11,050,985	XXX
2. 1999	570,143	178,553	499,254	171,122	55,902	16,022	98,860	21,011	43,034	359	4,511	880,126	XXX
3. 2000	793,466	248,627	765,481	234,790	61,606	14,854	105,599	22,810	35,485	225	10,601	1,240,331	XXX
4. 2001	1,030,066	282,448	856,371	240,842	97,653	32,779	143,815	43,064	134,635	568	27,431	1,662,840	XXX
5. 2002	787,695	235,354	973,651	318,902	77,116	7,735	190,405	50,154	58,772	203	19,671	1,475,292	XXX
6. 2003	915,275	225,874	1,041,049	290,071	89,664	11,216	270,903	69,260	162,880	322	69,892	1,883,028	XXX
7. 2004	951,992	228,515	1,214,337	363,611	101,989	12,063	293,249	50,891	84,784	104	57,331	1,991,164	XXX
8. 2005	1,102,358	281,108	1,783,973	525,775	131,954	16,359	323,355	44,305	94,275	68	91,060	2,568,299	XXX
9. 2006	1,369,716	252,647	2,210,647	496,904	161,436	13,452	398,445	59,472	134,660	1,414	125,111	3,451,016	XXX
10. 2007	1,967,947	268,750	3,013,741	567,989	197,146	14,060	542,792	40,053	196,009	2,242	185,136	5,024,541	XXX
11. 2008	2,925,063	476,989	4,674,049	585,524	204,743	15,744	959,728	55,420	462,693	883	373,087	8,091,715	XXX
12. Totals	18,245,585	4,594,874	23,006,051	4,747,932	1,808,468	263,747	4,330,198	514,544	2,057,112	6,980	974,642	39,319,337	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,936,953	2,114,031
2. 1999	16,260,184	3,968,309	12,291,875	97.6	133.1	89.8	0	0	100.00	719,722	160,404
3. 2000	16,731,951	4,058,730	12,673,220	96.2	113.0	91.8	0	0	100.00	1,075,530	164,801
4. 2001	19,338,170	5,399,686	13,938,484	101.9	164.3	88.8	0	0	100.00	1,363,147	299,694
5. 2002	14,339,399	3,023,535	11,315,864	68.3	74.5	66.8	0	0	100.00	1,207,091	268,201
6. 2003	13,915,700	2,315,670	11,600,030	60.8	52.7	62.7	0	0	100.00	1,440,379	442,649
7. 2004	13,236,163	2,299,959	10,936,204	57.2	59.6	56.7	0	0	100.00	1,574,202	416,962
8. 2005	14,580,674	3,488,050	11,092,624	65.0	107.7	57.8	0	0	100.00	2,079,448	488,852
9. 2006	12,154,622	1,590,691	10,563,931	54.6	57.7	54.1	0	0	100.00	2,830,812	620,204
10. 2007	13,103,219	1,404,177	11,699,042	55.5	42.8	57.6	0	0	100.00	4,144,949	879,592
11. 2008	15,033,893	1,462,221	13,571,672	66.5	65.4	66.6	0	0	100.00	6,536,599	1,555,117
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,908,831	7,410,506

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	26,664,820	25,944,878	25,711,628	28,719,621	29,060,026	30,598,531	31,856,257	32,322,250	32,736,811	32,980,845	244,034	658,595
2. 1999	9,923,631	10,091,007	10,520,455	10,913,179	11,277,609	11,501,158	11,526,195	11,644,935	11,656,445	11,644,861	(11,584)	(74)
3. 2000	XXX	9,837,586	10,249,649	10,571,689	11,172,157	11,750,800	11,854,687	11,999,949	11,955,479	12,062,789	107,310	62,840
4. 2001	XXX	XXX	12,332,630	12,389,328	12,909,197	13,156,988	13,035,231	13,174,114	13,108,006	13,144,184	36,177	(29,930)
5. 2002	XXX	XXX	XXX	11,121,619	10,284,054	10,619,221	10,762,207	10,814,004	10,753,931	10,705,522	(48,409)	(108,482)
6. 2003	XXX	XXX	XXX	XXX	11,279,826	10,710,391	10,897,814	10,871,328	10,913,610	10,895,828	(17,782)	24,500
7. 2004	XXX	XXX	XXX	XXX	XXX	12,412,218	11,307,655	10,880,698	10,615,862	10,229,013	(386,849)	(651,685)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	12,542,451	11,516,704	11,102,562	10,334,498	(768,064)	(1,182,206)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,653,674	10,274,308	9,688,174	(586,134)	(965,500)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,934,223	10,717,887	(216,336)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,365,766	XXX	XXX
12. Totals											(1,647,636)	(2,191,942)

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	000	5,256,752	9,233,230	12,504,253	15,624,831	17,198,302	18,624,574	19,911,536	20,937,990	22,190,474	XXX	XXX
2. 1999	3,527,555	5,936,692	7,638,215	8,987,153	9,643,683	10,030,409	10,346,952	10,548,426	10,697,913	10,789,960	XXX	XXX
3. 2000	XXX	3,495,311	5,998,033	7,705,001	8,908,242	9,315,952	9,834,185	10,190,510	10,486,188	10,834,222	XXX	XXX
4. 2001	XXX	XXX	3,742,680	6,649,432	8,529,864	9,744,924	10,620,857	11,086,021	11,385,432	11,587,349	XXX	XXX
5. 2002	XXX	XXX	XXX	3,236,851	5,418,024	6,721,604	7,759,676	8,500,562	8,957,738	9,243,849	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	3,360,807	5,748,129	7,208,459	8,078,690	8,754,975	9,116,523	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	3,423,851	5,790,863	6,927,834	7,774,378	8,263,817	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	3,525,034	6,103,231	7,111,941	7,809,147	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,384,248	5,304,089	6,312,006	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,696,718	5,818,234	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,663,852	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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	14,084,329	10,649,081	8,252,923	8,663,119	6,900,584	7,145,683	7,400,511	6,937,412	6,714,668	6,002,779
2. 1999	3,723,987	1,686,940	783,180	330,608	712,957	577,839	412,788	479,448	464,550	413,152
3. 2000	XXX	3,661,128	1,805,307	844,730	1,034,612	1,162,002	797,574	820,222	665,826	622,663
4. 2001	XXX	XXX	5,522,254	2,894,333	2,048,289	1,324,851	888,826	885,000	747,958	732,318
5. 2002	XXX	XXX	XXX	5,394,996	2,538,508	1,813,218	1,317,598	1,067,310	912,144	827,520
6. 2003	XXX	XXX	XXX	XXX	5,539,393	2,741,090	1,845,540	1,313,528	1,087,112	994,188
7. 2004	XXX	XXX	XXX	XXX	XXX	6,525,578	3,510,019	2,299,150	1,628,989	1,138,572
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	5,824,229	3,576,131	2,666,610	1,582,817
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,042,244	3,278,077	2,105,660
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,794,320	3,011,860
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,060,349

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
				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	588	49	288	11	207	0	72	1,023	XXX
2. 1999	1,514,890	178,994	1,335,896	912,761	53,980	30,176	2,371	48,647	2,077	12,897	933,156	336,360
3. 2000	1,598,684	287,569	1,311,115	1,030,292	164,235	37,748	5,472	74,912	7,402	15,817	965,843	341,846
4. 2001	1,630,840	267,295	1,363,544	1,067,874	181,072	38,926	6,252	85,077	12,082	19,854	992,472	322,989
5. 2002	1,605,429	149,690	1,455,739	797,668	56,168	31,398	3,533	77,821	3,248	14,002	843,937	253,657
6. 2003	1,864,282	147,568	1,716,714	931,005	44,871	33,017	3,315	92,367	14	16,094	1,008,190	280,976
7. 2004	2,211,714	105,790	2,105,924	1,202,681	98,210	56,635	3,311	110,170	1,161	15,915	1,266,804	247,274
8. 2005	2,502,557	113,098	2,389,459	1,245,684	192,777	39,313	725	130,774	91	18,152	1,222,178	280,322
9. 2006	2,679,212	106,962	2,572,250	1,003,679	1,114	24,652	18	154,370	25	18,451	1,181,542	247,880
10. 2007	2,913,053	145,480	2,767,573	1,035,505	1,216	24,526	20	167,975	8	14,858	1,226,763	227,217
11. 2008	3,010,428	111,589	2,898,839	1,149,360	443	16,683	7	175,946	3	6,996	1,341,536	303,421
12. Totals	XXX	XXX	XXX	10,377,097	794,136	333,362	25,036	1,118,267	26,110	153,109	10,983,444	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR					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	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated		
1. Prior	3,060	30	1,834	135	671	4	450	11	62,543	0	91	68,378	248
2. 1999	334	5	1,353	1,252	112	0	131	462	174	0	44	385	55
3. 2000	1,251	293	1,355	1,659	376	77	223	122	535	0	67	1,590	119
4. 2001	1,203	173	5,274	5,027	147	30	1,605	1,634	505	0	153	1,870	100
5. 2002	2,363	313	4,255	1,793	413	59	799	630	737	0	326	5,774	163
6. 2003	5,631	91	1,016	(81)	647	0	465	(83)	957	0	917	8,788	251
7. 2004	10,409	468	10,449	2,192	1,318	99	814	(37)	2,697	0	2,287	22,965	457
8. 2005	21,985	14,694	155,467	34,404	3,314	7	4,999	(5)	4,398	0	4,750	141,064	1,006
9. 2006	33,362	0	23,261	22,636	4,024	0	2,136	17	4,763	0	8,091	44,893	1,443
10. 2007	84,591	0	43,115	545	5,787	0	10,888	61	12,856	0	13,487	156,631	3,900
11. 2008	212,809	0	301,215	1,579	7,866	0	50,117	125	56,702	0	28,934	627,006	16,958
12. Totals	376,997	16,067	548,595	71,139	24,675	276	72,628	2,938	146,866	0	59,148	1,079,342	24,700

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,729	63,649
2. 1999	993,688	60,147	933,541	65.6	33.6	69.9	0	0	100.00	430	(45)
3. 2000	1,146,693	179,260	967,433	71.7	62.3	73.8	0	0	100.00	654	936
4. 2001	1,200,612	206,270	994,342	73.6	77.2	72.9	0	0	100.00	1,278	592
5. 2002	915,455	65,745	849,710	57.0	43.9	58.4	0	0	100.00	4,512	1,261
6. 2003	1,065,105	48,127	1,016,978	57.1	32.6	59.2	0	0	100.00	6,636	2,152
7. 2004	1,395,173	105,404	1,289,769	63.1	99.6	61.2	0	0	100.00	18,199	4,766
8. 2005	1,605,935	242,693	1,363,242	64.2	214.6	57.1	0	0	100.00	128,354	12,710
9. 2006	1,250,246	23,811	1,226,435	46.7	22.3	47.7	0	0	100.00	33,987	10,905
10. 2007	1,385,242	1,849	1,383,394	47.6	1.3	50.0	0	0	100.00	127,161	29,470
11. 2008	1,970,699	2,157	1,968,542	65.5	1.9	67.9	0	0	100.00	512,445	114,561
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	838,386	240,955

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	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	13,707	3,399	801	6	1,350	3	159	12,450	XXX
2. 1999	1,786,106	101,401	1,684,706	1,296,573	74,653	79,568	4,031	103,809	12,594	26,650	1,388,671	378,447
3. 2000	1,696,246	275,507	1,420,740	1,328,117	215,515	85,866	14,136	100,236	15,462	28,264	1,269,107	382,379
4. 2001	1,742,435	225,051	1,517,384	1,280,079	175,178	88,218	10,074	115,040	9,088	30,329	1,288,997	367,018
5. 2002	1,670,631	62,928	1,607,704	1,169,823	60,475	87,480	2,302	121,940	6,010	32,255	1,310,455	345,329
6. 2003	1,806,792	36,792	1,769,999	1,146,713	43,000	82,223	106	118,891	2,868	33,742	1,301,852	343,935
7. 2004	2,036,167	25,293	2,010,874	1,170,431	33,963	68,969	125	131,896	2,750	33,112	1,334,458	346,732
8. 2005	2,117,009	38,627	2,078,382	1,104,915	23,194	58,921	99	156,867	2,870	29,555	1,294,540	343,585
9. 2006	2,242,523	34,564	2,207,959	1,072,232	18,449	46,422	45	194,281	3,026	27,191	1,291,414	355,401
10. 2007	2,324,073	34,103	2,289,970	974,166	16,948	31,193	12	218,188	2,438	23,447	1,204,148	379,978
11. 2008	2,344,748	30,356	2,314,392	560,716	8,498	11,111	3	183,502	1,548	11,490	745,280	328,258
12. Totals	XXX	XXX	XXX	11,117,471	673,274	640,772	30,940	1,446,000	58,657	276,193	12,441,372	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR					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	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated		
1. Prior	157,138	44,697	186,902	16,801	3,530	17	968	961	3,419	0	414	289,481	1,377
2. 1999	1,853	429	3,888	5,281	580	69	532	843	848	0	189	1,079	394
3. 2000	4,467	1,195	4,255	4,749	1,673	193	895	4	2,187	0	525	7,337	892
4. 2001	4,861	770	14,870	6,561	3,255	140	1,894	547	3,878	0	402	20,739	1,606
5. 2002	8,767	563	14,403	2,956	4,328	46	1,851	275	5,061	0	800	30,571	2,111
6. 2003	15,968	746	9,223	(2)	5,620	0	1,613	6	5,813	0	1,429	37,485	2,421
7. 2004	32,202	590	23,938	(129)	5,906	0	2,622	(19)	5,749	0	2,513	69,975	2,706
8. 2005	72,712	399	31,263	(408)	10,023	0	3,369	(36)	8,467	0	4,017	125,878	4,379
9. 2006	145,612	525	51,694	6,121	17,389	0	6,512	18	14,334	0	8,421	228,877	9,055
10. 2007	277,943	1,919	125,425	6,853	19,762	0	34,293	503	23,396	0	14,977	471,544	20,446
11. 2008	408,262	4,131	409,819	11,302	16,026	0	62,604	900	82,766	0	28,822	963,144	73,076
12. Totals	1,129,784	55,964	875,680	60,085	88,093	465	117,153	4,002	155,915	0	62,510	2,246,110	118,463

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	282,542	6,939
2. 1999	1,487,650	97,900	1,389,750	83.3	96.5	82.5	0	0	100.00	31	1,049
3. 2000	1,527,696	251,252	1,276,444	90.1	91.2	89.8	0	0	100.00	2,778	4,559
4. 2001	1,512,094	202,358	1,309,737	86.8	89.9	86.3	0	0	100.00	12,400	8,340
5. 2002	1,413,653	72,627	1,341,026	84.6	115.4	83.4	0	0	100.00	19,651	10,919
6. 2003	1,386,063	46,726	1,339,337	76.7	127.0	75.7	0	0	100.00	24,446	13,039
7. 2004	1,441,712	37,280	1,404,433	70.8	147.4	69.8	0	0	100.00	55,679	14,295
8. 2005	1,446,537	26,118	1,420,418	68.3	67.6	68.3	0	0	100.00	103,984	21,894
9. 2006	1,548,477	28,185	1,520,291	69.1	81.5	68.9	0	0	100.00	190,660	38,216
10. 2007	1,704,367	28,674	1,675,693	73.3	84.1	73.2	0	0	100.00	394,595	76,949
11. 2008	1,734,806	26,382	1,708,424	74.0	86.9	73.8	0	0	100.00	802,648	160,496
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,889,415	356,695

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		10	11	
	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	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	2,842	1,521	1,764	102	5,091	12	1,921	8,063	XXX
2. 1999	1,404,237	179,992	1,224,244	1,302,886	268,061	110,227	15,071	87,174	3,253	11,089	1,213,901	190,317
3. 2000	1,608,473	259,259	1,349,214	1,320,051	291,318	113,261	25,440	82,801	3,498	6,872	1,195,858	184,988
4. 2001	1,765,260	344,526	1,420,734	1,296,846	306,792	113,114	33,960	74,094	2,244	6,419	1,141,057	177,094
5. 2002	2,112,886	400,697	1,712,189	1,149,816	230,741	104,773	29,594	76,828	4,217	9,527	1,066,865	158,675
6. 2003	2,243,370	367,728	1,875,643	1,089,919	181,627	89,617	20,016	72,431	2,684	9,018	1,047,641	142,076
7. 2004	2,046,599	352,487	1,694,111	911,421	150,822	75,226	16,909	77,089	3,293	6,134	892,712	128,965
8. 2005	2,023,262	283,555	1,739,708	710,753	86,320	57,471	12,784	75,141	2,462	5,008	741,800	112,662
9. 2006	1,807,568	197,500	1,610,068	545,038	61,251	36,341	7,472	73,174	1,977	6,350	583,854	102,648
10. 2007	1,865,713	247,271	1,618,442	407,715	30,936	20,341	3,947	77,022	1,476	5,975	468,719	107,024
11. 2008	1,671,507	122,012	1,549,495	174,728	9,379	4,985	987	78,897	853	3,345	247,392	102,198
12. Totals	XXX	XXX	XXX	8,912,016	1,618,767	727,121	166,282	779,742	25,969	71,658	8,607,861	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	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		Number of Claims Outstanding-Direct and Assumed
1. Prior	31,874	21,187	22,881	3,427	2,536	871	4,152	497	(996)	50	72	34,416	2,184
2. 1999	10,900	6,584	7,238	626	1,226	202	1,065	421	480	1	41	13,075	197
3. 2000	19,494	10,194	21,820	3,097	1,359	507	2,532	700	715	3	46	31,419	295
4. 2001	17,304	4,821	30,858	3,745	1,908	378	4,153	807	1,159	5	99	45,626	356
5. 2002	20,447	5,175	36,492	1,746	2,759	358	8,528	1,446	1,908	11	174	61,398	640
6. 2003	40,423	6,482	46,813	10,917	8,248	1,711	9,648	974	2,652	11	561	87,689	827
7. 2004	72,979	13,911	52,172	25,193	8,129	1,693	20,566	3,506	3,651	24	877	113,171	1,253
8. 2005	145,682	22,375	75,044	31,491	13,657	2,399	17,427	4,042	5,945	35	1,513	197,413	2,443
9. 2006	215,284	31,419	133,184	29,074	21,037	3,253	15,204	2,913	10,483	58	2,192	328,473	4,631
10. 2007	310,468	35,658	258,343	38,915	26,204	3,689	32,205	3,863	16,041	82	3,842	561,054	8,947
11. 2008	339,385	26,129	441,909	50,555	23,273	2,824	48,182	3,499	50,270	154	6,684	819,857	26,009
12. Totals	1,224,241	183,935	1,126,754	198,787	110,335	17,885	163,661	22,667	92,308	435	16,101	2,293,590	47,782

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	30,141	4,275
2. 1999	1,521,196	294,220	1,226,976	108.3	163.5	100.2	0	0	100.00	10,928	2,147
3. 2000	1,562,033	334,756	1,227,277	97.1	129.1	91.0	0	0	100.00	28,023	3,396
4. 2001	1,539,435	352,752	1,186,683	87.2	102.4	83.5	0	0	100.00	39,596	6,030
5. 2002	1,401,551	273,288	1,128,262	66.3	68.2	65.9	0	0	100.00	50,018	11,380
6. 2003	1,359,752	224,422	1,135,330	60.6	61.0	60.5	0	0	100.00	69,837	17,853
7. 2004	1,221,233	215,350	1,005,882	59.7	61.1	59.4	0	0	100.00	86,048	27,123
8. 2005	1,101,120	161,907	939,213	54.4	57.1	54.0	0	0	100.00	166,860	30,553
9. 2006	1,049,746	137,418	912,328	58.1	69.6	56.7	0	0	100.00	287,974	40,499
10. 2007	1,148,338	118,566	1,029,772	61.5	47.9	63.6	0	0	100.00	494,238	66,816
11. 2008	1,161,630	94,381	1,067,249	69.5	77.4	68.9	0	0	100.00	704,610	115,247
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,968,273	325,317

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 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	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	338,661	147,359	25,916	4,976	(10,737)	921	921	200,584	XXX
2. 1999	1,889,666	411,319	1,478,347	1,543,576	465,156	157,645	26,415	(36,178)	11,041	28,753	1,162,431	288,899
3. 2000	1,915,203	474,650	1,440,553	1,584,665	523,700	159,876	26,836	(24,203)	7,965	35,842	1,161,837	266,287
4. 2001	2,140,377	510,416	1,629,961	1,416,502	437,602	157,807	24,534	(16,412)	12,520	33,120	1,083,242	240,092
5. 2002	2,362,502	681,089	1,681,413	1,222,085	413,016	140,300	24,854	(35,069)	28,572	28,596	860,875	214,199
6. 2003	2,856,848	827,267	2,029,580	1,153,861	395,313	137,203	20,226	(42,723)	31,959	24,397	800,842	192,762
7. 2004	3,073,119	928,445	2,144,674	1,008,438	362,501	130,345	17,749	(40,586)	36,135	14,471	681,813	179,562
8. 2005	3,005,409	968,765	2,036,645	819,773	337,713	111,591	16,407	2,431	28,588	11,084	551,086	148,317
9. 2006	2,808,788	821,786	1,987,002	689,633	270,420	101,458	12,395	11,719	17,377	5,192	502,619	125,953
10. 2007	3,053,053	804,740	2,248,313	585,983	173,822	94,622	8,943	(12,046)	15,329	2,261	470,465	118,217
11. 2008	2,930,432	520,387	2,410,045	308,351	60,147	50,542	2,718	(5,796)	7,583	223	282,647	102,265
12. Totals	XXX	XXX	XXX	10,671,528	3,586,748	1,267,306	186,052	(209,601)	197,991	184,861	7,758,441	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		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	Salvage and Subrogation Anticipated		
1. Prior	4,175,955	1,321,207	1,884,941	680,323	185,238	21,015	137,857	3,652	62,283	(1,009)	3,021	4,421,084	26,794
2. 1999	322,136	112,288	164,526	79,806	21,378	10,409	21,998	5,792	3,326	57	828	325,011	1,694
3. 2000	401,041	130,294	212,020	38,165	24,688	9,341	26,144	5,047	4,526	52	1,283	485,520	1,963
4. 2001	417,299	135,797	289,151	75,073	28,104	9,318	31,520	4,676	6,715	27	2,120	547,898	2,617
5. 2002	364,039	114,129	321,014	110,445	22,766	3,577	30,620	4,399	8,321	(88)	3,484	514,297	2,400
6. 2003	386,410	96,915	387,413	92,753	25,177	3,980	41,594	5,288	11,550	(200)	7,790	653,408	2,845
7. 2004	367,552	118,416	440,922	135,412	24,594	3,279	53,821	8,444	15,176	(325)	11,336	636,838	3,354
8. 2005	355,754	122,322	555,367	153,531	26,392	3,947	56,901	11,085	19,365	(516)	16,759	723,410	3,888
9. 2006	388,252	151,970	629,057	156,345	30,173	3,176	62,044	6,847	26,585	(658)	23,203	818,430	5,344
10. 2007	444,189	137,629	787,901	146,102	45,018	4,772	68,983	4,767	36,300	(753)	32,854	1,089,873	10,011
11. 2008	512,596	92,898	1,061,187	192,613	69,576	4,777	112,674	8,028	59,016	(703)	40,753	1,517,437	32,055
12. Totals	8,135,223	2,533,864	6,733,497	1,860,568	503,103	77,591	644,154	68,025	253,162	(4,115)	143,430	11,733,206	92,965

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,059,365	361,719
2. 1999	2,198,405	710,964	1,487,441	116.3	172.8	100.6	0	0	100.00	294,568	30,443
3. 2000	2,388,757	741,400	1,647,357	124.7	156.2	114.4	0	0	100.00	444,602	40,918
4. 2001	2,330,686	699,546	1,631,140	108.9	137.1	100.1	0	0	100.00	495,580	52,318
5. 2002	2,074,075	698,903	1,375,172	87.8	102.6	81.8	0	0	100.00	460,479	53,818
6. 2003	2,100,486	646,235	1,454,250	73.5	78.1	71.7	0	0	100.00	584,155	69,253
7. 2004	2,000,261	681,611	1,318,650	65.1	73.4	61.5	0	0	100.00	554,646	82,191
8. 2005	1,947,574	673,078	1,274,496	64.8	69.5	62.6	0	0	100.00	635,269	88,141
9. 2006	1,938,922	617,872	1,321,049	69.0	75.2	66.5	0	0	100.00	708,993	109,437
10. 2007	2,050,950	490,612	1,560,338	67.2	61.0	69.4	0	0	100.00	948,358	141,515
11. 2008	2,168,144	368,060	1,800,084	74.0	70.7	74.7	0	0	100.00	1,288,273	229,165
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,474,288	1,258,918

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	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	34,382	(759)	28,369	1,070	13,472	31	2,092	75,881	XXX
2. 1999	2,125,385	189,902	1,935,482	1,490,304	254,911	240,298	25,957	133,386	3,048	53,906	1,580,073	232,722
3. 2000	2,142,479	163,789	1,978,690	1,261,953	89,866	220,652	8,245	107,496	2,092	45,774	1,489,897	183,152
4. 2001	2,317,787	189,780	2,128,008	1,909,172	655,818	218,527	8,038	137,856	17,655	50,545	1,584,043	215,125
5. 2002	2,607,030	229,568	2,377,463	931,525	40,905	147,748	2,701	71,083	823	43,153	1,105,927	129,077
6. 2003	2,984,902	291,889	2,693,012	941,652	42,799	140,961	1,155	69,091	1,144	39,304	1,106,605	101,587
7. 2004	3,148,514	235,110	2,913,404	998,635	39,498	121,294	1,227	73,986	687	47,342	1,152,503	92,883
8. 2005	3,008,519	214,933	2,793,585	1,719,573	435,077	111,233	2,799	80,569	758	26,354	1,472,741	94,775
9. 2006	3,166,756	214,426	2,952,330	754,568	33,054	74,704	1,293	71,481	100	24,688	866,305	90,831
10. 2007	3,225,294	254,296	2,970,998	772,479	39,218	47,200	916	80,277	(558)	18,153	860,380	86,798
11. 2008	3,089,614	231,388	2,858,226	677,245	36,189	19,531	583	73,666	3	7,441	733,667	82,328
12. Totals	XXX	XXX	XXX	11,491,488	1,666,577	1,370,516	53,985	912,363	25,784	358,752	12,028,022	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	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		Number of Claims Outstanding-Direct and Assumed
1. Prior	47,221	3,387	180,087	(11,793)	41,811	214	121,120	318	46,736	2	1,667	444,848	140,455
2. 1999	15,579	663	60,949	14,194	8,828	1,511	8,222	243	24,945	0	855	101,912	3,443
3. 2000	19,419	1,155	68,796	13,733	8,982	43	7,425	420	11,820	0	1,233	101,091	3,845
4. 2001	28,401	6,779	64,924	3,623	10,059	2,094	1,493	2,132	51,447	0	2,601	141,695	6,906
5. 2002	22,936	602	52,623	5,359	7,760	27	7,551	173	15,889	0	3,233	100,598	2,713
6. 2003	52,220	438	63,572	2,902	14,135	40	26,302	495	21,152	1	5,886	173,507	3,024
7. 2004	76,491	528	42,144	3,560	15,487	78	39,946	1,325	16,022	0	10,363	184,598	4,116
8. 2005	128,605	20,269	64,737	69,004	23,412	348	54,411	704	10,456	0	19,900	191,296	2,576
9. 2006	186,865	1,591	127,974	6,265	35,197	416	88,691	759	21,848	0	23,306	451,544	8,830
10. 2007	256,443	9,001	206,962	7,817	36,736	323	114,428	998	23,140	0	34,200	619,569	6,799
11. 2008	304,494	38,590	570,343	12,977	30,575	1,585	148,197	1,229	46,021	0	51,904	1,045,250	15,933
12. Totals	1,138,676	83,002	1,503,111	127,642	232,983	6,680	617,789	8,796	289,474	3	155,149	3,555,909	198,640

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	235,714	209,134
2. 1999	1,982,511	300,527	1,681,985	93.3	158.3	86.9	0	0	100.00	61,671	40,241
3. 2000	1,706,543	115,555	1,590,988	79.7	70.6	80.4	0	0	100.00	73,328	27,764
4. 2001	2,421,878	696,140	1,725,738	104.5	366.8	81.1	0	0	100.00	82,923	58,772
5. 2002	1,257,116	50,591	1,206,525	48.2	22.0	50.7	0	0	100.00	69,598	31,000
6. 2003	1,329,086	48,975	1,280,111	44.5	16.8	47.5	0	0	100.00	112,453	61,053
7. 2004	1,384,005	46,904	1,337,101	44.0	19.9	45.9	0	0	100.00	114,546	70,052
8. 2005	2,192,996	528,959	1,664,037	72.9	246.1	59.6	0	0	100.00	104,070	87,226
9. 2006	1,361,328	43,478	1,317,850	43.0	20.3	44.6	0	0	100.00	306,983	144,562
10. 2007	1,537,665	57,715	1,479,950	47.7	22.7	49.8	0	0	100.00	446,587	172,983
11. 2008	1,870,072	91,155	1,778,917	60.5	39.4	62.2	0	0	100.00	823,271	221,980
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,431,142	1,124,767

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				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	1,840	334	1,002	(69)	108	0	0	2,685	XXX
2. 1999	88,024	4,887	83,137	156,213	19,025	38,051	1,442	8,823	(7)	219	182,627	2,450
3. 2000	76,273	9,732	66,541	117,044	20,036	22,478	1,928	5,317	105	152	122,771	1,673
4. 2001	118,369	36,434	81,935	94,596	7,125	22,928	685	4,154	241	72	113,626	1,875
5. 2002	178,474	47,216	131,258	134,507	1,128	42,256	350	9,175	100	195	184,361	2,230
6. 2003	39,135	11,298	27,837	15,061	1,488	6,759	702	4,662	10	3	24,282	272
7. 2004	(39,122)	1,856	(40,978)	272	1,854	231	215	3,860	(3)	0	2,298	10
8. 2005	1,241	1,098	143	72	225	23	118	647	(4)	0	402	5
9. 2006	1,217	(119)	1,336	0	0	2	0	563	(4)	0	569	2
10. 2007	(16)	10	(26)	0	0	0	0	622	(4)	0	626	2
11. 2008	(27)	18	(45)	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	519,606	51,215	133,730	5,370	37,931	435	641	634,248	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated		
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	8,953	(0)	8,033	428	1,184	0	1,970	13	3,413	0	70	23,111	303
2. 1999	5,495	0	769	455	649	0	13	(13)	518	0	49	7,001	54
3. 2000	8,842	0	1,796	463	817	0	98	8	296	0	68	11,379	92
4. 2001	15,264	209	1,974	3,019	800	7	119	83	642	0	103	15,481	92
5. 2002	28,939	200	13,688	13,344	2,979	(1)	656	578	180	0	244	32,321	56
6. 2003	3,147	50	52,049	47,653	434	0	2,703	1,851	4	0	48	8,784	1
7. 2004	495	51	7,294	5,168	141	0	1,383	651	4	0	10	3,448	1
8. 2005	100	30	566	65	0	0	135	61	1	0	2	647	1
9. 2006	23	0	1,023	26	4	0	12	0	1	0	4	1,037	0
10. 2007	2	0	9	6	1	0	2	1	1	0	1	7	0
11. 2008	0	0	0	11	0	0	0	1	7	0	(0)	(5)	0
12. Totals	71,260	541	87,201	70,637	7,007	6	7,092	3,234	5,068	0	600	103,211	600

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,557	6,554
2. 1999	210,530	20,902	189,628	239.2	427.7	228.1	0	0	100.00	5,808	1,192
3. 2000	156,690	22,540	134,150	205.4	231.6	201.6	0	0	100.00	10,175	1,203
4. 2001	140,477	11,369	129,107	118.7	31.2	157.6	0	0	100.00	14,011	1,470
5. 2002	232,381	15,699	216,682	130.2	33.2	165.1	0	0	100.00	29,084	3,238
6. 2003	84,819	51,754	33,065	216.7	458.1	118.8	0	0	100.00	7,492	1,291
7. 2004	13,681	7,935	5,747	(35.0)	427.6	(14.0)	0	0	100.00	2,570	878
8. 2005	1,544	495	1,049	124.4	45.1	733.9	0	0	100.00	572	75
9. 2006	1,628	22	1,605	133.7	(18.8)	120.1	0	0	100.00	1,020	17
10. 2007	636	3	633	(3,944.3)	28.2	(2,448.8)	0	0	100.00	5	3
11. 2008	7	12	(5)	(26.9)	68.2	10.3	0	0	100.00	(11)	6
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	87,283	15,927

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	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	25,730	12,114	1,527	132	1,083	(0)	1	16,094	XXX
2. 1999	636,558	104,664	531,895	785,844	216,381	142,697	13,100	39,855	3,966	2,786	734,948	12,562
3. 2000	623,101	189,982	433,119	718,828	214,737	155,636	11,309	36,292	5,216	862	679,495	13,619
4. 2001	564,259	19,578	544,681	740,136	127,553	140,401	10,378	41,252	3,892	3,670	779,967	10,559
5. 2002	348,542	124,973	223,569	317,073	39,863	73,087	5,823	23,747	2,946	355	365,275	6,003
6. 2003	58,284	24,891	33,394	14,495	4,000	7,555	3,631	2,561	609	4	16,370	540
7. 2004	73,325	19,742	53,584	6,264	3,272	4,028	2,055	1,023	310	0	5,677	358
8. 2005	14,318	10,622	3,696	2,779	1,712	2,181	1,102	271	349	0	2,068	228
9. 2006	457	(183)	640	(166)	0	211	0	192	0	0	237	0
10. 2007	255	(122)	377	0	0	0	0	205	0	0	205	0
11. 2008	350	(0)	350	0	0	40	0	202	(0)	0	242	0
12. Totals	XXX	XXX	XXX	2,610,982	619,633	527,364	47,530	146,683	17,288	7,678	2,600,579	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR					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	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated		
1. Prior	36,104	3,839	10,783	5,847	1,922	25	4,180	567	3,869	0	49	46,580	175
2. 1999	20,506	772	7,441	5,173	1,771	129	1,290	410	2,472	0	31	26,996	99
3. 2000	33,542	1,776	10,600	6,384	2,597	196	226	40	1,478	0	59	40,047	135
4. 2001	29,183	6,099	20,731	17,429	2,712	345	1,743	410	1,734	0	119	31,820	197
5. 2002	22,993	509	6,197	3,169	2,201	(308)	398	112	488	0	99	28,795	38
6. 2003	3,153	1,588	1,760	704	202	0	119	92	129	0	8	2,979	12
7. 2004	929	326	5,370	2,207	8	0	289	18	98	0	6	4,143	6
8. 2005	2,367	1,543	1,507	895	0	0	354	1	127	0	4	1,915	14
9. 2006	100	0	288	205	32	0	(0)	2	76	0	1	290	0
10. 2007	0	0	(1,309)	0	0	0	82	0	76	0	1	(1,151)	0
11. 2008	225	0	(226)	0	160	0	(200)	0	90	0	1	48	0
12. Totals	149,101	16,452	63,142	42,012	11,605	387	8,481	1,653	10,637	0	379	182,462	676

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	37,201	9,379
2. 1999	1,001,875	239,932	761,944	157.4	229.2	143.3	0	0	100.00	22,002	4,994
3. 2000	959,200	239,658	719,542	153.9	126.1	166.1	0	0	100.00	35,982	4,065
4. 2001	977,892	166,106	811,786	173.3	848.4	149.0	0	0	100.00	26,385	5,435
5. 2002	446,184	52,114	394,070	128.0	41.7	176.3	0	0	100.00	25,512	3,283
6. 2003	29,974	10,625	19,349	51.4	42.7	57.9	0	0	100.00	2,621	358
7. 2004	18,009	8,188	9,821	24.6	41.5	18.3	0	0	100.00	3,766	377
8. 2005	9,587	5,603	3,983	67.0	52.8	107.8	0	0	100.00	1,436	480
9. 2006	733	206	527	160.5	(113.0)	82.4	0	0	100.00	183	106
10. 2007	(946)	0	(946)	(371.5)	0.0	(251.1)	0	0	100.00	(1,309)	158
11. 2008	291	(0)	291	83.0	12.3	83.0	0	0	100.00	(1)	49
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	153,780	28,683

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
				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	11,427	7,895	3,350	3,042	958	0	1,405	4,798	XXX
2. 1999	518,441	225,756	292,685	284,935	126,502	16,589	7,404	17,259	3,172	8,160	181,705	XXX
3. 2000	432,274	160,154	272,120	265,937	119,451	17,850	9,245	16,485	2,696	23,292	168,880	XXX
4. 2001	485,691	212,660	273,031	280,231	132,973	18,317	8,535	14,405	627	8,578	170,818	XXX
5. 2002	622,266	270,798	351,467	191,363	61,377	15,043	4,253	12,744	654	10,501	152,866	XXX
6. 2003	483,595	128,026	355,568	143,514	26,439	10,865	2,354	17,740	806	18,150	142,519	XXX
7. 2004	514,059	104,135	409,924	198,237	41,182	11,013	2,382	19,451	146	8,644	184,991	XXX
8. 2005	508,401	69,187	439,213	238,793	77,732	11,569	1,708	13,799	121	12,547	184,600	XXX
9. 2006	502,041	33,456	468,584	156,612	4,457	9,366	4	13,984	142	9,123	175,360	XXX
10. 2007	516,057	36,904	479,153	119,100	4,052	7,484	56	11,241	(46)	5,628	133,763	XXX
11. 2008	504,138	38,918	465,220	85,542	6,036	4,246	56	9,400	0	1,554	93,097	XXX
12. Totals	XXX	XXX	XXX	1,975,691	608,095	125,692	39,039	147,466	8,317	107,582	1,593,399	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. Prior	63,637	45,952	36,984	24,845	8,780	7,598	1,789	(764)	860	4	3	34,415	232
2. 1999	3,730	1,325	3,531	2,646	174	59	1,173	844	90	0	3	3,824	18
3. 2000	2,105	274	8,668	4,096	237	97	1,918	1,221	178	0	22	7,418	14
4. 2001	46,520	44,132	11,189	5,483	16,590	15,792	1,960	1,453	104	0	155	9,502	17
5. 2002	3,951	3,303	10,300	7,923	268	618	2,264	1,718	92	0	412	3,313	26
6. 2003	3,560	1,322	11,115	2,120	390	29	3,515	859	196	1	843	14,446	55
7. 2004	16,842	11,275	5,649	4,011	527	39	2,020	245	447	2	2,263	9,913	113
8. 2005	15,428	1,255	11,195	2,996	1,504	297	1,824	170	678	4	4,400	25,907	208
9. 2006	22,888	2,438	7,485	8,120	2,402	366	1,631	169	1,068	8	7,885	24,372	460
10. 2007	22,086	1,051	22,745	5,775	2,567	7	4,384	324	2,428	15	9,353	47,040	784
11. 2008	59,600	8,033	67,011	2,372	3,164	208	6,445	308	9,743	40	15,798	135,003	2,458
12. Totals	260,347	120,360	195,873	70,387	36,603	25,109	28,922	6,547	15,883	74	41,136	315,152	4,385

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	29,825	4,590
2. 1999	327,481	141,952	185,529	63.2	62.9	63.4	0	0	100.00	3,290	534
3. 2000	313,377	137,079	176,298	72.5	85.6	64.8	0	0	100.00	6,403	1,015
4. 2001	389,316	208,996	180,320	80.2	98.3	66.0	0	0	100.00	8,093	1,408
5. 2002	236,025	79,846	156,179	37.9	29.5	44.4	0	0	100.00	3,025	288
6. 2003	190,895	33,929	156,966	39.5	26.5	44.1	0	0	100.00	11,233	3,213
7. 2004	254,186	59,282	194,904	49.4	56.9	47.5	0	0	100.00	7,205	2,708
8. 2005	294,790	84,283	210,508	58.0	121.8	47.9	0	0	100.00	22,372	3,535
9. 2006	215,436	15,704	199,732	42.9	46.9	42.6	0	0	100.00	19,814	4,558
10. 2007	192,035	11,232	180,803	37.2	30.4	37.7	0	0	100.00	38,006	9,034
11. 2008	245,152	17,052	228,100	48.6	43.8	49.0	0	0	100.00	116,206	18,796
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	265,474	49,678

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	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	643,770	114,513	144,443	22,040	77,950	144	9,953	729,467	XXX
2. 1999	1,295,737	397,458	898,279	1,035,299	417,743	265,016	91,579	76,895	6,953	13,641	860,935	73,724
3. 2000	1,374,470	371,828	1,002,642	1,056,833	397,551	254,170	53,343	67,958	5,524	12,768	922,542	73,514
4. 2001	1,680,384	317,607	1,362,777	1,001,792	245,441	258,077	54,772	76,063	571	10,458	1,035,148	88,295
5. 2002	2,079,781	446,337	1,633,444	915,269	240,671	260,799	53,226	77,559	3,161	7,926	956,568	78,554
6. 2003	2,294,564	529,308	1,765,256	674,291	126,629	220,406	31,777	85,199	5,932	2,112	815,558	75,967
7. 2004	2,051,442	335,303	1,716,139	495,878	76,087	123,824	20,856	74,423	6,065	2,929	591,117	46,869
8. 2005	2,192,285	408,815	1,783,470	319,434	67,891	89,418	16,591	65,626	2,275	333	387,721	27,876
9. 2006	2,235,074	392,698	1,842,376	207,688	33,219	39,344	5,480	56,222	78	1,025	264,478	20,600
10. 2007	2,275,116	459,756	1,815,360	139,259	20,426	15,716	1,627	45,804	(304)	194	179,030	18,284
11. 2008	2,103,672	247,156	1,856,516	32,815	2,349	3,937	120	45,706	(37)	66	80,026	13,955
12. Totals	XXX	XXX	XXX	6,522,328	1,742,520	1,675,150	351,410	749,407	30,363	61,404	6,822,592	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	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		Number of Claims Outstanding-Direct and Assumed
1. Prior	541,227	274,290	2,138,275	173,186	162,275	26,650	412,232	29,005	282,900	1,395	1,320	3,032,381	799,579
2. 1999	76,803	38,246	123,963	32,415	9,781	2,372	32,529	4,714	4,934	54	535	170,211	544
3. 2000	75,368	38,532	127,924	52,167	8,750	3,083	20,951	7,360	9,064	85	746	140,829	759
4. 2001	93,810	29,367	145,903	36,136	15,658	2,892	34,740	10,493	59,021	205	1,485	270,040	8,572
5. 2002	78,967	44,993	220,143	55,528	14,479	1,912	54,808	12,667	18,959	116	2,009	272,139	1,440
6. 2003	148,687	55,333	222,168	42,492	14,454	3,238	61,598	10,870	109,498	259	2,712	444,213	6,267
7. 2004	126,859	20,171	237,989	49,545	21,215	3,766	71,739	7,730	25,997	172	2,960	402,415	1,624
8. 2005	168,063	35,408	398,235	77,605	33,971	5,963	81,567	13,470	29,956	326	4,658	579,020	2,109
9. 2006	159,299	16,745	660,069	123,293	26,523	3,201	102,537	30,373	36,498	297	6,487	811,017	2,571
10. 2007	177,105	15,908	818,616	141,366	27,810	2,374	139,552	9,157	53,413	202	8,549	1,047,488	2,765
11. 2008	146,744	12,597	909,150	136,046	13,757	393	167,252	10,237	87,784	177	9,603	1,165,236	3,723
12. Totals	1,792,932	581,591	6,002,434	919,778	348,672	55,844	1,179,504	146,075	718,023	3,287	41,065	8,334,989	829,953

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,232,025	800,356
2. 1999	1,625,221	594,076	1,031,146	125.4	149.5	114.8	0	0	100.00	130,106	40,106
3. 2000	1,621,018	557,646	1,063,371	117.9	150.0	106.1	0	0	100.00	112,592	28,237
4. 2001	1,685,064	379,876	1,305,188	100.3	119.6	95.8	0	0	100.00	174,210	95,830
5. 2002	1,640,982	412,274	1,228,707	78.9	92.4	75.2	0	0	100.00	198,589	73,551
6. 2003	1,536,302	276,531	1,259,771	67.0	52.2	71.4	0	0	100.00	273,030	171,182
7. 2004	1,177,923	184,392	993,532	57.4	55.0	57.9	0	0	100.00	295,131	107,283
8. 2005	1,186,270	219,529	966,741	54.1	53.7	54.2	0	0	100.00	453,285	125,734
9. 2006	1,288,180	212,684	1,075,496	57.6	54.2	58.4	0	0	100.00	679,330	131,687
10. 2007	1,417,275	190,757	1,226,518	62.3	41.5	67.6	0	0	100.00	838,446	209,042
11. 2008	1,407,144	161,882	1,245,262	66.9	65.5	67.1	0	0	100.00	907,251	257,986
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,293,996	2,040,993

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	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	53,549	36,965	10,224	(18)	1,206	338	9	27,696	XXX
2. 1999	527,736	206,523	321,214	507,586	283,845	92,941	20,454	19,279	3,263	6,715	312,243	8,287
3. 2000	652,635	260,127	392,507	448,944	241,718	84,027	14,688	18,094	3,506	1,681	291,153	9,670
4. 2001	574,617	75,738	498,880	784,419	418,725	110,105	23,351	33,982	4,438	7,388	481,993	11,651
5. 2002	1,012,875	366,931	645,944	809,752	419,142	106,600	17,398	27,760	4,289	764	503,282	12,947
6. 2003	1,382,283	518,185	864,099	571,193	150,791	76,783	12,364	37,714	9,760	693	512,774	13,154
7. 2004	1,436,921	444,117	992,804	379,682	116,863	64,106	6,385	43,263	9,907	653	353,895	11,636
8. 2005	1,225,946	191,351	1,034,595	302,126	37,903	40,330	2,000	31,023	4,508	1,938	329,069	8,615
9. 2006	1,199,349	160,409	1,038,940	240,529	10,506	28,675	202	28,328	305	1,820	286,519	10,319
10. 2007	1,421,578	407,720	1,013,858	123,960	250	14,147	104	19,085	18	632	156,820	10,032
11. 2008	1,125,678	163,100	962,578	44,549	62	2,918	19	13,079	16	104	60,449	3,840
12. Totals	XXX	XXX	XXX	4,266,288	1,716,769	630,856	96,948	272,813	40,348	22,396	3,315,892	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR					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	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated		
1. Prior	36,730	7,998	63,470	4,038	2,507	199	25,559	2,656	2,866	0	88	116,239	229
2. 1999	18,426	8,233	19,747	2,667	1,476	551	5,238	(460)	1,169	248	90	34,816	82
3. 2000	73,389	51,577	99,595	52,893	1,559	153	16,565	5,313	1,254	84	109	82,341	119
4. 2001	81,045	25,486	82,977	31,754	2,277	593	31,306	14,801	4,530	333	199	129,169	238
5. 2002	103,489	40,702	98,448	51,256	5,386	894	30,853	21,391	2,056	169	286	125,819	278
6. 2003	107,281	38,287	78,500	18,421	2,284	123	47,879	31,084	3,052	250	478	150,830	373
7. 2004	116,382	45,891	106,416	44,703	4,052	86	39,802	13,259	3,640	248	510	166,105	500
8. 2005	73,555	4,756	221,873	69,579	4,292	302	38,273	10,018	3,091	248	892	256,181	719
9. 2006	104,728	20,344	382,929	98,137	7,914	307	60,338	14,603	6,835	1,736	2,016	427,617	1,545
10. 2007	114,479	6,709	429,609	128,696	10,648	9	62,827	5,322	11,351	2,729	2,188	485,449	2,410
11. 2008	71,246	188	453,331	112,855	9,718	24	189,056	19,288	10,631	1,406	3,190	600,223	2,601
12. Totals	900,748	250,171	2,036,895	614,999	52,114	3,241	547,694	137,275	50,473	7,452	10,046	2,574,787	9,094

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	88,163	28,076
2. 1999	665,861	318,802	347,059	126.2	154.4	108.0	0	0	100.00	27,272	7,544
3. 2000	743,427	369,934	373,493	113.9	142.2	95.2	0	0	100.00	68,514	13,827
4. 2001	1,130,640	519,479	611,161	196.8	685.9	122.5	0	0	100.00	106,782	22,387
5. 2002	1,184,343	555,242	629,101	116.9	151.3	97.4	0	0	100.00	109,979	15,840
6. 2003	924,684	261,081	663,603	66.9	50.4	76.8	0	0	100.00	129,073	21,757
7. 2004	757,341	237,342	519,999	52.7	53.4	52.4	0	0	100.00	132,204	33,901
8. 2005	714,563	129,313	585,250	58.3	67.6	56.6	0	0	100.00	221,093	35,088
9. 2006	860,276	146,141	714,135	71.7	91.1	68.7	0	0	100.00	369,176	58,440
10. 2007	786,105	143,836	642,269	55.3	35.3	63.3	0	0	100.00	408,683	76,766
11. 2008	794,530	133,858	660,672	70.6	82.1	68.6	0	0	100.00	411,535	188,688
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,072,474	502,313

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	1	2	3	4	5	6	7	8	9	10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	113,844	68,175	9,099	4,556	11,954	(238)	57,206	62,405	XXX
2. 2007	2,660,488	596,562	2,063,927	746,259	148,410	22,228	6,146	70,184	(359)	19,143	684,473	XXX
3. 2008	2,531,817	537,567	1,994,250	779,855	165,283	18,255	4,686	59,518	0	9,881	687,658	XXX
4. Totals	XXX	XXX	XXX	1,639,958	381,868	49,582	15,388	141,656	(597)	86,230	1,434,536	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		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	Salvage and Subrogation Anticipated		
1. Prior	173,856	60,025	243,363	69,945	6,962	4,651	28,423	7,845	17,308	0	47,175	327,445	2,301
2. 2007	130,307	34,935	72,320	36,109	5,661	1,806	8,707	3,011	4,482	2	26,238	145,615	1,585
3. 2008	744,587	288,740	186,384	27,369	20,325	5,719	16,893	2,509	38,459	291	56,575	682,018	8,164
4. Totals	1,048,750	383,701	502,067	133,423	32,948	12,177	54,023	13,366	60,249	293	129,989	1,155,078	12,050

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	287,249	40,196
2. 2007	1,060,149	230,061	830,088	39.8	38.6	40.2	0	0	100.00	131,583	14,032
3. 2008	1,864,275	494,598	1,369,677	73.6	92.0	68.7	0	0	100.00	614,861	67,157
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,033,694	121,384

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
				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	(2,292)	875	604	300	1,674	16	10,235	(1,204)	XXX
2. 2007	1,871,186	55,928	1,815,258	978,335	20,792	5,028	392	178,307	1,179	266,655	1,139,307	1,264,075
3. 2008	1,877,253	25,833	1,851,421	992,232	14,485	3,861	209	181,599	725	174,506	1,162,273	710,786
4. Totals	XXX	XXX	XXX	1,968,275	36,152	9,494	902	361,579	1,919	451,396	2,300,376	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. Prior	7,410	1,338	67,376	11,461	388	117	11,625	2,082	1,679	3	16,175	73,478	8,300
2. 2007	3,277	1,014	5,304	1,294	374	84	7,316	310	541	2	19,505	14,109	7,144
3. 2008	50,378	1,563	(1,229)	3,231	1,032	145	12,956	757	10,908	11	107,663	68,338	47,373
4. Totals	61,064	3,915	71,451	15,986	1,795	346	31,897	3,148	13,128	16	143,343	155,925	62,817

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	61,987	11,491
2. 2007	1,178,483	25,067	1,153,416	63.0	44.8	63.5	0	0	100.00	6,273	7,836
3. 2008	1,251,737	21,126	1,230,611	66.7	81.8	66.5	0	0	100.00	44,355	23,982
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	112,615	43,309

SCHEDULE P - PART 1K - FIDELITY/SURETY

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				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	45,058	6,063	28,769	6,662	13,589	91	85,463	74,599	XXX
2. 2007	1,187,852	220,992	966,860	113,589	11,386	7,304	486	12,923	(22)	4,127	121,966	XXX
3. 2008	1,169,735	95,870	1,073,865	26,608	0	2,464	(0)	7,224	(81)	339	36,377	XXX
4. Totals	XXX	XXX	XXX	185,255	17,450	38,537	7,147	33,736	(12)	89,929	232,942	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		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	Salvage and Subrogation Anticipated		
1. Prior	388,287	136,802	457,511	166,701	82,384	47,741	75,017	25,997	30,531	2	113,810	656,486	2,031
2. 2007	92,393	14,354	198,822	47,525	6,409	590	35,295	9,937	7,490	0	17,561	268,003	338
3. 2008	44,060	5	186,359	24,232	4,514	2	108,698	5,855	4,989	(480)	20,733	319,005	496
4. Totals	524,739	151,162	842,691	238,459	93,307	48,332	219,010	41,789	43,011	(478)	152,103	1,243,494	2,865

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	542,294	114,192
2. 2007	474,226	84,257	389,969	39.9	38.1	40.3	0	0	100.00	229,336	38,667
3. 2008	384,916	29,534	355,382	32.9	30.8	33.1	0	0	100.00	206,181	112,824
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	977,810	265,684

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
				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	2,542	1,901	983	510	241	0	0	1,356	XXX
2. 2007	2,110	1,217	893	35	18	0	0	0	0	0	18	XXX
3. 2008	2,780	1,636	1,144	10	5	1	0	0	0	0	5	XXX
4. Totals	XXX	XXX	XXX	2,588	1,923	984	510	241	0	0	1,379	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. Prior	80,563	64,231	20,380	10,565	172	145	4,880	2,416	(80)	0	0	28,558	32
2. 2007	0	0	1,361	699	0	0	73	50	0	0	0	686	0
3. 2008	25	13	1,672	951	4	2	81	53	(0)	10	0	753	6
4. Totals	80,588	64,243	23,414	12,215	176	147	5,033	2,519	(81)	10	0	29,997	38

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	26,147	2,411
2. 2007	1,469	766	703	69.6	62.9	78.7	0	0	100.00	663	23
3. 2008	1,793	1,034	759	64.5	63.2	66.3	0	0	100.00	734	20
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	27,544	2,453

SCHEDULE P - PART 1M - INTERNATIONAL

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	100	0	0	0	508	0	0	608	XXX
2. 1999	15,868	3,471	12,398	10,582	3,400	951	0	16	10	2	8,140	XXX
3. 2000	11,575	2,397	9,179	11,205	1,657	1,725	93	20	13	10	11,186	XXX
4. 2001	15,564	2,658	12,906	40,832	1,215	786	103	16	3	0	40,313	XXX
5. 2002	23,002	3,496	19,506	136	0	334	0	11	5	4	475	XXX
6. 2003	230,364	5,516	224,848	121,180	0	11	0	38	2	0	121,226	XXX
7. 2004	293,207	0	293,207	142,191	0	0	0	624	(0)	0	142,815	XXX
8. 2005	29,389	8	29,382	6,335	0	0	0	11	0	0	6,346	XXX
9. 2006	(6,808)	0	(6,808)	0	0	0	0	0	0	0	0	XXX
10. 2007	2,910	0	2,910	2,941	0	0	0	0	0	0	2,941	XXX
11. 2008	8,353	0	8,353	3,836	0	0	0	0	(0)	0	3,836	XXX
12. Totals	XXX	XXX	XXX	339,338	6,273	3,806	196	1,244	33	16	337,886	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		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	Salvage and Subrogation Anticipated		
1. Prior	1,016	0	1,100	11	33	0	70	0	1	0	0	2,209	2
2. 1999	659	0	76	0	0	0	46	0	0	0	0	781	0
3. 2000	1,647	0	140	0	0	0	36	0	0	0	0	1,823	0
4. 2001	113	0	19	0	0	0	61	0	0	0	0	193	0
5. 2002	0	0	2	0	0	0	0	0	0	0	0	2	0
6. 2003	0	0	16	0	0	0	7	0	0	0	0	23	0
7. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2005	0	0	142	0	0	0	0	0	0	0	0	142	0
9. 2006	0	0	964	0	0	0	0	0	0	0	0	964	0
10. 2007	1,311	0	1,657	0	0	0	0	0	0	0	0	2,968	0
11. 2008	4,918	0	1,690	0	0	0	0	0	0	0	0	6,608	0
12. Totals	9,663	0	5,805	11	33	0	221	0	1	0	0	15,712	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,105	104
2. 1999	12,331	3,410	8,921	77.7	98.3	72.0	0	0	100.00	735	46
3. 2000	14,773	1,763	13,009	127.6	73.6	141.7	0	0	100.00	1,787	36
4. 2001	41,827	1,321	40,506	268.7	49.7	313.9	0	0	100.00	132	61
5. 2002	482	5	477	2.1	0.1	2.4	0	0	100.00	2	0
6. 2003	121,251	2	121,249	52.6	0.0	53.9	0	0	100.00	16	7
7. 2004	142,815	(0)	142,815	48.7	(516.1)	48.7	0	0	100.00	0	0
8. 2005	6,488	0	6,488	22.1	0.0	22.1	0	0	100.00	142	0
9. 2006	964	0	964	(14.2)	0.0	(14.2)	0	0	100.00	964	0
10. 2007	5,909	0	5,909	203.0	0.0	203.0	0	0	100.00	2,968	0
11. 2008	10,444	(0)	10,444	125.0	0.0	125.0	0	0	100.00	6,608	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,457	255

SCHEDULE P - PART 1N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY ($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				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	7,752	22	19	0	6,819	4	0	14,564	XXX
2. 1999	218,025	83,419	134,606	372,393	94,667	949	0	767	152	(93)	279,290	XXX
3. 2000	292,240	21,725	270,515	132,658	8,475	345	0	756	6	(20)	125,279	XXX
4. 2001	564,980	31,435	533,545	679,087	28,002	361	(0)	1,777	77	(27)	653,147	XXX
5. 2002	332,134	37,992	294,142	78,815	23,178	106	7	1,024	49	0	56,712	XXX
6. 2003	165,968	70,441	95,527	21,784	9,874	186	0	178	62	0	12,211	XXX
7. 2004	97,601	51,082	46,519	3,623	128	79	11	12	2	0	3,573	XXX
8. 2005	4,775	(2,440)	7,215	6,779	4,734	0	0	110	2	0	2,154	XXX
9. 2006	7,511	2,208	5,302	422	4,008	0	0	2	12	0	(3,595)	XXX
10. 2007	18,874	1,248	17,626	692	692	15	15	3	2	0	1	XXX
11. 2008	4,089	1,436	2,654	3,073	4,607	17	17	2	1	0	(1,533)	XXX
12. Totals	XXX	XXX	XXX	1,307,079	178,388	2,078	50	11,451	369	(140)	1,141,801	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR					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	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated		
1. Prior	5,031	205	8,518	685	1	0	1,413	1	403	0	0	14,474	XXX
2. 1999	4,379	1,834	2,935	426	0	0	87	0	69	0	0	5,210	XXX
3. 2000	10,090	395	1,732	58	0	0	1,227	0	69	0	0	12,665	XXX
4. 2001	36,926	62	26,971	4,232	0	0	2,011	0	0	0	0	61,615	XXX
5. 2002	7,624	3,141	4,199	294	0	0	1,510	0	0	0	0	9,897	XXX
6. 2003	6,134	4,433	1,758	2,300	0	0	21	0	0	0	0	1,180	XXX
7. 2004	5	0	1,818	4	0	0	82	0	0	0	0	1,901	XXX
8. 2005	0	0	89	789	0	0	0	0	0	0	0	(700)	XXX
9. 2006	0	18	4,002	(227)	0	0	0	0	0	0	0	4,211	XXX
10. 2007	2	757	7,883	(526)	0	0	45	45	0	0	0	7,655	XXX
11. 2008	545	2,529	9,883	3,361	16	16	34	34	0	0	0	4,538	XXX
12. Totals	70,736	13,374	69,786	11,397	18	17	6,430	80	541	0	0	122,644	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,658	1,816
2. 1999	381,579	97,079	284,500	175.0	116.4	211.4	0	0	100.00	5,053	156
3. 2000	146,877	8,933	137,944	50.3	41.1	51.0	0	0	100.00	11,369	1,296
4. 2001	747,134	32,373	714,761	132.2	103.0	134.0	0	0	100.00	59,604	2,011
5. 2002	93,278	26,670	66,608	28.1	70.2	22.6	0	0	100.00	8,387	1,510
6. 2003	30,060	16,670	13,390	18.1	23.7	14.0	0	0	100.00	1,159	21
7. 2004	5,618	145	5,473	5.8	0.3	11.8	0	0	100.00	1,819	82
8. 2005	6,978	5,524	1,454	146.1	(226.4)	20.1	0	0	100.00	(700)	0
9. 2006	4,427	3,811	616	58.9	172.6	11.6	0	0	100.00	4,211	0
10. 2007	8,642	986	7,656	45.8	79.0	43.4	0	0	100.00	7,655	0
11. 2008	13,571	10,567	3,004	331.8	736.0	113.2	0	0	100.00	4,537	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	115,752	6,892

SCHEDULE P - PART 1O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY ($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				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	143,836	4,227	5,864	156	424	0	379	145,742	XXX
2. 1999	521,535	97,592	423,944	480,014	211,987	10,762	95	429	48	155	279,076	XXX
3. 2000	338,914	50,167	288,746	714,437	164,907	12,301	84	603	673	166	561,675	XXX
4. 2001	338,351	78,584	259,767	378,351	143,126	4,007	16	694	(49)	205	239,958	XXX
5. 2002	203,590	26,306	177,284	185,356	28,697	3,788	9	1,349	(22)	1	161,809	XXX
6. 2003	216,863	157,932	58,931	66,612	5,981	1,437	14	70	51	0	62,073	XXX
7. 2004	38,710	12,806	25,904	8,023	396	95	57	567	367	0	7,866	XXX
8. 2005	54,866	20,037	34,829	3,220	1,254	3	0	42	0	0	2,011	XXX
9. 2006	49,959	19,672	30,287	596	444	10	10	42	0	12	193	XXX
10. 2007	37,605	(2,353)	39,958	0	0	0	0	50	0	0	50	XXX
11. 2008	31,760	100,635	(68,874)	0	0	0	0	28	0	0	28	XXX
12. Totals	XXX	XXX	XXX	1,980,444	561,019	38,268	441	4,298	1,068	917	1,460,482	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	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		
1. Prior	413,643	25,867	365,939	(4,464)	1,935	445	10,433	142	8,231	0	0	778,191	XXX
2. 1999	50,449	3,184	53,402	19,082	170	109	1,233	236	562	0	0	83,204	XXX
3. 2000	89,745	3,595	119,144	51,781	309	290	2,479	532	562	0	0	156,042	XXX
4. 2001	163,965	22,880	63,404	34,282	345	348	4,781	832	562	0	0	174,715	XXX
5. 2002	46,386	9,369	54,663	38,595	73	65	586	138	0	0	0	53,543	XXX
6. 2003	27,266	2,497	4,183	2,967	29	29	60	6	562	0	0	26,601	XXX
7. 2004	9,746	1,793	25,155	640	92	92	4,215	81	562	0	0	37,165	XXX
8. 2005	615	5,732	10,712	1,115	12	12	1,364	132	562	0	0	6,273	XXX
9. 2006	621	514	2,108	939	292	292	74	27	562	0	0	1,883	XXX
10. 2007	1,436	1,447	3,835	1,748	90	90	85	51	562	0	0	2,671	XXX
11. 2008	1,522	1,522	18,850	1,040	18	18	2,621	119	1,133	0	0	21,445	XXX
12. Totals	805,394	78,400	721,396	147,726	3,367	1,791	27,932	2,297	13,856	0	0	1,341,730	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	758,179	20,012
2. 1999	597,020	234,741	362,280	114.5	240.5	85.5	0	0	100.00	81,585	1,619
3. 2000	939,580	221,863	717,717	277.2	442.2	248.6	0	0	100.00	153,514	2,528
4. 2001	616,108	201,435	414,673	182.1	256.3	159.6	0	0	100.00	170,207	4,508
5. 2002	292,202	76,850	215,352	143.5	292.1	121.5	0	0	100.00	53,085	458
6. 2003	100,219	11,546	88,673	46.2	7.3	150.5	0	0	100.00	25,986	615
7. 2004	48,456	3,425	45,031	125.2	26.7	173.8	0	0	100.00	32,469	4,696
8. 2005	16,529	8,246	8,284	30.1	41.2	23.8	0	0	100.00	4,480	1,793
9. 2006	4,305	2,228	2,076	8.6	11.3	6.9	0	0	100.00	1,275	608
10. 2007	6,057	3,336	2,721	16.1	(141.8)	6.8	0	0	100.00	2,076	595
11. 2008	24,173	2,700	21,473	76.1	2.7	(31.2)	0	0	100.00	17,810	3,635
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,300,663	41,067

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
				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	(3)	0	(0)	0	0	0	0	(3)	XXX
2. 1999	6,029	383	5,646	7,349	3,441	619	92	0	183	(989)	4,253	XXX
3. 2000	9,933	100	9,833	19,973	1,532	(3)	0	15	841	(597)	17,612	XXX
4. 2001	13,393	1,179	12,214	47,525	2,519	1	0	55	227	(636)	44,834	XXX
5. 2002	2,963	1,742	1,221	12,449	1,051	10	1	147	2	0	11,552	XXX
6. 2003	8,891	3,436	5,455	509	0	5	0	0	0	0	514	XXX
7. 2004	14,002	(281)	14,283	630	0	11	0	0	0	0	641	XXX
8. 2005	4,351	524	3,826	1,261	0	18	0	0	0	0	1,279	XXX
9. 2006	(1,036)	(144)	(892)	0	0	0	0	0	0	0	0	XXX
10. 2007	3,208	0	3,208	0	0	0	0	0	0	0	0	XXX
11. 2008	2,399	0	2,399	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	89,694	8,543	661	93	216	1,254	(2,222)	80,681	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	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		Number of Claims Outstanding-Direct and Assumed
1. Prior	409	0	3,588	(0)	0	0	1	0	0	0	0	3,997	XXX
2. 1999	1,735	262	3,545	175	0	0	27	0	0	0	0	4,870	XXX
3. 2000	618	0	5,758	0	0	0	0	0	0	0	0	6,376	XXX
4. 2001	904	0	5,878	0	0	0	1	0	0	0	0	6,783	XXX
5. 2002	4,538	774	2,116	57	0	0	5	0	0	0	0	5,828	XXX
6. 2003	373	0	561	0	0	0	7	0	0	0	0	941	XXX
7. 2004	1,737	0	794	0	0	0	31	0	0	0	0	2,561	XXX
8. 2005	760	0	1,444	153	0	0	122	14	0	0	0	2,158	XXX
9. 2006	0	0	759	0	0	0	32	0	0	0	0	791	XXX
10. 2007	0	0	907	0	0	0	28	0	0	0	0	934	XXX
11. 2008	0	0	1,105	0	0	0	198	0	0	0	0	1,303	XXX
12. Totals	11,074	1,037	26,454	385	0	0	451	14	0	0	0	36,544	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,996	1
2. 1999	13,276	4,153	9,123	220.2	1,084.5	161.6	0	0	100.00	4,843	27
3. 2000	26,361	2,373	23,988	265.4	2,378.6	243.9	0	0	100.00	6,376	0
4. 2001	54,364	2,747	51,617	405.9	233.0	422.6	0	0	100.00	6,782	1
5. 2002	19,264	1,885	17,380	650.1	108.2	1,423.4	0	0	100.00	5,822	5
6. 2003	1,456	0	1,456	16.4	0.0	26.7	0	0	100.00	934	7
7. 2004	3,203	0	3,203	22.9	0.0	22.4	0	0	100.00	2,531	31
8. 2005	3,604	166	3,437	82.8	31.7	89.8	0	0	100.00	2,051	108
9. 2006	791	0	791	(76.3)	0.0	(88.7)	0	0	100.00	759	32
10. 2007	934	0	934	29.1	0.0	29.1	0	0	100.00	907	28
11. 2008	1,303	0	1,303	54.3	0.0	54.3	0	0	100.00	1,105	198
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	36,106	437

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				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	25,120	12,481	97,430	8,045	34,262	(154)	69	136,439	XXX
2. 1999	194,458	24,929	169,529	175,812	54,452	87,830	17,678	16,386	124	15,771	207,773	13,509
3. 2000	231,902	24,375	207,527	166,664	36,147	121,849	25,528	14,288	590	4,503	240,536	11,837
4. 2001	292,626	23,351	269,274	120,908	11,388	74,321	10,492	13,155	308	4,733	186,195	14,768
5. 2002	423,665	59,022	364,643	179,879	40,157	74,416	3,315	14,703	343	6,704	225,182	12,655
6. 2003	515,825	86,719	429,106	139,242	20,150	60,399	3,214	11,887	1,283	3,612	186,882	13,743
7. 2004	524,229	80,298	443,931	87,094	8,058	42,057	667	9,508	985	3,681	128,949	10,766
8. 2005	328,138	36,109	292,029	36,867	7,433	20,046	749	10,794	720	1,650	58,807	4,800
9. 2006	198,077	13,975	184,102	19,611	2,054	13,469	461	9,402	160	910	39,807	3,535
10. 2007	200,542	12,848	187,693	12,954	1,110	5,050	163	5,272	(250)	395	22,253	3,050
11. 2008	192,583	4,170	188,413	2,576	55	701	25	3,716	4	120	6,909	2,076
12. Totals	XXX	XXX	XXX	966,727	193,485	597,568	70,338	143,373	4,113	42,148	1,439,732	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. Prior	108,374	29,976	970,852	76,088	164,351	10,256	272,854	19,922	160,871	149	1,277	1,540,911	705,943
2. 1999	21,313	1,832	33,185	3,828	9,281	303	22,762	6,884	931	(2)	660	74,627	520
3. 2000	18,046	597	40,474	2,255	6,593	268	21,356	747	579	1	760	83,180	530
4. 2001	26,034	320	41,469	4,223	10,450	334	20,986	3,547	1,329	(2)	678	91,846	732
5. 2002	32,137	1,217	72,342	5,978	10,552	427	38,633	1,440	2,367	(7)	1,390	146,976	1,297
6. 2003	42,715	2,688	72,099	6,928	11,606	126	51,138	3,187	1,913	0	1,874	166,541	1,045
7. 2004	49,175	4,229	93,346	24,009	14,007	768	42,332	6,516	3,644	(15)	2,642	166,997	876
8. 2005	34,964	3,496	70,741	10,427	9,211	427	29,935	2,085	2,741	(35)	2,351	131,193	791
9. 2006	35,691	997	52,616	2,970	9,719	189	25,758	847	4,260	(27)	2,661	123,068	891
10. 2007	51,701	8,368	24,486	4,972	9,978	317	19,761	1,630	3,717	(37)	2,251	94,392	952
11. 2008	20,425	52	54,160	5,039	4,208	31	30,551	2,441	3,519	(24)	2,321	105,325	1,078
12. Totals	440,576	53,772	1,525,771	146,717	259,957	13,447	576,066	49,246	185,870	1	18,865	2,725,056	714,655

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	973,162	567,750
2. 1999	367,499	85,100	282,400	189.0	341.4	166.6	0	0	100.00	48,838	25,789
3. 2000	389,849	66,133	323,716	168.1	271.3	156.0	0	0	100.00	55,668	27,512
4. 2001	308,651	30,611	278,041	105.5	131.1	103.3	0	0	100.00	62,960	28,885
5. 2002	425,028	52,870	372,158	100.3	89.6	102.1	0	0	100.00	97,283	49,693
6. 2003	391,000	37,576	353,424	75.8	43.3	82.4	0	0	100.00	105,198	61,343
7. 2004	341,164	45,218	295,946	65.1	56.3	66.7	0	0	100.00	114,283	52,714
8. 2005	215,301	25,300	190,001	65.6	70.1	65.1	0	0	100.00	91,784	39,410
9. 2006	170,526	7,651	162,875	86.1	54.7	88.5	0	0	100.00	84,340	38,728
10. 2007	132,919	16,274	116,645	66.3	126.7	62.1	0	0	100.00	62,847	31,545
11. 2008	119,856	7,622	112,234	62.2	182.8	59.6	0	0	100.00	69,494	35,831
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,765,857	959,199

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
				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	850	433	3,331	1,252	64	30	0	2,531	XXX
2. 1999	20,722	1,932	18,790	9,314	56	4,540	61	657	31	1,110	14,363	128
3. 2000	21,407	2,461	18,946	19,943	4,014	4,611	285	1,062	46	35	21,271	92
4. 2001	19,435	2,846	16,589	9,686	(1,329)	5,370	61	564	22	4	16,866	85
5. 2002	28,744	5,511	23,232	3,753	433	2,497	541	250	18	256	5,508	73
6. 2003	36,469	5,418	31,051	6,597	6,286	3,151	1,604	422	24	10	2,256	122
7. 2004	34,403	7,364	27,039	4,236	10,252	1,165	2,025	221	23	30	(6,677)	63
8. 2005	20,128	2,571	17,557	6,512	753	1,305	185	151	22	0	7,008	34
9. 2006	16,084	322	15,762	195	0	391	0	123	25	10	684	21
10. 2007	16,981	149	16,832	2,376	49	183	0	83	21	25	2,572	25
11. 2008	19,196	71	19,125	54	54	34	0	54	21	0	66	38
12. Totals	XXX	XXX	XXX	63,515	21,000	26,578	6,014	3,651	283	1,481	66,448	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	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		
1. Prior	50	0	7,925	340	81	0	3,359	40	543	0	54	11,578	10
2. 1999	25	0	1,147	96	25	0	1,051	11	0	0	26	2,141	2
3. 2000	3,500	0	4,240	183	238	0	877	34	9	0	78	8,647	5
4. 2001	1,040	0	2,825	268	239	0	1,548	45	4	0	103	5,342	8
5. 2002	2,160	0	373	561	80	0	1,679	83	186	0	50	3,834	5
6. 2003	1,380	1,500	5,736	1,414	64	0	2,676	121	187	0	62	7,008	6
7. 2004	305	1,650	5,497	1,945	(0)	0	1,924	218	175	0	15	4,087	8
8. 2005	238	175	5,920	557	134	8	1,127	244	578	0	98	7,014	13
9. 2006	1,532	0	3,181	128	207	0	605	14	174	0	60	5,558	11
10. 2007	216	0	5,748	93	101	0	3,838	23	217	0	128	10,003	12
11. 2008	3,242	0	1,434	(10)	510	0	3,368	36	654	0	106	9,182	33
12. Totals	13,689	3,325	44,025	5,576	1,679	8	22,053	871	2,729	0	779	74,395	113

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,635	3,944
2. 1999	16,759	255	16,504	80.9	13.2	87.8	0	0	100.00	1,077	1,064
3. 2000	34,480	4,562	29,918	161.1	185.4	157.9	0	0	100.00	7,557	1,090
4. 2001	21,276	(932)	22,208	109.5	(32.8)	133.9	0	0	100.00	3,596	1,746
5. 2002	10,979	1,636	9,342	38.2	29.7	40.2	0	0	100.00	1,971	1,863
6. 2003	20,214	10,950	9,264	55.4	202.1	29.8	0	0	100.00	4,202	2,806
7. 2004	13,523	16,112	(2,589)	39.3	218.8	(9.6)	0	0	100.00	2,207	1,880
8. 2005	15,966	1,944	14,021	79.3	75.6	79.9	0	0	100.00	5,427	1,587
9. 2006	6,408	167	6,242	39.8	51.7	39.6	0	0	100.00	4,585	973
10. 2007	12,762	187	12,575	75.2	125.7	74.7	0	0	100.00	5,871	4,132
11. 2008	9,349	101	9,248	48.7	142.3	48.4	0	0	100.00	4,686	4,496
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	48,814	25,581

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

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				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	(6)	20	(11)	(6)	0	0	0	(32)	XXX
2. 2007	4,169	4,169	0	0	0	0	0	0	0	0	0	XXX
3. 2008	3,584	3,591	(7)	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	(6)	20	(11)	(6)	0	0	0	(32)	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. Prior	0	0	7	4	0	0	5	3	0	0	0	6	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	0	0	0	0	0	0	1	0	0	0	0	0	0
4. Totals	0	0	7	4	0	0	6	3	0	0	0	7	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	3
2. 2007	0	0	0	0.0	0.0	23.1	0	0	100.00	0	0
3. 2008	1	0	0	0.0	0.0	(4.0)	0	0	100.00	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	3

SCHEDULE P - PART 1T - WARRANTY

($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 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	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. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	0	0	0	0	0	0	0	0	0	0	0	0
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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		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	Salvage and Subrogation Anticipated		
1. Prior	(0)	0	0	0	0	0	0	0	0	0	0	(0)	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Totals	(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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(0)	0
2. 2007	0	0	0	0.0	0.0	0.0	0	0	100.00	0	0
3. 2008	0	0	0	0.0	0.0	0.0	0	0	100.00	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(0)	0

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	285,035	248,790	224,582	195,646	194,492	189,369	186,106	186,555	182,376	183,053	677	(3,502)
2. 1999	884,972	907,145	906,449	899,442	895,947	888,016	888,305	888,479	887,079	886,797	(282)	(1,682)
3. 2000	XXX	883,885	911,221	920,010	911,294	903,158	907,991	899,769	899,482	899,387	(95)	(382)
4. 2001	XXX	XXX	952,793	972,331	946,547	934,791	924,244	922,306	921,428	920,841	(587)	(1,465)
5. 2002	XXX	XXX	XXX	935,162	803,402	776,776	776,824	776,408	774,591	774,400	(191)	(2,008)
6. 2003	XXX	XXX	XXX	XXX	1,105,821	936,366	944,938	929,878	927,228	923,667	(3,561)	(6,211)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,164,008	1,180,763	1,180,332	1,175,304	1,178,063	2,759	(2,268)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,479,954	1,287,273	1,295,476	1,228,161	(67,315)	(59,112)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,101,748	1,084,820	1,067,327	(17,493)	(34,420)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,226,783	1,202,570	(24,213)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,735,896	XXX	XXX
12. Totals											(110,301)	(111,050)

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

1. Prior	1,183,414	1,121,351	1,102,753	1,113,965	1,156,241	1,212,103	1,337,759	1,334,483	1,328,540	1,331,306	2,765	(3,178)
2. 1999	1,294,054	1,318,281	1,319,456	1,315,931	1,305,124	1,303,963	1,301,317	1,301,367	1,298,814	1,297,688	(1,126)	(3,679)
3. 2000	XXX	1,208,900	1,238,445	1,206,550	1,204,288	1,192,832	1,194,769	1,193,693	1,190,367	1,189,483	(885)	(4,211)
4. 2001	XXX	XXX	1,287,022	1,283,503	1,213,484	1,204,177	1,197,638	1,196,237	1,202,347	1,199,907	(2,440)	3,670
5. 2002	XXX	XXX	XXX	1,346,808	1,346,256	1,271,641	1,216,354	1,217,891	1,223,362	1,220,035	(3,328)	2,144
6. 2003	XXX	XXX	XXX	XXX	1,429,221	1,337,550	1,231,983	1,212,492	1,221,513	1,217,502	(4,012)	5,009
7. 2004	XXX	XXX	XXX	XXX	XXX	1,492,078	1,317,757	1,261,023	1,271,366	1,269,538	(1,828)	8,515
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,415,284	1,330,535	1,264,467	1,257,955	(6,512)	(72,580)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,395,857	1,339,951	1,314,703	(25,248)	(81,154)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,409,901	1,436,547	26,646	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,443,703	XXX	XXX
12. Totals											(15,967)	(145,464)

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

1. Prior	1,605,536	1,613,606	1,649,212	1,697,491	1,660,278	1,618,932	1,631,513	1,622,053	1,619,262	1,621,792	2,530	(261)
2. 1999	951,099	1,027,406	1,072,211	1,138,471	1,142,331	1,141,107	1,145,895	1,147,377	1,142,883	1,142,576	(307)	(4,801)
3. 2000	XXX	962,415	1,000,787	1,075,724	1,140,114	1,152,506	1,166,178	1,155,393	1,141,662	1,147,262	5,600	(8,132)
4. 2001	XXX	XXX	1,046,348	1,041,141	1,140,056	1,143,971	1,157,838	1,155,709	1,116,307	1,113,679	(2,627)	(42,030)
5. 2002	XXX	XXX	XXX	1,131,100	1,094,569	1,111,468	1,100,754	1,094,415	1,061,727	1,053,755	(7,972)	(40,660)
6. 2003	XXX	XXX	XXX	XXX	1,202,812	1,169,294	1,132,114	1,109,686	1,088,118	1,062,941	(25,176)	(46,744)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,176,651	1,034,316	973,480	942,017	928,460	(13,557)	(45,020)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,024,397	947,560	895,319	860,623	(34,695)	(86,937)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	922,828	879,975	830,705	(49,270)	(92,122)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	971,202	938,268	(32,934)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	939,089	XXX	XXX
12. Totals											(158,409)	(366,706)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior	8,527,277	8,226,218	7,898,303	7,724,496	7,741,217	7,853,609	7,885,418	7,981,747	8,104,677	8,393,226	288,549	411,479
2. 1999	1,227,761	1,327,146	1,369,026	1,425,532	1,491,493	1,515,170	1,504,733	1,544,781	1,547,435	1,548,843	1,408	4,062
3. 2000	XXX	1,271,199	1,377,954	1,392,463	1,508,146	1,554,805	1,595,172	1,623,222	1,664,598	1,698,548	33,951	75,326
4. 2001	XXX	XXX	1,559,942	1,535,073	1,561,137	1,562,765	1,553,811	1,612,660	1,627,486	1,681,445	53,959	68,786
5. 2002	XXX	XXX	XXX	1,372,031	1,295,525	1,372,766	1,419,017	1,439,883	1,489,104	1,475,353	(13,750)	35,470
6. 2003	XXX	XXX	XXX	XXX	1,604,563	1,433,839	1,471,976	1,491,854	1,545,985	1,576,018	30,033	84,164
7. 2004	XXX	XXX	XXX	XXX	XXX	1,802,765	1,658,944	1,510,445	1,456,410	1,438,583	(17,827)	(71,862)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,607,847	1,483,038	1,406,970	1,332,031	(74,939)	(151,007)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,612,253	1,467,786	1,357,863	(109,923)	(254,390)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,655,550	1,619,539	(36,011)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,825,754	XXX	XXX
12. Totals											155,449	202,028

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	2,646,617	2,527,600	2,435,790	2,411,597	2,385,096	2,389,916	2,456,301	2,621,743	2,603,996	2,622,623	18,627	881
2. 1999	1,488,178	1,466,316	1,466,567	1,512,798	1,530,190	1,506,199	1,513,607	1,533,012	1,516,297	1,526,702	10,405	(6,310)
3. 2000	XXX	1,377,494	1,365,908	1,451,758	1,494,463	1,480,763	1,486,463	1,488,226	1,476,870	1,473,764	(3,105)	(14,461)
4. 2001	XXX	XXX	1,635,058	1,591,393	1,633,935	1,626,265	1,574,870	1,553,821	1,551,468	1,554,091	2,622	270
5. 2002	XXX	XXX	XXX	1,353,966	1,290,073	1,245,179	1,189,029	1,168,826	1,132,792	1,120,376	(12,416)	(48,450)
6. 2003	XXX	XXX	XXX	XXX	1,461,913	1,367,273	1,298,232	1,234,083	1,240,210	1,191,013	(49,196)	(43,069)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,631,968	1,491,378	1,460,313	1,373,968	1,247,779	(126,189)	(212,534)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,128,974	1,892,303	1,806,269	1,573,771	(232,499)	(318,532)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,425,715	1,363,187	1,224,621	(138,566)	(201,094)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,432,740	1,375,975	(56,766)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,659,233	XXX	XXX
12. Totals											(587,082)	(843,300)

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	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	369,268	459,601	608,010	553,119	578,212	555,222	526,777	531,886	534,246	528,074	(6,172)	(3,812)
2. 1999	90,382	107,591	152,167	143,122	181,692	179,037	176,453	174,016	173,055	180,281	7,226	6,264
3. 2000	XXX	51,286	93,281	87,391	122,627	125,495	117,032	123,836	128,469	128,641	173	4,805
4. 2001	XXX	XXX	84,244	67,585	111,282	109,445	112,421	119,201	126,618	124,552	(2,065)	5,352
5. 2002	XXX	XXX	XXX	163,229	194,766	196,324	191,453	216,120	212,803	207,428	(5,375)	(8,693)
6. 2003	XXX	XXX	XXX	XXX	38,860	43,931	52,926	36,441	28,559	28,410	(149)	(8,032)
7. 2004	XXX	XXX	XXX	XXX	XXX	3,300	2,281	1,393	1,764	1,879	115	485
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	87	497	497	397	(100)	(100)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	173	1,037	864	777
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)	6	11	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(12)	XXX	XXX
12. Totals											(5,473)	(2,953)

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

1. Prior	1,178,506	1,275,128	1,472,240	1,488,248	1,536,674	1,534,095	1,544,050	1,549,105	1,558,290	1,559,270	981	10,166
2. 1999	455,858	489,440	662,203	617,143	660,995	678,157	702,672	717,953	723,853	723,582	(271)	5,629
3. 2000	XXX	377,023	612,159	632,189	725,270	622,677	644,949	670,630	676,666	686,987	10,321	16,358
4. 2001	XXX	XXX	527,368	637,298	723,321	749,580	799,271	789,590	777,372	772,692	(4,680)	(16,898)
5. 2002	XXX	XXX	XXX	297,974	326,305	334,579	350,281	353,144	359,232	372,781	13,550	19,638
6. 2003	XXX	XXX	XXX	XXX	31,965	16,341	25,530	16,917	17,917	17,268	(650)	351
7. 2004	XXX	XXX	XXX	XXX	XXX	7,017	11,339	7,992	8,499	9,010	512	1,019
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	4,191	3,562	3,434	3,934	500	372
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,454	361	259	(102)	(1,195)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273	(1,227)	(1,500)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	XXX	XXX
12. Totals											18,662	35,439

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

1. Prior	192,746	201,627	175,901	165,630	157,945	152,948	152,873	156,854	170,656	181,553	10,897	24,699
2. 1999	175,467	183,988	173,300	175,088	168,517	171,864	170,070	171,359	171,861	171,351	(509)	(8)
3. 2000	XXX	166,327	162,904	163,083	158,500	165,478	163,655	164,729	165,124	162,332	(2,792)	(2,398)
4. 2001	XXX	XXX	162,325	166,655	168,040	196,905	197,461	171,987	171,015	166,438	(4,577)	(5,549)
5. 2002	XXX	XXX	XXX	182,172	166,293	148,970	141,605	142,195	146,776	143,998	(2,778)	1,803
6. 2003	XXX	XXX	XXX	XXX	188,207	146,364	136,681	135,051	138,750	139,837	1,087	4,786
7. 2004	XXX	XXX	XXX	XXX	XXX	240,228	168,272	173,151	179,982	175,154	(4,828)	2,003
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	253,838	196,023	200,949	196,155	(4,793)	132
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,977	189,832	184,830	(5,002)	(27,148)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212,868	167,103	(45,765)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,996	XXX	XXX
12. Totals											(59,061)	(1,679)

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

1. Prior	5,308,236	5,336,403	5,447,953	6,507,709	6,591,045	7,426,274	8,001,670	8,683,194	8,855,409	8,869,472	14,063	186,278
2. 1999	659,366	625,879	735,113	860,972	871,799	953,553	987,870	1,014,996	1,016,466	956,325	(60,141)	(58,671)
3. 2000	XXX	668,874	672,488	836,798	947,433	1,065,536	1,059,116	1,072,486	1,007,122	991,958	(15,164)	(80,528)
4. 2001	XXX	XXX	926,493	985,168	1,206,179	1,274,691	1,260,025	1,282,538	1,254,033	1,170,880	(83,153)	(111,658)
5. 2002	XXX	XXX	XXX	1,062,437	1,053,284	1,177,045	1,233,941	1,253,996	1,205,136	1,135,466	(69,669)	(118,530)
6. 2003	XXX	XXX	XXX	XXX	1,137,551	1,048,481	1,129,283	1,168,552	1,132,102	1,071,265	(60,836)	(97,287)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,137,984	1,110,134	1,108,134	1,036,597	899,350	(137,246)	(208,784)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,186,825	1,132,691	1,116,079	873,761	(242,318)	(258,930)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,177,997	1,190,935	983,151	(207,784)	(194,846)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,103,511	1,127,199	23,688	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,111,912	XXX	XXX
12. Totals											(838,562)	(942,956)

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

1. Prior	634,290	593,016	566,832	554,228	501,187	509,758	508,710	543,539	532,135	559,160	27,024	15,620
2. 1999	203,714	217,843	238,605	263,204	281,969	300,042	312,778	323,222	331,422	330,122	(1,300)	6,900
3. 2000	XXX	246,617	251,102	255,742	286,430	324,110	343,116	339,949	341,252	357,737	16,485	17,788
4. 2001	XXX	XXX	350,391	285,197	403,341	480,709	516,449	534,936	552,600	577,420	24,820	42,484
5. 2002	XXX	XXX	XXX	401,980	352,960	560,458	616,810	658,067	648,761	603,744	(45,017)	(54,322)
6. 2003	XXX	XXX	XXX	XXX	499,253	455,044	520,313	604,945	626,835	632,848	6,013	27,903
7. 2004	XXX	XXX	XXX	XXX	XXX	641,564	534,814	532,738	537,488	483,251	(54,237)	(49,488)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	606,171	552,636	561,157	555,893	(5,265)	3,256
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	603,434	632,639	681,014	48,375	77,580
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	633,587	614,579	(19,008)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	638,384	XXX	XXX
12. Totals											(2,109)	87,722

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,040,005	848,424	741,282	(107,143)	(298,724)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	853,496	755,065	(98,430)	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,271,991	XXX	XXX
										4. Totals	(205,573)	(298,724)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,949	131,460	109,681	(21,779)	(56,268)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	960,910	975,749	14,839	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,038,840	XXX	XXX
										4. Totals	(6,939)	(56,268)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,055,894	1,045,072	854,991	(190,082)	(200,904)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297,398	369,535	72,137	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342,608	XXX	XXX
										4. Totals	(117,944)	(200,904)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,274	34,425	33,228	(1,196)	(2,046)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	633	703	70	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	769	XXX	XXX
										4. Totals	(1,126)	(2,046)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	10,890	10,666	3,626	2,670	2,410	2,473	2,473	2,512	2,512	2,551	39	38
2. 1999	4,056	4,125	5,430	7,346	8,822	9,470	7,295	8,314	8,814	8,914	100	600
3. 2000	XXX	4,133	4,256	6,630	9,869	12,319	10,572	12,702	12,902	13,002	100	300
4. 2001	XXX	XXX	55,993	54,303	57,139	61,559	40,307	41,072	40,372	40,493	121	(579)
5. 2002	XXX	XXX	XXX	4,946	7,711	471	380	471	471	471	(0)	(0)
6. 2003	XXX	XXX	XXX	XXX	105,717	104,097	114,049	121,213	121,213	121,213	(0)	(0)
7. 2004	XXX	XXX	XXX	XXX	XXX	189,666	180,666	139,793	142,191	142,191	(0)	2,398
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	(2,054)	9,142	6,477	6,477	(0)	(2,665)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	963	964	964	(0)	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,198	5,909	(289)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,444	XXX	XXX
										12. Totals	70	93

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	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	122,825	85,515	93,545	94,975	120,909	119,690	124,279	129,439	140,408	152,688	12,280	23,249
2. 1999	117,974	170,324	197,821	233,748	245,180	280,085	284,692	284,807	283,016	283,816	800	(992)
3. 2000	XXX	192,987	207,031	111,039	147,343	139,889	146,217	149,138	137,123	137,125	2	(12,013)
4. 2001	XXX	XXX	947,176	910,489	838,262	720,223	724,354	722,853	692,199	713,061	20,863	(9,791)
5. 2002	XXX	XXX	XXX	264,597	114,704	78,716	81,514	83,014	65,885	65,634	(251)	(17,380)
6. 2003	XXX	XXX	XXX	XXX	52,875	18,127	17,621	17,670	13,170	13,275	105	(4,395)
7. 2004	XXX	XXX	XXX	XXX	XXX	35,471	26,675	5,463	5,463	5,463	(0)	(0)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	9,260	4,046	1,146	1,346	200	(2,701)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,997	1,175	625	(550)	(5,372)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,255	7,655	(11,600)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,004	XXX	XXX
12. Totals											21,848	(29,394)

SCHEDULE P - PART 2O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	1,821,634	1,655,662	1,654,466	1,756,929	1,731,853	1,932,081	2,470,438	2,472,089	2,579,040	2,399,291	(179,749)	(72,798)
2. 1999	468,946	383,157	281,109	333,960	372,889	346,605	360,458	347,510	363,003	361,338	(1,665)	13,828
3. 2000	XXX	418,549	235,365	208,003	195,567	506,727	597,938	674,556	715,558	717,226	1,668	42,670
4. 2001	XXX	XXX	245,487	322,817	244,826	287,094	224,829	360,240	410,708	413,368	2,661	53,128
5. 2002	XXX	XXX	XXX	306,231	105,299	82,985	191,130	162,358	169,430	213,981	44,551	51,623
6. 2003	XXX	XXX	XXX	XXX	21,972	36,663	60,956	72,096	77,283	88,092	10,810	15,996
7. 2004	XXX	XXX	XXX	XXX	XXX	26,684	26,700	26,695	27,898	44,269	16,371	17,573
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	27,863	18,158	24,219	7,680	(16,539)	(10,478)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,934	26,633	1,473	(25,160)	(31,462)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,913	2,109	(24,803)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,312	XXX	XXX
12. Totals											(171,855)	80,082

SCHEDULE P - PART 2P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	1,633	1,426	898	894	(327)	(221)	3,983	3,453	3,183	3,183	(0)	(270)
2. 1999	501	1,556	13,402	1,629	4,809	3,967	9,089	9,206	9,206	9,306	100	100
3. 2000	XXX	1,930	34,306	12,488	25,531	22,874	25,919	25,914	24,814	24,814	(0)	(1,100)
4. 2001	XXX	XXX	52,470	26,726	46,059	51,684	52,434	52,387	51,787	51,789	2	(598)
5. 2002	XXX	XXX	XXX	27,511	14,382	14,011	18,011	17,555	17,225	17,235	10	(320)
6. 2003	XXX	XXX	XXX	XXX	814	1,114	1,114	1,116	1,446	1,456	10	340
7. 2004	XXX	XXX	XXX	XXX	XXX	839	945	1,445	2,545	3,203	658	1,758
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,421	2,417	2,917	3,437	520	1,020
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	791	791	791	(0)	(0)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,234	934	(1,300)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,303	XXX	XXX
12. Totals											(0)	929

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior	1,922,488	1,825,446	1,681,569	3,651,259	3,691,247	4,072,430	4,122,414	3,593,106	3,605,753	3,624,433	18,680	31,327
2. 1999	134,600	124,534	152,679	140,000	164,250	185,268	194,443	223,498	226,397	265,206	38,808	41,708
3. 2000	XXX	176,701	182,200	189,588	206,649	260,107	263,559	260,931	262,926	309,440	46,514	48,509
4. 2001	XXX	XXX	210,370	183,494	176,273	209,907	221,447	214,244	209,764	263,862	54,098	49,618
5. 2002	XXX	XXX	XXX	229,321	188,739	244,787	259,933	267,923	281,469	355,424	73,955	87,501
6. 2003	XXX	XXX	XXX	XXX	243,231	203,929	236,545	234,461	248,825	340,907	92,082	106,446
7. 2004	XXX	XXX	XXX	XXX	XXX	348,990	327,121	272,536	248,258	283,764	35,507	11,229
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	192,915	180,697	143,445	177,150	33,705	(3,546)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120,624	107,114	149,345	42,232	28,721
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111,910	107,370	(4,540)	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,979	XXX	XXX
12. Totals											431,041	401,512

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

1. Prior	67,966	66,556	67,966	58,381	63,682	72,453	69,929	70,949	71,951	69,147	(2,804)	(1,802)
2. 1999	14,855	14,502	14,924	12,187	12,507	14,313	15,616	16,146	17,523	15,877	(1,645)	(268)
3. 2000	XXX	14,308	20,121	20,700	22,182	22,920	22,701	22,209	23,287	28,892	5,605	6,683
4. 2001	XXX	XXX	11,222	13,044	18,552	19,744	18,341	18,797	20,306	21,662	1,356	2,865
5. 2002	XXX	XXX	XXX	11,820	10,559	10,084	11,494	11,621	9,335	8,924	(411)	(2,697)
6. 2003	XXX	XXX	XXX	XXX	11,355	13,810	13,075	8,704	5,750	8,679	2,929	(24)
7. 2004	XXX	XXX	XXX	XXX	XXX	17,942	2,717	1,476	(3,313)	(2,962)	351	(4,439)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	9,620	9,403	13,829	13,314	(515)	3,911
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,448	8,457	5,970	(2,488)	(2,478)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,863	12,296	3,433	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,562	XXX	XXX
12. Totals											5,811	1,750

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	88	(25)	(113)	(52)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											(113)	(52)

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(0)	(0)	(0)
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											(0)	(0)

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	000	76,661	124,020	143,450	157,816	166,233	170,525	173,380	176,404	177,218	0	0
2. 1999	614,047	808,818	847,159	866,735	876,293	881,287	883,804	885,340	886,354	886,586	248,630	87,675
3. 2000	XXX	596,896	816,254	858,411	880,402	889,979	893,979	896,492	897,160	898,333	249,505	92,222
4. 2001	XXX	XXX	613,352	848,496	883,473	901,456	910,070	914,794	917,066	919,476	236,362	86,527
5. 2002	XXX	XXX	XXX	511,188	703,040	736,232	753,074	763,394	767,308	769,364	181,919	71,575
6. 2003	XXX	XXX	XXX	XXX	629,117	846,109	886,389	903,704	912,794	915,836	201,902	78,823
7. 2004	XXX	XXX	XXX	XXX	XXX	715,449	1,061,422	1,122,697	1,145,220	1,157,794	179,598	67,219
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	745,053	1,046,862	1,068,817	1,091,496	199,480	79,836
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	734,162	977,644	1,027,198	176,519	70,235
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	785,796	1,058,795	161,093	64,060
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,165,592	207,608	82,646

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

1. Prior	000	448,570	725,028	883,672	953,586	985,171	1,010,353	1,022,898	1,034,141	1,045,243	0	0
2. 1999	434,426	835,184	1,057,884	1,181,253	1,241,277	1,270,867	1,284,430	1,292,613	1,295,991	1,297,456	248,812	129,241
3. 2000	XXX	401,785	777,161	973,795	1,083,353	1,135,852	1,162,198	1,175,013	1,181,535	1,184,333	248,574	132,913
4. 2001	XXX	XXX	404,554	785,244	971,735	1,074,453	1,137,110	1,161,662	1,176,446	1,183,045	233,048	132,364
5. 2002	XXX	XXX	XXX	411,906	801,365	989,247	1,094,310	1,153,105	1,181,394	1,194,525	213,628	129,590
6. 2003	XXX	XXX	XXX	XXX	410,685	789,789	977,585	1,088,034	1,156,765	1,185,830	210,318	131,196
7. 2004	XXX	XXX	XXX	XXX	XXX	448,379	833,863	1,024,311	1,139,027	1,205,313	213,449	130,577
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	457,175	833,278	1,026,866	1,140,544	210,099	129,107
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484,845	882,582	1,100,160	216,517	129,829
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	540,556	988,399	224,123	135,409
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	563,326	155,648	99,534

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

1. Prior	000	684,704	1,100,798	1,354,193	1,472,831	1,513,052	1,544,911	1,566,260	1,584,559	1,586,330	0	0
2. 1999	220,243	501,433	779,836	984,065	1,054,030	1,075,890	1,106,513	1,118,133	1,128,923	1,129,981	120,014	70,106
3. 2000	XXX	224,541	513,719	781,677	952,347	1,014,230	1,072,247	1,090,408	1,104,804	1,116,555	114,652	70,041
4. 2001	XXX	XXX	215,104	489,532	732,035	895,364	987,896	1,040,956	1,055,652	1,069,207	113,571	63,167
5. 2002	XXX	XXX	XXX	185,029	435,519	644,722	826,563	925,285	975,229	994,254	101,899	56,136
6. 2003	XXX	XXX	XXX	XXX	191,720	417,143	670,775	827,722	941,496	977,893	90,737	50,512
7. 2004	XXX	XXX	XXX	XXX	XXX	167,988	389,281	588,909	724,780	818,916	81,644	46,068
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	149,692	352,259	539,392	669,120	66,999	43,220
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150,422	351,366	512,657	57,297	40,720
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171,496	393,173	56,549	41,528
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169,348	41,969	34,220

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	769,674	1,381,466	1,843,394	2,262,311	2,599,157	2,896,872	3,184,602	3,449,610	3,661,853	0	0
2. 1999	253,898	580,715	790,431	929,254	1,015,704	1,074,252	1,125,652	1,167,747	1,192,503	1,209,651	208,703	78,502
3. 2000	XXX	254,483	599,754	817,759	958,201	1,025,572	1,094,061	1,144,720	1,184,736	1,194,006	196,340	67,984
4. 2001	XXX	XXX	261,689	588,437	797,019	901,680	993,159	1,060,857	1,073,976	1,112,174	173,477	63,998
5. 2002	XXX	XXX	XXX	221,952	504,907	647,254	755,426	825,719	881,807	924,516	155,947	55,852
6. 2003	XXX	XXX	XXX	XXX	222,951	503,104	651,366	746,701	816,663	875,525	136,027	53,890
7. 2004	XXX	XXX	XXX	XXX	XXX	216,721	462,374	600,883	688,605	758,533	126,065	50,143
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	193,503	393,687	503,604	577,243	105,604	38,825
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191,775	397,655	508,277	89,801	30,808
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	237,045	497,842	86,860	21,346
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	296,027	62,426	7,784

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	595,789	1,087,511	1,442,998	1,695,623	1,868,819	1,976,967	2,079,777	2,162,069	2,224,509	0	0
2. 1999	534,364	845,712	1,022,382	1,185,617	1,277,538	1,330,507	1,377,527	1,411,900	1,433,885	1,449,735	105,957	123,322
3. 2000	XXX	471,202	782,757	972,495	1,128,458	1,225,325	1,291,225	1,332,025	1,360,373	1,384,493	96,230	83,077
4. 2001	XXX	XXX	547,979	902,548	1,082,934	1,229,265	1,339,111	1,396,034	1,439,502	1,463,843	84,310	123,909
5. 2002	XXX	XXX	XXX	400,603	639,792	778,071	882,067	956,680	1,008,498	1,035,667	61,970	64,394
6. 2003	XXX	XXX	XXX	XXX	419,514	674,589	800,717	910,546	989,529	1,038,658	54,663	43,900
7. 2004	XXX	XXX	XXX	XXX	XXX	442,551	775,128	904,285	1,010,010	1,079,203	50,195	38,572
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	511,841	1,135,795	1,262,545	1,392,931	50,578	41,621
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403,890	657,996	794,924	44,288	37,713
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	466,144	779,545	41,415	38,584
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	660,004	33,739	32,656

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11	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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	000	177,599	332,919	415,789	462,984	475,484	488,850	497,912	505,798	508,375	0	0
2. 1999	1,195	19,715	63,807	110,172	139,911	147,287	159,455	162,504	165,508	173,798	850	1,546
3. 2000	XXX	391	13,373	43,594	66,580	84,098	94,624	102,925	110,211	117,559	639	942
4. 2001	XXX	XXX	293	6,851	28,329	55,665	83,360	95,462	105,628	109,714	561	1,222
5. 2002	XXX	XXX	XXX	6,535	29,915	65,495	96,616	118,870	148,532	175,286	510	1,664
6. 2003	XXX	XXX	XXX	XXX	592	6,106	11,741	13,992	18,635	19,631	53	218
7. 2004	XXX	XXX	XXX	XXX	XXX	(19)	(612)	(1,116)	(1,387)	(1,565)	4	5
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	(33)	(35)	2	(249)	2	2
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	2	0	2
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	2
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	000	465,935	864,509	1,127,816	1,299,002	1,371,446	1,418,167	1,460,141	1,501,548	1,516,559	0	0
2. 1999	19,143	156,173	355,815	510,958	584,605	616,586	659,642	688,504	696,317	699,059	2,834	9,629
3. 2000	XXX	48,056	206,288	419,622	602,809	506,571	558,584	603,812	635,498	648,418	2,918	10,566
4. 2001	XXX	XXX	37,640	242,503	429,760	568,085	673,951	700,166	724,696	742,606	2,649	7,713
5. 2002	XXX	XXX	XXX	20,547	106,797	192,026	249,692	293,386	320,163	344,474	1,136	4,829
6. 2003	XXX	XXX	XXX	XXX	2,708	6,261	9,497	12,059	13,881	14,418	103	425
7. 2004	XXX	XXX	XXX	XXX	XXX	559	1,879	3,683	4,362	4,965	79	273
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	276	1,203	1,739	2,146	38	176
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	43	45	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	0	0

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

1. Prior	000	58,674	88,452	100,164	110,790	119,628	124,931	133,227	144,155	147,994	XXX	XXX
2. 1999	59,988	118,549	144,869	161,595	161,484	162,255	164,145	165,712	166,951	167,617	XXX	XXX
3. 2000	XXX	66,591	115,101	136,843	146,191	148,202	151,331	152,996	154,496	155,092	XXX	XXX
4. 2001	XXX	XXX	64,884	115,541	131,733	144,424	148,988	154,652	156,924	157,040	XXX	XXX
5. 2002	XXX	XXX	XXX	61,405	113,125	125,280	132,438	138,239	140,190	140,776	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	50,528	102,735	119,965	122,973	127,321	125,586	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	83,619	135,929	150,611	158,392	165,686	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	95,809	153,937	164,398	170,922	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,514	145,443	161,518	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,945	122,476	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,697	XXX	XXX

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

1. Prior	000	995,756	1,878,235	2,735,211	3,570,636	4,100,223	4,712,596	5,229,862	5,451,848	6,103,508	0	0
2. 1999	42,083	147,959	345,539	534,470	586,810	649,160	733,220	763,443	786,638	790,992	32,406	40,774
3. 2000	XXX	70,277	199,640	383,819	565,636	639,086	732,993	796,627	831,581	860,108	32,196	40,559
4. 2001	XXX	XXX	83,796	223,227	445,214	637,549	752,641	873,620	923,849	959,656	35,130	44,593
5. 2002	XXX	XXX	XXX	82,254	195,014	401,830	596,147	751,324	831,913	882,171	32,220	44,894
6. 2003	XXX	XXX	XXX	XXX	35,918	167,302	344,415	513,732	655,325	736,292	23,436	46,264
7. 2004	XXX	XXX	XXX	XXX	XXX	28,865	112,777	273,237	422,266	522,759	17,985	27,260
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	23,824	93,671	216,597	324,371	10,738	15,029
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,353	93,664	208,334	6,490	11,539
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,649	132,922	4,872	10,647
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,283	2,797	7,435

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

1. Prior	000	149,296	249,890	305,896	337,412	362,082	374,306	403,224	418,958	445,785	0	0
2. 1999	15,415	62,552	119,506	202,748	233,376	239,951	250,371	272,482	282,159	296,227	2,440	5,765
3. 2000	XXX	19,460	85,342	163,991	216,691	233,391	243,395	266,835	275,527	276,565	2,418	7,133
4. 2001	XXX	XXX	18,462	107,892	189,622	287,067	363,386	402,692	432,859	452,448	3,061	8,352
5. 2002	XXX	XXX	XXX	28,568	131,805	239,421	338,668	425,369	470,584	479,812	3,434	9,235
6. 2003	XXX	XXX	XXX	XXX	24,780	93,502	257,632	368,536	454,282	484,820	3,183	9,598
7. 2004	XXX	XXX	XXX	XXX	XXX	17,435	90,313	200,285	265,775	320,538	3,083	8,053
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	24,237	131,480	233,035	302,554	3,227	4,669
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,876	130,490	258,496	3,948	4,826
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,983	137,752	2,708	4,914
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,386	610	629

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 Containment Expenses Reported at Year End ($000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	380,931	431,144	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383,165	613,930	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	628,142	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	40,742	37,880	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	919,142	962,179	868,032	388,899
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	981,399	463,514	199,899

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	167,934	229,035	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,846	109,021	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,072	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	3,475	4,590	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	18	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000	(25)	183	184	184	199	191	187	243	343	XXX	XXX
2. 1999	163	205	880	2,836	4,160	4,737	5,804	7,078	7,682	8,134	XXX	XXX
3. 2000	XXX	166	289	2,068	3,874	6,299	8,361	9,830	10,958	11,179	XXX	XXX
4. 2001	XXX	XXX	158	37,318	38,893	39,686	39,907	40,184	40,188	40,300	XXX	XXX
5. 2002	XXX	XXX	XXX	115	135	469	469	469	469	469	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	18,567	93,979	121,126	121,190	121,190	121,190	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	2,666	36,102	51,916	142,191	142,191	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	9,000	9,000	6,335	6,335	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(0)	0	0	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	2,941	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,836	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)										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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	000	31,025	50,265	59,278	84,143	99,603	103,592	105,267	130,869	138,618	XXX	XXX
2. 1999	44,074	138,430	212,759	240,699	246,652	263,770	267,429	272,755	276,889	278,675	XXX	XXX
3. 2000	XXX	23,342	58,771	80,822	101,535	95,513	99,823	104,991	122,273	124,529	XXX	XXX
4. 2001	XXX	XXX	71,548	298,731	503,412	573,702	615,963	625,857	648,035	651,447	XXX	XXX
5. 2002	XXX	XXX	XXX	20,561	41,069	51,994	49,640	52,826	54,303	55,737	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	2,471	8,155	9,753	9,616	10,513	12,095	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	718	2,994	3,042	3,313	3,562	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,157	3,301	2,094	2,046	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	419	(2,327)	(3,586)	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,534)	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	000	341,033	546,516	762,080	906,425	1,046,371	1,216,188	1,348,295	1,484,012	1,629,330	XXX	XXX
2. 1999	(616)	75,375	129,978	189,413	235,897	227,890	262,416	260,549	270,863	278,695	XXX	XXX
3. 2000	XXX	5,717	12,806	46,706	83,351	142,020	224,318	285,955	337,159	561,746	XXX	XXX
4. 2001	XXX	XXX	4,261	46,395	85,841	101,596	144,953	178,777	222,129	239,215	XXX	XXX
5. 2002	XXX	XXX	XXX	(1,876)	18,038	35,243	54,691	95,334	116,221	160,439	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	985	5,561	19,653	30,002	41,319	62,054	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	120	368	2,187	6,555	7,666	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	10	93	1,507	1,969	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	151	151	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	000	147	58	(325)	(752)	(796)	(780)	(781)	(811)	(815)	XXX	XXX
2. 1999	361	2,020	4,125	5,353	4,151	3,577	3,828	3,954	3,943	4,436	XXX	XXX
3. 2000	XXX	491	13,020	17,225	17,754	18,189	18,323	18,106	17,896	18,438	XXX	XXX
4. 2001	XXX	XXX	3,961	12,065	29,754	43,929	45,429	44,793	44,858	45,007	XXX	XXX
5. 2002	XXX	XXX	XXX	3,520	8,994	8,720	9,612	9,782	9,999	11,407	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	0	0	0	180	67	514	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	219	641	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	601	1,279	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	000	263,059	505,176	939,859	1,599,977	1,730,499	1,862,973	1,965,655	2,142,289	2,244,244	0	0
2. 1999	4,895	19,675	46,911	72,652	105,598	126,328	138,169	155,001	178,669	191,512	4,565	8,424
3. 2000	XXX	4,746	31,005	60,591	96,853	121,253	146,727	168,780	214,509	226,838	4,424	6,883
4. 2001	XXX	XXX	5,011	21,191	48,840	73,120	103,543	126,198	155,471	173,348	4,659	9,377
5. 2002	XXX	XXX	XXX	7,360	26,170	52,027	95,620	152,120	198,957	210,822	4,278	7,080
6. 2003	XXX	XXX	XXX	XXX	4,906	21,477	69,276	105,061	146,057	176,278	4,070	8,628
7. 2004	XXX	XXX	XXX	XXX	XXX	3,142	17,857	50,046	90,706	120,426	3,191	6,699
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	4,335	14,150	26,579	48,733	1,595	2,414
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,184	12,659	30,564	852	1,792
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,011	16,731	639	1,459
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,197	274	724

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

1. Prior	000	15,934	17,845	17,608	26,040	42,143	51,179	52,238	55,615	58,112	0	0
2. 1999	395	3,971	6,667	7,318	8,734	8,946	9,749	12,620	13,737	13,737	49	77
3. 2000	XXX	99	7,086	15,314	17,795	17,447	18,375	18,965	19,300	20,254	28	59
4. 2001	XXX	XXX	97	1,573	6,885	12,372	14,753	15,731	16,265	16,324	32	45
5. 2002	XXX	XXX	XXX	20	1,509	2,516	5,051	4,776	5,383	5,276	21	47
6. 2003	XXX	XXX	XXX	XXX	146	(759)	3,205	864	16	1,858	25	91
7. 2004	XXX	XXX	XXX	XXX	XXX	31	16	(2,725)	(4,895)	(6,875)	17	38
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	41	409	6,828	6,879	7	14
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	360	586	2	8
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	919	2,510	5	8
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	1	4

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1	(31)	XXX	XXX
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	145,093	79,153	42,094	22,769	16,159	10,534	7,277	7,366	2,639	2,139
2. 1999	139,896	50,549	28,647	15,227	11,421	1,419	688	1,302	206	(230)
3. 2000	XXX	160,294	47,087	32,280	14,789	3,735	8,592	469	729	(203)
4. 2001	XXX	XXX	205,262	76,296	31,054	12,913	4,218	2,181	570	218
5. 2002	XXX	XXX	XXX	303,481	52,453	12,836	7,552	4,515	1,511	2,631
6. 2003	XXX	XXX	XXX	XXX	331,918	32,178	25,664	6,633	4,009	1,645
7. 2004	XXX	XXX	XXX	XXX	XXX	287,932	44,424	18,296	8,414	9,108
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	544,663	191,348	202,707	126,066
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,365	33,628	2,744
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223,453	53,397
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349,629

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

1. Prior	384,482	153,512	64,034	38,197	46,249	70,885	188,262	175,536	157,822	170,109
2. 1999	486,982	182,529	78,487	31,997	11,701	4,310	716	1,130	(705)	(1,703)
3. 2000	XXX	463,351	194,902	66,155	24,498	5,734	3,934	3,811	731	398
4. 2001	XXX	XXX	539,529	237,516	66,136	22,695	7,793	7,171	11,468	9,655
5. 2002	XXX	XXX	XXX	583,394	258,634	106,572	18,144	11,713	15,594	13,023
6. 2003	XXX	XXX	XXX	XXX	634,406	261,133	71,489	19,097	18,449	10,831
7. 2004	XXX	XXX	XXX	XXX	XXX	634,359	205,763	67,150	40,102	26,708
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	560,397	231,070	83,052	35,075
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514,231	178,921	52,067
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	452,184	152,363
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	460,221

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

1. Prior	617,799	314,807	194,063	111,469	73,636	40,176	44,516	30,084	18,498	23,109
2. 1999	365,598	168,056	26,445	(16,790)	33,760	22,847	17,315	13,939	4,639	7,255
3. 2000	XXX	390,242	136,079	28,125	69,288	47,576	46,555	32,581	16,290	20,554
4. 2001	XXX	XXX	490,941	197,536	147,648	91,271	76,757	63,329	30,907	30,460
5. 2002	XXX	XXX	XXX	579,479	274,740	183,823	114,990	84,092	46,170	41,828
6. 2003	XXX	XXX	XXX	XXX	629,158	331,555	183,619	115,968	71,946	44,570
7. 2004	XXX	XXX	XXX	XXX	XXX	650,320	288,773	147,696	75,183	44,039
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	528,872	282,177	145,804	56,938
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458,340	237,558	116,401
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477,552	247,771
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,037

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	4,004,062	3,522,118	2,840,083	2,296,706	1,792,455	1,609,482	1,421,801	1,286,077	1,250,087	1,367,956
2. 1999	613,920	387,079	282,972	228,508	245,449	208,175	150,896	138,735	132,934	108,097
3. 2000	XXX	603,302	401,080	247,169	294,540	244,994	205,570	191,614	190,483	204,135
4. 2001	XXX	XXX	903,984	554,944	426,857	327,260	238,813	229,847	249,615	256,959
5. 2002	XXX	XXX	XXX	790,517	452,833	417,015	385,085	308,002	306,862	269,309
6. 2003	XXX	XXX	XXX	XXX	1,028,508	574,542	502,053	406,704	397,767	372,531
7. 2004	XXX	XXX	XXX	XXX	XXX	1,244,252	894,901	595,755	463,466	396,375
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,119,648	803,743	643,650	493,221
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,062,796	775,035	580,851
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,024,306	769,383
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,040,736

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	1,451,948	1,051,311	705,804	508,762	349,447	269,166	284,216	378,807	319,088	312,683
2. 1999	577,419	327,403	175,698	101,874	119,770	58,340	54,108	66,726	50,174	54,734
3. 2000	XXX	564,277	300,135	199,856	150,243	90,536	82,525	92,258	73,053	62,068
4. 2001	XXX	XXX	668,685	390,532	281,047	183,293	94,577	72,119	60,037	60,662
5. 2002	XXX	XXX	XXX	672,845	404,007	229,760	133,803	102,123	65,064	54,642
6. 2003	XXX	XXX	XXX	XXX	728,814	433,233	273,877	150,506	139,433	86,478
7. 2004	XXX	XXX	XXX	XXX	XXX	796,115	457,405	338,124	208,378	77,205
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	790,207	475,725	347,661	49,440
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	700,762	431,096	209,641
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	551,713	312,575
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	704,334

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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	126,773	59,709	94,164	24,044	53,301	43,771	2,836	7,262	6,865	9,562
2. 1999	59,650	10,807	(6,611)	(29,486)	12,270	8,758	(6,102)	(2,149)	(529)	339
3. 2000	XXX	39,618	29,291	(4,704)	24,689	14,329	(7,199)	(1,957)	(880)	1,423
4. 2001	XXX	XXX	66,156	11,772	27,227	13,229	(12,367)	(6,413)	(3,313)	(1,008)
5. 2002	XXX	XXX	XXX	117,922	74,051	25,518	(29,673)	(16,354)	(7,299)	423
6. 2003	XXX	XXX	XXX	XXX	26,069	21,905	20,247	6,035	4,147	5,249
7. 2004	XXX	XXX	XXX	XXX	XXX	4,425	3,122	3,225	3,079	2,859
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	144	453	580	576
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259	160	1,009
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)	4
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(12)

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

1. Prior	170,441	51,156	91,818	52,486	93,861	46,135	2,850	(2,776)	(36)	8,550
2. 1999	126,368	(28,729)	(18,140)	(81,264)	28,719	10,743	(17,012)	(2,369)	2,351	3,147
3. 2000	XXX	(16,212)	2,247	(79,289)	58,608	12,851	(24,366)	(9,652)	4,253	4,401
4. 2001	XXX	XXX	94,067	16,538	64,963	37,935	(13,087)	30	14,653	4,635
5. 2002	XXX	XXX	XXX	39,501	33,422	16,456	(25,326)	(9,175)	(3,151)	3,314
6. 2003	XXX	XXX	XXX	XXX	19,477	3,477	8,997	773	1,407	1,083
7. 2004	XXX	XXX	XXX	XXX	XXX	4,260	6,847	2,889	3,208	3,434
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,176	1,157	573	965
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	586	183	82
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273	(1,227)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(426)

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

1. Prior	57,891	42,298	26,647	18,737	13,045	5,124	4,687	1,770	7,425	14,693
2. 1999	46,075	21,066	802	(2,636)	4,222	3,172	1,530	2,080	1,756	1,214
3. 2000	XXX	36,446	15,492	7,009	7,965	9,723	6,889	7,139	7,940	5,269
4. 2001	XXX	XXX	45,188	21,910	9,125	34,497	36,418	9,670	10,615	6,213
5. 2002	XXX	XXX	XXX	69,850	26,449	8,063	555	(2,428)	5,733	2,923
6. 2003	XXX	XXX	XXX	XXX	85,938	15,396	3,636	1,737	7,752	11,652
7. 2004	XXX	XXX	XXX	XXX	XXX	103,819	5,881	1,737	8,106	3,413
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	104,241	17,142	20,770	9,853
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,383	16,974	826
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,045	21,031
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,776

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

1. Prior	3,630,029	2,882,916	2,407,746	2,738,495	2,063,469	2,391,136	2,603,826	2,875,858	2,949,916	2,355,923
2. 1999	411,234	180,177	113,985	80,235	142,040	169,483	146,153	173,397	167,960	119,365
3. 2000	XXX	368,025	184,557	132,264	176,593	224,077	201,757	192,247	113,081	89,347
4. 2001	XXX	XXX	584,651	389,009	355,725	332,307	285,661	261,433	227,427	134,015
5. 2002	XXX	XXX	XXX	731,587	460,486	383,418	333,297	311,738	272,333	206,756
6. 2003	XXX	XXX	XXX	XXX	832,872	543,576	460,769	384,942	305,216	230,403
7. 2004	XXX	XXX	XXX	XXX	XXX	931,000	728,431	575,824	407,814	252,454
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,019,363	827,801	684,104	388,728
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,026,868	916,451	608,940
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	944,905	807,645
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	930,119

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

1. Prior	343,874	247,647	185,868	165,729	100,172	97,781	77,066	93,857	87,599	82,335
2. 1999	127,042	73,412	38,326	(3,836)	15,192	14,061	15,926	15,324	27,057	22,778
3. 2000	XXX	154,278	81,369	29,438	33,830	54,813	52,036	45,193	42,011	57,954
4. 2001	XXX	XXX	245,361	87,578	91,009	72,550	65,076	61,038	50,188	67,728
5. 2002	XXX	XXX	XXX	304,405	123,797	193,924	156,240	138,443	107,547	56,654
6. 2003	XXX	XXX	XXX	XXX	422,294	240,583	159,766	132,644	75,927	76,874
7. 2004	XXX	XXX	XXX	XXX	XXX	560,510	348,773	203,655	182,294	88,256
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	505,492	315,118	230,840	180,548
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487,528	386,964	330,527
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	498,105	358,419
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	510,244

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467,537	246,971	193,995
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,915	41,908
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,398

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111,495	75,672	65,459
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5,072)	11,016
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,739

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	466,328	417,355	339,828
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182,938	176,657
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264,971

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,676	13,579	12,279
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	616	686
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	749

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	9,391	9,465	2,040	1,100	1,193	1,158	1,209	1,226	1,209	1,159
2. 1999	3,893	3,889	3,889	3,434	3,912	3,889	20	113	206	122
3. 2000	XXX	3,876	3,876	3,876	3,971	3,876	2	420	17	176
4. 2001	XXX	XXX	53,590	16,406	17,353	20,993	9	122	88	80
5. 2002	XXX	XXX	XXX	4,826	7,575	2	(90)	2	2	2
6. 2003	XXX	XXX	XXX	XXX	71,795	23	(7,077)	23	23	23
7. 2004	XXX	XXX	XXX	XXX	XXX	155,451	113,015	69,218	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	(6,035)	142	142	142
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	963	964	964
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,609	1,657
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,690

SCHEDULE P - PART 4N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	38,258	20,361	22,414	19,285	16,727	2,322	3,576	4,546	1,482	9,244
2. 1999	35,476	(45,646)	(65,681)	(43,159)	10,683	3,427	7,105	6,098	1,923	2,596
3. 2000	XXX	152,936	123,661	9,547	15,592	26,779	31,606	28,230	1,954	2,901
4. 2001	XXX	XXX	681,244	386,689	207,750	70,777	54,524	51,058	3,575	24,750
5. 2002	XXX	XXX	XXX	214,899	67,473	11,848	21,067	19,713	5,003	5,414
6. 2003	XXX	XXX	XXX	XXX	48,443	9,178	5,323	6,115	885	(521)
7. 2004	XXX	XXX	XXX	XXX	XXX	33,700	21,036	1,918	1,938	1,895
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	5,537	1,394	338	(700)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,909	5,344	4,229
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,482	8,409
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,522

SCHEDULE P - PART 4O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	1,224,700	783,673	539,958	497,850	363,586	431,600	730,867	595,192	619,775	380,694
2. 1999	424,627	262,837	59,740	36,789	25,856	15,816	1,964	9,747	29,752	35,317
3. 2000	XXX	374,176	182,476	100,055	25,067	258,870	100,044	139,020	159,267	69,311
4. 2001	XXX	XXX	213,976	175,595	19,816	20,574	(96,293)	6,539	13,057	33,071
5. 2002	XXX	XXX	XXX	296,793	59,543	11,404	75,444	10,967	3,293	16,517
6. 2003	XXX	XXX	XXX	XXX	16,799	14,548	11,362	10,544	1,808	1,270
7. 2004	XXX	XXX	XXX	XXX	XXX	24,972	22,712	15,403	14,510	28,650
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	31,723	22,850	27,224	10,828
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,783	26,491	1,215
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,913	2,120
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,312

SCHEDULE P - PART 4P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	1,217	898	435	873	11	(49)	4,207	3,701	3,562	3,589
2. 1999	(682)	(1,311)	6,763	(4,733)	1,118	1,042	3,983	3,961	3,246	3,397
3. 2000	XXX	5	17,592	(11,535)	4,095	1,843	4,625	5,077	4,036	5,758
4. 2001	XXX	XXX	47,085	7,062	8,394	3,890	4,322	5,335	5,680	5,879
5. 2002	XXX	XXX	XXX	16,769	1,922	1,188	4,843	2,984	2,654	2,064
6. 2003	XXX	XXX	XXX	XXX	814	1,114	574	576	183	568
7. 2004	XXX	XXX	XXX	XXX	XXX	839	259	283	343	824
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,421	2,417	1,275	1,399
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	791	791	791
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,234	934
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,303

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	1,437,647	1,171,884	870,150	1,983,009	1,795,215	2,043,521	1,974,584	1,370,562	1,212,303	1,147,695
2. 1999	99,475	66,826	53,811	24,160	19,619	34,429	15,808	39,873	27,578	45,234
3. 2000	XXX	131,832	89,497	49,430	37,491	69,499	59,789	35,112	19,086	58,828
4. 2001	XXX	XXX	161,931	98,082	50,240	39,880	55,682	41,510	17,160	54,685
5. 2002	XXX	XXX	XXX	183,859	86,662	94,135	59,987	45,921	35,253	103,557
6. 2003	XXX	XXX	XXX	XXX	202,609	122,836	91,661	47,921	38,045	113,122
7. 2004	XXX	XXX	XXX	XXX	XXX	312,586	238,607	141,404	86,181	105,154
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	164,751	126,240	70,931	88,165
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,846	53,868	74,557
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,059	37,645
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,232

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

1. Prior	43,759	35,662	29,519	29,473	29,888	13,242	14,968	15,965	15,116	10,904
2. 1999	11,251	8,503	6,690	3,159	2,860	2,558	2,716	1,923	3,773	2,091
3. 2000	XXX	12,459	10,321	3,299	4,923	4,067	3,355	2,725	2,945	4,899
4. 2001	XXX	XXX	9,852	5,527	5,444	4,288	2,212	312	1,577	4,059
5. 2002	XXX	XXX	XXX	11,101	5,248	5,612	5,164	4,997	2,875	1,408
6. 2003	XXX	XXX	XXX	XXX	10,011	9,701	9,829	9,903	6,023	6,877
7. 2004	XXX	XXX	XXX	XXX	XXX	17,187	7,777	7,487	4,767	5,258
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	8,156	2,893	6,698	6,247
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,432	7,282	3,644
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,093	9,468
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,776

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	88	6
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	38,814	4,955	2,386	4,004	1,009	612	302	124	6	11
2. 1999	211,198	243,786	246,470	247,689	248,199	248,465	248,510	248,569	248,596	248,630
3. 2000	XXX	201,475	244,306	247,488	248,567	249,097	249,264	249,400	249,450	249,505
4. 2001	XXX	XXX	197,632	231,795	234,427	235,344	235,961	236,154	236,254	236,362
5. 2002	XXX	XXX	XXX	147,823	178,068	180,323	181,277	181,605	181,741	181,919
6. 2003	XXX	XXX	XXX	XXX	172,041	197,900	200,318	201,098	201,453	201,902
7. 2004	XXX	XXX	XXX	XXX	XXX	145,390	175,570	178,103	178,890	179,598
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	164,402	195,487	198,010	199,480
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151,634	173,960	176,519
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137,903	161,093
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,608

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	11,642	8,260	6,159	2,147	1,206	695	472	367	279	248
2. 1999	21,064	3,985	2,039	1,094	572	314	203	125	88	55
3. 2000	XXX	23,208	4,347	2,085	1,173	642	392	227	168	119
4. 2001	XXX	XXX	20,545	3,845	1,837	985	592	325	204	100
5. 2002	XXX	XXX	XXX	17,681	4,947	2,733	2,145	1,746	354	163
6. 2003	XXX	XXX	XXX	XXX	17,229	3,525	1,877	1,047	702	251
7. 2004	XXX	XXX	XXX	XXX	XXX	19,207	4,788	1,835	1,144	457
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	23,698	3,702	2,092	1,006
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,085	3,169	1,426
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,295	3,832
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,748

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	30,334	3,017	870	503	309	231	139	51	(111)	(3)
2. 1999	305,511	333,643	335,431	336,090	336,279	336,387	336,341	336,344	336,347	336,360
3. 2000	XXX	299,420	338,824	341,003	341,588	341,779	341,774	341,804	341,816	341,846
4. 2001	XXX	XXX	290,148	320,456	322,030	322,437	322,915	322,918	322,946	322,989
5. 2002	XXX	XXX	XXX	222,617	251,839	252,771	253,497	253,543	253,594	253,657
6. 2003	XXX	XXX	XXX	XXX	256,655	278,751	280,442	280,668	280,800	280,976
7. 2004	XXX	XXX	XXX	XXX	XXX	218,145	246,038	246,595	246,982	247,274
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	254,295	277,492	279,383	280,322
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224,198	246,371	248,180
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206,182	228,985
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307,002

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	111,479	35,448	15,908	12,944	4,557	3,535	1,651	681	327	207
2. 1999	134,423	213,720	234,316	241,832	245,215	247,078	247,211	247,972	248,479	248,812
3. 2000	XXX	133,899	215,756	234,075	241,022	244,854	246,131	247,057	247,784	248,574
4. 2001	XXX	XXX	125,855	202,208	218,775	226,070	229,244	231,086	231,932	233,048
5. 2002	XXX	XXX	XXX	112,028	183,004	199,742	207,323	210,846	212,392	213,628
6. 2003	XXX	XXX	XXX	XXX	110,680	180,962	199,133	205,596	208,557	210,318
7. 2004	XXX	XXX	XXX	XXX	XXX	123,564	192,363	205,204	210,826	213,449
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	131,089	193,576	205,144	210,099
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137,730	204,155	216,517
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151,187	224,123
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,648

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	65,042	38,645	24,576	11,718	7,438	4,155	2,996	2,092	1,651	1,377
2. 1999	83,761	32,573	14,762	8,134	4,626	2,670	2,050	1,234	725	394
3. 2000	XXX	87,618	31,507	15,290	8,798	4,874	3,285	2,317	1,677	892
4. 2001	XXX	XXX	85,967	30,507	15,712	8,840	5,469	3,548	2,714	1,606
5. 2002	XXX	XXX	XXX	81,193	30,658	14,670	8,295	4,849	3,348	2,111
6. 2003	XXX	XXX	XXX	XXX	82,375	26,464	12,971	7,036	4,135	2,421
7. 2004	XXX	XXX	XXX	XXX	XXX	74,181	21,890	10,413	5,287	2,706
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	64,036	19,390	8,970	4,379
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,634	20,271	9,055
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,926	20,446
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,076

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	71,695	20,189	6,113	3,676	1,379	1,443	1,206	69	(24)	(27)
2. 1999	296,138	360,961	372,119	376,256	377,565	378,262	377,757	378,060	378,290	378,447
3. 2000	XXX	301,338	366,220	376,218	379,675	381,117	381,228	381,607	382,023	382,379
4. 2001	XXX	XXX	293,353	352,481	361,253	364,461	365,415	366,123	366,485	367,018
5. 2002	XXX	XXX	XXX	275,601	331,200	338,732	342,805	344,153	344,788	345,329
6. 2003	XXX	XXX	XXX	XXX	277,312	326,923	339,297	342,198	343,231	343,935
7. 2004	XXX	XXX	XXX	XXX	XXX	287,788	336,780	343,258	345,724	346,732
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	288,551	335,592	341,400	343,585
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300,797	349,315	355,401
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	327,874	379,978
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	328,258

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	47,070	16,342	7,531	3,204	4,029	6,539	535	1,311	860	747
2. 1999	76,593	104,940	111,849	114,728	117,471	118,517	119,630	119,876	119,927	120,014
3. 2000	XXX	69,174	98,495	105,095	109,073	112,764	114,395	114,846	114,544	114,652
4. 2001	XXX	XXX	70,075	96,198	102,598	110,653	113,012	113,812	113,208	113,571
5. 2002	XXX	XXX	XXX	61,526	85,879	96,706	100,353	101,788	101,593	101,899
6. 2003	XXX	XXX	XXX	XXX	56,053	81,469	86,797	89,160	90,113	90,737
7. 2004	XXX	XXX	XXX	XXX	XXX	55,198	74,167	78,204	80,415	81,644
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	44,973	60,824	64,923	66,999
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,386	53,340	57,297
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,023	56,549
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,969

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	32,337	17,131	12,526	6,895	4,194	3,986	3,639	3,172	2,518	2,184
2. 1999	27,704	11,204	6,646	3,479	1,680	714	365	383	238	197
3. 2000	XXX	23,220	14,310	7,088	3,883	2,214	760	665	399	295
4. 2001	XXX	XXX	27,225	10,191	5,277	2,918	1,319	1,007	571	356
5. 2002	XXX	XXX	XXX	23,166	10,407	6,066	2,703	2,075	1,014	640
6. 2003	XXX	XXX	XXX	XXX	21,224	10,633	4,454	3,331	1,571	827
7. 2004	XXX	XXX	XXX	XXX	XXX	23,907	7,206	5,296	2,720	1,253
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	17,274	9,478	4,777	2,443
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,378	8,968	4,631
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,568	8,947
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,009

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	34,612	9,477	6,057	1,934	3,039	7,680	531	1,150	480	665
2. 1999	149,444	178,224	184,643	186,213	188,126	188,769	189,825	190,211	190,193	190,317
3. 2000	XXX	135,474	174,128	177,113	179,733	183,242	184,858	185,435	184,880	184,988
4. 2001	XXX	XXX	138,393	161,877	166,840	174,969	176,896	177,786	176,790	177,094
5. 2002	XXX	XXX	XXX	119,949	145,405	156,448	158,065	159,601	158,594	158,675
6. 2003	XXX	XXX	XXX	XXX	109,469	139,090	140,019	142,303	141,935	142,076
7. 2004	XXX	XXX	XXX	XXX	XXX	112,603	123,874	128,281	128,792	128,965
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	91,879	111,088	112,195	112,662
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,870	100,934	102,648
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,179	107,024
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,198

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	104,204	57,229	18,441	17,789	2,808	5,787	5,049	8,318	14,321	7,494
2. 1999	110,253	180,899	192,997	203,835	201,617	203,461	204,574	206,293	208,039	208,703
3. 2000	XXX	106,096	167,236	196,110	186,875	190,221	192,046	194,295	195,479	196,340
4. 2001	XXX	XXX	92,119	160,914	159,639	165,529	168,786	171,375	172,681	173,477
5. 2002	XXX	XXX	XXX	84,507	134,878	145,636	150,627	153,701	155,099	155,947
6. 2003	XXX	XXX	XXX	XXX	75,800	120,176	128,659	132,632	134,667	136,027
7. 2004	XXX	XXX	XXX	XXX	XXX	74,017	113,534	120,847	124,068	126,065
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	62,747	97,571	102,953	105,604
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,725	85,116	89,801
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,633	86,860
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,426

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	98,380	67,444	56,545	47,290	41,587	39,993	37,291	32,359	29,176	26,794
2. 1999	46,203	19,158	11,456	7,935	5,015	3,790	3,094	2,420	1,949	1,694
3. 2000	XXX	48,620	20,936	14,404	8,051	5,713	4,422	3,154	2,325	1,963
4. 2001	XXX	XXX	47,021	24,379	12,907	8,871	6,187	4,424	3,051	2,617
5. 2002	XXX	XXX	XXX	46,911	19,464	11,734	7,200	4,616	2,916	2,400
6. 2003	XXX	XXX	XXX	XXX	40,492	16,817	9,614	5,834	3,702	2,845
7. 2004	XXX	XXX	XXX	XXX	XXX	38,938	15,277	8,167	4,805	3,354
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	33,373	11,843	6,113	3,888
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,012	9,356	5,344
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,395	10,011
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,055

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	102,694	46,844	11,926	14,386	1,005	6,741	3,778	7,464	12,601	6,148
2. 1999	199,144	271,990	278,558	287,302	283,660	284,518	285,897	286,986	288,370	288,899
3. 2000	XXX	198,225	245,935	272,195	260,430	261,815	263,783	265,120	265,622	266,287
4. 2001	XXX	XXX	173,013	241,553	233,605	236,348	237,723	239,343	239,591	240,092
5. 2002	XXX	XXX	XXX	164,048	204,714	209,375	210,873	213,776	213,769	214,199
6. 2003	XXX	XXX	XXX	XXX	148,965	183,925	186,962	191,929	192,208	192,762
7. 2004	XXX	XXX	XXX	XXX	XXX	144,194	173,366	178,590	178,918	179,562
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	121,354	147,682	147,744	148,317
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111,629	125,079	125,953
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,201	118,217
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,265

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	47,826	14,282	14,554	7,109	10,433	7,496	7,782	7,884	6,338	2,595
2. 1999	66,495	89,722	94,964	98,479	100,764	102,082	101,661	104,860	105,558	105,957
3. 2000	XXX	59,111	82,733	88,565	92,025	94,278	94,222	95,133	95,809	96,230
4. 2001	XXX	XXX	52,715	72,730	77,491	80,406	80,843	82,258	83,874	84,310
5. 2002	XXX	XXX	XXX	39,520	54,027	57,714	58,948	60,441	61,455	61,970
6. 2003	XXX	XXX	XXX	XXX	33,844	47,436	50,228	52,383	53,822	54,663
7. 2004	XXX	XXX	XXX	XXX	XXX	30,742	43,501	46,857	48,948	50,195
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	27,919	45,063	48,513	50,578
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,412	41,271	44,288
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,749	41,415
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,739

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	141,586	134,488	118,518	123,823	210,102	256,862	248,504	192,017	164,100	140,455
2. 1999	27,327	11,077	14,184	11,055	18,875	23,456	31,591	14,602	8,123	3,443
3. 2000	XXX	24,522	11,917	7,608	10,412	13,537	9,316	4,358	4,162	3,845
4. 2001	XXX	XXX	25,691	12,950	18,493	42,349	41,581	17,374	10,181	6,906
5. 2002	XXX	XXX	XXX	16,476	9,444	8,171	7,747	4,963	2,974	2,713
6. 2003	XXX	XXX	XXX	XXX	15,944	8,336	7,150	4,092	2,897	3,024
7. 2004	XXX	XXX	XXX	XXX	XXX	15,171	5,876	6,575	5,035	4,116
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	19,606	6,963	3,755	2,576
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,729	5,370	8,830
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,239	6,799
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,933

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	75,323	15,125	23,698	19,965	114,030	86,490	54,890	27,079	5,758	3,314
2. 1999	141,216	164,662	177,628	182,154	194,096	205,331	219,223	231,400	232,241	232,722
3. 2000	XXX	124,652	154,490	160,024	168,385	175,430	179,758	180,622	182,490	183,152
4. 2001	XXX	XXX	117,932	143,925	169,599	201,366	211,283	213,379	214,647	215,125
5. 2002	XXX	XXX	XXX	88,146	112,797	122,837	127,059	128,179	128,581	129,077
6. 2003	XXX	XXX	XXX	XXX	76,832	92,788	97,737	99,740	100,375	101,587
7. 2004	XXX	XXX	XXX	XXX	XXX	71,613	84,676	90,794	92,180	92,883
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	73,171	91,728	93,322	94,775
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,825	82,996	90,831
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,466	86,798
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,328

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	739	448	691	292	201	149	80	36	172	116
2. 1999	93	177	360	518	622	696	723	747	801	850
3. 2000	XXX	43	128	245	325	408	447	474	567	639
4. 2001	XXX	XXX	49	105	161	238	311	357	485	561
5. 2002	XXX	XXX	XXX	22	108	211	332	360	456	510
6. 2003	XXX	XXX	XXX	XXX	8	24	48	50	52	53
7. 2004	XXX	XXX	XXX	XXX	XXX	0	2	2	4	4
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	2	2
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,363	1,581	1,383	1,062	718	547	424	809	449	303
2. 1999	917	694	747	518	307	161	118	152	104	54
3. 2000	XXX	443	492	441	307	227	146	293	157	92
4. 2001	XXX	XXX	308	538	713	557	381	324	179	92
5. 2002	XXX	XXX	XXX	455	1,486	1,186	778	196	109	56
6. 2003	XXX	XXX	XXX	XXX	292	160	118	3	2	1
7. 2004	XXX	XXX	XXX	XXX	XXX	4	7	2	1	1
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1	2	1	1
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	252	314	1,737	383	93	155	62	459	2,677	12
2. 1999	1,228	1,333	2,029	2,249	2,312	2,337	2,364	2,426	2,444	2,450
3. 2000	XXX	556	943	1,226	1,318	1,426	1,447	1,641	1,657	1,673
4. 2001	XXX	XXX	497	1,033	1,551	1,735	1,812	1,829	1,867	1,875
5. 2002	XXX	XXX	XXX	560	2,164	2,522	2,742	2,199	2,224	2,230
6. 2003	XXX	XXX	XXX	XXX	365	331	383	271	272	272
7. 2004	XXX	XXX	XXX	XXX	XXX	4	13	9	10	10
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	3	4	5	5
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	2
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,138	1,638	1,140	713	381	215	113	88	167	97
2. 1999	213	794	1,493	2,013	2,334	2,505	2,616	2,674	2,781	2,834
3. 2000	XXX	219	943	1,704	2,215	2,497	2,638	2,706	2,862	2,918
4. 2001	XXX	XXX	282	986	1,680	2,153	2,411	2,468	2,577	2,649
5. 2002	XXX	XXX	XXX	171	508	829	1,036	1,065	1,118	1,136
6. 2003	XXX	XXX	XXX	XXX	4	44	74	92	100	103
7. 2004	XXX	XXX	XXX	XXX	XXX	13	44	64	73	79
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	10	22	31	38
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	9,562	5,474	3,433	1,785	959	607	345	1,248	295	175
2. 1999	5,628	3,825	2,576	1,484	817	488	268	303	153	99
3. 2000	XXX	5,896	4,810	2,696	1,573	967	575	397	205	135
4. 2001	XXX	XXX	5,772	3,916	2,397	1,402	848	399	269	197
5. 2002	XXX	XXX	XXX	3,200	1,788	1,167	672	155	77	38
6. 2003	XXX	XXX	XXX	XXX	103	183	101	39	20	12
7. 2004	XXX	XXX	XXX	XXX	XXX	150	111	51	23	6
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	134	52	32	14
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,125	903	2,891	116	151	164	54	1,025	(735)	11
2. 1999	8,030	9,434	11,927	12,147	12,264	12,381	12,423	12,551	12,548	12,562
3. 2000	XXX	7,904	12,835	13,169	13,389	13,574	13,640	13,602	13,614	13,619
4. 2001	XXX	XXX	8,195	9,847	10,396	10,696	10,855	10,531	10,546	10,559
5. 2002	XXX	XXX	XXX	4,603	5,809	6,304	6,415	5,998	6,003	6,003
6. 2003	XXX	XXX	XXX	XXX	187	516	542	536	539	540
7. 2004	XXX	XXX	XXX	XXX	XXX	285	344	352	357	358
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	199	216	227	228
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	43,089	30,755	32,165	34,414	25,898	29,479	20,178	17,342	14,833	11,207
2. 1999	14,506	22,716	27,129	31,636	34,463	36,496	37,431	37,718	37,886	32,406
3. 2000	XXX	12,991	22,997	26,998	29,272	30,780	31,475	31,783	32,043	32,196
4. 2001	XXX	XXX	15,113	26,055	29,740	32,239	33,734	34,275	34,792	35,130
5. 2002	XXX	XXX	XXX	14,210	23,329	27,183	29,737	30,682	31,605	32,220
6. 2003	XXX	XXX	XXX	XXX	9,392	16,827	20,301	21,434	22,770	23,436
7. 2004	XXX	XXX	XXX	XXX	XXX	8,694	13,809	15,178	16,858	17,985
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	5,277	7,919	9,535	10,738
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,913	5,364	6,490
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,653	4,872
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,797

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	644,644	761,774	772,648	880,993	1,145,385	1,071,867	1,083,782	937,727	832,518	799,579
2. 1999	17,521	7,876	7,729	4,929	2,849	1,687	1,134	736	583	544
3. 2000	XXX	15,477	11,050	7,626	4,872	3,880	2,976	1,167	1,035	759
4. 2001	XXX	XXX	18,405	11,225	6,920	4,923	3,079	2,092	5,018	8,572
5. 2002	XXX	XXX	XXX	19,003	9,037	7,743	5,440	3,709	2,743	1,440
6. 2003	XXX	XXX	XXX	XXX	13,279	9,127	5,079	7,778	7,041	6,267
7. 2004	XXX	XXX	XXX	XXX	XXX	12,865	5,849	4,099	2,748	1,624
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	6,960	4,206	3,140	2,109
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,698	3,281	2,571
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,047	2,765
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,723

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	160,684	233,490	190,210	213,645	329,663	249,266	142,152	56,112	27,858	27,073
2. 1999	50,507	60,327	69,167	73,480	75,669	77,641	78,686	78,948	79,139	73,724
3. 2000	XXX	42,720	62,764	68,154	70,033	72,100	72,778	72,971	73,353	73,514
4. 2001	XXX	XXX	52,431	71,624	75,134	78,691	79,691	79,965	84,078	88,295
5. 2002	XXX	XXX	XXX	53,257	67,078	74,522	76,880	77,662	78,179	78,554
6. 2003	XXX	XXX	XXX	XXX	40,378	56,442	59,489	74,070	75,619	75,967
7. 2004	XXX	XXX	XXX	XXX	XXX	36,788	43,623	44,810	46,320	46,869
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	21,343	24,926	26,978	27,876
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,845	19,353	20,600
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,429	18,284
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,955

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	1,613	1,362	625	374	219	132	66	57	127	25
2. 1999	463	1,352	1,822	2,097	2,253	2,322	2,355	2,375	2,416	2,440
3. 2000	XXX	450	1,194	1,712	2,008	2,196	2,273	2,325	2,393	2,418
4. 2001	XXX	XXX	498	1,372	2,103	2,557	2,785	2,867	3,016	3,061
5. 2002	XXX	XXX	XXX	477	1,616	2,444	2,898	3,081	3,336	3,434
6. 2003	XXX	XXX	XXX	XXX	407	1,533	2,266	2,583	3,000	3,183
7. 2004	XXX	XXX	XXX	XXX	XXX	386	1,402	1,958	2,799	3,083
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	375	1,196	2,707	3,227
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	521	2,982	3,948
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,181	2,708
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	610

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	6,032	3,525	3,640	1,234	700	445	338	259	183	229
2. 1999	3,732	2,441	2,172	914	465	293	203	148	103	82
3. 2000	XXX	3,157	4,282	1,814	1,085	590	409	256	179	119
4. 2001	XXX	XXX	6,738	4,381	2,333	1,256	789	452	309	238
5. 2002	XXX	XXX	XXX	7,199	4,434	2,225	1,295	672	444	278
6. 2003	XXX	XXX	XXX	XXX	6,439	3,738	2,016	1,016	665	373
7. 2004	XXX	XXX	XXX	XXX	XXX	5,712	3,224	1,575	899	500
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	4,757	2,579	1,460	719
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,036	2,803	1,545
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,967	2,410
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,601

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	1,950	263	2,112	(931)	172	212	122	71	102	57
2. 1999	5,640	7,012	8,246	7,905	8,009	8,134	8,198	8,235	8,265	8,287
3. 2000	XXX	4,788	9,364	8,850	9,097	9,358	9,491	9,547	9,644	9,670
4. 2001	XXX	XXX	8,781	10,340	10,748	11,163	11,412	11,454	11,597	11,651
5. 2002	XXX	XXX	XXX	9,309	11,341	12,184	12,611	12,597	12,891	12,947
6. 2003	XXX	XXX	XXX	XXX	9,246	12,041	12,663	12,599	13,052	13,154
7. 2004	XXX	XXX	XXX	XXX	XXX	8,881	10,904	10,706	11,507	11,636
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	7,210	6,845	8,448	8,615
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,281	9,560	10,319
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,074	10,032
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	8,877	8,481	6,807	7,796	8,546	7,005	7,789	5,286	5,732	8,635
2. 1999	1,708	2,720	3,199	3,570	3,814	4,032	4,184	4,286	4,431	4,565
3. 2000	XXX	1,630	2,606	3,209	3,543	3,780	3,981	4,098	4,273	4,424
4. 2001	XXX	XXX	1,370	3,032	3,423	3,882	4,039	4,183	4,444	4,659
5. 2002	XXX	XXX	XXX	1,420	2,587	3,569	3,617	3,845	4,103	4,278
6. 2003	XXX	XXX	XXX	XXX	1,329	3,384	3,116	3,343	3,743	4,070
7. 2004	XXX	XXX	XXX	XXX	XXX	1,567	2,282	2,515	2,893	3,191
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	705	1,028	1,320	1,595
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	626	852
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269	639
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	309,730	332,903	400,494	442,820	710,495	908,586	888,249	881,578	744,019	705,943
2. 1999	2,188	1,561	1,361	995	1,557	1,672	556	598	588	520
3. 2000	XXX	2,071	2,083	1,449	1,136	922	722	620	532	530
4. 2001	XXX	XXX	2,406	2,429	1,573	1,407	1,985	1,831	1,102	732
5. 2002	XXX	XXX	XXX	3,114	1,971	1,851	1,529	1,256	1,431	1,297
6. 2003	XXX	XXX	XXX	XXX	2,626	1,439	1,455	1,312	1,247	1,045
7. 2004	XXX	XXX	XXX	XXX	XXX	1,945	1,405	1,280	1,110	876
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,302	1,090	991	791
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	994	999	891
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,033	952
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,078

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	88,366	65,347	101,721	100,743	309,684	261,232	135,098	69,571	21,268	23,956
2. 1999	5,904	8,091	9,007	9,495	10,527	11,918	12,673	12,947	13,256	13,509
3. 2000	XXX	5,884	8,660	9,546	10,037	10,671	11,260	11,383	11,608	11,837
4. 2001	XXX	XXX	5,868	9,798	10,706	11,608	13,762	14,018	14,429	14,768
5. 2002	XXX	XXX	XXX	6,958	9,027	11,045	11,576	11,788	12,436	12,655
6. 2003	XXX	XXX	XXX	XXX	6,348	11,350	12,287	12,677	13,345	13,743
7. 2004	XXX	XXX	XXX	XXX	XXX	7,506	9,436	9,881	10,469	10,766
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	3,177	3,943	4,504	4,800
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,109	3,142	3,535
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,086	3,050
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,076

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	81	102	25	23	9	14	8	1	23	23
2. 1999	4	12	22	27	38	39	43	44	47	49
3. 2000	XXX	1	7	14	17	21	22	23	25	28
4. 2001	XXX	XXX	2	6	13	21	26	27	29	32
5. 2002	XXX	XXX	XXX	1	1	4	12	15	20	21
6. 2003	XXX	XXX	XXX	XXX	2	4	10	13	20	25
7. 2004	XXX	XXX	XXX	XXX	XXX	2	4	8	13	17
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2	3	7	7
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	2
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	486	301	251	57	42	38	31	31	14	10
2. 1999	55	56	38	29	12	13	9	4	2	2
3. 2000	XXX	34	35	36	16	15	13	8	7	5
4. 2001	XXX	XXX	38	50	27	24	15	11	9	8
5. 2002	XXX	XXX	XXX	39	18	26	19	10	5	5
6. 2003	XXX	XXX	XXX	XXX	29	45	33	29	11	6
7. 2004	XXX	XXX	XXX	XXX	XXX	27	29	14	10	8
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	16	11	12	13
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	12
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	73	40	16	(14)	10	19	6	8	16	23
2. 1999	73	110	114	120	123	127	129	125	126	128
3. 2000	XXX	55	81	94	86	90	91	89	91	92
4. 2001	XXX	XXX	50	85	65	79	79	79	80	85
5. 2002	XXX	XXX	XXX	50	36	64	70	69	71	73
6. 2003	XXX	XXX	XXX	XXX	42	111	118	119	122	122
7. 2004	XXX	XXX	XXX	XXX	XXX	47	57	50	56	63
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	21	26	32	34
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	19	21
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	25
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38

SCHEDULE P - PART 5T - WARRANTY

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 5T - WARRANTY

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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	53,986	54,223	(1,931)	7,212	(9,271)	30,179	8,570	(2,051)	11,383	(753)	(753)
2. 1999	1,350,454	1,437,908	1,431,100	1,435,236	1,432,327	1,431,683	1,432,833	1,430,680	1,431,420	1,431,623	203
3. 2000	XXX	1,466,797	1,555,225	1,587,930	1,590,783	1,586,265	1,584,541	1,582,277	1,582,196	1,582,047	(148)
4. 2001	XXX	XXX	1,685,569	1,831,495	1,852,830	1,857,829	1,859,172	1,856,538	1,856,314	1,856,538	224
5. 2002	XXX	XXX	XXX	1,923,227	2,110,756	2,121,513	2,122,975	2,116,290	2,115,372	2,115,604	232
6. 2003	XXX	XXX	XXX	XXX	2,043,837	2,216,887	2,246,965	2,238,296	2,236,715	2,235,752	(963)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,832,777	2,031,330	2,058,212	2,053,705	2,050,462	(3,244)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,783,830	1,896,012	1,906,373	1,898,009	(8,364)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,692,956	1,737,736	1,735,397	(2,339)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,805,766	1,813,338	7,572
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,679,087	1,679,087
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,671,507
13. Earned Prems.(P-Pt 1)	1,404,237	1,608,473	1,765,260	2,112,886	2,243,370	2,046,599	2,023,262	1,807,568	1,865,713	1,671,507	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	30,108	8,564	2,341	(2,504)	(347)	(1,691)	76	811	(189)	(308)	(308)
2. 1999	149,888	221,597	232,360	234,373	234,422	233,237	233,248	232,354	232,463	232,839	376
3. 2000	XXX	178,987	272,722	291,708	293,221	286,280	284,688	284,390	284,396	284,727	331
4. 2001	XXX	XXX	237,688	347,489	362,169	366,549	365,026	364,711	364,690	364,709	19
5. 2002	XXX	XXX	XXX	272,403	365,071	371,700	373,370	371,839	371,862	371,875	13
6. 2003	XXX	XXX	XXX	XXX	259,164	360,495	380,867	377,577	377,107	377,874	767
7. 2004	XXX	XXX	XXX	XXX	XXX	249,964	346,206	371,274	369,883	371,479	1,596
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	168,294	183,149	181,244	182,753	1,509
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,089	173,561	176,305	2,744
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240,635	232,666	(7,969)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,933	122,933
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,012
13. Earned Prems.(P-Pt 1)	179,992	259,259	344,526	400,697	367,728	352,487	283,555	197,500	247,271	122,012	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	160,582	(112,251)	(63,655)	(49,548)	(39,276)	(98,332)	(54,614)	(51,481)	(24,141)	(1,601)	(1,601)
2. 1999	1,728,809	1,908,478	1,936,075	1,937,100	1,941,760	1,940,703	1,940,346	1,940,857	1,942,712	1,940,415	(2,297)
3. 2000	XXX	1,847,781	2,058,610	2,081,456	2,093,536	2,099,767	2,108,970	2,109,454	2,115,173	2,112,039	(3,134)
4. 2001	XXX	XXX	1,965,609	2,142,731	2,164,050	2,178,931	2,186,954	2,179,531	2,185,790	2,179,830	(5,960)
5. 2002	XXX	XXX	XXX	2,211,059	2,386,777	2,408,657	2,406,908	2,395,424	2,411,693	2,407,059	(4,634)
6. 2003	XXX	XXX	XXX	XXX	2,682,342	2,967,479	2,993,016	2,977,319	2,974,820	2,960,784	(14,035)
7. 2004	XXX	XXX	XXX	XXX	XXX	2,844,380	3,155,493	3,157,907	3,152,303	3,130,874	(21,428)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,708,249	2,844,226	2,858,500	2,883,666	25,166
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,755,485	2,850,702	2,842,604	(8,097)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,945,704	3,011,734	66,029
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,900,424	2,900,424
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,930,432
13. Earned Prems.(P-Pt 1)	1,889,666	1,915,203	2,140,377	2,362,502	2,856,848	3,073,119	3,005,409	2,808,788	3,053,054	2,930,432	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	36,703	6,740	(2,052)	3,421	9,107	(1,146)	2,409	(223)	(3,135)	4,060	4,060
2. 1999	374,616	468,993	494,635	497,730	500,530	497,687	497,117	496,870	497,996	498,143	146
3. 2000	XXX	373,531	492,613	515,145	521,943	523,869	524,518	524,262	524,914	525,470	556
4. 2001	XXX	XXX	367,744	482,557	500,352	507,289	508,353	508,042	509,505	510,289	784
5. 2002	XXX	XXX	XXX	537,227	665,080	679,975	676,167	676,797	675,832	676,649	817
6. 2003	XXX	XXX	XXX	XXX	662,918	879,466	910,864	911,697	911,034	910,188	(845)
7. 2004	XXX	XXX	XXX	XXX	XXX	692,124	940,062	970,285	971,362	966,878	(4,483)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	689,679	806,778	813,544	812,954	(590)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	674,041	770,495	786,334	15,838
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	701,962	718,443	16,482
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487,622	487,622
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	520,387
13. Earned Prems.(P-Pt 1)	411,319	474,650	510,416	681,089	827,267	928,445	968,765	821,786	804,740	520,387	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	57,758	288	960	188	94	(21)	(21)	4	(27)	0	0
2. 1999	2,067,793	2,117,706	2,125,168	2,131,439	2,131,389	2,131,384	2,131,382	2,131,381	2,131,378	2,131,373	(5)
3. 2000	XXX	2,092,285	2,116,962	2,122,849	2,123,470	2,123,458	2,123,410	2,123,346	2,123,338	2,123,337	(1)
4. 2001	XXX	XXX	2,284,689	2,323,777	2,322,874	2,324,928	2,324,942	2,324,943	2,324,941	2,324,936	(6)
5. 2002	XXX	XXX	XXX	2,555,582	2,601,052	2,599,937	2,599,884	2,599,870	2,599,864	2,599,858	(6)
6. 2003	XXX	XXX	XXX	XXX	2,939,665	3,029,933	3,028,565	3,028,337	3,028,307	3,028,211	(96)
7. 2004	XXX	XXX	XXX	XXX	XXX	3,057,348	3,100,755	3,100,476	3,100,357	3,100,178	(178)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,966,596	2,973,837	2,972,852	2,972,516	(337)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,160,092	3,158,058	3,155,413	(2,645)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,228,513	3,210,127	(18,386)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,111,274	3,111,274
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,089,614
13. Earned Prems.(P-Pt 1)	2,125,385	2,142,479	2,317,787	2,607,030	2,984,902	3,148,514	3,008,519	3,166,756	3,225,294	3,089,614	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	21,538	3,372	(194)	2,733	8	10	(7)	6	(5)	66	66
2. 1999	168,363	190,877	202,957	192,337	192,262	192,317	192,284	192,287	192,301	192,458	157
3. 2000	XXX	137,904	162,623	144,944	144,967	144,992	144,969	144,961	144,994	144,994	0
4. 2001	XXX	XXX	153,175	173,645	174,481	174,508	173,505	173,563	173,551	173,551	0
5. 2002	XXX	XXX	XXX	234,665	251,433	252,192	252,089	252,166	252,152	252,151	(1)
6. 2003	XXX	XXX	XXX	XXX	274,331	293,674	293,508	293,448	293,567	293,561	(6)
7. 2004	XXX	XXX	XXX	XXX	XXX	214,890	223,289	223,275	223,598	223,572	(26)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	207,869	206,362	206,608	206,484	(125)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,873	218,125	218,071	(53)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251,340	254,165	2,825
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,551	228,551
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,388
13. Earned Prems.(P-Pt 1)	189,902	163,789	189,780	229,568	291,889	235,110	214,933	214,426	254,296	231,388	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	183,889	37,956	12,994	(13,500)	1,967	55,634	(5,197)	62,047	2,562	5,654	5,654
2. 1999	1,111,960	1,286,568	1,318,432	1,329,242	1,325,100	1,322,225	1,321,881	1,323,105	1,324,514	1,321,766	(2,748)
3. 2000	XXX	1,161,907	1,372,112	1,422,647	1,431,437	1,431,128	1,431,095	1,431,452	1,430,498	1,431,399	900
4. 2001	XXX	XXX	1,425,319	1,661,613	1,699,470	1,706,153	1,705,323	1,709,932	1,712,065	1,706,368	(5,697)
5. 2002	XXX	XXX	XXX	1,795,640	1,941,433	1,953,980	1,961,824	1,963,406	1,963,075	1,959,234	(3,841)
6. 2003	XXX	XXX	XXX	XXX	2,104,297	2,695,071	2,731,016	2,730,755	2,728,531	2,727,178	(1,353)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,388,987	1,655,048	1,666,933	1,666,180	1,666,785	605
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,888,839	1,946,134	1,961,943	1,952,240	(9,703)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,096,334	2,179,522	2,190,976	11,454
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,174,276	2,250,631	76,355
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,032,045	2,032,045
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,103,672
13. Earned Prems.(P-Pt 1)	1,295,737	1,374,470	1,680,384	2,079,781	2,294,564	2,051,442	2,192,284	2,235,075	2,275,116	2,103,672	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	127,451	19,300	6,772	(3,423)	(4,510)	9,927	(69)	95	(566)	(3,437)	(3,437)
2. 1999	270,008	386,915	405,243	413,278	414,384	410,880	410,694	410,665	411,901	408,311	(3,590)
3. 2000	XXX	235,620	334,174	359,737	365,600	365,063	364,543	364,454	364,672	362,799	(1,872)
4. 2001	XXX	XXX	193,958	336,174	362,237	365,991	367,749	369,457	369,779	366,602	(3,176)
5. 2002	XXX	XXX	XXX	273,946	405,498	368,038	368,110	360,541	362,413	358,908	(3,505)
6. 2003	XXX	XXX	XXX	XXX	369,234	732,096	763,313	763,126	763,896	763,881	(15)
7. 2004	XXX	XXX	XXX	XXX	XXX	262	110,331	120,169	120,414	120,616	203
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	266,472	247,565	248,035	251,091	3,056
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407,837	416,588	416,245	(343)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446,337	427,966	(18,370)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	278,207	278,207
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247,156
13. Earned Prems.(P-Pt 1)	397,458	371,828	317,607	446,337	529,308	335,303	408,815	392,698	459,756	247,156	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	176,793	36,196	(804)	(3,283)	10,295	(1,153)	(56)	(487)	(82)	(429)	(429)
2. 1999	350,944	445,656	444,226	445,970	446,787	446,780	446,785	446,785	446,956	446,956	0
3. 2000	XXX	521,724	546,018	559,907	578,956	578,971	579,001	578,978	579,148	579,148	0
4. 2001	XXX	XXX	552,563	698,313	713,448	713,101	713,153	713,134	713,133	713,162	29
5. 2002	XXX	XXX	XXX	854,775	1,113,778	1,113,192	1,113,561	1,118,212	1,118,237	1,118,249	12
6. 2003	XXX	XXX	XXX	XXX	1,077,983	1,365,516	1,365,281	1,365,985	1,366,012	1,366,001	(11)
7. 2004	XXX	XXX	XXX	XXX	XXX	1,151,460	1,153,858	1,156,475	1,156,424	1,156,407	(17)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	1,223,384	1,223,581	1,223,527	1,223,431	(96)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,191,709	1,190,549	1,189,853	(696)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,422,540	1,255,795	(166,745)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,293,632	1,293,632
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,125,679
13. Earned Prems.(P-Pt 1)	527,736	652,635	574,617	1,012,875	1,382,283	1,436,921	1,225,945	1,199,349	1,421,578	1,125,678	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	131,467	29,553	(1,129)	4,374	10,460	(60)	11	0	0	23	23
2. 1999	75,055	135,480	107,609	108,520	108,953	108,882	109,263	109,263	109,263	109,322	59
3. 2000	XXX	170,147	171,774	189,231	203,800	203,752	203,750	203,768	203,768	203,850	82
4. 2001	XXX	XXX	103,109	210,115	220,089	220,124	220,274	221,794	221,794	221,997	203
5. 2002	XXX	XXX	XXX	237,182	396,713	401,079	412,945	414,524	414,524	414,551	26
6. 2003	XXX	XXX	XXX	XXX	323,219	546,623	556,374	556,270	556,421	552,781	(3,640)
7. 2004	XXX	XXX	XXX	XXX	XXX	216,490	218,493	220,309	220,491	221,464	973
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	167,186	200,278	202,193	202,291	98
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,489	166,514	168,886	2,373
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	361,446	269,414	(92,032)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254,934	254,934
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,100
13. Earned Prems.(P-Pt 1)	206,523	260,127	75,738	366,931	518,185	444,117	191,351	160,409	407,720	163,100	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	273	(1)	0	0	(0)	0	0	(158)	0	0	0
2. 1999	15,594	15,963	15,975	15,726	15,726	15,726	15,726	15,726	15,726	15,726	0
3. 2000	XXX	11,207	11,531	11,539	11,539	11,539	11,539	11,539	11,539	11,539	0
4. 2001	XXX	XXX	15,228	15,538	15,538	15,538	15,538	15,538	15,538	15,538	0
5. 2002	XXX	XXX	XXX	22,935	23,225	23,225	23,225	23,225	23,225	23,225	0
6. 2003	XXX	XXX	XXX	XXX	230,074	230,075	236,103	236,103	236,103	236,103	0
7. 2004	XXX	XXX	XXX	XXX	XXX	293,207	293,207	293,207	293,207	293,207	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	23,360	23,803	23,803	23,803	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(7,087)	(6,989)	(6,989)	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,813	9,194	6,381
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,972	1,972
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,353
13. Earned Prems.(P-Pt 1)	15,868	11,575	15,564	23,002	230,364	293,207	29,389	(6,808)	2,910	8,353	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1999	3,471	3,591	3,591	3,591	3,591	3,591	3,591	3,591	3,591	3,591	0
3. 2000	XXX	2,276	2,298	2,301	2,301	2,301	2,301	2,301	2,301	2,301	0
4. 2001	XXX	XXX	2,637	2,637	2,637	2,637	2,637	2,637	2,637	2,637	0
5. 2002	XXX	XXX	XXX	3,493	3,493	3,493	3,493	3,493	3,493	3,493	0
6. 2003	XXX	XXX	XXX	XXX	5,516	5,516	5,516	5,516	5,516	5,516	0
7. 2004	XXX	XXX	XXX	XXX	XXX	(0)	(0)	(0)	(0)	(0)	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	8	8	8	8	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2008	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 Prems.(P-Pt 1)	3,471	2,397	2,658	3,496	5,516	0	8	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)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	6,826	4,442	2,492	(2,020)	24	43,214	10	22	17	96	96
2. 1999	211,248	213,409	196,009	210,776	210,052	250,127	250,192	250,471	250,538	250,561	23
3. 2000	XXX	285,642	306,511	307,934	314,021	297,114	297,120	296,456	296,459	296,367	(92)
4. 2001	XXX	XXX	559,020	555,867	565,938	567,675	568,354	568,731	569,093	569,596	503
5. 2002	XXX	XXX	XXX	321,114	290,863	291,887	292,396	292,370	292,668	292,677	8
6. 2003	XXX	XXX	XXX	XXX	180,766	203,821	204,469	204,488	205,228	205,243	15
7. 2004	XXX	XXX	XXX	XXX	XXX	5,402	6,013	6,011	6,011	6,011	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,246	2,871	3,391	3,391	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,880	7,111	7,082	(30)
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,634	16,805	171
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,395	3,395
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,089
13. Earned Prems.(P-Pt.1)	218,025	292,240	564,980	332,134	165,968	97,601	4,775	7,511	18,874	4,089	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	3,054	1,276	(485)	(1,774)	(16,037)	21,068	14	2	4	2	2
2. 1999	80,373	77,537	72,716	69,795	69,327	89,255	89,261	89,263	89,263	89,263	0
3. 2000	XXX	23,286	23,288	27,403	28,511	28,789	28,789	28,789	28,789	28,789	0
4. 2001	XXX	XXX	36,740	11,796	11,790	12,734	12,756	12,767	12,767	13,004	237
5. 2002	XXX	XXX	XXX	63,517	63,534	59,616	58,457	58,447	58,847	59,199	352
6. 2003	XXX	XXX	XXX	XXX	85,827	87,296	85,393	85,956	85,948	85,948	0
7. 2004	XXX	XXX	XXX	XXX	XXX	11,317	11,317	11,317	11,317	11,317	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	576	576	576	576	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,641	1,641	1,641	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	848	848	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	845	845
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,436
13. Earned Prems.(P-Pt.1)	83,419	21,725	31,435	37,992	70,441	51,082	(2,440)	2,208	1,248	1,436	XXX

SCHEDULE P - PART 6O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	8,688	11,090	2,058	(502)	358	(43,679)	1,805	3,393	3,779	3,631	3,631
2. 1999	512,880	528,946	525,421	527,464	520,553	483,426	485,008	485,737	486,462	486,858	396
3. 2000	XXX	311,761	311,403	300,514	301,796	319,990	320,625	321,612	321,959	322,340	381
4. 2001	XXX	XXX	340,178	348,953	347,426	348,407	349,128	349,449	349,649	349,773	124
5. 2002	XXX	XXX	XXX	204,164	182,058	182,072	182,086	182,086	182,086	182,089	3
6. 2003	XXX	XXX	XXX	XXX	245,765	246,840	246,837	246,837	246,837	246,837	0
7. 2004	XXX	XXX	XXX	XXX	XXX	99,253	99,892	99,892	99,892	99,892	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	49,471	49,581	49,581	49,581	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,416	44,523	44,523	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,447	32,518	71
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,155	27,155
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,760
13. Earned Prems.(P-Pt.1)	521,535	338,914	338,351	203,590	216,863	38,710	54,866	49,959	37,605	31,760	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	949	129	918	(51)	12,881	(21,916)	920	696	63	3	3
2. 1999	96,636	95,566	91,766	90,400	89,920	68,772	74,773	87,953	86,651	95,657	9,006
3. 2000	XXX	51,113	51,116	49,913	48,990	55,245	57,810	64,159	64,415	103,673	39,258
4. 2001	XXX	XXX	81,468	79,993	79,945	81,507	81,622	77,906	78,263	126,517	48,254
5. 2002	XXX	XXX	XXX	30,399	30,900	33,247	35,291	33,473	29,677	31,975	2,297
6. 2003	XXX	XXX	XXX	XXX	146,001	140,169	140,253	140,371	139,272	139,272	0
7. 2004	XXX	XXX	XXX	XXX	XXX	51,544	51,694	51,694	51,694	51,694	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	8,157	8,157	8,157	8,157	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,864	4,864	4,864	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,167	3,167	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,817	1,817
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,635
13. Earned Prems.(P-Pt.1)	97,592	50,167	78,584	26,306	157,932	12,806	20,037	19,672	(2,353)	100,635	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	(8,423)	(400)	(13,298)	2	2,205	(1,063)	677	(143)	(1,614)	(256)	(256)
2. 1999	202,881	205,804	206,294	204,474	204,711	204,194	204,170	204,188	204,302	204,218	(84)
3. 2000	XXX	229,379	237,694	232,485	233,051	232,917	232,786	232,767	232,767	233,010	243
4. 2001	XXX	XXX	297,117	310,079	308,905	309,338	308,603	308,501	308,177	307,596	(581)
5. 2002	XXX	XXX	XXX	417,728	445,607	446,172	445,844	445,471	445,322	443,662	(1,660)
6. 2003	XXX	XXX	XXX	XXX	486,113	557,127	556,943	556,745	556,679	557,122	443
7. 2004	XXX	XXX	XXX	XXX	XXX	453,929	507,594	509,111	509,945	510,728	782
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	275,200	287,995	289,840	289,443	(397)
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184,583	190,557	191,723	1,166
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,929	198,145	4,215
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,712	188,712
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,583
13. Earned Prems.(P-Pt 1)	194,458	231,902	292,626	423,665	515,825	524,229	328,138	198,077	200,542	192,583	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	(607)	409	927	640	1,799	479	1,075	4,846	(187)	(5,387)	(5,387)
2. 1999	25,534	27,335	27,324	27,425	35,158	34,750	34,751	34,751	34,860	34,859	(1)
3. 2000	XXX	22,164	22,359	23,028	25,856	25,778	25,779	25,832	25,866	25,866	0
4. 2001	XXX	XXX	22,242	25,458	25,278	25,247	25,247	25,283	25,273	25,293	20
5. 2002	XXX	XXX	XXX	54,399	62,460	62,453	62,477	62,487	62,634	62,709	75
6. 2003	XXX	XXX	XXX	XXX	66,478	90,833	91,068	91,085	91,270	91,271	1
7. 2004	XXX	XXX	XXX	XXX	XXX	55,987	59,616	59,665	59,561	59,563	2
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	31,145	30,902	30,865	30,870	5
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,209	13,647	13,835	189
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,271	12,956	4,686
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,580	4,580
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,170
13. Earned Prems.(P-Pt 1)	24,929	24,375	23,351	59,022	86,719	80,298	36,109	13,975	12,848	4,170	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	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	(413)	294	278	584	1,227	15	0	(58)	0	(5)	(5)
2. 1999	21,136	21,303	21,287	21,295	21,295	21,295	21,295	21,295	21,295	21,295	0
3. 2000	XXX	20,944	21,117	20,553	20,569	20,629	20,629	20,618	20,618	20,618	0
4. 2001	XXX	XXX	18,996	19,809	19,841	19,862	19,862	19,852	19,852	19,852	0
5. 2002	XXX	XXX	XXX	27,906	30,655	30,635	30,637	30,636	30,631	30,631	0
6. 2003	XXX	XXX	XXX	XXX	32,443	36,651	36,617	36,605	36,605	36,605	0
7. 2004	XXX	XXX	XXX	XXX	XXX	30,118	31,958	31,871	31,862	31,804	(58)
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	18,318	18,570	18,314	18,321	7
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,012	16,009	16,064	55
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,253	17,113	(140)
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,338	19,338
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,196
13. Earned Prems.(P-Pt 1)	20,722	21,407	19,435	28,744	36,469	34,403	20,128	16,084	16,981	19,196	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	(9)	2	1	3	7	0	0	0	0	0	0
2. 1999	1,938	1,938	1,948	1,949	1,949	1,949	1,949	1,949	1,949	1,949	0
3. 2000	XXX	2,461	2,493	2,496	2,497	2,498	2,498	2,498	2,498	2,498	0
4. 2001	XXX	XXX	2,803	3,120	3,124	3,125	3,125	3,125	3,125	3,125	0
5. 2002	XXX	XXX	XXX	5,190	6,076	6,076	6,076	6,076	6,076	6,076	0
6. 2003	XXX	XXX	XXX	XXX	4,528	6,609	6,609	6,609	6,609	6,609	0
7. 2004	XXX	XXX	XXX	XXX	XXX	5,279	5,407	5,416	5,416	5,416	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,487	2,607	2,607	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268	269	269	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	28	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	71
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71
13. Earned Prems.(P-Pt 1)	1,932	2,461	2,846	5,511	5,418	7,364	2,571	322	149	71	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 Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	1,079,341	0	0.0	2,958,949	0	0.0
2. Private passenger auto liability/medical	2,246,109	0	0.0	2,283,489	0	0.0
3. Commercial auto/truck liability/medical	2,293,590	31,603	1.4	1,543,237	11,679	0.8
4. Workers' compensation	11,733,206	1,957,925	16.7	2,488,602	178,838	7.2
5. Commercial multiple peril	3,555,908	0	0.0	2,804,152	0	0.0
6. Medical malpractice - occurrence	103,211	0	0.0	(76)	0	0.0
7. Medical malpractice - claims-made	182,462	0	0.0	(389)	0	0.0
8. Special liability	315,152	0	0.0	470,019	0	0.0
9. Other liability - occurrence	8,334,991	40,990	0.5	1,902,358	2,223	0.1
10. Other liability - claims-made	2,574,790	0	0.0	974,916	0	0.0
11. Special property	1,155,075	0	0.0	1,961,324	0	0.0
12. Auto physical damage	155,925	0	0.0	1,834,773	0	0.0
13. Fidelity/surety	1,243,496	0	0.0	1,081,070	0	0.0
14. Other	29,997	0	0.0	1,185	0	0.0
15. International	15,712	0	0.0	2,065	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	2,725,056	14,585	0.5	194,878	873	0.4
20. Products liability - claims-made	74,395	0	0.0	20,528	0	0.0
21. Financial guaranty/mortgage guaranty	7	0	0.0	(7)	0	0.0
22. Warranty	(1)	0	0.0	0	0	0.0
23. Totals	37,818,420	2,045,103	5.4	20,521,074	193,614	0.9

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	15,877,650	15,866,262	15,756,615	15,879,243	15,888,618	15,915,987	15,870,214	15,992,182	15,980,708	16,027,739
2. 1999	10,291	85,391	91,825	89,931	102,611	105,884	101,853	109,818	111,647	107,612
3. 2000	XXX	73,722	121,141	128,360	145,041	141,695	126,893	154,450	158,951	151,522
4. 2001	XXX	XXX	69,594	162,933	202,447	199,256	209,136	210,644	215,380	207,898
5. 2002	XXX	XXX	XXX	120,767	231,271	190,026	242,568	242,890	240,326	238,796
6. 2003	XXX	XXX	XXX	XXX	158,668	439,539	293,108	299,914	290,247	279,807
7. 2004	XXX	XXX	XXX	XXX	XXX	114,718	289,653	275,116	277,452	245,251
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	167,037	222,440	242,111	214,425
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,107	218,596	207,563
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174,244	222,121
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224,654

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

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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	1,151,569	1,002,710	846,802	773,413	642,890	553,222	526,764	533,824	532,764	533,675
2. 1999	6,686	36,425	22,201	13,185	15,246	16,882	10,963	17,104	14,129	11,438
3. 2000	XXX	47,387	45,403	31,637	31,517	22,526	11,614	20,826	20,055	17,743
4. 2001	XXX	XXX	38,500	60,513	60,377	47,319	28,474	27,663	33,117	22,415
5. 2002	XXX	XXX	XXX	71,821	85,622	19,213	51,035	42,593	40,100	29,253
6. 2003	XXX	XXX	XXX	XXX	97,682	289,854	102,177	72,435	59,402	38,855
7. 2004	XXX	XXX	XXX	XXX	XXX	65,652	152,450	89,854	89,291	47,642
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	109,041	104,765	98,152	60,084
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153,788	114,613	69,844
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133,311	102,915
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,158

SECTION 4

Years in Which Policies Were Issued	Net Earned Premiums Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	21,798,383	21,789,109	21,710,252	21,648,462	21,610,100	21,555,331	21,535,727	21,556,801	21,555,081	21,560,868
2. 1999	60,947	127,666	135,185	134,382	133,472	138,099	145,681	146,867	148,706	148,438
3. 2000	XXX	79,657	153,720	165,379	176,655	191,251	196,624	203,379	207,112	201,206
4. 2001	XXX	XXX	120,417	245,599	243,832	265,838	278,331	265,892	268,027	271,262
5. 2002	XXX	XXX	XXX	172,051	341,396	364,857	344,187	350,820	352,337	340,521
6. 2003	XXX	XXX	XXX	XXX	204,698	423,360	422,389	392,521	388,561	370,556
7. 2004	XXX	XXX	XXX	XXX	XXX	197,905	375,888	352,261	348,197	320,766
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	210,646	301,130	266,954	274,958
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,706	244,903	236,949
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130,448	239,407
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127,459

SECTION 5

Years in Which Policies Were Issued	Net Reserve for Premium Adjustments and Accrued Retrospective Premiums at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	419,447	414,620	326,488	269,401	231,138	188,852	75,502	60,059	31,386	16,168
2. 1999	2,868	3,822	7,963	7,937	6,143	2,523	3,830	1,972	3,190	2,093
3. 2000	XXX	2,767	7,271	1,274	4,563	8,482	6,548	4,284	5,471	3,419
4. 2001	XXX	XXX	2,825	(714)	7,639	19,106	19,307	11,707	9,886	7,657
5. 2002	XXX	XXX	XXX	5,124	11,316	35,161	42,727	25,769	21,391	11,333
6. 2003	XXX	XXX	XXX	XXX	9,893	7,335	40,354	38,870	30,332	12,844
7. 2004	XXX	XXX	XXX	XXX	XXX	11,078	8,002	15,795	40,436	14,962
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	10,510	(21,567)	5,280	29,122
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	(20,116)	17,095
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	780	2,524
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,317

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

($000 Omitted)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	1,079,341	0	0.0	2,958,949	0	0.0
2. Private passenger auto liability/medical	2,246,109	0	0.0	2,283,489	0	0.0
3. Commercial auto/truck liability/medical	2,293,590	0	0.0	1,543,237	0	0.0
4. Workers' compensation	11,733,206	0	0.0	2,488,602	0	0.0
5. Commercial multiple peril	3,555,908	0	0.0	2,804,152	0	0.0
6. Medical malpractice - occurrence	103,211	0	0.0	(76)	0	0.0
7. Medical malpractice - claims-made	182,462	0	0.0	(389)	0	0.0
8. Special liability	315,152	0	0.0	470,019	0	0.0
9. Other liability - occurrence	8,334,991	0	0.0	1,902,358	0	0.0
10. Other liability - claims-made	2,574,790	0	0.0	974,916	0	0.0
11. Special property	1,155,075	0	0.0	1,961,324	0	0.0
12. Auto physical damage	155,925	0	0.0	1,834,773	0	0.0
13. Fidelity/surety	1,243,496	0	0.0	1,081,070	0	0.0
14. Other	29,997	0	0.0	1,185	0	0.0
15. International	15,712	0	0.0	2,065	0	0.0
16. Reinsurance - nonproportional assumed property	122,644	0	0.0	3,074	0	0.0
17. Reinsurance - nonproportional assumed liability	1,341,731	0	0.0	(69,565)	0	0.0
18. Reinsurance - nonproportional assumed financial lines	36,544	0	0.0	1,724	0	0.0
19. Products liability - occurrence	2,725,056	0	0.0	194,878	0	0.0
20. Products liability - claims-made	74,395	0	0.0	20,528	0	0.0
21. Warranty	7	0	0.0	(7)	0	0.0
22. Financial guaranty/mortgage guaranty	(1)	0	0.0	0	0	0.0
23. Totals	39,319,338	0	0.0	20,456,307	0	0.0

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

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

SECTION 4

Years in Which Policies Were Issued	Net Earned Premiums Reported At Year End ($000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments And Accrued Retrospective Premiums At Year End ($000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SECTION 6

Years in Which Policies Were Issued	Incurred Adjustable Commissions Reported At Year End ($000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SECTION 7

Years in Which Policies Were Issued	Reserves For Commission Adjustments At Year End ($000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0	0	0	0
3. 2000	XXX	0	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama AL	L	316,030,677	307,184,646	143,256	160,579,526	170,088,840	608,110,622	1,547,442	486,755
2. Alaska AK	L	30,118,583	29,251,730	23,208	6,337,373	6,196,883	53,214,926	4,164	101,039
3. Arizona AZ	L	302,379,088	302,861,311	59,371	140,687,092	120,465,757	432,216,372	881,703	969,739
4. Arkansas AR	L	170,974,739	167,800,871	227,966	114,987,319	108,253,707	260,089,602	708,294	430,688
5. California CA	L	2,103,166,243	2,080,512,312	1,139,238	855,369,704	865,166,435	3,834,853,267	6,991,084	3,965,925
6. Colorado CO	L	418,780,816	414,512,704	126,880	181,700,104	201,598,858	544,627,670	1,231,927	1,187,928
7. Connecticut CT	L	646,442,442	638,810,100	311,952	360,463,002	174,968,273	1,349,593,664	5,733,700	729,822
8. Delaware DE	L	80,066,903	83,800,370	9,379	57,851,630	60,224,743	251,723,863	332,833	293,613
9. District of Columbia DC	L	158,236,240	161,634,429	128,900	71,585,277	48,248,552	240,030,788	561,170	1,109
10. Florida FL	L	1,040,109,692	1,098,665,418	2,591,276	428,772,547	336,535,941	2,024,768,151	1,706,620	4,213,749
11. Georgia GA	L	751,536,325	752,704,397	345,255	397,787,178	440,911,529	1,000,547,444	4,184,344	2,367,883
12. Hawaii HI	L	37,189,176	38,206,968	5,905	11,803,493	4,841,715	82,401,498	13,781	759,330
13. Idaho ID	L	68,647,850	66,957,923	25,285	32,250,994	33,492,016	77,370,711	183,005	134,958
14. Illinois IL	L	845,395,574	849,716,687	775,713	503,436,763	464,836,609	1,641,821,465	2,599,994	2,397,002
15. Indiana IN	L	287,582,093	297,957,576	66,742	146,738,001	151,008,475	445,655,527	665,765	757,103
16. Iowa IA	L	140,580,431	139,820,725	108,982	122,459,327	126,295,016	279,047,993	162,000	141,068
17. Kansas KS	L	233,023,138	229,483,818	103,711	111,896,212	130,033,747	302,727,860	730,665	174,735
18. Kentucky KY	L	219,946,457	225,589,160	59,971	114,997,969	97,784,231	405,003,249	882,347	405,733
19. Louisiana LA	L	333,303,356	324,389,791	156,597	242,223,211	73,562,095	897,973,006	522,491	1,036,833
20. Maine ME	L	81,949,974	79,214,725	19,218	46,720,446	50,312,876	159,494,599	653,782	124,427
21. Maryland MD	L	534,815,487	521,140,042	72,938	215,101,704	202,634,343	591,407,445	2,412,458	365,343
22. Massachusetts MA	L	908,268,490	943,140,648	292,380	475,953,032	449,937,670	1,531,647,248	5,629,524	1,022,135
23. Michigan MI	L	309,445,608	309,039,744	170,784	146,838,481	78,007,221	966,371,168	230,540	497,938
24. Minnesota MN	L	300,651,782	297,685,717	252,330	180,562,020	164,295,676	650,608,883	634,181	850,059
25. Mississippi MS	L	210,914,664	214,041,447	162,486	113,498,722	51,525,501	366,766,018	562,971	1,282,431
26. Missouri MO	L	393,673,976	388,832,938	112,119	167,968,676	159,315,037	675,870,567	1,173,838	1,437,428
27. Montana MT	L	101,201,757	96,321,818	85,062	42,913,839	46,487,965	117,952,987	388,422	43,450
28. Nebraska NE	L	129,229,175	130,468,747	264,089	82,460,414	92,882,675	243,092,446	229,182	93,932
29. Nevada NV	L	170,046,436	170,342,689	63,622	71,022,494	68,786,372	233,571,547	382,095	2,968,161
30. New Hampshire NH	L	86,016,845	85,675,694	35,522	50,219,002	23,656,704	158,144,173	457,415	176,163
31. New Jersey NJ	L	950,350,081	966,310,225	411,725	554,607,131	511,414,778	1,670,895,187	6,141,660	2,656,852
32. New Mexico NM	L	112,060,060	106,557,862	98,476	43,652,391	62,425,486	160,188,338	284,212	188,656
33. New York NY	L	2,273,755,714	2,258,415,096	876,755	1,095,866,176	868,240,877	4,024,529,888	20,987,757	5,645,346
34. North Carolina NC	L	597,510,248	587,555,739	236,169	263,768,583	257,438,705	732,571,143	2,685,356	415,648
35. North Dakota ND	L	29,704,634	30,755,531	46,688	10,395,582	13,476,865	32,483,159	17,462	74,186
36. Ohio OH	L	397,642,100	391,967,271	39,178	212,747,992	208,977,500	873,745,379	1,853,256	742,943
37. Oklahoma OK	L	241,085,255	229,596,872	147,454	147,789,513	134,504,035	284,568,990	227,782	647,891
38. Oregon OR	L	159,182,815	156,344,074	14,192	72,385,158	72,233,617	255,419,992	582,776	253,549
39. Pennsylvania PA	L	1,154,050,125	1,220,212,345	498,195	1,006,903,015	1,034,464,810	2,044,027,913	9,140,701	1,653,117
40. Rhode Island RI	L	102,830,296	106,408,779	11,302	55,051,728	30,906,721	226,298,956	897,480	58,537
41. South Carolina SC	L	391,691,669	387,620,837	103,222	182,682,383	180,342,557	386,564,501	3,010,498	973,567
42. South Dakota SD	L	31,947,816	31,139,326	47,539	22,158,557	15,672,895	66,068,736	23,297	55,872
43. Tennessee TN	L	438,845,805	442,413,517	145,851	268,366,827	302,554,525	690,437,686	2,073,069	710,220
44. Texas TX	L	1,477,128,223	1,461,226,614	8,541,692	820,717,576	916,080,974	2,329,581,471	4,744,663	5,059,173
45. Utah UT	L	173,036,259	164,115,459	59,840	55,622,749	54,400,647	199,960,582	473,417	243,489
46. Vermont VT	L	48,424,429	48,294,353	24,697	22,905,652	28,964,269	108,472,087	315,976	464,958
47. Virginia VA	L	684,917,539	679,173,742	176,531	271,642,346	259,042,490	821,104,761	4,532,536	1,535,526
48. Washington WA	L	287,577,614	290,576,646	53,664	109,295,257	116,198,701	402,773,911	895,598	2,486,581
49. West Virginia WV	L	112,711,578	106,528,096	75,535	46,488,310	50,261,591	176,524,461	86,221	99,144
50. Wisconsin WI	L	337,525,654	340,954,905	5,152,821	173,730,139	179,739,847	737,836,520	629,030	415,889
51. Wyoming WY	L	63,386,638	58,525,257	34,806	22,074,475	25,343,127	50,882,381	49,584	56,431
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	L	28,805	21,145	0	945	(51,760)	29,241	0	0
54. Puerto Rico PR	L	7,056,044	9,162,645	0	(4,071,335)	(18,790,005)	31,727,496	46	0
55. US Virgin Islands VI	L	1,038,450	1,242,535	0	69,589	2,827,049	3,939,709	0	0
56. Northern Mariana Islands MP	L	0	0	0	0	0	0	0	0
57. Canada CN	L	249,998,102	264,983,653	0	119,045,135	148,616,894	412,975,994	0	0
58. Aggregate Other Alien OT	XXX	74,550,485	81,789,763	0	32,053,099	63,925,441	232,424,816	0	0
59. Totals	(a) 55	21,807,760,458	21,867,657,431	24,736,468	11,261,134,525	10,521,568,099	37,382,738,052	102,050,115	53,854,056
DETAILS OF WRITE-INS									
5801. Combined Write-ins for Shd T..	XXX	74,550,485	81,789,763	0	32,053,099	63,925,441	232,424,816	0	0
5802.	XXX	0	0	0	0	0	0	0	0
5803.	XXX	0	0	0	0	0	0	0	0
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Lines 5801 thru 5803+ Line 5898) (Line 58 above)	XXX	74,550,485	81,789,763	0	32,053,099	63,925,441	232,424,816	0	0

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

Explanation of Basis of Allocation of Premiums by States, etc.

Location of property: 1 Fire, 2 Allied lines, 3 Farmowners, 4 Homeowners, 5 CMP, 12 Earthquake, 25 Glass, 26 Burglary and theft, 27 Boiler and machinery, 28 credit; Location of risk: 11 Medical malpractice, 14 Group A&H, 17 Other liability; Location of garage: 19 Auto liability, 21 Auto physical damage, 8 Ocean marine - Where policy is negotiated and placed; 9 Inland marine - Where located; 10 Financial guaranty - Location of principal; 15 Other A&H - Insured's residence; 16 Workers' compensation - Location of employee's workplace; 23 Fidelity - Location of insured's principal office; 22 Aircraft - Location of airport from which insured's aircraft operates; 24 Surety - Depository, supply contract and miscellaneous: Location of principal; Judicial: Location of court; Licensee: Location of obligee; Construction: Location of work.

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	2,745,589,135	2,960,268,623	2,818,008,141	2,721,261,216
Governments	2. Canada	519,940,765	546,410,992	524,260,366	510,890,520
(Including all obligations guaranteed	3. Other Countries	230,137,298	238,658,770	270,568,848	230,026,944
by governments)	4. Totals	3,495,667,198	3,745,338,385	3,612,837,355	3,462,178,680
	5. United States	8,448,045,214	8,611,594,070	8,687,864,354	8,129,628,000
States, Territories and Possessions	6. Canada	387,015,652	407,530,990	389,933,694	383,344,846
(Direct and guaranteed)	7. Other Countries	0	0	0	0
	8. Totals	8,835,060,866	9,019,125,060	9,077,798,048	8,512,972,846
Political Subdivisions of States,	9. United States	13,768,520,763	13,856,335,355	13,986,267,406	13,342,510,000
Territories and Possessions	10. Canada	78,235,687	83,318,084	78,099,183	78,259,000
(Direct and guaranteed)	11. Other Countries	0	0	0	0
	12. Totals	13,846,756,450	13,939,653,439	14,064,366,588	13,420,769,000
Special Revenue and Special Assessment	13. United States	19,234,195,229	19,587,194,637	19,598,439,188	18,901,873,740
Obligations and all Non-guaranteed Obligations	14. Canada	0	0	0	0
of Agencies and Authorities of Governments	15. Other Countries	0	0	0	0
and their Political Subdivisions	16. Totals	19,234,195,229	19,587,194,637	19,598,439,188	18,901,873,740
	17. United States	1,724,823,417	1,648,504,433	1,773,237,736	1,748,029,190
Public Utilities	18. Canada	32,312,488	32,837,496	32,700,312	62,564,637
(unaffiliated)	19. Other Countries	102,759,563	97,316,243	103,872,879	104,687,000
	20. Totals	1,859,895,468	1,778,658,172	1,909,810,927	1,915,280,827
Industrial and Miscellaneous and	21. United States	9,293,486,004	8,615,892,895	9,655,492,321	9,857,367,812
Credit Tenant Loans	22. Canada	453,727,691	433,151,054	336,909,617	470,452,903
(Unaffiliated)	23. Other Countries	804,367,792	770,586,823	969,410,894	819,410,601
	24. Totals	10,551,581,487	9,819,630,772	10,961,812,832	11,147,231,316
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. **Total Bonds**	57,823,156,698	57,889,600,466	59,225,064,938	57,360,306,409
PREFERRED STOCKS	27. United States	62,610,786	63,126,669	64,296,704	
Public Utilities	28. Canada	0	0	0	
(Unaffiliated)	29. Other Countries	0	0	0	
	30. Totals	62,610,786	63,126,669	64,296,704	
	31 United States	56,625,221	56,625,221	81,457,938	
Banks, Trust and Insurance Companies	32. Canada	0	0	0	
(Unaffiliated)	33. Other Countries	32,660,544	32,660,544	64,663,077	
	34. Totals	89,285,765	89,285,765	146,121,015	
	35. United States	88,594,848	92,698,961	100,376,367	
Industrial and Miscellaneous	36. Canada	0	0	0	
(Unaffiliated)	37. Other Countries	17,159,990	17,159,990	27,555,570	
	38. Totals	105,754,838	109,858,951	127,931,937	
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	
	40. **Total Preferred Stocks**	257,651,389	262,271,385	338,349,656	
COMMON STOCKS	41. United States	6,634,975	6,634,975	7,528,172	
Public Utilities	42. Canada	0	0	0	
(Unaffiliated)	43. Other Countries	0	0	0	
	44. Totals	6,634,975	6,634,975	7,528,172	
	45. United States	117,735,112	117,735,112	6,008,120	
Banks, Trust and Insurance Companies	46. Canada	0	0	0	
(Unaffiliated)	47. Other Countries	618,712	618,712	266,129	
	48. Totals	118,353,824	118,353,824	6,274,249	
	49. United States	110,088,500	110,088,500	123,620,022	
Industrial and Miscellaneous	50. Canada	0	0	0	
(Unaffiliated)	51. Other Countries	18,801,804	18,801,804	15,935,967	
	52. Totals	128,890,304	128,890,304	139,555,990	
Parent, Subsidiaries and Affiliates	53. Totals	1,123,826,118	1,168,826,118	1,720,457,918	
	54. **Total Common Stocks**	1,377,705,221	1,422,705,221	1,873,816,329	
	55. **Total Stocks**	1,635,356,611	1,684,976,606	2,212,165,985	
	56. **Total Bonds and Stocks**	59,458,513,308	59,574,577,072	61,437,230,923	

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 Column 6 as a % of Line 10.7	8 Total from Column 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	506,890,663	1,213,787,014	930,185,077	116,906,480	10,356,846	2,778,126,080	4.6	3,186,582,205	5.2	2,777,767,138	358,942
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	506,890,663	1,213,787,014	930,185,077	116,906,480	10,356,846	2,778,126,080	4.6	3,186,582,205	5.2	2,777,767,138	358,942
2. **All Other Governments, Schedules D & DA (Group 2)**											
2.1 Class 1	164,244,779	491,552,464	89,903,014	0	0	745,700,257	1.2	763,406,044	1.2	715,760,412	29,939,845
2.2 Class 2	0	8,614,184	15,769,198	7,105,420	0	31,488,802	0.1	39,410,101	0.1	29,273,452	2,215,351
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	164,244,779	500,166,648	105,672,213	7,105,420	0	777,189,059	1.3	802,816,145	1.3	745,033,864	32,155,195
3. **States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)**											
3.1 Class 1	238,485,213	2,163,354,496	3,221,226,008	3,136,432,452	34,555,194	8,794,053,363	14.6	8,767,080,679	14.3	8,794,053,363	0
3.2 Class 2	0	12,613,900	12,823,220	20,898,590	0	46,335,710	0.1	19,991,420	0.0	46,335,710	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	238,485,213	2,175,968,396	3,234,049,228	3,157,331,042	34,555,194	8,840,389,073	14.7	8,787,072,099	14.4	8,840,389,073	0
4. **Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)**											
4.1 Class 1	285,095,110	2,283,915,726	3,834,235,284	7,111,644,827	173,742,028	13,688,632,975	22.7	13,194,333,777	21.6	13,678,772,975	9,860,000
4.2 Class 2	0	5,833,247	23,038,770	130,254,794	0	159,126,811	0.3	0	0.0	159,126,811	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	251,788	0.0	0	0
4.6 Class 6	0	0	0	1,130,000	0	1,130,000	0.0	0	0.0	1,130,000	0
4.7 Totals	285,095,110	2,289,748,973	3,857,274,054	7,243,029,621	173,742,028	13,848,889,786	23.0	13,194,585,565	21.6	13,839,029,786	9,860,000
5. **Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)**											
5.1 Class 1	1,005,835,273	5,879,581,428	5,470,179,662	5,691,506,300	820,749,950	18,867,852,613	31.3	19,460,562,388	31.8	18,849,830,911	18,021,703
5.2 Class 2	22,072,394	106,951,809	73,208,137	65,138,347	30,364,300	297,734,986	0.5	142,348,549	0.2	297,734,986	0
5.3 Class 3	565,612	43,012,226	0	13,319,880	3,866,240	60,763,958	0.1	62,356,735	0.1	60,272,703	491,255
5.4 Class 4	895,000	2,090,000	929,821	0	0	3,914,821	0.0	3,755,000	0.0	3,914,821	0
5.5 Class 5	0	0	0	6,408,594	0	6,408,594	0.0	635,000	0.0	2,561,706	3,846,888
5.6 Class 6	0	0	0	0	347,369	347,369	0.0	8,118,273	0.0	347,369	0
5.7 Totals	1,029,368,279	6,031,635,463	5,544,317,620	5,776,373,121	855,327,859	19,237,022,342	31.9	19,677,775,946	32.2	19,214,662,496	22,359,846

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

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting 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 Column 6 as a % of Line 10.7	8 Total from Column 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	32,136,210	524,121,519	402,370,447	35,477,463	0	994,105,639	1.7	871,980,844	1.4	907,227,386	86,878,253
6.2 Class 2	25,246,390	270,660,004	365,709,967	33,132,759	30,656,741	725,405,861	1.2	755,259,159	1.2	648,890,352	76,515,510
6.3 Class 3	9,453,750	29,312,689	27,868,973	15,060,222	40,050,000	121,745,634	0.2	98,529,407	0.2	117,827,034	3,918,600
6.4 Class 4	0	220,000	23,495,711	0	0	23,715,711	0.0	32,639,894	0.1	16,260,411	7,455,300
6.5 Class 5	0	0	325,000	0	0	325,000	0.0	3,470,950	0.0	325,000	0
6.6 Class 6	0	0	0	0	621,293	621,293	0.0	621,293	0.0	621,293	0
6.7 Totals	66,836,350	824,314,212	819,770,097	83,670,444	71,328,034	1,865,919,137	3.1	1,762,501,547	2.9	1,691,151,475	174,767,663
7. **Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)**											
7.1 Class 1	2,975,504,706	4,140,461,739	2,041,932,683	200,013,757	302,231,240	9,660,144,124	16.0	10,286,314,892	16.8	9,029,663,625	630,480,499
7.2 Class 2	153,894,663	942,634,925	925,600,388	107,897,508	36,729,281	2,166,756,764	3.6	2,050,370,923	3.4	1,802,243,814	364,512,951
7.3 Class 3	10,933,444	191,140,530	305,112,184	20,515,623	7,353,125	535,054,904	0.9	532,147,232	0.9	461,668,846	73,386,058
7.4 Class 4	6,740,308	124,512,212	201,720,785	13,981,466	88,500	347,043,270	0.6	710,035,356	1.2	329,110,630	17,932,640
7.5 Class 5	14,220,240	39,895,600	50,396,515	445,250	574,393	105,531,998	0.2	121,666,126	0.2	101,813,870	3,718,128
7.6 Class 6	689,019	26,630,535	21,262,655	18,550	5,816,543	54,417,301	0.1	6,468,424	0.0	33,930,357	20,486,945
7.7 Totals	3,161,982,378	5,465,275,541	3,546,025,209	342,872,154	352,793,082	12,868,948,363	21.4	13,707,002,954	22.4	11,758,431,142	1,110,517,221
8. **Credit Tenant Loans, Schedules D & DA (Group 8)**											
8.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. **Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)**											
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 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	5,208,191,954	16,696,774,386	15,990,032,174	16,291,981,279	1,341,635,257	55,528,615,051	92.2	XXX	XXX	54,753,075,809	775,539,242
10.2 Class 2	201,213,447	1,347,308,070	1,416,149,680	364,427,417	97,750,322	3,426,848,936	5.7	XXX	XXX	2,983,605,125	443,243,811
10.3 Class 3	20,952,806	263,465,444	332,981,157	48,895,724	51,269,365	717,564,496	1.2	XXX	XXX	639,768,583	77,795,913
10.4 Class 4	7,635,308	126,822,212	226,146,316	13,981,466	88,500	374,673,802	0.6	XXX	XXX	349,285,862	25,387,940
10.5 Class 5	14,220,240	39,895,600	50,721,515	6,853,844	574,393	(c) 112,265,593	0.2	XXX	XXX	104,700,577	7,565,016
10.6 Class 6	689,019	26,630,535	21,262,655	1,148,550	6,785,204	(c) 56,515,963	0.1	XXX	XXX	36,029,018	20,486,945
10.7 Totals	5,452,902,773	18,500,896,247	18,037,293,498	16,727,288,281	1,498,103,042	(b) 60,216,483,841	100.0	XXX	XXX	58,866,464,974	1,350,018,866
10.8 Line 10.7 as a % of Col. 6	9.1	30.7	30.0	27.8	2.5	100.0	XXX	XXX	XXX	97.8	2.2
11. **Total Bonds Prior Year**											
11.1 Class 1	4,980,224,810	15,065,647,634	16,665,207,365	18,282,409,595	1,536,771,426	XXX	XXX	56,530,260,831	92.5	56,304,200,556	226,060,275
11.2 Class 2	267,673,573	1,037,869,640	1,274,163,731	243,400,365	184,272,843	XXX	XXX	3,007,380,152	4.9	2,842,609,925	164,770,226
11.3 Class 3	7,732,353	209,791,048	318,449,470	91,494,797	65,565,706	XXX	XXX	693,033,374	1.1	665,629,468	27,403,906
11.4 Class 4	27,668,508	180,982,752	465,406,029	57,645,496	14,727,466	XXX	XXX	746,430,251	1.2	746,430,251	1
11.5 Class 5	491,090	28,816,412	91,215,506	1,420,179	4,080,678	XXX	XXX	(c) 126,023,864	0.2	126,023,864	0
11.6 Class 6	0	6,468,422	0	7,830,904	908,663	XXX	XXX	(c) 15,207,989	0.0	9,492,610	5,715,380
11.7 Totals	5,283,790,334	16,529,575,909	18,814,442,101	18,684,201,336	1,806,326,781	XXX	XXX	(b) 61,118,336,461	100.0	60,694,386,674	423,949,788
11.8 Line 11.7 as a % of Col. 8	8.6	27.0	30.8	30.6	3.0	XXX	XXX	100.0	XXX	99.3	0.7
12. **Total Publicly Traded Bonds**											
12.1 Class 1	5,097,002,280	16,349,730,248	15,734,839,093	16,235,368,931	1,336,135,257	54,753,075,809	90.9	56,304,200,556	92.1	54,753,075,809	XXX
12.2 Class 2	179,492,736	1,155,400,011	1,218,064,594	338,547,688	92,100,096	2,983,605,125	5.0	2,842,609,925	4.7	2,983,605,125	XXX
12.3 Class 3	20,344,371	244,609,882	282,319,892	46,601,324	45,893,115	639,768,583	1.1	665,629,468	1.1	639,768,583	XXX
12.4 Class 4	7,635,308	119,972,662	208,337,926	13,251,466	88,500	349,285,862	0.6	746,430,251	1.2	349,285,862	XXX
12.5 Class 5	14,220,240	39,874,174	47,024,813	3,006,956	574,393	104,700,577	0.2	126,023,864	0.2	104,700,577	XXX
12.6 Class 6	689,019	24,801,947	2,682,655	1,148,550	6,706,847	36,029,018	0.1	9,492,610	0.0	36,029,018	XXX
12.7 Totals	5,319,383,954	17,934,388,924	17,493,268,974	16,637,924,915	1,481,498,208	58,866,464,974	97.8	60,694,386,674	99.3	58,866,464,974	XXX
12.8 Line 12.7 as a % of Col. 6	9.0	30.5	29.7	28.3	2.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.8	29.8	29.1	27.6	2.5	97.8	XXX	XXX	XXX	97.8	XXX
13. **Total Privately Placed Bonds**											
13.1 Class 1	111,189,673	347,044,138	255,193,082	56,612,348	5,500,000	775,539,242	1.3	226,060,275	0.4	XXX	775,539,242
13.2 Class 2	21,720,711	191,908,058	198,085,086	25,879,729	5,650,226	443,243,811	0.7	164,770,226	0.3	XXX	443,243,811
13.3 Class 3	608,435	18,855,563	50,661,265	2,294,400	5,376,250	77,795,913	0.1	27,403,906	0.0	XXX	77,795,913
13.4 Class 4	0	6,849,550	17,808,390	730,000	0	25,387,940	0.0	1	0.0	XXX	25,387,940
13.5 Class 5	0	21,427	3,696,702	3,846,888	0	7,565,016	0.0	0	0.0	XXX	7,565,016
13.6 Class 6	0	1,828,587	18,580,000	0	78,357	20,486,945	0.0	5,715,380	0.0	XXX	20,486,945
13.7 Totals	133,518,819	566,507,323	544,024,524	89,363,366	16,604,834	1,350,018,866	2.2	423,949,788	0.7	XXX	1,350,018,866
13.8 Line 13.7 as a % of Col. 6	9.9	42.0	40.3	6.6	1.2	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	0.9	0.9	0.1	0.0	2.2	XXX	XXX	XXX	XXX	2.2

(a) Includes $.....917,227,373 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $.....40,201,238 current year, $.....27,151,109 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 are under regulatory review.

(c) Includes $.....10,496,770 current year, $.....5,586,313 prior year of bonds with 5* designations and $.....18,667,200 current year, $.....7,830,905 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 Column 6 as a % of Line 10.7	8 Total from Column 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	215,080,254	575,292,401	697,881,764	52,005,508	5,219,845	1,545,479,772	2.6	1,820,092,428	3.0	1,545,479,772	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	291,810,409	638,494,614	232,303,312	64,900,972	5,137,001	1,232,646,308	2.0	1,366,489,778	2.2	1,232,287,366	358,942
1.7 Totals	506,890,663	1,213,787,014	930,185,077	116,906,480	10,356,846	2,778,126,080	4.6	3,186,582,206	5.2	2,777,767,138	358,942
2. **All Other Governments, Schedules D & DA (Group 2)**											
2.1 Issuer Obligations	152,232,461	336,921,645	91,440,211	7,105,420	0	587,699,737	1.0	627,164,839	1.0	555,544,542	32,155,195
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	12,012,318	163,245,002	14,232,001	0	0	189,489,322	0.3	175,651,306	0.3	189,489,322	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	164,244,779	500,166,648	105,672,213	7,105,420	0	777,189,059	1.3	802,816,145	1.3	745,033,864	32,155,195
3. **States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)**											
3.1 Issuer Obligations	238,485,213	2,175,968,396	3,225,395,930	3,146,310,263	24,999,220	8,811,159,022	14.6	8,759,498,188	14.3	8,811,159,022	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	8,653,298	11,020,779	9,555,974	29,230,051	0.0	27,573,911	0.0	29,230,051	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	238,485,213	2,175,968,396	3,234,049,228	3,157,331,042	34,555,194	8,840,389,073	14.7	8,787,072,099	14.4	8,840,389,073	0
4. **Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)**											
4.1 Issuer Obligations	285,095,110	2,281,253,773	3,857,274,054	7,239,821,930	172,534,600	13,835,979,467	23.0	13,181,540,070	21.6	13,826,119,467	9,860,000
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	8,495,200	0	3,207,691	1,207,428	12,910,319	0.0	13,045,496	0.0	12,910,319	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	285,095,110	2,289,748,973	3,857,274,054	7,243,029,621	173,742,028	13,848,889,786	23.0	13,194,585,565	21.6	13,839,029,786	9,860,000
5. **Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)**											
5.1 Issuer Obligations	615,113,990	4,511,714,604	4,999,271,664	5,457,718,092	688,813,220	16,272,631,570	27.0	16,170,871,565	26.5	16,257,232,165	15,399,405
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	387,078,046	842,832,600	382,298,117	221,943,870	166,167,270	2,000,319,903	3.3	2,146,463,581	3.5	1,994,544,778	5,775,125
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	27,176,244	664,579,853	162,613,947	93,519,586	0	947,889,629	1.6	1,085,538,971	1.8	947,889,629	0
5.4 Other	0	0	0	3,191,573	347,369	3,538,942	0.0	3,649,626	0.0	2,353,625	1,185,316
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5 Defined	0	12,508,406	133,893	0	0	12,642,299	0.0	271,252,203	0.4	12,642,299	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	1,029,368,279	6,031,635,463	5,544,317,620	5,776,373,121	855,327,859	19,237,022,342	31.9	19,677,775,946	32.2	19,214,662,496	22,359,846

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 Column 6 as a % of Line 10.7	8 Total from Column 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	66,836,350	824,314,212	819,770,097	83,670,444	71,328,034	1,865,919,137	3.1	1,762,501,547	2.9	1,691,151,475	174,767,663
6.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	66,836,350	824,314,212	819,770,097	83,670,444	71,328,034	1,865,919,137	3.1	1,762,501,547	2.9	1,691,151,475	174,767,663
7. **Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)**											
7.1 Issuer Obligations	3,019,278,887	3,776,689,529	3,077,535,916	342,872,154	291,363,560	10,507,740,046	17.4	10,228,436,095	16.7	9,397,905,803	1,109,834,246
7.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	15,422,841	1,996,332	0	0	17,419,173	0.0	17,075,347	0.0	17,419,173	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	141,945,451	1,572,084,502	424,511,347	0	0	2,138,541,300	3.6	2,463,480,666	4.0	2,137,858,326	682,974
7.4 Other	0	31,237,712	12,940,799	0	0	44,178,512	0.1	525,262	0.0	44,178,511	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined	677,746	51,994,159	133,193	0	60,094,480	112,899,576	0.2	925,719,445	1.5	112,899,576	0
7.6 Other	80,296	17,846,798	28,907,622	0	1,335,041	48,169,756	0.1	71,766,140	0.1	48,169,756	0
7.7 Totals	3,161,982,379	5,465,275,540	3,546,025,209	342,872,154	352,793,081	12,868,948,363	21.4	13,707,002,955	22.4	11,758,431,146	1,110,517,220
8. **Credit Tenant Loans, Schedules D & DA (Group 8)**											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. **Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)**											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 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	4,592,122,265	14,482,154,561	16,768,569,637	16,329,503,810	1,254,258,478	53,426,608,751	88.7	XXX	XXX	52,084,592,246	1,342,016,508
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	690,900,772	1,668,490,257	639,483,061	301,073,312	182,067,673	3,482,015,075	5.8	XXX	XXX	3,475,881,009	6,134,067
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	169,121,695	2,236,664,355	587,125,293	93,519,586	0	3,086,430,929	5.1	XXX	XXX	3,085,747,955	682,974
10.4 Other	0	31,237,712	12,940,799	3,191,573	347,369	47,717,453	0.1	XXX	XXX	46,532,137	1,185,316
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined	677,746	64,502,565	267,085	0	60,094,480	125,541,875	0.2	XXX	XXX	125,541,875	0
10.6 Other	80,296	17,846,798	28,907,622	0	1,335,041	48,169,756	0.1	XXX	XXX	48,169,756	0
10.7 Totals	5,452,902,774	18,500,896,247	18,037,293,498	16,727,288,281	1,498,103,040	60,216,483,840	100.0	XXX	XXX	58,866,464,978	1,350,018,865
10.8 Line 10.7 as a % of Col. 6	9.1	30.7	30.0	27.8	2.5	100.0	XXX	XXX	XXX	97.8	2.2
11. **Total Bonds Prior Year**											
11.1 Issuer Obligations	4,513,140,629	12,149,635,145	16,781,506,105	17,795,589,640	1,310,233,213	XXX	XXX	52,550,104,733	86.0	52,164,884,393	385,220,341
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	457,765,726	1,434,374,692	977,132,442	669,859,641	207,166,917	XXX	XXX	3,746,299,418	6.1	3,739,645,521	6,653,897
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	137,768,201	2,351,768,358	894,623,096	164,859,982	(0)	XXX	XXX	3,549,019,637	5.8	3,549,004,609	15,028
11.4 Other	0	525,262	0	3,362,257	287,369	XXX	XXX	4,174,888	0.0	2,928,156	1,246,732
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined	175,115,781	569,578,616	135,644,112	39,314,514	277,318,625	XXX	XXX	1,196,971,648	2.0	1,166,157,859	30,813,790
11.6 Other	0	23,693,835	25,536,346	11,215,302	11,320,658	XXX	XXX	71,766,140	0.1	71,766,139	1
11.7 Totals	5,283,790,337	16,529,575,908	18,814,442,101	18,684,201,336	1,806,326,781	XXX	XXX	61,118,336,464	100.0	60,694,386,677	423,949,788
11.8 Line 11.7 as a % of Col. 8	8.6	27.0	30.8	30.6	3.0	XXX	XXX	100.0	XXX	99.3	0.7
12. **Total Publicly Traded Bonds**											
12.1 Issuer Obligations	4,458,603,445	13,916,330,211	16,224,545,113	16,247,459,827	1,237,653,646	52,084,592,242	86.5	52,164,884,393	85.4	52,084,592,242	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	690,900,772	1,668,490,257	639,483,061	294,939,245	182,067,673	3,475,881,009	5.8	3,739,645,521	6.1	3,475,881,009	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	169,121,695	2,235,981,381	587,125,293	93,519,586	0	3,085,747,955	5.1	3,549,004,609	5.8	3,085,747,955	XXX
12.4 Other	0	31,237,712	12,940,799	2,006,257	347,369	46,532,137	0.1	2,928,156	0.0	46,532,137	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined	677,746	64,502,565	267,085	0	60,094,479	125,541,875	0.2	1,166,157,859	1.9	125,541,875	XXX
12.6 Other	80,296	17,846,798	28,907,622	0	1,335,041	48,169,756	0.1	71,766,139	0.1	48,169,756	XXX
12.7 Totals	5,319,383,954	17,934,388,924	17,493,268,973	16,637,924,915	1,481,498,208	58,866,464,975	97.8	60,694,386,677	99.3	58,866,464,975	XXX
12.8 Line 12.7 as a % of Col. 6	9.0	30.5	29.7	28.3	2.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	8.8	29.8	29.1	27.6	2.5	97.8	XXX	XXX	XXX	97.8	XXX
13. **Total Privately Placed Bonds**											
13.1 Issuer Obligations	133,518,819	565,824,349	544,024,524	82,043,983	16,604,833	1,342,016,508	2.2	385,220,341	0.6	XXX	1,342,016,508
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	6,134,067	0	6,134,067	0.0	6,653,897	0.0	XXX	6,134,067
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	682,974	0	0	0	682,974	0.0	15,028	0.0	XXX	682,974
13.4 Other	0	0	0	1,185,316	0	1,185,316	0.0	1,246,732	0.0	XXX	1,185,316
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	0	0	0	0	0.0	30,813,790	0.1	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	1	0.0	XXX	0
13.7 Totals	133,518,819	566,507,323	544,024,524	89,363,366	16,604,833	1,350,018,865	2.2	423,949,788	0.7	XXX	1,350,018,865
13.8 Line 13.7 as a % of Col. 6	9.9	42.0	40.3	6.6	1.2	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	0.9	0.9	0.1	0.0	2.2	XXX	XXX	XXX	XXX	2.2

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond Char	NAIC Desig-nation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Maturity
0399999. U.S Governments						2,818,008,141	XXX	2,960,268,623	2,721,261,216	2,745,589,135	0	(14,534,205)	0	0	XXX	XXX	XXX	31,649,253	143,690,293	XXX	XXX
1099999 All Other Governments						794,829,215	XXX	785,069,762	740,917,464	750,078,063	0	(2,251,581)	0	(37,420,673)	XXX	XXX	XXX	6,255,561	29,885,199	XXX	XXX
1799999. States, Territories and Possessions (Direct and Guaranteed)						9,077,798,048	XXX	9,019,125,060	8,512,972,846	8,835,060,866	0	(59,682,709)	0	0	XXX	XXX	XXX	121,142,903	409,062,412	XXX	XXX
2499999. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						14,064,366,588	XXX	13,939,653,439	13,420,769,000	13,846,756,450	0	(70,900,173)	476,051	0	XXX	XXX	XXX	184,638,896	614,236,678	XXX	XXX
3199999. Special Revenue and Special Assessment Obligations...and Their Political Subidivisions						19,598,439,188	XXX	19,587,194,637	18,901,873,740	19,234,195,229	(7,308,817)	(91,409,071)	37,107	0	XXX	XXX	XXX	253,476,513	921,597,567	XXX	XXX
3899999. Public Utilities (Unaffiliated)						1,909,810,926	XXX	1,778,658,172	1,915,280,827	1,859,895,467	(27,211,065)	(3,707,397)	7,606,565	0	XXX	XXX	XXX	27,816,055	100,852,599	XXX	XXX
4599999. Industrial and Miscellaneous (Unaffiliated)						10,961,812,831	XXX	9,819,630,772	11,147,231,316	10,551,581,487	(209,824,829)	(8,909,382)	278,039,008	(2,328,776)	XXX	XXX	XXX	132,928,052	574,486,436	XXX	XXX
6099999. Total Bonds						59,225,064,938	XXX	57,889,600,466	57,360,306,409	57,823,156,697	(244,344,711)	(251,394,518)	286,158,731	(39,749,449)	XXX	XXX	XXX	757,907,233	2,793,811,184	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value Per Share	Rate Per Share	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Desig-nation	Date Acquired
6199999. Preferred Stocks - Public Utilities (Unaffiliated)							62,610,786	XXX	63,126,670	64,296,704	575,008	3,920,774	0	(2,769,581)	0	0	(2,769,581)	0	XXX	XXX
6299999. Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)							89,285,766	XXX	89,285,766	146,121,016	1,372,731	10,808,894	0	(46,947,799)	0	32,292,853	(79,240,653)	0	XXX	XXX
6399999. Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)							105,754,838	XXX	109,858,951	127,931,936	352,048	9,528,308	0	(23,684,756)	0	8,564,731	(32,249,487)	0	XXX	XXX
6599999. Total Preferred Stocks							257,651,390	XXX	262,271,386	338,349,655	2,299,787	24,257,975	0	(73,402,137)	0	40,857,584	(114,259,721)	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.	Common Stocks - Public Utilities (Unaffiliated)				6,634,975	XXX	6,634,975	7,528,171	28,975	335,858	0	(971,636)	0	(971,636)	0	..XXX..	....XXX.....
6799999.	Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				118,353,824	XXX	118,353,824	6,274,249	45,688	347,544	0	8,699,080	2,780,677	5,918,403	0	..XXX..	....XXX.....
6899999.	Common Stocks - Industrial and Miscellaneous (Unaffiliated)				128,876,577	XXX	128,876,576	139,542,263	292,393	6,627,268	0	(29,793,887)	29,230,274	(59,024,161)	(18,691)	..XXX..	....XXX.....
6999999.	Common Stocks - Parent, Subsidiaries and Affiliates				1,123,826,118	XXX	1,168,826,118	1,720,457,919	150,410	41,593,928	0	45,717,686	0	45,717,686	0	..XXX..	....XXX.....
7099999.	Common Stocks - Mutual Funds				13,727	XXX	13,727	13,727	0	959	0	0	4,832	(4,832)	0	..XXX..	....XXX.....
7299999.	Total Common Stock				1,377,705,220	XXX	1,422,705,220	1,873,816,329	517,465	48,905,557	0	23,651,243	32,015,783	(8,364,539)	(18,691)	..XXX..	....XXX.....
7399999.	Total Preferred and Common Stock				1,635,356,610	XXX	1,684,976,606	2,212,165,984	2,817,251	73,163,532	0	(49,750,894)	72,873,367	(122,624,260)	(18,691)	..XXX..	....XXX.....

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues.....68, the total $ value (included in Column 8) of all such issues $.....872,562.

* 0 0 0 7 0 2 0 0 8 2 7 0 0 0 1 0 0 *



COMBINED INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2008

(To Be Filed by May 1)

OF

THE TRAVELERS COMPANIES, INC.

ADDRESS .....Hartford CT 06183

NAIC Group Code.....3548 NAIC Company Code.....00070

Contact Person.....Michael J. Doody Title.....Second Vice President Telephone.....(860) 277-3966

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

(1) Refer to the Annual Statement Instructions appendix for Uniform Classification of Expenses for definition of Expense Groups and instructions for allocation of expenses to lines of business.

(2) Compute all ratios to nearest fourth place and express as percentages, e.g. 48.3.

(3) There should be submitted in Interrogatory 4 a detailed statement or footnote with respect to any item or items requiring special comment or explanation.

(4) Parts I, II and III only: Report all amounts to the nearest thousand or through truncation of digits below a thousand. (Example: $602,503 may be reported as $603 by rounding or as $602 by truncation.)

(5) Interrogatories only: Report all amounts in whole dollars. Do NOT omit thousands.

(6) Each individual insurer whether or not a member of a group must submit this exhibit.

INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are 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..... $.....1,583,016,467

   2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2..... $.....1,479,987

   2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2..... $.....0

   2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2..... $.....7,178,130

   2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2..... $.....0

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

   3.1 Net Investment Income, Page 4, Line 9, Column 1..... $.....3,574,998,236

   3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1..... $.....(425,622,764)

4. 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.

   4.1 Are there any items requiring special comment or explanation?..... Yes [X] No [ ]

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

   4.3 If yes, explain:

   On June 8, 2005, the New Jersey Department of Banking & Insurance ("NJDOBI") approved the reentry of First Trenton Indemnity Company's (the Company") wholly-owned subsidiary Travelers Auto Insurance Co. of New Jersey ("TAIC") into the New Jersey ("NJ") personal lines insurance market with the issuance of Consent Order #005-03. On September 18, 2005, the Company entered into a 100% quota share reinsurance agreement ("the Reinsurance Agreement") with TAIC whereby the Company agreed to assume 100% of the premium and insurance liabilities associated with new insurance business written by TAIC. The Company further agreed to perform all services necessary and bear all expenses required in the operations, acquisition and servicing of any business assumed under the Reinsurance Agreement. Subsequent to the NJDOBI approval of the Reinsurance Agreement, TAIC began issuance of personal lines insurance policies in NJ. Certain expenses which may be associated with business assumed from TAIC under the Reinsurance Agreement such as general operating expenses and premium taxes, licenses and fees are not segregated and have been combined with the Company's other direct expenses incurred in the normal course of business.

Combined Insurance Expense Exhibit for the year 2008 of **THE TRAVELERS COMPANIES, INC.**

PART I - ALLOCATION TO EXPENSE GROUPS

(000 omitted)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses 2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees	5 Investment Expenses	6 Total Expenses
1. Claim adjustment services:						
1.1 Direct	1,413,223	0	0	0	0	1,413,223
1.2 Reinsurance assumed	41,367	0	0	0	0	41,367
1.3 Reinsurance ceded	107,603	0	0	0	0	107,603
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,346,986	0	0	0	0	1,346,986
2. Commission and brokerage:						
2.1 Direct excluding contingent	0	3,248,551	0	0	0	3,248,551
2.2 Reinsurance assumed excluding contingent	0	96,344	0	0	0	96,344
2.3 Reinsurance ceded excluding contingent	0	204,460	0	0	0	204,460
2.4 Contingent - direct	0	81,635	0	0	0	81,635
2.5 Contingent - reinsurance assumed	0	1,104	0	0	0	1,104
2.6 Contingent - reinsurance ceded	0	1,208	0	0	0	1,208
2.7 Policy and membership fees	0	0	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	3,221,965	0	0	0	3,221,965
3. Allowances to managers and agents	0	4,607	0	0	0	4,607
4. Advertising	98	91,542	94	0	0	91,733
5. Boards, bureaus and associations	12,020	5,277	68,255	0	17	85,569
6. Surveys and underwriting reports	178	22,258	52,708	0	0	75,144
7. Audit of assureds' records	0	0	0	0	0	0
8. Salary related items:						
8.1 Salaries	815,727	551,540	826,049	0	20,636	2,213,952
8.2 Payroll taxes	40,961	36,098	49,761	0	656	127,476
9. Employee relations and welfare	106,759	71,970	109,479	0	1,380	289,589
10. Insurance	166,474	1,521	24,649	0	0	192,643
11. Directors' fees	0	0	50	0	0	50
12. Travel and travel items	18,609	40,867	44,508	0	462	104,446
13. Rent and rent items	52,208	32,652	89,717	0	(2,354)	172,223
14. Equipment	13,175	10,380	27,985	0	929	52,469
15. Cost or depreciation of EDP equipment and software	13,101	11,525	184,576	0	989	210,191
16. Printing and stationery	5,007	9,017	10,799	0	44	24,867
17. Postage, telephone and telegraph, exchange and express	20,493	44,724	34,559	0	(60)	99,717
18. Legal and auditing	33,462	2,854	53,713	0	1,274	91,303
19. Totals (Lines 3 to 18)	1,298,271	936,833	1,576,901	0	23,974	3,835,979
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of $.....11,825	0	0	0	618,001	0	618,001
20.2 Insurance department licenses and fees	0	0	0	45,717	0	45,717
20.3 Gross guaranty association assessments	0	0	0	(252)	0	(252)
20.4 All other (excluding federal and foreign income and real estate)	12	0	0	14,377	0	14,390
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)	12	0	0	677,843	0	677,855
21. Real estate expenses	0	0	0	0	61,760	61,760
22. Real estate taxes	0	0	0	0	25,965	25,965
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	4,067	22,846	(1,173)	0	1,675	27,415
25. Total expenses incurred	2,649,336	4,181,644	1,575,728	677,843	113,374	9,197,925
DETAILS OF WRITE-INS						
2401. Combined write-ins for IEE-Part I Line 24	4,067	22,846	(1,173)	0	1,675	27,415
2402.						
2403.						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	4,067	22,846	(1,173)	0	1,675	27,415

Combined Insurance Expense Exhibit for the year 2008 of **THE TRAVELERS COMPANIES, INC.**

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

(000 omitted)

Premiums, Losses, Expenses, Reserves and Profits, and Percentages to Premiums Earned for Business Net of Reinsurance	Premiums Written (Page 8, Part 1B, Col. 6)		Premiums Earned (Page 6, Part 1, Col. 4)		Dividends to Policyholders (Page 4, Line 17)		Incurred Loss (Page 9, Part 2, Col. 7)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Page 10, Part 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Page 7, Part 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	576,247	XXX	579,908	100.0	254	0.0	295,328	50.9	9,160	1.6	14,320	2.5	328,177	56.6	16,084	2.8	10,476	1.8	262,896	45.3	55,631	9.6
2.1 Allied lines	439,300	XXX	451,272	100.0	621	0.1	340,474	75.4	13,819	3.1	23,409	5.2	337,894	74.9	22,510	5.0	18,772	4.2	199,949	44.3	49,925	11.1
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	0.0
2.3 Federal Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	(1,688)	0.0	0	0.0	0	0.0	80	0.0	0	0.0	33,138	0.0
3. Farmowners multiple peril	127,586	XXX	122,875	100.0	0	0.0	61,347	49.9	5,354	4.4	65,013	52.9	22,020	17.9	9,223	7.5	67,621	55.0	61,443	50.0	26,535	21.6
4. Homeowners multiple peril	2,831,363	XXX	2,775,963	100.0	0	0.0	1,490,683	53.7	68,213	2.5	201,748	7.3	816,366	29.4	84,866	3.1	79,245	2.9	1,504,856	54.2	493,415	17.8
5.1 Commercial multiple peril (non-liability portion)	1,615,973	XXX	1,615,671	100.0	444	0.0	826,053	51.1	28,261	1.7	16,020	1.0	342,364	21.2	33,720	2.1	45,517	2.8	760,518	47.1	296,123	18.3
5.2 Commercial multiple peril (liability portion)	1,188,178	XXX	1,242,555	100.0	64	0.0	77,544	6.2	140,292	11.3	185,735	14.9	2,088,778	168.1	801,575	64.5	243,954	19.6	545,212	43.9	318,274	25.6
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	0.0	0	0.0
8. Ocean marine	295,123	XXX	287,316	100.0	0	0.0	99,169	34.5	8,351	2.9	11,848	4.1	182,603	63.6	26,223	9.1	9,195	3.2	121,175	42.2	67,087	23.3
9. Inland marine	833,157	XXX	848,296	100.0	2,176	0.3	382,709	45.1	10,937	1.3	22,869	2.7	325,554	38.4	16,171	1.9	28,534	3.4	348,743	41.1	101,821	12.0
10. Financial guaranty	(7)	XXX	(7)	100.0	0	0.0	(107)	1,448.5	(6)	79.5	(203)	2,750.7	4	(51.2)	3	(38.6)	0	0.0	0	0.0	(134)	1,809.9
11. Medical malpractice	(466)	XXX	305	100.0	0	0.0	(3,755)	(1,231.1)	16,931	5,550.9	2,188	717.5	241,063	79,034.6	28,905	9,476.8	15,705	5,148.9	305	100.1	(6)	(1.9)
12. Earthquake	81,619	XXX	83,175	100.0	(0)	(0.0)	2,494	3.0	733	0.9	(5,361)	(6.4)	9,946	12.0	829	1.0	1,749	2.1	38,016	45.7	12,427	14.9
13. Group A&H (see interrogatory 1)	356	XXX	383	100.0	0	0.0	24	6.1	224	58.4	(16)	(4.2)	5,024	1,310.4	209	54.6	(0)	(0.1)	110	28.7	963	251.3
14. Credit A&H	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (see interrogatory 1)	835	XXX	749	100.0	0	0.0	(263)	(35.2)	129	17.3	17	2.2	10,276	1,372.8	2,296	306.7	(90)	(12.1)	398	53.2	694	92.8
16. Workers' compensation	2,488,602	XXX	2,410,045	100.0	18,723	0.8	1,689,088	70.1	292,516	12.1	(34,002)	(1.4)	10,474,288	434.6	1,001,641	41.6	257,277	10.7	943,963	39.2	1,304,610	54.1
17.1 Other liability	2,853,613	XXX	2,795,901	100.0	116	0.0	547,880	19.6	199,764	7.1	220,189	7.9	7,896,789	282.4	1,774,439	63.5	757,638	27.1	1,344,342	48.1	535,089	19.1
17.3 Excess workers' compensation	23,661	XXX	23,178	100.0	0	0.0	150,665	650.0	16,052	69.3	235	1.0	469,673	2,026.4	11,108	47.9	120	0.5	9,366	40.4	(102)	(0.4)
18. Products liability	215,407	XXX	207,538	100.0	0	0.0	305,508	147.2	244,952	118.0	5,360	2.6	1,814,671	874.4	796,183	383.6	188,597	90.9	89,156	43.0	26,588	12.8
19.1, 19.2 Private passenger auto liability	2,283,489	XXX	2,314,391	100.0	0	0.0	1,342,724	58.0	85,013	3.7	247,315	10.7	1,889,417	81.6	200,779	8.7	155,915	6.7	777,185	33.6	433,827	18.7
19.3, 19.4 Commercial auto liability	1,543,237	XXX	1,549,495	100.0	34	0.0	719,943	46.5	61,950	4.0	126,387	8.2	1,968,273	127.0	233,444	15.1	91,873	5.9	713,581	46.1	514,043	33.2
21.1 Private passenger auto physical damage	1,376,874	XXX	1,394,144	100.0	0	0.0	779,076	55.9	5,062	0.4	155,585	11.2	17,426	1.2	3,575	0.3	11,479	0.8	460,560	33.0	263,347	18.9
21.2 Commercial auto physical damage	457,899	XXX	457,277	100.0	152	0.0	242,323	53.0	5,440	1.2	26,895	5.9	95,188	20.8	26,623	5.8	1,634	0.4	203,604	44.5	155,191	33.9
22. Aircraft (all perils)	(335)	XXX	(46)	100.0	0	0.0	202	(438.9)	457	(991.7)	1,706	(3,701.0)	23,036	(49,980.0)	3,278	(7,112.4)	1,452	(3,151.2)	(3,295)	7,148.3	(3,473)	7,534.7
23. Fidelity	171,058	XXX	178,126	100.0	314	0.2	70,560	39.6	16,167	9.1	8,995	5.0	133,244	74.8	34,452	19.3	3,341	1.9	108,152	60.7	16,252	9.1
24. Surety	910,012	XXX	895,740	100.0	7,801	0.9	43,088	4.8	94,849	10.6	15,175	1.7	844,568	94.3	187,744	21.0	40,148	4.5	566,725	63.3	101,390	11.3
26. Burglary and theft	31,002	XXX	31,598	100.0	0	0.0	7,586	24.0	3,176	10.1	(33)	(0.1)	32,121	101.7	5,834	18.5	345	1.1	15,998	50.6	1,540	4.9
27. Boiler and machinery	175,231	XXX	177,950	100.0	0	0.0	40,400	22.7	1,356	0.8	1,013	0.6	59,835	33.6	4,369	2.5	5,161	2.9	76,915	43.2	19,285	10.8
28. Credit	(6)	XXX	12	100.0	0	0.0	(501)	(4,059.2)	30	245.2	(222)	(1,797.0)	12,244	99,221.2	39	317.4	0	0.4	70	565.8	(7)	(57.2)
29. International	2,065	XXX	8,353	100.0	0	0.0	10,204	122.2	300	3.6	329	3.9	15,457	185.1	254	3.0	1	0.0	551	6.6	1,106	13.2
30. Warranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	(1)	0.0	0	0.0	0	0.0	0	0.0	0	0.0
31, 32, 33. Reinsurance - nonproportional assumed	(64,767)	XXX	(63,821)	100.0	0	0.0	(143,416)	224.7	18,027	(28.2)	(9,004)	14.1	1,452,522	(2,275.9)	33,999	(53.3)	14,397	(22.6)	14,682	(23.0)	27,978	(43.8)
34. Aggregate write-ins for other lines of business	0	XXX	14	100.0	0	0.0	7	49.6	0	0.3	0	0.0	11	75.6	0	0.2	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	20,456,307	XXX	20,388,357	100.0	30,698	0.2	9,377,041	46.0	1,347,511	6.6	1,301,823	6.4	31,908,829	156.5	5,360,372	26.3	2,050,135	10.1	9,165,179	45.0	4,852,558	23.8
DETAILS OF WRITE-INS																						
3401. Combined write-ins for IEE-Part II Line 34	0	XXX	14	100.0	0	0.0	7	49.6	0	0.3	0	0.0	11	75.6	0	0.2	0	0.0	0	0.0	0	0.0
3402.	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
3403.	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
3498. Summary of remaining write-ins for Line 34 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
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0		14	100.0	0	0.0	7	49.6	0	0.3	0	0.0	11	75.6	0	0.2	0	0.0	0	0.0	0	0.0

Combined Insurance Expense Exhibit for the year 2008 of **THE TRAVELERS COMPANIES, INC.**

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

(000 omitted)

Premiums, Losses, Expenses, Reserves and Profits, and Percentages to Premiums Earned for Business Net of Reinsurance	Commissions and Brokerage Expenses Incurred (IEE Pt. I, Line 2.8, Col. 2)		Taxes, Licenses and Fees Incurred (IEE Pt. I, 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	89,504	15.4	22,527	3.9	25,789	4.4	45,475	7.8	(1,037)	(0.2)	76,513	13.2	23,928	4.1	100,441	17.3	20,873	3.6	121,313	20.9
2.1 Allied lines	60,788	13.5	39,929	8.8	19,946	4.4	35,153	7.8	(3,093)	(0.7)	(85,959)	(19.0)	19,934	4.4	(66,026)	(14.6)	17,279	3.8	(48,746)	(10.8)
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	0.0	0	0.0
2.3 Federal Flood	30,887	0.0	3,813	0.0	(17,920)	0.0	(31,580)	0.0	846	0.0	17,333	0.0	0	0.0	17,333	0.0	(1,257)	0.0	16,076	0.0
3. Farmowners multiple peril	27,342	22.3	3,206	2.6	5,558	4.5	9,799	8.0	35	0.0	(54,710)	(44.5)	4,180	3.4	(50,529)	(41.1)	4,535	3.7	(45,994)	(37.4)
4. Homeowners multiple peril	567,156	20.4	112,652	4.1	101,873	3.7	180,017	6.5	(12,193)	(0.4)	41,429	1.5	70,788	2.6	112,217	4.0	95,776	3.5	207,993	7.5
5.1 Commercial multiple peril (non-liability portion)	294,743	18.2	53,663	3.3	122,581	7.6	216,022	13.4	2,694	0.2	60,578	3.7	33,327	2.1	93,905	5.8	53,448	3.3	147,353	9.1
5.2 Commercial multiple peril (liability portion)	212,210	17.1	30,687	2.5	37,825	3.0	66,651	5.4	285	0.0	491,833	39.6	158,234	12.7	650,067	52.3	80,565	6.5	730,632	58.8
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	0.0	0	0.0
8. Ocean marine	55,277	19.2	5,343	1.9	14,581	5.1	25,699	8.9	206	0.1	67,254	23.4	11,471	4.0	78,725	27.4	10,696	3.7	89,421	31.1
9. Inland marine	135,160	15.9	20,823	2.5	33,930	4.0	59,916	7.1	647	0.1	180,423	21.3	23,362	2.8	203,785	24.0	26,637	3.1	230,422	27.2
10. Financial guaranty	(2)	30.0	37	(501.4)	4	(54.2)	7	(94.9)	0	0.0	263	(3,558.3)	15	(197.1)	277	(3,755.4)	2	(27.8)	279	(3,783.2)
11. Medical malpractice	23	7.6	3	1.0	56	18.4	99	32.5	0	0.0	(15,240)	(4,996.7)	15,901	5,213.2	660	216.5	4,937	1,618.5	5,597	1,835.0
12. Earthquake	9,034	10.9	2,428	2.9	2,896	3.5	5,109	6.1	78	0.1	65,921	79.3	1,569	1.9	67,490	81.1	2,333	2.8	69,823	83.9
13. Group A&H (see interrogatory 1)	24	6.3	0	0.0	0	0.0	0	0.0	0	0.0	128	33.3	243	63.4	371	96.7	93	24.3	464	121.0
14. Credit A&H	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (see interrogatory 1)	128	17.2	0	0.0	0	0.0	0	0.0	(4)	(0.6)	733	98.0	597	79.8	1,330	177.7	204	27.3	1,534	205.0
16. Workers' compensation	192,708	8.0	124,916	5.2	71,232	3.0	125,545	5.2	(21,187)	(0.9)	(91,868)	(3.8)	502,538	20.9	410,670	17.0	218,785	9.1	629,455	26.1
17.1 Other liability	401,390	14.4	59,797	2.1	154,104	5.5	245,820	8.8	5,671	0.2	972,511	34.8	539,064	19.3	1,511,574	54.1	235,409	8.4	1,746,983	62.5
17.3 Excess workers' compensation	555	2.4	0	0.0	813	3.5	1,433	6.2	(68)	(0.3)	(146,643)	(632.7)	11,383	49.1	(135,260)	(583.6)	3,887	16.8	(131,372)	(566.8)
18. Products liability	36,290	17.5	6,010	2.9	15,681	7.6	27,633	13.3	(387)	(0.2)	(434,283)	(209.3)	125,954	60.7	(308,329)	(148.6)	44,250	21.3	(264,079)	(127.2)
19.1, 19.2 Private passenger auto liability	349,190	15.1	57,398	2.5	92,801	4.0	156,774	6.8	(6,650)	(0.3)	(23,473)	(1.0)	114,676	5.0	91,203	3.9	86,822	3.8	178,025	7.7
19.3, 19.4 Commercial auto liability	234,928	15.2	43,346	2.8	74,099	4.8	130,577	8.4	35,470	2.3	193,701	12.5	109,083	7.0	302,784	19.5	75,179	4.9	377,963	24.4
21.1 Private passenger auto physical damage	206,677	14.8	33,109	2.4	59,004	4.2	100,178	7.2	(3,940)	(0.3)	51,512	3.7	6,412	0.5	57,924	4.2	32,701	2.3	90,625	6.5
21.2 Commercial auto physical damage	75,237	16.5	13,554	3.0	19,996	4.4	35,239	7.7	1,448	0.3	39,889	8.7	6,106	1.3	45,995	10.1	14,033	3.1	60,028	13.1
22. Aircraft (all perils)	634	(1,376.5)	127	(275.6)	845	(1,833.4)	1,485	(3,222.0)	170	(368.6)	(5,333)	11,570.5	321	(697.3)	(5,011)	10,873.2	1,401	(3,038.9)	(3,611)	7,834.4
23. Fidelity	28,075	15.8	4,876	2.7	26,351	14.8	38,004	21.3	2,997	1.7	(12,220)	(6.9)	10,008	5.6	(2,212)	(1.2)	9,022	5.1	6,810	3.8
24. Surety	175,507	19.6	35,620	4.0	80,888	9.0	72,743	8.1	22,236	2.5	392,305	43.8	60,130	6.7	452,435	50.5	45,314	5.1	497,748	55.6
26. Burglary and theft	2,290	7.2	1,241	3.9	1,715	5.4	1,449	4.6	792	2.5	14,966	47.4	2,073	6.6	17,039	53.9	1,329	4.2	18,368	58.1
27. Boiler and machinery	30,176	17.0	2,735	1.5	13,228	7.4	23,313	13.1	(111)	(0.1)	65,617	36.9	4,803	2.7	70,421	39.6	5,857	3.3	76,277	42.9
28. Credit	(31)	(254.0)	0	0.0	4	32.4	7	56.7	0	0.0	725	5,875.7	551	4,465.2	1,276	10,340.9	191	1,545.0	1,467	11,885.8
29. International	185	2.2	0	0.0	2,247	26.9	3,956	47.4	0	0.0	(8,869)	(106.2)	353	4.2	(8,516)	(102.0)	747	8.9	(7,769)	(93.0)
30. Warranty	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
31, 32, 33. Reinsurance - nonproportional assumed	5,881	(9.2)	0	0.0	(451)	0.7	(797)	1.2	(8,999)	14.1	56,940	(89.2)	83,331	(130.6)	140,271	(219.8)	25,373	(39.8)	165,644	(259.5)
34. Aggregate write-ins for other lines of business	0	0.1	0	0.0	0	0.0	0	0.0	0	0.0	7	50.0	0	0.0	7	50.0	1	6.6	8	56.6
35. TOTAL (Lines 1 through 34)	3,221,966	15.8	677,840	3.3	959,676	4.7	1,575,725	7.7	15,905	0.1	1,911,982	9.4	1,940,333	9.5	3,852,316	18.9	1,116,421	5.5	4,968,736	24.4
DETAILS OF WRITE-INS																				
3401. Combined write-ins for IEE-Part II Line 34	0	0.1	0	0.0	0	0.0	0	0.0	0	0.0	7	50.0	0	0.0	7	50.0	1	6.6	8	56.6
3402.	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
3403.	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
3498. Summary of remaining write-ins for Line 34 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
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0.1	0	0.0	0	0.0	0	0.0	0	0.0	7	50.0	0	0.0	7	50.0	1	6.6	8	56.6

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 2008 of **THE TRAVELERS COMPANIES, INC.**

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

(000 omitted)

Premiums, Losses, Expenses, Reserves and Profits, and Percentages to Premiums Earned for Direct Business Written	Premiums Written (Page 8, Part 1B Col. 1)		Premiums Earned (Sch. T, Line 59 Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59 Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 59 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	730,946	XXX.	744,693	100.0	254	0.0	464,178	62.3	11,143	1.5	14,237	1.9	420,486	56.5	22,019	3.0	10,118	1.4	323,964	43.5	101,749	13.7
2.1 Allied lines	475,529	XXX.	488,263	100.0	621	0.1	467,150	95.7	18,271	3.7	23,233	4.8	500,051	102.4	30,537	6.3	18,808	3.9	206,987	42.4	65,798	13.5
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	0.0
2.3 Federal Flood	188,008	XXX.	180,123	100.0	0	0.0	148,356	82.4	5,583	3.1	(1,688)	(0.9)	66,493	36.9	0	0.0	80	0.0	105,282	58.5	33,182	18.4
3. Farmowners multiple peril	130,706	XXX.	124,670	100.0	0	0.0	60,275	48.3	5,360	4.3	65,013	52.1	22,470	18.0	9,259	7.4	67,621	54.2	63,299	50.8	27,725	22.2
4. Homeowners multiple peril	2,906,041	XXX.	2,858,189	100.0	0	0.0	1,496,138	52.3	67,203	2.4	202,662	7.1	891,870	31.2	85,468	3.0	78,555	2.7	1,537,341	53.8	497,175	17.4
5.1 Commercial multiple peril (non-liability portion)	1,830,536	XXX.	1,829,332	100.0	444	0.0	873,368	47.7	29,104	1.6	16,044	0.9	491,636	26.9	42,670	2.3	45,519	2.5	857,758	46.9	361,256	19.7
5.2 Commercial multiple peril (liability portion)	1,205,215	XXX.	1,260,203	100.0	64	0.0	60,921	4.8	141,709	11.2	186,063	14.8	2,126,947	168.8	807,331	64.1	243,955	19.4	552,971	43.9	334,591	26.6
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	0.0	0	0.0
8. Ocean marine	317,652	XXX.	313,513	100.0	0	0.0	111,651	35.6	8,875	2.8	11,543	3.7	214,204	68.3	29,596	9.4	8,890	2.8	125,377	40.0	70,113	22.4
9. Inland marine	909,378	XXX.	920,237	100.0	2,176	0.2	386,925	42.0	11,937	1.3	22,627	2.5	386,728	42.0	21,099	2.3	28,259	3.1	372,146	40.4	131,742	14.3
10. Financial guaranty	668	XXX.	1,229	100.0	0	0.0	(23)	(1.9)	(6)	(0.5)	(203)	(16.5)	4	0.3	3	0.2	0	0.0	689	56.1	(134)	(10.9)
11. Medical malpractice	(91)	XXX.	668	100.0	0	0.0	13,942	2,087.9	18,124	2,714.2	2,162	323.8	352,639	52,811.2	33,211	4,973.7	15,705	2,351.9	317	47.5	0	0.0
12. Earthquake	94,558	XXX.	95,836	100.0	(0)	(0.0)	1,676	1.7	303	0.3	(5,361)	(5.6)	9,189	9.6	974	1.0	1,732	1.8	43,010	44.9	15,909	16.6
13. Group A&H (see interrogatory 1)	0	XXX.	0	100.0	0	0.0	(6,713)	0.0	(24)	0.0	(16)	0.0	57,737	0.0	185	0.0	(0)	0.0	0	0.0	0	0.0
14. Credit A&H	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (see interrogatory 1)	856	XXX.	1,266	100.0	0	0.0	2,427	191.7	153	12.1	17	1.3	3,575	282.4	253	20.0	(80)	(6.3)	6,992	552.4	1,315	103.9
16. Workers' compensation	2,820,154	XXX.	2,805,213	100.0	18,723	0.7	1,959,275	69.8	315,520	11.2	(20,879)	(0.7)	13,746,616	490.0	1,128,430	40.2	253,251	9.0	1,091,223	38.9	1,329,684	47.4
17.1 Other liability	3,169,007	XXX.	3,173,496	100.0	116	0.0	935,904	29.5	235,728	7.4	224,014	7.1	9,660,026	304.4	2,055,352	64.8	743,330	23.4	1,483,469	46.7	584,148	18.4
17.3 Excess workers' compensation	30,126	XXX.	29,454	100.0	0	0.0	161,655	548.8	12,343	41.9	235	0.8	680,305	2,309.7	38,238	129.8	120	0.4	9,415	32.0	2,963	10.1
18. Products liability	216,205	XXX.	208,725	100.0	0	0.0	304,409	145.8	243,682	116.7	5,309	2.5	2,005,316	960.7	854,346	409.3	188,279	90.2	93,952	45.0	38,338	18.4
19.1, 19.2 Private passenger auto liability	2,128,378	XXX.	2,159,442	100.0	0	0.0	1,267,230	58.7	82,681	3.8	229,863	10.6	1,913,983	88.6	197,454	9.1	112,747	5.2	729,968	33.8	373,025	17.3
19.3, 19.4 Commercial auto liability	1,602,609	XXX.	1,611,905	100.0	34	0.0	768,485	47.7	73,388	4.6	122,384	7.6	2,252,462	139.7	267,718	16.6	87,180	5.4	740,923	46.0	584,142	36.2
21.1 Private passenger auto physical damage	1,258,980	XXX.	1,279,571	100.0	0	0.0	699,937	54.7	4,659	0.4	143,879	11.2	14,719	1.2	3,266	0.3	(27,189)	(2.1)	422,475	33.0	225,403	17.6
21.2 Commercial auto physical damage	459,143	XXX.	461,665	100.0	152	0.0	253,260	54.9	6,358	1.4	26,526	5.7	113,396	24.6	30,063	6.5	288	0.1	204,996	44.4	163,283	35.4
22. Aircraft (all perils)	3,901	XXX.	2,832	100.0	0	0.0	(3,393)	(119.8)	1,915	67.6	1,706	60.2	54,205	1,913.9	8,886	313.7	1,452	51.3	2,488	87.8	335	11.8
23. Fidelity	177,136	XXX.	183,979	100.0	314	0.2	71,007	38.6	16,324	8.9	9,126	5.0	248,400	135.0	50,104	27.2	3,320	1.8	112,149	61.0	17,225	9.4
24. Surety	991,622	XXX.	970,894	100.0	7,801	0.8	(11,694)	(1.2)	98,762	10.2	26,050	2.7	1,057,602	108.9	257,721	26.5	39,669	4.1	595,586	61.3	114,698	11.8
26. Burglary and theft	36,917	XXX.	36,258	100.0	0	0.0	6,020	16.6	3,681	10.2	(83)	(0.2)	38,567	106.4	7,585	20.9	345	1.0	18,407	50.8	4,118	11.4
27. Boiler and machinery	123,578	XXX.	125,981	100.0	0	0.0	29,627	23.5	892	0.7	1,001	0.8	51,960	41.2	4,600	3.7	5,138	4.1	57,406	45.6	19,461	15.4
28. Credit	2	XXX.	4	100.0	0	0.0	(483)	(10,847.7)	0	5.9	(222)	(4,977.7)	24	534.9	10	225.6	0	1.2	9	200.3	(7)	(158.5)
29. International	0	XXX.	0	100.0	0	0.0	50	0.0	0	0.0	329	0.0	1,118	0.0	110	0.0	1	0.0	0	0.0	0	0.0
30. Warranty	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34. Aggregate write-ins for other lines of business	0	XXX.	16	100.0	0	0.0	10	61.5	1	5.9	0	0.0	13	80.4	1	7.6	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	21,807,760	XXX.	21,867,657	100.0	30,698	0.1	10,521,568	48.1	1,413,668	6.5	1,305,573	6.0	37,382,739	170.9	5,986,490	27.4	1,927,090	8.8	9,758,598	44.6	5,097,238	23.3
DETAILS OF WRITE-INS																						
3401. Combined write-ins for IEE-Part III Line 33	0	XXX.	16	0.0	0	0.0	10	0.0	1	0.0	0	0.0	13	0.0	1	0.0	0	0.0	0	0.0	0	0.0
3402.																						
3403.																						
3498 Summary of remaining write-ins for Line 34 from overflow page																						
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	XXX.	16	0.0	0	0.0	10	0.0	1	0.0	0	0.0	13	0.0	1	0.0	0	0.0	0	0.0	0	0.0

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

(000 omitted)

Premiums, Losses, Expenses, Reserves and Profits, and Percentages to Premiums Earned for Direct Business Written	Commissions and Brokerage Expenses Incurred		Taxes, Licenses and Fees Incurred		Other Acquisition, Field Supervision and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	100,269	13.5	23,225	3.1	24,602	3.3	44,954	6.0	(1,035)	(0.1)	60,796	8.2
2.1 Allied lines	61,127	12.5	39,500	8.1	17,680	3.6	32,580	6.7	(3,093)	(0.6)	(174,992)	(35.8)
2.2 Multiple peril crop	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood	30,887	17.1	3,876	2.2	(17,202)	(9.6)	(31,921)	(17.7)	846	0.5	43,077	23.9
3. Farmowners multiple peril	27,342	21.9	3,317	2.7	5,327	4.3	9,911	7.9	35	0.0	(51,840)	(41.6)
4. Homeowners multiple peril	567,238	19.8	110,351	3.9	97,124	3.4	177,844	6.2	(12,309)	(0.4)	127,322	4.5
5.1 Commercial multiple peril (non-liability portion)	338,049	18.5	66,071	3.6	84,396	4.6	156,695	8.6	2,694	0.1	267,855	14.6
5.2 Commercial multiple peril (liability portion)	213,753	17.0	19,287	1.5	69,043	5.5	128,213	10.2	285	0.0	441,436	35.0
6. Mortgage guaranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean marine	56,440	18.0	5,233	1.7	14,484	4.6	25,291	8.1	206	0.1	80,204	25.6
9. Inland marine	148,403	16.1	20,817	2.3	32,565	3.5	60,189	6.5	633	0.1	235,231	25.6
10. Financial guaranty	(2)	(0.2)	56	4.6	4	0.3	7	0.6	0	0.0	1,397	113.6
11. Medical malpractice	(0)	(0.0)	3	0.4	114	17.1	197	29.5	0	0.0	(33,874)	(5,072.9)
12. Earthquake	11,082	11.6	2,435	2.5	2,779	2.9	5,156	5.4	78	0.1	77,844	81.2
13. Group A&H (see interrogatory 1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	6,753	0.0
14. Credit A&H	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (see interrogatory 1)	133	10.5	0	0.0	8	0.6	14	1.1	(4)	(0.3)	(1,490)	(117.7)
16. Workers' compensation	245,746	8.8	128,264	4.6	82,005	2.9	150,125	5.4	(21,188)	(0.8)	(94,754)	(3.4)
17.1 Other liability	432,628	13.6	66,600	2.1	157,317	5.0	259,000	8.2	5,689	0.2	867,878	27.3
17.3 Excess workers' compensation	949	3.2	651	2.2	784	2.7	1,453	4.9	(68)	(0.2)	(148,683)	(504.8)
18. Products liability	35,912	17.2	5,563	2.7	15,289	7.3	26,982	12.9	(387)	(0.2)	(428,809)	(205.4)
19.1, 19.2 Private passenger auto liability	324,748	15.0	59,446	2.8	89,372	4.1	158,983	7.4	(6,541)	(0.3)	(59,422)	(2.8)
19.3, 19.4 Commercial auto liability	244,536	15.2	44,094	2.7	70,972	4.4	130,667	8.1	35,470	2.2	192,814	12.0
21.1 Private passenger auto physical damage	187,763	14.7	34,470	2.7	57,126	4.5	102,194	8.0	(3,922)	(0.3)	45,620	3.6
21.2 Commercial auto physical damage	74,943	16.2	13,594	2.9	19,074	4.1	35,121	7.6	1,448	0.3	34,085	7.4
22. Aircraft (all perils)	638	22.5	77	2.7	853	30.1	1,459	51.5	170	6.0	(252)	(8.9)
23. Fidelity	28,167	15.3	4,406	2.4	24,183	13.1	25,709	14.0	2,997	1.6	7,739	4.2
24. Surety	179,084	18.4	25,630	2.6	81,307	8.4	67,945	7.0	22,236	2.3	518,247	53.4
26. Burglary and theft	4,834	13.3	847	2.3	330	0.9	293	0.8	792	2.2	21,127	58.3
27. Boiler and machinery	15,517	12.3	2,738	2.2	12,752	10.1	23,516	18.7	(111)	(0.1)	39,827	31.6
28. Credit	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	709	15,919.5
29. International	0	0.0	0	0.0	2,271	0.0	3,882	0.0	0	0.0	(6,532)	0.0
30. Warranty	0	0.0	136	0.0	0	0.0	0	0.0	0	0.0	(136)	0.0
34. Aggregate write-ins for other lines of business	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	32.6
35. TOTAL (Lines 1 through 34)	3,330,186	15.2	680,687	3.1	944,558	4.3	1,596,459	7.3	24,921	0.1	2,069,182	9.5
DETAILS OF WRITE-INS												
3401. #REF!	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	0.0
3402.												
3403.												
3498 Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	0.0