COMBINED PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

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COMBINED ANNUAL STATEMENT

For the Year Ended December 31, 2005

of the Condition and Affairs of the

THE ST. PAUL TRAVELERS COMPANIES, INC.

and its affiliated property and casualty insurers

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

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

Mail Address 385 Washington Street St. Paul MN 55102

(Street and Number) (City or Town, State and Zip Code)

Statutory Statement Contact Larry J. Mills 651-310-8644

(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	CA
Athena Assurance Company	41769	MN
Atlantic Insurance Company	22209	TX
Commercial Guaranty Casualty Insurance Company	21296	IN
Commercial Guaranty Insurance Company	38385	DE
Commercial Guaranty Lloyds Insurance Company	37249	TX
Discover Property & Casualty Insurance Company	36463	IL
Discover Reinsurance Company	44440	IN
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 Group Lloyds	37494	TX
Gulf Underwriters Insurance Company	42811	CT
Mendakota Insurance Company	22454	MN
Mendota Insurance Company	33650	MN
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 (formerly Red Oak Insurance Company)	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
USF&G Insurance Company of Mississippi	10620	MS

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)	53,968,784,013	0	53,968,784,013	48,491,518,430
2. Stocks (Schedule D):				
2.1 Preferred stocks	521,814,188	0	521,814,188	765,043,458
2.2 Common stocks	1,367,916,732	0	1,367,916,732	1,908,421,607
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	117,075,770	0	117,075,770	159,280,769
3.2 Other than first liens	29,185,354	0	29,185,354	38,063,179
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)	260,243,898	0	260,243,898	274,496,006
4.2 Properties held for the production of income (less $.....0 encumbrances)	579,640,347	0	579,640,347	604,981,982
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....(737,719,128), Sch. E-Part 1), cash equivalents ($.....541,511,949, Sch. E-Part 2) and short-term investments ($.....2,046,146,332, Sch. DA)	1,849,939,152	0	1,849,939,152	3,100,323,282
6. Contract loans (including $.....0 premium notes)	2,909,109	2,909,109	0	0
7. Other invested assets (Schedule BA)	2,470,765,600	23,080,526	2,447,685,074	2,499,913,623
8. Receivables for securities	571,641,292	0	571,641,292	138,098,826
9. Aggregate write-ins for invested assets	0	0	0	4,286
10. Subtotals, cash and invested assets (Lines 1 to 9)	61,739,915,457	25,989,635	61,713,925,822	57,980,145,447
11. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
12. Investment income due and accrued	689,760,222	0	689,760,222	600,227,811
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection	1,330,516,027	191,470,489	1,139,045,538	1,424,923,499
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....93,512,548 earned but unbilled premiums)	4,430,413,604	41,527,265	4,388,886,339	4,228,258,203
13.3 Accrued retrospective premiums	348,392,852	9,385,020	339,007,832	257,239,493
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	1,356,463,491	0	1,356,463,491	1,461,862,842
14.2 Funds held by or deposited with reinsured companies	169,392,302	0	169,392,302	204,916,168
14.3 Other amounts receivable under reinsurance contracts	0	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	53,271,448	0	53,271,448	0
16.2 Net deferred tax asset	2,979,812,572	1,611,368,138	1,368,444,434	1,359,489,679
17. Guaranty funds receivable or on deposit	71,551,653	0	71,551,653	68,617,911
18. Electronic data processing equipment and software	66,045,571	749,900	65,295,671	54,186,165
19. Furniture and equipment, including health care delivery assets ($.....0)	114,008,907	114,008,907	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	27,013,157	0	27,013,157	69,759,224
22. Health care ($.....0) and other amounts receivable	0	0	0	0
23. Aggregate write-ins for other than invested assets	1,338,249,365	553,391,240	784,858,125	844,247,217
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	74,714,806,629	2,547,890,595	72,166,916,034	68,553,873,661
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26. TOTALS (Lines 24 and 25)	74,714,806,629	2,547,890,595	72,166,916,034	68,553,873,661
DETAILS OF WRITE-INS				
0901. Aggregate write-ins for invested assets	0	0	0	4,286
0902.	0	0	0	0
0903.	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	4,286
2301. Aggregate write-ins for other than invested assets	1,338,249,365	553,391,240	784,858,125	844,247,217
2302.	0	0	0	0
2303.	0	0	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	1,338,249,365	553,391,240	784,858,125	844,247,217

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 34, Column 8)	33,714,327,895	32,439,532,605
2.	Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	27,876,020	21,399,133
3.	Loss adjustment expenses (Part 2A, Line 34, Column 9)	7,260,918,750	6,971,318,727
4.	Commissions payable, contingent commissions and other similar charges	621,329,920	622,797,359
5.	Other expenses (excluding taxes, licenses and fees)	387,814,829	514,908,131
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	560,678,320	494,824,284
7.1	Current federal and foreign income taxes (including $.....0 on realized capital gains (losses))	0	236,782,816
7.2	Net deferred tax liability	0	0
8.	Borrowed money $.....403,975 and interest thereon $.....1,141,489	1,545,463	521,810
9.	Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....1,049,099,342 and including warranty reserves of $.....0)	8,951,517,447	9,032,735,754
10.	Advance premiums	71,127,103	84,891,576
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	30,101,105	28,206,459
12.	Ceded reinsurance premiums payable (net of ceding commissions)	622,991,151	643,479,464
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	341,848,949	273,854,280
14.	Amounts withheld or retained by company for account of others	1,000,497,983	959,573,410
15.	Remittances and items not allocated	323,752,182	900,829,442
16.	Provision for reinsurance (Schedule F, Part 7)	603,693,696	553,598,402
17.	Net adjustments in assets and liabilities due to foreign exchange rates	61,602,796	81,448,221
18.	Drafts outstanding	93,243	1,353,901
19.	Payable to parent, subsidiaries and affiliates	0	54,280,209
20.	Payable for securities	294,233,203	424,836,119
21.	Liability for amounts held under uninsured accident and health plans	0	0
22.	Capital notes $.....0 and interest thereon $.....0	0	0
23.	Aggregate write-ins for liabilities	64,433,184	(203,510,207)
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	54,940,383,241	54,137,661,896
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	54,940,383,241	54,137,661,896
27.	Aggregate write-ins for special surplus funds	170,911,018	95,286,620
28.	Common capital stock	60,000,000	60,000,000
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	9,918,076,831	8,693,076,831
33.	Unassigned funds (surplus)	7,077,544,945	5,567,848,314
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)	17,226,532,794	14,416,211,765
36.	TOTALS (Page 2, Line 26, Col. 3)	72,166,916,034	68,553,873,661

DETAILS OF WRITE-INS

2301.	Aggregate write-ins for liabilities	64,433,184	(203,510,207)
2302.		0	0
2303.		0	0
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	64,433,184	(203,510,207)
2701.	Aggregate write-ins for special surplus funds	170,911,018	95,286,620
2702.		0	0
2703.		0	0
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	170,911,018	95,286,620
3001.		0	0
3002.		0	0
3003.		0	0
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 34, Column 4)	19,306,241,118	19,959,018,121
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 34, Column 7)	11,584,256,415	12,987,001,829
3.	Loss expenses incurred (Part 3, Line 25, Column 1)	2,532,222,660	2,867,736,633
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	5,483,190,501	5,471,372,172
5.	Aggregate write-ins for underwriting deductions	0	(921,222)
6.	Total underwriting deductions (Lines 2 through 5)	19,599,669,576	21,325,189,412
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(293,428,458)	(1,366,171,291)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,298,702,196	3,022,664,035
10.	Net realized capital gains (losses) less capital gains tax of $.....379,957,924 (Exhibit of Capital Gains (Losses))	178,321,975	492,084,391
11.	Net investment gain (loss) (Lines 9 + 10)	3,477,024,171	3,514,748,425
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....9,604,982 amount charged off $.....49,424,972)	(39,819,989)	(66,416,717)
13.	Finance and service charges not included in premiums	101,793,893	101,579,540
14.	Aggregate write-ins for miscellaneous income	76,929,661	46,385,313
15.	Total other income (Lines 12 through 14)	138,903,565	81,548,135
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	3,322,499,278	2,230,125,269
17.	Dividends to policyholders	22,351,800	(3,065,030)
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)	3,300,147,478	2,233,190,299
19.	Federal and foreign income taxes incurred	396,093,741	649,976,092
20.	Net income (Line 18 minus Line 19) (to Line 22)	2,904,053,737	1,583,214,207
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	14,416,211,765	13,512,021,917
	GAINS AND (LOSSES) IN SURPLUS		
22.	Net income (from Line 20)	2,904,053,737	1,583,214,207
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....79,966,749	(683,618,365)	11,259,176
25.	Change in net unrealized foreign exchange capital gain (loss)	(58,045,730)	15,260,599
26.	Change in net deferred income tax	(238,194,199)	51,896,225
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3)	465,921,524	263,042,327
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(50,102,007)	(70,958,538)
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	6,595,883	11,702,633
32.	Capital changes:		
	32.1 Paid in	0	0
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	1,225,000,000	856,777,996
	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	(766,600,000)	(1,795,000,000)
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	5,310,185	(23,004,777)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	2,810,321,029	904,189,848
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	17,226,532,794	14,416,211,765
	DETAILS OF WRITE-INS		
0501.	Aggregate write-ins for underwriting deductions	0	(921,222)
0502.		0	0
0503.		0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	(921,222)
1401.	Aggregate write-ins for miscellaneous income	76,929,661	46,385,313
1402.		0	0
1403.		0	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	76,929,661	46,385,313
3701.	Aggregate write-ins for gains and losses in surplus	5,310,185	(23,004,777)
3702.		0	0
3703.		0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	5,310,185	(23,004,777)

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	19,354,169,953	19,837,678,434
2.	Net investment income	3,348,514,627	3,162,929,458
3.	Miscellaneous income	139,776,955	116,399,333
4.	Total (Lines 1 through 3)	22,842,461,535	23,117,007,226
5.	Benefit and loss related payments	10,163,696,151	9,210,339,213
6.	Net transfers to Separate, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	7,738,487,364	7,684,887,210
8.	Dividends paid to policyholders	20,457,154	4,726,326
9.	Federal and foreign income taxes paid (recovered) $.....836,303 net of tax on capital gains (losses)	1,151,843,395	568,773,518
10.	Total (Lines 5 through 9)	19,074,484,064	17,468,726,266
11.	Net cash from operations (Line 4 minus Line 10)	3,767,977,471	5,648,280,959
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	8,570,564,838	15,736,958,381
	12.2 Stocks	1,254,074,273	882,406,323
	12.3 Mortgage loans	50,872,562	140,014,886
	12.4 Real estate	68,339,631	285,650
	12.5 Other invested assets	635,852,135	423,365,589
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	14,487	(1,148,694)
	12.7 Miscellaneous proceeds	(440,857,098)	100,447,264
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	10,138,860,828	17,282,329,400
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	14,309,076,928	18,303,351,295
	13.2 Stocks	436,188,718	1,252,370,692
	13.3 Mortgage loans	0	63,955,502
	13.4 Real estate	50,876,140	81,658,322
	13.5 Other invested assets	597,483,625	457,422,463
	13.6 Miscellaneous applications	138,682,595	236,474,600
	13.7 Total investments acquired (Lines 13.1 to 13.6)	15,532,308,006	20,395,232,875
14.	Net increase (decrease) in contract loans and premium notes	2,605,531	(808,835)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 and 14)	(5,396,052,710)	(3,112,094,640)
	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	1,225,000,000	856,777,996
	16.3 Borrowed funds	(37,500)	(18,676)
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
	16.5 Dividends to stockholders	766,600,000	1,945,000,000
	16.6 Other cash provided (applied)	(43,795,063)	(374,283,614)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	414,567,437	(1,462,524,294)
	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)	(1,213,507,802)	1,073,662,026
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	3,063,446,954	2,026,661,256
	19.2 End of year (Line 18 plus Line 19.1)	1,849,939,152	3,100,323,282

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

20.0001	Capital contribution received in the form of bonds acquired	398,616,399	0

The 2005 beginning of year balance for cash, cash equivalents and short-term investments has been restated to reflect the sale of GeoVera Insurance Company, Pacific Select Property Insurance Company and USF&G Specialty 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	623,803,407	220,734,330	242,699,592	601,838,145
2.	Allied lines	467,619,416	192,371,096	184,245,055	475,745,457
3.	Farmowners multiple peril	96,956,128	41,944,177	46,072,054	92,828,251
4.	Homeowners multiple peril	2,379,123,689	1,183,974,540	1,268,570,042	2,294,528,187
5.	Commercial multiple peril	2,829,351,241	1,336,811,217	1,367,882,945	2,798,279,513
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	282,929,243	94,407,933	107,439,256	269,897,920
9.	Inland marine	660,910,566	326,567,532	334,474,243	653,003,856
10.	Financial guaranty	(7,650)	265,339	(189)	257,878
11.1	Medical malpractice - occurrence	512,655	(369,164)	(356)	143,847
11.2	Medical malpractice - claims-made	(1,757,882)	7,054,548	1,605,449	3,691,218
12.	Earthquake	89,171,000	37,081,187	32,662,227	93,589,960
13.	Group accident and health	1,499,459	455,139	367,977	1,586,620
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	(1,372,010)	(438,389)	49,092	(1,859,491)
16.	Workers' compensation	2,112,022,822	590,271,641	649,114,038	2,053,180,425
17.1	Other liability - occurrence	1,883,372,443	745,415,214	769,181,640	1,859,606,017
17.2	Other liability - claims-made	1,035,562,857	551,957,976	552,367,746	1,035,153,087
18.1	Products liability - occurrence	200,137,953	176,587,561	83,261,806	293,463,708
18.2	Products liability - claims-made	13,214,866	11,096,377	6,717,041	17,594,202
19.1, 19.2	Private passenger auto liability	1,982,542,683	837,787,905	876,007,245	1,944,323,343
19.3, 19.4	Commercial auto liability	1,770,052,668	823,583,257	731,965,231	1,861,670,694
21.	Auto physical damage	1,744,712,059	726,054,873	708,555,134	1,762,211,798
22.	Aircraft (all perils)	4,310	550,304	550,304	4,310
23.	Fidelity	169,382,924	102,293,092	102,249,157	169,426,859
24.	Surety	713,385,680	525,958,190	481,918,396	757,425,473
26.	Burglary and theft	27,389,471	11,879,436	15,381,889	23,887,017
27.	Boiler and machinery	174,058,420	71,830,573	77,292,225	168,596,767
28.	Credit	879,144	402,135	396,321	884,959
29.	International	(12,016,844)	43,231,719	1,631,000	29,583,875
30.	Reinsurance - nonproportional assumed property	7,479,813	(1,481,075)	(791,351)	6,790,089
31.	Reinsurance - nonproportional assumed liability	35,095,232	18,041,263	18,057,118	35,079,377
32.	Reinsurance - nonproportional assumed financial lines	3,899,988	288,367	360,594	3,827,761
33.	Aggregate write-ins for other lines of business	0	0	0	0
34.	TOTALS	19,289,915,748	8,676,608,293	8,660,282,921	19,306,241,121

DETAILS OF WRITE-INS

3301.		0	0	0	0
3302.		0	0	0	0
3303.		0	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0

Prior year amounts have been restated to reflect the sale of GeoVera Insurance Company, Pacific Select Property Insurance Company and USF&G Specialty Insurance Company.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

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

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running more than One Year from Date of Policy) (b)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	236,432,192	9,872,194	(3,604,794)	0	242,699,592
2.	Allied lines	178,390,667	6,626,932	(772,544)	0	184,245,055
3.	Farmowners multiple peril	46,072,054	0	0	0	46,072,054
4.	Homeowners multiple peril	1,268,570,042	0	0	0	1,268,570,042
5.	Commercial multiple peril	1,366,310,568	1,954,895	(340,355)	(42,163)	1,367,882,945
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	112,379,597	2,455,289	(7,395,630)	0	107,439,256
9.	Inland marine	284,252,578	56,972,118	(6,750,453)	0	334,474,243
10.	Financial guaranty	(342)	153	0	0	(189)
11.1	Medical malpractice - occurrence	(356)	0	0	0	(356)
11.2	Medical malpractice - claims-made	11,271	0	0	1,594,177	1,605,449
12.	Earthquake	30,356,665	2,305,562	0	0	32,662,227
13.	Group accident and health	367,977	0	0	0	367,977
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	45,633	230	3,229	0	49,092
16.	Workers' compensation	911,597,443	2,385,075	(13,919,472)	(250,949,008)	649,114,038
17.1	Other liability - occurrence	743,293,500	3,965,580	(20,584,379)	42,506,939	769,181,640
17.2	Other liability - claims-made	461,176,156	93,095,138	(1,903,548)	0	552,367,746
18.1	Products liability - occurrence	69,619,809	3,886,555	5,328,442	4,427,000	83,261,806
18.2	Products liability - claims-made	6,279,647	431,481	5,913	0	6,717,041
19.1, 19.2	Private passenger auto liability	876,007,246	0	0	(1)	876,007,245
19.3, 19.4	Commercial auto liability	721,299,201	4,825,901	958,054	4,882,076	731,965,231
21.	Auto physical damage	707,426,748	1,707,327	(437,941)	(141,000)	708,555,134
22.	Aircraft (all perils)	550,304	0	0	0	550,304
23.	Fidelity	64,251,471	38,021,336	(23,650)	0	102,249,157
24.	Surety	170,879,422	355,102,567	(44,063,593)	0	481,918,396
26.	Burglary and theft	11,366,702	4,023,070	(7,883)	0	15,381,889
27.	Boiler and machinery	77,534,503	(238,336)	(3,942)	0	77,292,225
28.	Credit	396,321	0	0	0	396,321
29.	International	1,631,000	0	0	0	1,631,000
30.	Reinsurance - nonproportional assumed property	(791,351)	0	0	0	(791,351)
31.	Reinsurance - nonproportional assumed liability	17,233,338	823,780	0	0	18,057,118
32.	Reinsurance - nonproportional assumed financial lines	349,507	11,087	0	0	360,594
33.	Aggregate write-ins for other lines of business	0	0	0	0	0
34.	TOTALS	8,363,289,513	588,227,934	(93,512,546)	(197,721,980)	8,660,282,920
35.	Accrued retrospective premiums based on experience					197,721,980
36.	Earned but unbilled premiums					93,512,546
37.	Balance (sum of Lines 34 through 36)					8,951,517,446

DETAILS OF WRITE-INS

3301.		0	0	0	0	0
3302.		0	0	0	0	0
3303.		0	0	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force. Are they so returned in this statement? Yes [X] No [ ].

(b) State here basis of computation used in each case: Daily pro rata; 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	728,453,957	22,089,218	11,212,942	431,664	137,521,046	623,803,407
2.	Allied lines	625,456,592	5,219,487	24,349,352	169,538	187,236,477	467,619,416
3.	Farmowners multiple peril	98,390,703	0	0	0	1,434,575	96,956,128
4.	Homeowners multiple peril	2,416,817,093	0	60,316,680	14,000	97,996,084	2,379,123,689
5.	Commercial multiple peril	3,044,596,245	13,597	254,145	(72,302)	215,585,048	2,829,351,241
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	315,043,056	11,647	1,517,661	2,016	33,641,106	282,929,243
9.	Inland marine	821,586,433	174,851	823,792	256,941	161,417,568	660,910,566
10.	Financial guaranty	1,089,879	0	944,192	0	2,041,721	(7,650)
11.1	Medical malpractice - occurrence	295,163	396,773	0	0	179,280	512,655
11.2	Medical malpractice - claims-made	894,046	0	(4,031)	39,160	2,608,736	(1,757,882)
12.	Earthquake	86,688,532	174,906	40,164,015	50	37,856,403	89,171,000
13.	Group accident and health	7,496,298	0	469,966	0	6,466,805	1,499,459
14.	Credit accident and health (group and individual)	0	0	0	0	0	0
15.	Other accident and health	18,641,220	0	(960,119)	48,243	19,004,868	(1,372,010)
16.	Workers' compensation	2,944,278,953	118,688	102,820,188	(423,353)	935,618,360	2,112,022,822
17.1	Other liability - occurrence	2,269,945,423	31,687,519	7,029,840	698,462	424,591,877	1,883,372,443
17.2	Other liability - claims-made	1,192,310,978	1,528,680	5,077,626	412,158	162,942,268	1,035,562,857
18.1	Products liability - occurrence	215,860,980	838,250	1,495,993	37,319	18,019,951	200,137,953
18.2	Products liability - claims-made	15,221,554	0	0	0	2,006,689	13,214,866
19.1, 19.2	Private passenger auto liability	2,090,090,213	(209,557,291)	141,841,067	(14,000)	39,845,306	1,982,542,683
19.3, 19.4	Commercial auto liability	1,696,629,970	201,342,110	113,721,896	41,279	241,600,029	1,770,052,668
21.	Auto physical damage	1,667,275,970	19,480,481	108,732,433	1,713	50,775,112	1,744,712,059
22.	Aircraft (all perils)	(59,466)	45,574	(42,761)	0	(60,964)	4,310
23.	Fidelity	187,662,408	947,994	323,989	502,528	19,048,940	169,382,924
24.	Surety	885,169,852	10,242,453	2,733,949	4,683,597	180,076,978	713,385,680
26.	Burglary and theft	29,484,170	690	69,331	1,939,588	225,134	27,389,471
27.	Boiler and machinery	135,721,851	700,863	51,348,532	0	13,712,826	174,058,420
28.	Credit	5,062	0	837,697	0	(36,385)	879,144
29.	International	3,052	(13,983,310)	1,963,413	0	0	(12,016,844)
30.	Reinsurance - nonproportional assumed property	XXX	2,310,988	4,041,817	412,625	(1,539,632)	7,479,813
31.	Reinsurance - nonproportional assumed liability	XXX	6,084,404	44,427,252	(168,932)	15,585,356	35,095,232
32.	Reinsurance - nonproportional assumed financial lines	XXX	19,088	3,984,587	0	103,686	3,899,988
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
34.	TOTALS	21,495,050,187	79,887,659	729,495,446	9,012,294	3,005,505,249	19,289,915,748

DETAILS OF WRITE-INS

3301.		0	0	0	0	0	0
3302.		0	0	0	0	0	0
3303.		0	0	0	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page.	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0

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

If yes: 1. The amount of such installment premiums $.....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	288,265,518	22,993,056	46,681,864	264,576,710	278,188,521	291,079,631	251,685,601	41.8
2.	Allied lines	778,246,658	6,463,551	435,852,401	348,857,807	499,529,546	355,456,285	492,931,068	103.6
3.	Farmowners multiple peril	31,802,951	(788)	113,343	31,688,820	33,389,074	25,277,687	39,800,207	42.9
4.	Homeowners multiple peril	965,753,536	174,159,083	53,666,537	1,086,246,082	891,170,384	536,516,159	1,440,900,307	62.8
5.	Commercial multiple peril	1,280,308,099	10,800,443	89,834,766	1,201,273,777	3,368,664,111	2,903,621,144	1,666,316,744	59.5
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	162,548,390	7,012,620	30,497,069	139,063,941	176,862,520	190,919,509	125,006,952	46.3
9.	Inland marine	304,654,858	9,163,627	99,354,636	214,463,849	341,754,231	421,525,486	134,692,594	20.6
10.	Financial guaranty	25,947	(1,775)	(26,648)	50,819	36,375	1,102,659	(1,015,465)	(393.8)
11.1	Medical malpractice - occurrence	77,751,090	0	1,356,129	76,394,961	209,265,035	295,175,283	(9,515,287)	(6,614.9)
11.2	Medical malpractice - claims-made	318,199,705	7,768,569	62,770,267	263,198,006	466,736,056	581,126,994	148,807,068	4,031.4
12.	Earthquake	1,254,039	(7,227)	1,219,562	27,250	29,332,693	11,863,223	17,496,720	18.7
13.	Group accident and health	696,799	3,340,049	1,709,881	2,326,967	7,639,743	6,871,594	3,095,116	195.1
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	2,926,083	4,891,206	7,506,410	310,879	9,024,368	19,063,835	(9,728,588)	523.2
16.	Workers' compensation	1,418,243,889	186,294,592	567,542,605	1,036,995,876	8,874,228,927	8,615,995,409	1,295,229,394	63.1
17.1	Other liability - occurrence	1,260,625,942	49,345,290	247,640,474	1,062,330,758	6,485,696,450	5,950,502,101	1,597,525,107	85.9
17.2	Other liability - claims-made	611,642,009	46,675,350	253,941,643	404,375,716	1,730,894,883	1,504,338,640	630,931,960	61.0
18.1	Products liability - occurrence	250,782,561	358,054	90,509,199	160,631,416	2,250,932,995	2,589,431,191	(177,866,780)	(60.6)
18.2	Products liability - claims-made	10,385,941	26,775,166	19,173,815	17,987,292	276,549,517	65,612,938	228,923,871	1,301.1
19.1, 19.2	Private passenger auto liability	1,203,427,349	74,346,574	54,343,768	1,223,430,155	2,034,922,722	2,085,606,667	1,172,746,210	60.3
19.3, 19.4	Commercial auto liability	1,076,176,013	70,368,471	206,330,837	940,213,647	2,135,694,813	2,458,535,696	617,372,764	33.2
21.	Auto physical damage	850,712,691	58,346,023	21,761,073	887,297,641	143,843,062	230,676,874	800,463,829	45.4
22.	Aircraft (all perils)	7,758,163	1,111,075	7,770,139	1,099,099	26,071,970	11,143,653	16,027,416	371,865.8
23.	Fidelity	64,384,566	658,974	11,901,964	53,141,576	127,221,364	126,881,144	53,481,795	31.6
24.	Surety	406,000,258	16,104,918	73,663,030	348,442,146	810,559,390	865,691,323	293,310,213	38.7
26.	Burglary and theft	2,105,597	24,937	483,806	1,646,728	14,589,994	11,857,817	4,378,905	18.3
27.	Boiler and machinery	30,383,356	21,053,682	13,983,186	37,453,852	73,240,322	108,973,070	1,721,104	1.0
28.	Credit	176,687	795	140,885	36,597	13,166,445	11,546,511	1,656,531	187.2
29.	International	3,120	72,338,188	15,860	72,325,448	132,707,567	231,904,712	(26,871,697)	(90.8)
30.	Reinsurance - nonproportional assumed property	XXX	64,430,018	6,897,095	57,532,922	257,123,987	291,481,339	23,175,570	341.3
31.	Reinsurance - nonproportional assumed liability	XXX	387,990,964	40,177,881	347,813,083	1,974,792,532	1,611,666,858	710,938,757	2,026.7
32.	Reinsurance - nonproportional assumed financial lines	XXX	2,654,916	(14,629)	2,669,545	34,164,875	20,998,829	15,835,591	413.7
33.	Aggregate write-ins for other lines of business	25,554,769	0	0	25,554,769	6,333,421	7,085,357	24,802,833	0.0
34.	TOTALS	11,430,796,586	1,325,460,400	2,446,798,849	10,309,458,137	33,714,327,892	32,439,529,618	11,584,256,411	60.0
	DETAILS OF WRITE-INS								
3301.	Auto warranty	25,554,769	0	0	25,554,769	6,333,421	7,085,357	24,802,833	0.0
3302.		0	0	0	0	0	0	0	0.0
3303.		0	0	0	0	0	0	0	0.0
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	XXX	
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	25,554,769	0	0	25,554,769	6,333,421	7,085,357	24,802,833	0.0

Prior year amounts have been restated to reflect the sale of GeoVera Insurance Company, Pacific Select Property Insurance Company and USF&G Specialty Insurance Company.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire	355,177,320	56,017,653	103,526,488	307,668,485	(64,113,304)	105,540,985	70,907,645	278,188,521	30,022,405
2.	Allied lines	1,019,120,870	3,759,047	589,766,158	433,113,759	383,493,863	31,645,154	348,723,230	499,529,546	33,793,879
3.	Farmowners multiple peril	11,449,588	4,075	200,466	11,253,197	27,861,074	17,478	5,742,675	33,389,074	11,157,524
4.	Homeowners multiple peril	292,373,958	20,927,754	5,972,942	307,328,770	745,111,319	103,963,983	265,233,689	891,170,384	103,859,897
5.	Commercial multiple peril	1,832,164,494	31,097,978	119,862,862	1,743,399,609	2,195,725,595	7,574,343	578,035,436	3,368,664,111	1,024,914,477
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	162,770,267	15,208,684	73,531,469	104,447,482	130,476,754	10,178,291	68,240,008	176,862,520	33,408,275
9.	Inland marine	258,096,848	4,256,451	135,511,421	126,841,877	274,710,376	4,011,496	63,809,518	341,754,231	55,497,684
10.	Financial guaranty	(1)	0	0	(1)	36,377	(1)	0	36,375	276,335
11.1	Medical malpractice - occurrence	250,444,467	550,001	7,194,251	243,800,216	36,679,273	0	71,214,455	209,265,035	38,794,709
11.2	Medical malpractice - claims-made	583,041,661	18,751,318	69,326,954	532,466,025	(36,850,825)	9,380,091	38,259,236	466,736,056	54,206,302
12.	Earthquake	2,430,504	35,000	2,538,854	(73,349)	33,976,367	2,156,455	6,726,779	29,332,693	6,537,800
13.	Group accident and health	82,762,844	5,495,471	83,201,447	5,056,868	22,224,766	547,612	20,189,503	(a) 7,639,743	190,071
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	87,097	2,394,684	546,002	1,935,779	2,377,791	13,653,972	8,943,174	(a) 9,024,368	4,108,129
16.	Workers' compensation	5,696,303,486	1,387,484,324	2,370,956,412	4,712,831,397	5,279,750,379	1,032,341,391	2,150,694,241	8,874,228,927	1,136,760,897
17.1	Other liability - occurrence	2,209,664,057	121,745,361	591,773,345	1,739,636,073	5,521,922,448	204,092,541	979,954,611	6,485,696,450	1,972,759,943
17.2	Other liability - claims-made	1,006,300,164	83,531,212	517,716,781	572,114,595	1,879,687,738	72,038,355	792,945,805	1,730,894,883	339,522,914
18.1	Products liability - occurrence	522,199,687	5,151,620	61,108,860	466,242,447	2,028,046,667	5,382,765	248,738,884	2,250,932,995	1,304,856,928
18.2	Products liability - claims-made	12,395,721	2,479,125	11,975,080	2,899,766	41,754,509	2,961,193	(228,934,049)	276,549,517	22,822,904
19.1, 19.2	Private passenger auto liability	1,145,995,816	50,597,845	90,108,801	1,106,484,860	915,513,130	48,674,358	35,749,626	2,034,922,722	393,781,739
19.3, 19.4	Commercial auto liability	1,383,008,755	85,338,602	266,397,445	1,201,949,912	1,381,693,502	54,056,975	502,005,576	2,135,694,813	386,191,462
21.	Auto physical damage	36,638,495	12,655,319	4,037,543	45,256,272	126,153,795	11,005,324	38,572,329	143,843,062	39,064,999
22.	Aircraft (all perils)	57,642,034	70,695,805	115,554,266	12,783,573	9,474,694	13,975,717	10,162,014	26,071,970	2,134,796
23.	Fidelity	70,501,161	3,143,543	29,908,824	43,735,880	185,937,279	7,465,765	109,917,559	127,221,364	30,571,697
24.	Surety	845,525,022	30,206,320	261,538,413	614,192,930	243,281,761	9,376,545	56,291,845	810,559,390	157,773,932
26.	Burglary and theft	981,310	17,777	146,991	852,096	22,956,250	19,187	9,237,539	14,589,994	2,253,758
27.	Boiler and machinery	26,085,092	6,307,118	12,659,876	19,732,333	42,965,474	34,390,272	23,847,758	73,240,322	8,637,393
28.	Credit	0	10,368,832	0	10,368,832	42,514	2,785,884	30,785	13,166,445	248,369
29.	International	1,036,501	30,623,657	10,339	31,649,819	129,831	100,927,916	0	132,707,567	66,619
30.	Reinsurance - nonproportional assumed property	XXX	133,108,937	18,619,773	114,489,164	XXX	148,910,083	6,275,260	257,123,987	16,025,086
31.	Reinsurance - nonproportional assumed liability	XXX	1,230,717,724	89,643,281	1,141,074,443	XXX	1,333,304,946	499,586,857	1,974,792,532	50,421,401
32.	Reinsurance - nonproportional assumed financial lines	XXX	10,044,177	857,337	9,186,840	XXX	25,130,689	152,654	34,164,875	256,426
33.	Aggregate write-ins for other lines of business	(1,734)	0	0	(1,734)	6,335,156	0	0	6,333,421	0
34.	TOTALS	17,864,195,482	3,432,715,414	5,634,192,678	15,662,718,217	21,437,354,553	3,395,509,764	6,781,254,642	33,714,327,892	7,260,918,749
	DETAILS OF WRITE-INS									
3301.	Auto warranty	(1,734)	0	0	(1,734)	6,335,156	0	0	6,333,421	0
3302.		0	0	0	0	0	0	0	0	0
3303.		0	0	0	0	0	0	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	(1,734)	0	0	(1,734)	6,335,156	0	0	6,333,421	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	1,589,184,163	0	3	1,589,184,166
1.2 Reinsurance assumed	83,192,294	0	0	83,192,294
1.3 Reinsurance ceded	186,807,699	0	0	186,807,699
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,485,568,758	0	3	1,485,568,761
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	2,753,790,980	0	2,753,790,980
2.2 Reinsurance assumed excluding contingent	0	108,584,714	0	108,584,714
2.3 Reinsurance ceded excluding contingent	0	325,412,211	0	325,412,211
2.4 Contingent - direct	0	377,912,018	0	377,912,018
2.5 Contingent - reinsurance assumed	0	43,395,267	0	43,395,267
2.6 Contingent - reinsurance ceded	0	38,497,120	0	38,497,120
2.7 Policy and membership fees	0	323,118	0	323,118
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	2,920,096,766	0	2,920,096,766
3. Allowances to managers and agents	0	985,473	0	985,473
4. Advertising	20,775	14,689,833	24,517	14,735,126
5. Boards, bureaus and associations	5,832,413	84,008,043	11,196	89,851,652
6. Surveys and underwriting reports	28,563	54,729,649	1,086	54,759,298
7. Audit of assureds' records	0	121,928	0	121,928
8. Salary and related items:				
8.1 Salaries	626,926,182	1,129,530,149	25,886,926	1,782,343,257
8.2 Payroll taxes	72,035,171	81,732,699	721,405	154,489,276
9. Employee relations and welfare	109,237,087	106,406,850	22,491,508	238,135,445
10. Insurance	52,616,596	9,985,850	512,596	63,115,041
11. Directors' fees	0	40,757	0	40,757
12. Travel and travel items	35,865,458	65,314,408	(1,037,270)	100,142,596
13. Rent and rent items	44,042,070	84,760,391	366,840	129,169,301
14. Equipment	8,019,255	33,033,200	359,151	41,411,607
15. Cost or depreciation of EDP equipment and software	11,188,516	71,866,112	1,873,060	84,927,688
16. Printing and stationery	6,894,852	18,507,127	375,330	25,777,310
17. Postage, telephone and telegraph, exchange and express	12,167,930	67,160,186	1,043,986	80,372,101
18. Legal and auditing	69,166,079	62,475,585	(3,099,369)	128,542,295
19. Totals (Lines 3 to 18)	1,054,040,948	1,885,348,239	49,530,963	2,988,920,150
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....7,694,041	0	594,094,324	0	594,094,324
20.2. Insurance department licenses and fees	0	25,967,918	0	25,967,918
20.3. Gross guaranty association assessments	0	36,881,414	0	36,881,414
20.4. All other (excluding federal and foreign income and real estate)	2,518	53,263,408	0	53,265,926
20.5. Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	2,518	710,207,065	0	710,209,582
21. Real estate expenses	0	(274,506)	77,662,664	77,388,158
22. Real estate taxes	0	0	5,050,440	5,050,440
23. Reimbursements by uninsured accident and health plans	0	0		0
24. Aggregate write-ins for miscellaneous expenses	(7,389,566)	(32,187,064)	11,135,671	(28,440,959)
25. Total expenses incurred	2,532,222,658	5,483,190,500	143,379,740	(a) 8,158,792,898
26. Less unpaid expenses - current year	7,260,918,749	1,572,202,664	8,815,035	8,841,936,448
27. Add unpaid expenses - prior year	6,971,315,642	1,400,764,528	53,043,946	8,425,124,117
28. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,242,619,551	5,311,752,364	187,608,651	7,741,980,566

DETAILS OF WRITE-INS

2401. Aggregate write-ins for miscellaneous expenses	(7,389,566)	(32,187,064)	11,135,671	(28,440,959)
2402.	0	0	0	0
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	(7,389,566)	(32,187,064)	11,135,671	(28,440,959)

(a) Includes management fees of $.....322,422 to affiliates and $.....179,258 to non-affiliates.

Prior year amounts have been restated to reflect the sale of GeoVera Insurance Company, Pacific Select Property Insurance Company and USF&G Specialty Insurance Company.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 187,254,530	201,416,634
1.1	Bonds exempt from U.S. tax	(a) 1,160,565,874	1,234,798,239
1.2	Other bonds (unaffiliated)	(a) 1,028,230,212	1,026,253,278
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 40,501,061	41,079,036
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	12,979,087	12,997,445
2.21	Common stocks of affiliates	144,857,464	144,857,464
3.	Mortgage loans	(c) 22,285,351	22,285,350
4.	Real estate	(d) 140,359,245	147,284,757
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 93,754,878	96,534,560
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	556,505,339	556,505,339
9.	Aggregate write-ins for investment income	10,833,828	10,833,828
10.	Total gross investment income	3,398,126,869	3,494,845,929
11.	Investment expenses		(g) 143,379,733
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 20,188,523
14.	Depreciation on real estate and other invested assets		(i) 32,575,478
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		196,143,733
17.	Net investment income (Line 10 minus Line 16)		3,298,702,196

DETAILS OF WRITE-INS

0901.	Aggregate write-ins for investment income	10,833,828	10,833,828
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	10,833,828	10,833,828
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....69,253,828 accrual of discount less $.....242,437,853 amortization of premium and less $.....75,669,594 paid for accrued interest on purchases.

(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....10,243 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 $.....42,022,747 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.

(e) Includes $.....7,782,143 accrual of discount less $.....3,029,668 amortization of premium and less $.....5,056,766 paid for accrued interest on purchases.

(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.

(g) Includes $.....322,422 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 $.....32,263,146 depreciation on real estate and $.....312,332 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1.	U.S. government bonds	(2,914,228)	0	0	(2,914,228)
1.1	Bonds exempt from U.S. tax	6,998,028	0	(340,568)	6,657,460
1.2	Other bonds (unaffiliated)	26,281,773	(1,319,040)	(44,555,033)	(19,592,300)
1.3	Bonds of affiliates	0	0	0	0
2.1	Preferred stocks (unaffiliated)	28,667,986	(2,444,990)	(15,181,654)	11,041,342
2.11	Preferred stocks of affiliates	0	0	0	0
2.2	Common stocks (unaffiliated)	28,581,701	(2,415,466)	14,223,535	40,389,770
2.21	Common stocks of affiliates	458,935,220	0	(575,914,603)	(116,979,383)
3.	Mortgage loans	0	0	0	0
4.	Real estate	10,445,225	0	0	10,445,225
5.	Contract loans	0	0	0	0
6.	Cash, cash equivalents and short-term investments	14,487	(4,592,980)	(4,037,070)	(8,615,563)
7.	Derivative instruments	22,043,324	0	(5,299,051)	16,744,273
8.	Other invested assets	0	(4,135,617)	(64,395,303)	(68,530,920)
9.	Aggregate write-ins for capital gains (losses)	(72,231)	(5,793,289)	16,493,687	10,628,167
10.	Total capital gains (losses)	578,981,285	(20,701,382)	(679,006,061)	(120,726,158)

DETAILS OF WRITE-INS

0901.	Aggregate write-ins for capital gains (losses)	(72,231)	(5,793,289)	16,493,687	10,628,167
0902.		0	0	0	0
0903.		0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	(72,231)	(5,793,289)	16,493,687	10,628,167

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	5,124,804,567	5,122,866,074	5,155,270,960	5,040,745,919
Governments	2. Canada	450,105,260	399,753,335	455,723,628	443,180,000
(Including all obligations guaranteed	3. Other Countries	223,254,085	226,111,758	226,242,452	214,007,271
by governments)	4. Totals	5,798,163,912	5,748,731,167	5,837,237,040	5,697,933,190
	5. United States	7,587,738,630	7,684,886,020	7,673,359,395	7,195,398,000
States, Territories and Possessions	6. Canada	328,185,523	307,207,792	329,185,078	320,892,749
(Direct and guaranteed)	7. Other Countries	0	0	0	0
	8. Totals	7,915,924,153	7,992,093,812	8,002,544,473	7,516,290,749
Political Subdivisions of States,	9. United States	8,898,204,212	9,009,926,667	8,932,242,087	8,567,850,000
Territories and Possessions	10. Canada	82,266,652	82,289,208	82,177,660	82,354,000
(Direct and guaranteed)	11. Other Countries	0	0	0	0
	12. Totals	8,980,470,864	9,092,215,875	9,014,419,747	8,650,204,000
Special Revenue and Special Assessment	13. United States	17,153,262,945	17,507,837,035	17,276,042,784	16,754,111,477
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	17,153,262,945	17,507,837,035	17,276,042,784	16,754,111,477
	17. United States	1,612,485,753	1,649,378,534	1,619,306,036	1,589,380,805
Public Utilities	18. Canada	37,949,038	38,384,794	38,277,783	58,611,359
(unaffiliated)	19. Other Countries	163,644,350	167,162,350	160,708,568	169,437,000
	20. Totals	1,814,079,142	1,854,925,678	1,818,292,387	1,817,429,163
Industrial and Miscellaneous and	21. United States	11,095,437,913	11,153,923,856	11,183,752,206	11,084,691,281
Credit Tenant Loans	22. Canada	430,164,806	428,817,767	435,812,643	440,382,190
(Unaffiliated)	23. Other Countries	781,280,279	785,561,253	788,197,777	769,858,162
	24. Totals	12,306,882,997	12,368,302,876	12,407,762,627	12,294,931,634
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. **Total Bonds**	53,968,784,013	54,564,106,444	54,356,299,059	52,730,900,213
PREFERRED STOCKS	27. United States	103,739,233	103,826,693	97,966,092	
Public Utilities	28. Canada	0	0	0	
(Unaffiliated)	29. Other Countries	0	0	0	
	30. Totals	103,739,233	103,826,693	97,966,092	
	31 United States	103,725,548	103,735,338	100,791,757	
Banks, Trust and Insurance Companies	32. Canada	0	0	0	
(Unaffiliated)	33. Other Countries	49,651,103	53,007,718	51,132,374	
	34. Totals	153,376,651	156,743,056	151,924,131	
	35. United States	213,285,831	214,187,057	228,920,816	
Industrial and Miscellaneous	36. Canada	11,176,969	11,176,969	10,998,971	
(Unaffiliated)	37. Other Countries	40,235,505	40,266,125	32,882,847	
	38. Totals	264,698,305	265,630,151	272,802,634	
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	
	40. **Total Preferred Stocks**	521,814,189	526,199,900	522,692,857	
COMMON STOCKS	41. United States	381,180	381,180	532,610	
Public Utilities	42. Canada	0	0	0	
(Unaffiliated)	43. Other Countries	0	0	0	
	44. Totals	381,180	381,180	532,610	
	45. United States	71,282,501	71,282,501	15,876,696	
Banks, Trust and Insurance Companies	46. Canada	0	0	0	
(Unaffiliated)	47. Other Countries	653,960	653,960	552,203	
	48. Totals	71,936,461	71,936,461	16,428,899	
	49. United States	78,575,113	78,575,113	88,266,337	
Industrial and Miscellaneous	50. Canada	5,652,920	5,652,920	3,512,966	
(Unaffiliated)	51. Other Countries	36,154,480	36,154,480	25,030,530	
	52. Totals	120,382,513	120,382,513	116,809,833	
Parent, Subsidiaries and Affiliates	53. Totals	1,175,216,569	1,175,216,569	2,083,498,069	
	54. **Total Common Stocks**	1,367,916,723	1,367,916,723	2,217,269,411	
	55. **Total Stocks**	1,889,730,912	1,894,116,623	2,739,962,268	
	56. **Total Bonds and Stocks**	55,858,514,925	56,458,223,067	57,096,261,327	

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	1,809,440,855	1,216,876,757	1,491,872,232	404,847,069	300,217,703	5,223,254,615	9.2	4,221,973,772	8.3	5,223,254,616	0
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	1,809,440,855	1,216,876,757	1,491,872,232	404,847,069	300,217,703	5,223,254,615	9.2	4,221,973,772	8.3	5,223,254,616	0
2. **All Other Governments, Schedules D & DA (Group 2)**											
2.1 Class 1	182,775,865	370,981,632	100,597,643	0	0	654,355,140	1.2	517,142,008	1.0	654,355,140	0
2.2 Class 2	1,275,212	0	26,140,614	5,090,024	11,003,125	43,508,975	0.1	41,004,054	0.1	43,508,975	0
2.3 Class 3	0	16,199,163	3,865,305	9,417,477	694,418	30,176,362	0.1	48,235,065	0.1	30,176,362	0
2.4 Class 4	0	0	3,028,254	0	1,336,698	4,364,952	0.0	2,548,980	0.0	4,364,952	0
2.5 Class 5	0	0	471,330	0	696,407	1,167,737	0.0	2,027,907	0.0	1,167,737	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	184,051,077	387,180,795	134,103,146	14,507,501	13,730,648	733,573,167	1.3	610,958,014	1.2	733,573,167	0
3. **States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)**											
3.1 Class 1	297,220,564	1,058,718,177	2,763,436,622	3,828,967,708	37,081,501	7,985,424,571	14.1	6,455,675,596	12.7	7,980,424,571	5,000,000
3.2 Class 2	2,492,400	0	0	0	0	2,492,400	0.0	13,949,984	0.0	2,492,400	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	299,712,964	1,058,718,177	2,763,436,622	3,828,967,708	37,081,501	7,987,916,971	14.1	6,469,625,580	12.8	7,982,916,971	5,000,000
4. **Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)**											
4.1 Class 1	305,084,159	834,987,981	2,255,850,562	5,548,510,283	124,561,388	9,068,994,373	16.0	6,229,450,835	12.3	9,058,994,373	10,000,000
4.2 Class 2	100,000	100,000	0	0	0	200,000	0.0	981,468	0.0	200,000	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	300,000	0.0	0	0
4.7 Totals	305,184,159	835,087,981	2,255,850,562	5,548,510,283	124,561,388	9,069,194,373	16.0	6,230,732,303	12.3	9,059,194,373	10,000,000
5. **Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)**											
5.1 Class 1	834,782,443	3,004,642,471	5,544,442,046	6,937,149,895	872,687,053	17,193,703,908	30.4	17,403,273,986	34.3	17,187,075,408	6,628,499
5.2 Class 2	2,975,868	23,512,254	43,056,073	23,000,448	80,513,200	173,057,842	0.3	254,374,804	0.5	172,157,842	900,000
5.3 Class 3	3,249,348	1,112,995	1,100,000	16,000,000	0	21,462,343	0.0	15,144,148	0.0	21,462,343	0
5.4 Class 4	0	725,464	0	905,000	0	1,630,464	0.0	1,000,000	0.0	1,630,464	0
5.5 Class 5	0	625,000	0	9,851,519	0	10,476,519	0.0	12,087,090	0.0	4,945,088	5,531,431
5.6 Class 6	0	960,000	0	1,348,735	1,219,871	3,528,606	0.0	2,216,583	0.0	1,219,871	2,308,735
5.7 Totals	841,007,659	3,031,578,183	5,588,598,118	6,988,255,597	954,420,124	17,403,859,681	30.8	17,688,096,611	34.9	17,388,491,016	15,368,665

Due to a change in the NAIC Annual Statement Instructions, the current year amounts include both short-term investments and cash equivalents. The prior year amounts have not been restated to include cash equivalents.

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	84,456,237	233,408,446	550,469,915	38,683,025	9,997,378	917,015,001	1.6	667,734,162	1.3	905,965,001	11,050,000
6.2 Class 2	98,769,685	190,697,054	344,027,489	34,097,596	83,660,579	751,252,402	1.3	606,937,579	1.2	724,076,412	27,175,989
6.3 Class 3	10,143,150	21,306,515	17,050,876	10,404,679	16,011,849	74,917,068	0.1	77,504,329	0.2	74,917,068	0
6.4 Class 4	952,375	8,803,134	23,835,723	1,520,363	16,047,276	51,158,871	0.1	71,394,653	0.1	51,158,871	0
6.5 Class 5	2,147,433	3,412,133	989,357	0	0	6,548,922	0.0	7,357,475	0.0	6,548,922	0
6.6 Class 6	153,790	0	13,111,117	0	426,019	13,690,925	0.0	0	0.0	426,019	13,264,906
6.7 Totals	196,622,669	457,627,281	949,484,476	84,705,662	126,143,100	1,814,583,189	3.2	1,430,928,198	2.8	1,763,092,293	51,490,896
7. **Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)**											
7.1 Class 1	2,458,100,574	3,989,612,537	3,275,687,911	528,245,575	748,515,177	11,000,161,773	19.4	10,187,766,075	20.1	10,897,345,328	102,816,447
7.2 Class 2	205,958,401	668,418,606	878,321,211	176,093,914	93,375,947	2,022,168,079	3.6	2,664,375,403	5.3	1,928,485,257	93,682,822
7.3 Class 3	23,650,541	117,030,669	319,153,737	43,947,204	55,780,616	559,562,767	1.0	597,487,908	1.2	554,730,567	4,832,200
7.4 Class 4	5,666,798	136,568,238	423,065,483	53,609,993	30,412,697	649,323,208	1.1	500,984,204	1.0	646,120,707	3,202,501
7.5 Class 5	1,954,143	12,358,046	62,569,138	3,870,439	751,014	81,502,780	0.1	85,457,373	0.2	81,264,785	237,995
7.6 Class 6	834,011	5,884,073	984,697	899,455	2,739,451	11,341,688	0.0	10,788,427	0.0	11,301,934	39,753
7.7 Totals	2,696,164,467	4,929,872,169	4,959,782,177	806,666,580	931,574,903	14,324,060,296	25.3	14,046,859,390	27.7	14,119,248,578	204,811,719
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	4,703,464	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	4,703,464	0.0	0	0

Due to a change in the NAIC Annual Statement Instructions, the current year amounts include both short-term investments and cash equivalents. The prior year amounts have not been restated to include cash equivalents.

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	5,971,860,697	10,709,228,000	15,982,356,930	17,286,403,554	2,093,060,201	52,042,909,381	92.0	XXX	XXX	51,907,414,437	135,494,946
10.2 Class 2	311,571,566	882,727,914	1,291,545,386	238,281,982	268,552,851	2,992,679,698	5.3	XXX	XXX	2,870,920,887	121,758,811
10.3 Class 3	37,043,038	155,649,342	341,169,918	79,769,359	72,486,883	686,118,540	1.2	XXX	XXX	681,286,340	4,832,200
10.4 Class 4	6,619,173	146,096,835	449,929,461	56,035,356	47,796,670	706,477,495	1.2	XXX	XXX	703,274,994	3,202,501
10.5 Class 5	4,101,576	16,395,178	64,029,825	13,721,958	1,447,421	(c) 99,695,959	0.2	XXX	XXX	93,926,532	5,769,426
10.6 Class 6	987,801	6,844,073	14,095,813	2,248,191	4,385,341	(c) 28,561,219	0.1	XXX	XXX	12,947,824	15,613,395
10.7 Totals	6,332,183,849	11,916,941,343	18,143,127,333	17,676,460,400	2,487,729,367	(b) 56,556,442,292	100.0	XXX	XXX	56,269,771,014	286,671,280
10.8 Line 10.7 as a % of Col. 6	11.2	21.1	32.1	31.3	4.4	100.0	XXX	XXX	XXX	99.5	0.5
11. **Total Bonds Prior Year**											
11.1 Class 1	5,202,084,016	11,241,518,840	19,378,387,233	8,616,853,584	1,248,876,227	XXX	XXX	45,687,719,900	90.1	45,046,658,293	641,061,605
11.2 Class 2	383,421,677	1,198,211,687	1,288,738,498	353,403,254	357,848,176	XXX	XXX	3,581,623,292	7.1	3,233,064,218	348,559,075
11.3 Class 3	25,934,686	285,955,195	251,625,699	101,728,126	73,127,743	XXX	XXX	738,371,450	1.5	652,960,080	85,411,370
11.4 Class 4	20,527,485	180,961,103	309,171,448	27,539,010	37,728,791	XXX	XXX	575,927,837	1.1	418,402,308	157,525,529
11.5 Class 5	2,441,027	27,276,051	52,516,293	15,759,180	8,937,294	XXX	XXX	(c) 106,929,845	0.2	69,261,199	37,668,646
11.6 Class 6	3,130,909	3,997,327	598,950	0	5,577,825	XXX	XXX	(c) 13,305,010	0.0	12,695,350	609,661
11.7 Totals	5,637,539,800	12,937,920,203	21,281,038,121	9,115,283,154	1,732,096,056	XXX	XXX	(b) 50,703,877,334	100.0	49,433,041,447	1,270,835,886
11.8 Line 11.7 as a % of Col. 8	11.1	25.5	42.0	18.0	3.4	XXX	XXX	100.0	XXX	97.5	2.5
12. **Total Publicly Traded Bonds**											
12.1 Class 1	5,962,006,593	10,654,963,303	15,942,116,702	17,258,302,455	2,090,025,382	51,907,414,435	91.8	45,046,658,293	88.8	51,907,414,435	XXX
12.2 Class 2	301,340,400	825,711,414	1,237,034,240	238,281,982	268,552,851	2,870,920,887	5.1	3,233,064,218	6.4	2,870,920,887	XXX
12.3 Class 3	37,043,038	155,649,342	336,337,718	79,769,359	72,486,883	681,286,340	1.2	652,960,080	1.3	681,286,340	XXX
12.4 Class 4	6,619,173	142,894,335	449,929,461	56,035,356	47,796,669	703,274,994	1.2	418,402,308	0.8	703,274,994	XXX
12.5 Class 5	4,007,375	15,626,384	64,029,825	8,815,527	1,447,421	93,926,532	0.2	69,261,199	0.1	93,926,532	XXX
12.6 Class 6	834,011	5,844,322	984,696	899,455	4,385,340	12,947,824	0.0	12,695,350	0.0	12,947,824	XXX
12.7 Totals	6,311,850,589	11,800,689,101	18,030,432,642	17,642,104,135	2,484,694,546	56,269,771,012	99.5	49,433,041,447	97.5	56,269,771,012	XXX
12.8 Line 12.7 as a % of Col. 6	11.2	21.0	32.0	31.4	4.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	11.2	20.9	31.9	31.2	4.4	99.5	XXX	XXX	XXX	99.5	XXX
13. **Total Privately Placed Bonds**											
13.1 Class 1	9,852,365	54,266,436	40,240,228	28,101,099	3,034,818	135,494,946	0.2	641,061,605	1.3	XXX	135,494,946
13.2 Class 2	10,231,166	57,016,500	54,511,146	0	0	121,758,811	0.2	348,559,075	0.7	XXX	121,758,811
13.3 Class 3	0	0	4,832,200	0	0	4,832,200	0.0	85,411,370	0.2	XXX	4,832,200
13.4 Class 4	0	3,202,500	0	0	1	3,202,501	0.0	157,525,529	0.3	XXX	3,202,501
13.5 Class 5	94,201	768,794	0	4,906,431	0	5,769,426	0.0	37,668,646	0.1	XXX	5,769,426
13.6 Class 6	153,790	999,751	13,111,118	1,348,735	1	15,613,395	0.0	609,661	0.0	XXX	15,613,395
13.7 Totals	20,331,522	116,253,981	112,694,691	34,356,265	3,034,820	286,671,280	0.5	1,270,835,886	2.5	XXX	286,671,280
13.8 Line 13.7 as a % of Col. 6	7.1	40.6	39.3	12.0	1.1	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.2	0.2	0.1	0.0	0.5	XXX	XXX	XXX	XXX	0.5

(a) Includes $.....1,074,179,375 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $.....24,453,514 current year, $.....112,819,248 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 $.....10,479,640 current year, $.....11,237,816 prior year of bonds with 5* designations and $.....20,228,474 current year, $.....910,212 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.

Due to a change in the NAIC Annual Statement Instructions, the current year amounts include both short-term investments and cash equivalents. The prior year amounts have not been restated to include cash equivalents.

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	1,636,378,914	576,787,855	1,038,559,525	70,639,509	215,330,326	3,537,696,130	6.3	2,730,010,648	5.4	3,537,696,131	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	173,061,941	640,088,902	453,312,707	334,207,559	84,887,377	1,685,558,485	3.0	1,491,963,126	2.9	1,685,558,486	0
1.7 Totals	1,809,440,854	1,216,876,757	1,491,872,232	404,847,069	300,217,703	5,223,254,615	9.2	4,221,973,774	8.3	5,223,254,617	0
2. **All Other Governments, Schedules D & DA (Group 2)**											
2.1 Issuer Obligations	167,664,709	301,569,863	116,180,958	14,507,501	13,730,648	613,653,678	1.1	519,072,779	0.9	613,653,678	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	16,386,368	85,610,932	17,922,188	0	0	119,919,488	0.2	91,885,234	0.2	119,919,488	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
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	184,051,077	387,180,795	134,103,146	14,507,501	13,730,648	733,573,167	1.3	610,958,014	1.1	733,573,167	0
3. **States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)**											
3.1 Issuer Obligations	299,712,964	1,058,218,177	2,755,927,641	3,813,754,936	27,498,041	7,955,111,759	14.1	6,457,218,887	11.4	7,950,111,759	5,000,000
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	2,763,517	1,674,675	0	4,438,192	0.0	4,427,686	0.0	4,438,192	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	500,000	4,745,464	13,538,097	9,583,460	28,367,020	0.1	7,979,006	0.0	28,367,020	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	299,712,964	1,058,718,177	2,763,436,622	3,828,967,708	37,081,501	7,987,916,971	14.1	6,469,625,579	11.4	7,982,916,971	5,000,000
4. **Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)**											
4.1 Issuer Obligations	305,184,159	835,087,981	2,255,850,562	5,548,510,283	124,561,388	9,069,194,373	16.0	6,230,732,303	11.0	9,059,194,373	10,000,000
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	305,184,159	835,087,981	2,255,850,562	5,548,510,283	124,561,388	9,069,194,373	16.0	6,230,732,303	11.0	9,059,194,373	10,000,000
5. **Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)**											
5.1 Issuer Obligations	538,387,756	2,074,328,330	4,821,445,125	6,409,507,647	730,274,504	14,573,943,362	25.8	13,235,267,212	23.4	14,566,551,931	7,391,431
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	299,820,478	942,578,985	702,226,942	488,802,302	99,448,133	2,532,876,840	4.5	2,970,923,742	5.3	2,526,248,341	6,628,499
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	0	0	0	0	0	0	0.0	1,331,807,724	2.4	0	0
5.4 Other	2,799,425	14,670,868	33,493,913	75,114,061	124,697,487	250,775,754	0.4	100,097,934	0.2	249,427,019	1,348,735
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5 Defined	0	0	31,432,139	14,831,586	0	46,263,726	0.1	0	0.0	46,263,726	0
5.6 Other	0	0	0	0	0	0	0.0	50,000,000	0.1	0	0
5.7 Totals	841,007,659	3,031,578,183	5,588,598,118	6,988,255,597	954,420,124	17,403,859,681	30.8	17,688,096,612	31.3	17,388,491,016	15,368,665

Due to a change in the NAIC Annual Statement Instructions, the current year amounts include both short-term investments and cash equivalents. The prior year amounts have not been restated to include cash equivalents.

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	196,622,669	457,627,281	949,484,476	84,705,662	126,143,100	1,814,583,189	3.2	1,425,382,767	2.5	1,763,092,293	51,490,896
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	5,545,431	0.0	0	0
6.7 Totals	196,622,669	457,627,281	949,484,476	84,705,662	126,143,100	1,814,583,189	3.2	1,430,928,198	2.5	1,763,092,293	51,490,896
7. **Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)**											
7.1 Issuer Obligations	2,669,016,779	3,701,955,471	4,442,504,454	704,039,848	363,011,570	11,880,528,122	21.0	10,919,235,856	19.3	11,679,620,695	200,907,425
7.2 Single Class Mortgage-Backed/Asset-Backed Securities	2,060,446	2,107,791	5,050,124	0	0	9,218,362	0.0	13,408,894	0.0	9,218,362	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	0	17,735,443	4,228,638	0	0	21,964,080	0.0	905,086,690	1.6	21,964,080	0
7.4 Other	905,290	631,634,956	170,516,270	0	0	803,056,515	1.4	421,948,909	0.7	802,853,636	202,879
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined	24,181,952	195,553,688	201,210,012	56,090,162	151,619,774	628,655,588	1.1	653,082,148	1.2	627,861,984	793,604
7.6 Other	0	380,884,820	136,272,680	46,536,571	416,943,559	980,637,630	1.7	1,134,096,893	2.0	977,729,819	2,907,811
7.7 Totals	2,696,164,468	4,929,872,168	4,959,782,178	806,666,581	931,574,902	14,324,060,297	25.3	14,046,859,390	24.8	14,119,248,576	204,811,719
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	4,703,464	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	4,703,464	0.0	0	0

Due to a change in the NAIC Annual Statement Instructions, the current year amounts include both short-term investments and cash equivalents. The prior year amounts have not been restated to include cash equivalents.

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	5,812,967,949	9,005,574,958	16,379,952,741	16,645,665,386	1,600,549,578	49,444,710,613	87.4	XXX	XXX	49,169,920,861	274,789,752
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	491,329,233	1,670,386,610	1,181,275,478	824,684,536	184,335,510	4,352,011,367	7.7	XXX	XXX	4,345,382,868	6,628,499
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	0	17,735,443	4,228,638	0	0	21,964,080	0.0	XXX	XXX	21,964,080	0
10.4 Other	3,704,715	646,805,824	208,755,646	88,652,158	134,280,947	1,082,199,289	1.9	XXX	XXX	1,080,647,675	1,551,614
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined	24,181,952	195,553,688	232,642,151	70,921,748	151,619,774	674,919,313	1.2	XXX	XXX	674,125,710	793,604
10.6 Other	0	380,884,820	136,272,680	46,536,571	416,943,559	980,637,630	1.7	XXX	XXX	977,729,819	2,907,811
10.7 Totals	6,332,183,850	11,916,941,342	18,143,127,334	17,676,460,400	2,487,729,366	56,556,442,292	100.0	XXX	XXX	56,269,771,013	286,671,280
10.8 Line 10.7 as a % of Col. 6	11.2	21.1	32.1	31.3	4.4	100.0	XXX	XXX	XXX	99.5	0.5
11. **Total Bonds Prior Year**											
11.1 Issuer Obligations	4,103,430,669	8,838,501,263	19,157,075,971	8,141,215,883	1,281,400,131	XXX	XXX	41,521,623,916	81.9	40,305,528,560	1,216,095,358
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	832,995,653	2,065,947,719	964,339,486	496,529,744	212,796,081	XXX	XXX	4,572,608,683	9.0	4,572,608,681	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	364,946,642	1,009,964,645	475,031,679	354,397,874	32,553,574	XXX	XXX	2,236,894,414	4.4	2,235,885,152	1,009,262
11.4 Other	120,725,362	209,063,045	74,004,284	99,025,411	27,207,745	XXX	XXX	530,025,849	1.0	529,536,034	489,815
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined	7,897,939	319,481,173	284,453,451	11,438,819	29,810,766	XXX	XXX	653,082,148	1.3	653,082,148	0
11.6 Other	207,543,532	494,962,361	326,133,250	12,675,422	148,327,759	XXX	XXX	1,189,642,323	2.3	1,136,400,873	53,241,450
11.7 Totals	5,637,539,797	12,937,920,206	21,281,038,122	9,115,283,153	1,732,096,056	XXX	XXX	50,703,877,333	100.0	49,433,041,447	1,270,835,885
11.8 Line 11.7 as a % of Col. 8	11.1	25.5	42.0	18.0	3.4	XXX	XXX	100.0	XXX	97.5	2.5
12. **Total Publicly Traded Bonds**											
12.1 Issuer Obligations	5,792,839,306	8,889,564,771	16,270,086,082	16,619,915,944	1,597,514,757	49,169,920,861	86.9	40,305,528,560	79.5	49,169,920,861	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	491,329,233	1,670,386,610	1,173,848,712	818,056,037	184,335,510	4,337,956,102	7.7	4,572,608,681	9.0	4,337,956,102	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	0	17,735,443	4,228,638	0	0	21,964,080	0.0	2,235,885,152	4.4	21,964,080	XXX
12.4 Other	3,501,836	646,805,824	208,755,646	87,303,423	134,280,947	1,080,647,675	1.9	529,536,034	1.0	1,080,647,675	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined	24,181,952	192,837,365	239,904,901	70,292,160	151,619,774	678,836,152	1.2	653,082,148	1.3	678,836,152	XXX
12.6 Other	0	383,357,349	133,608,663	46,536,571	416,943,559	980,446,142	1.7	1,136,400,873	2.2	980,446,142	XXX
12.7 Totals	6,311,852,328	11,800,687,362	18,030,432,642	17,642,104,136	2,484,694,546	56,269,771,013	99.5	49,433,041,447	97.5	56,269,771,013	XXX
12.8 Line 12.7 as a % of Col. 6	11.2	21.0	32.0	31.4	4.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	11.2	20.9	31.9	31.2	4.4	99.5	XXX	XXX	XXX	99.5	XXX
13. **Total Privately Placed Bonds**											
13.1 Issuer Obligations	20,128,643	116,010,187	109,866,659	25,749,443	3,034,820	274,789,752	0.5	1,216,095,358	2.4	XXX	274,789,752
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	6,628,499	0	6,628,499	0.0	0	0.0	XXX	6,628,499
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	0	0	0	0	0	0.0	1,009,262	0.0	XXX	0
13.4 Other	202,879	0	0	1,348,735	0	1,551,614	0.0	489,815	0.0	XXX	1,551,614
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	0	629,588	0	629,588	0.0	0	0.0	XXX	629,588
13.6 Other	0	243,794	2,828,032	0	0	3,071,826	0.0	53,241,450	0.1	XXX	3,071,826
13.7 Totals	20,331,522	116,253,981	112,694,691	34,356,265	3,034,820	286,671,280	0.5	1,270,835,885	2.5	XXX	286,671,280
13.8 Line 13.7 as a % of Col. 6	7.1	40.6	39.3	12.0	1.1	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.2	0.2	0.1	0.0	0.5	XXX	XXX	XXX	XXX	0.5

Due to a change in the NAIC Annual Statement Instructions, the current year amounts include both short-term investments and cash equivalents. The prior year amounts have not been restated to include cash equivalents.

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	899	0	899	0	272,252	0	6,369	0	0	0
Affiliated - Other (Non-U. S.):														
0399999.	Affiliated - Other (Non-U. S.)			79,888	21,100	300,089	321,189	23	82,965	27,650	46,617	0	0	0
0499999.	Total Affiliates			79,888	21,999	300,089	322,088	23	355,217	27,650	52,986	0	0	0
0599998.	Other U. S. Unaffiliated Insurers for which the total of column 8 is less than $100,000			0	0	0	0	0	0	0	0	0	0	0
0599999.	Other U. S. Unaffiliated Insurers			434,100	4,704	1,768,960	1,773,664	14,882	35,639	162,559	77,667	0	0	23,760
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			0	0	0	0	0	0	0	0	0	0	0
0699999.	Pools and Associations - Mandatory Pools			257,961	0	568,031	568,031	0	6,430	98,272	246	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			0	0	0	0	0	0	0	0	0	0	0
0799999.	Pools and Associations - Voluntary Pools			4,576	331	295,470	295,801	0	278	(1,032)	1,229	0	0	91,422
0899999.	Total Pools and Associations			262,537	331	863,501	863,832	0	6,709	97,240	1,475	0	0	91,422
Other Non-U. S. Insurers:														
0999998.	Other Non-U. S. Insurers for which the total of column 8 is less than $100,000			0	0	0	0	0	0	0	0	0	0	0
0999999.	Other Non-U. S. Insurers			32,856	838	583,058	583,896	6,916	33,686	9,044	37,265	0	0	0
9999999.	Totals			809,381	27,872	3,515,608	3,543,480	21,821	431,251	296,494	169,393	0	0	115,182

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	0	0
Affiliates-U.S. Non-Pool																		
0299999.		Total Authorized Affiliates - U.S. Non-Pool			0	4,011	777	0	0	0	0	0	0	4,788	17,535	0	(12,747)	871
Affiliates-Other (Non-U.S.)																		
0399999.		Total Authorized Affiliates - Other (Non-U.S.)			2,370	4,056	501	21,175	1,071	18,284	2,198	1,517	39	48,841	973	0	47,868	0
0499999.		Total Authorized Affiliates			2,370	8,067	1,278	21,175	1,071	18,284	2,198	1,517	39	53,629	18,508	0	35,121	871
Other U.S. Unaffiliated Insurers																		
0599998.		Total Authorized Other U.S. Unaffiliated Insurers (Under $100,000)			0	0	0	0	0	0	0	0	0	0	0	0	0	0
0599999.		Total Authorized Other U.S. Unaffiliated Insurers			1,220,879	862,436	98,869	2,676,300	179,703	3,337,228	385,069	386,182	6,033	7,931,820	269,372	1,652	7,660,796	27,928
Pools-Mandatory Pools																		
0699999.		Total Authorized Pools - Mandatory Pools			696,150	91,140	16	1,680,423	3,726	1,331,201	17,072	311,920	0	3,435,498	3,235	0	3,432,263	0
Pools-Voluntary Pools																		
0799999.		Total Authorized Pools - Voluntary Pools			913	161,624	7,529	320,112	38,544	87,960	4,651	3,231	0	623,651	1,303	0	622,348	0
Other Non-U.S. Insurers																		
0899998.		Total Authorized Other Non-U.S. Insurers (Under $100,000)			0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999.		Total Authorized Other Non-U.S. Insurers			324,950	85,629	10,792	481,127	26,539	876,929	47,636	99,078	593	1,628,323	115,056	1,160	1,512,107	22,293
0999999.		Total Authorized			2,245,262	1,208,896	118,484	5,179,137	249,583	5,651,602	456,626	801,928	6,665	13,672,921	407,474	2,812	13,262,635	51,092
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	2,000
Affiliates-Other (Non-U.S.)																		
1299999.		Total Unauthorized Affiliates - Other (Non-U.S.)			6,643	611	7	4,056	584	2,054	122	3,956	0	11,390	1,593	0	9,797	142
1399999.		Total Unauthorized Affiliates			6,643	611	7	4,056	584	2,054	122	3,956	0	11,390	1,593	0	9,797	2,142
Other U.S. Unaffiliated Insurers																		
1499998.		Total Unauthorized Other U.S. Unaffiliated Insurers (Under $100,000)			0	0	0	0	0	0	0	0	0	0	0	0	0	0
1499999.		Total Unauthorized Other U.S. Unaffiliated Insurers			50,818	863	152	31,728	2,036	46,089	3,532	19,668	0	104,068	11,512	0	92,556	8,496
Pools-Mandatory Pools																		
1599999.		Total Unauthorized Pools - Mandatory Pools			87	0	0	0	0	101	0	43	0	144	175	0	(31)	0
Pools-Voluntary Pools																		
1699999.		Total Unauthorized Pools - Voluntary Pools			3,471	335	2,333	13,130	797	1,682	169	6	0	18,452	272	0	18,180	751
Other Non-U.S. Insurers																		
1799998.		Total Unauthorized Other Non-U.S. Insurers (Under $100,000)			0	0	0	0	0	0	0	0	0	0	0	0	0	0
1799999.		Total Unauthorized Other Non-U.S. Insurers			708,237	20,892	3,888	406,141	35,679	1,079,724	33,016	223,498	0	1,802,838	201,964	0	1,600,874	279,369
1899999.		Total Unauthorized			769,256	22,701	6,380	455,055	39,096	1,129,650	36,839	247,171	0	1,936,892	215,516	0	1,721,376	290,758
1999999.		Total Authorized and Unauthorized			3,014,518	1,231,597	124,864	5,634,192	288,679	6,781,252	493,465	1,049,099	6,665	15,609,813	622,990	2,812	14,984,011	341,850
2099999.		Total Protected Cells			0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999.		Totals			3,014,518	1,231,597	124,864	5,634,192	288,679	6,781,252	493,465	1,049,099	6,665	15,609,813	622,990	2,812	14,984,011	341,850

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	2	3
Name of Reinsurer	Commission Rate	Ceded Premium
(1) LLOYDS SYNDICATE 33	47.0	1,076
(2) HTFD STEAMBOILER	42.9	520
(3) ASPEN INSURANCE LTD	42.8	3,056
(4) MITSUI SUMITOMO INSURANCE COMPANY	37.0	5,252
(5) LLOYDS SYNDICATE 33	35.0	1,067

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

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	2	3	4
Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
(1) NATIONAL WORKERS COMP REINSURANCE POOL	2,380,883	400,344	Yes [ ] No [X]
(2) AMERICAN RE-INSURANCE COMPANY	1,224,879	152,055	Yes [ ] No [X]
(3) SWISS REINSURANCE AMERICAN CORPORATION	722,814	222,560	Yes [ ] No [X]
(4) TRANSATLANTIC REINSURANCE COMPANY	684,370	72,569	Yes [ ] No [X]
(5) EMPLOYERS REINSURANCE CORPORATION	449,741	67,370	Yes [ ] No [X]

SCHEDULE F - PART 4

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		
					6	7	8	9	10			
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 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		3,661	127	479	12	511	1,129	4,790	23.6	10.7
Affiliates-Other (Non-U.S.)												
0399999.		Total Authorized - Affiliates - Other (Non-U.S.)		809	(3)	275	519	2,957	3,748	4,557	82.3	64.9
0499999.		Total Authorized - Affiliates		4,470	124	754	531	3,468	4,877	9,347	52.2	37.1
Other U.S. Unaffiliated Insurers												
0599999.		Total Authorized - Other U.S. Unaffiliated Insurers		193,063	14,606	87,496	12,100	654,031	768,233	961,296	79.9	68.0
Pools-Mandatory Pools												
0699999.		Total Authorized - Pools - Mandatory Pools		91,065	0	91	0	0	91	91,156	0.1	0.0
Pools-Voluntary Pools												
0799999.		Total Authorized - Pools - Voluntary Pools		674	0	721	299	167,460	168,480	169,154	99.6	99.0
Other Non-U.S. Insurers												
0899999.		Total Authorized - Other Non-U.S. Insurers		38,510	3,197	6,501	5,232	42,978	57,908	96,418	60.1	44.6
0999999.		Total Authorized		327,782	17,927	95,563	18,162	867,937	999,589	1,327,371	75.3	65.4
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.)		412	31	0	0	175	206	618	33.3	28.3
1399999.		Total Unauthorized - Affiliates		412	31	0	0	175	206	618	33.3	28.3
Other U.S. Unaffiliated Insurers												
1499999.		Total Unauthorized - Other U.S. Unaffiliated Insurers		1,119	(197)	17	28	56	(96)	1,023	(9.4)	5.5
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		(67)	7	856	(54)	1,925	2,734	2,667	102.5	72.2
Other Non-U.S. Insurers												
1799999.		Total Unauthorized - Other Non-U.S. Insurers		12,232	467	2,050	484	9,548	12,549	24,781	50.6	38.5
1899999.		Total Unauthorized		13,696	308	2,923	458	11,704	15,393	29,089	52.9	40.2
1999999.		Total Authorized and Unauthorized		341,478	18,235	98,486	18,620	879,641	1,014,982	1,356,460	74.8	64.8
2099999.		Total Protected Cells		0	0	0	0	0	0	0	0.0	0.0
9999999.		Totals		341,478	18,235	98,486	18,620	879,641	1,014,982	1,356,460	74.8	64.8

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		11	2,000	0	0	0	0	0	11	0	0	0	0	11
Affiliates-Other Non-U.S. Insurers																
0399999.		Total Affiliates - Other Non-U.S. Insurers		12,105	142	2,180	1,593	0	0	3,727	8,378	367	73	0	0	8,390
0499999.		Total Affiliates		12,116	2,142	2,180	1,593	0	0	3,727	8,389	367	73	0	0	8,401
Other U.S. Unaffiliated Insurers																
0599999.		Total Other U.S. Unaffiliated Insurers		104,101	8,496	85,770	11,515	0	62,378	92,155	11,946	84	17	0	0	11,932
Pools and Associations-Mandatory																
0699999.		Total Pools and Associations - Mandatory		144	0	0	175	0	0	144	0	0	0	0	0	0
Pools and Associations-Voluntary																
0799999.		Total Pools and Associations - Voluntary		18,451	751	0	272	0	0	261	18,190	1,108	222	201	153	18,428
Other Non-U.S. Insurers																
0899999.		Total Other Non-U.S. Insurers		1,801,916	279,369	1,726,356	201,961	0	195,622	1,674,906	127,011	9,727	1,945	1,415	105	127,897
0999999.		Total Affiliates and Others		1,936,728	290,758	1,814,306	215,516	0	258,000	1,771,193	165,536	11,286	2,257	1,616	258	166,658
1099999.		Total Protected Cells		0	0	0	0	0	0	0	0	0	0	0	0	0
9999999.		Totals		1,936,728	290,758	1,814,306	215,516	0	258,000	1,771,193	165,536	11,286	2,257	1,616	258	166,658

1. Amounts in dispute totalling $.....1,289 are included in Column 5.
2. Amounts in dispute totalling $.....877 are excluded from Column 13.
3. Column 5 excludes $.....164 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		135,320,005	562,818,838	411,375,392	XXX	43,754,573	426,338,432	85,267,686	94,074,956

(a) From Schedule F-Part 4 Columns 8 + 9, total authorized, less $.....750,778,742 in dispute.
(b) From Schedule F-Part 3 Columns 7 + 8, total authorized, less $.....764,561,850 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		1,844,439,799	865,185	102,208,148	54,402,448	1,232,487	0	131,654,055	1,712,785,744	1,714,798,632

1. Total	1,714,798,632
2. Line 1 x .20	342,959,726
3. Schedule F - Part 6 Col. 11	94,074,956
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	437,034,682
5. Provision for Unauthorized Reinsurance (Schedule F- Part 5 Col. 17 x 1000)	166,659,014
6. Provision for Reinsurance (sum Lines 4 + 5) (Enter this amount on Page 3, Line 16)	603,693,696

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	127,449	XXX	1,499,459	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	51,066	XXX	(1,423,076)	XXX
2. Premiums earned	(272,871)	XXX	1,586,620	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	6,331	XXX	(1,865,822)	XXX
3. Incurred claims	(6,633,472)	2,431.0	3,095,116	195.1	0	0.0	0	0.0	160,766	0.0	0	0.0	0	0.0	(1)	(0.0)	(9,889,353)	530.0
4. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Commissions (a)	(3,172,136)	1,162.5	(127,570)	(8.0)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	7,139	112.8	(3,051,705)	163.6
6. General insurance expenses	1,044,435	(382.8)	543,458	34.3	0	0.0	0	0.0	28,598	0.0	(517)	0.0	(4,313,353)	0.0	(5)	(0.1)	4,786,254	(256.5)
7. 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
8. Total expenses incurred	(2,127,701)	779.7	415,888	26.2	0	0.0	0	0.0	28,598	0.0	(517)	0.0	(4,313,353)	0.0	7,134	112.7	1,734,549	(93.0)
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	8,488,302	(3,110.7)	(1,924,384)	(121.3)	0	0.0	0	0.0	(189,364)	0.0	517	0.0	4,313,353	0.0	(802)	(12.7)	6,288,982	(337.1)
11. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds	8,488,302	(3,110.7)	(1,924,384)	(121.3)	0	0.0	0	0.0	(189,364)	0.0	517	0.0	4,313,353	0.0	(802)	(12.7)	6,288,982	(337.1)
DETAILS OF WRITE-INS																		
0901.		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
0902.		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
0903.		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
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Total (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes $.....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	417,070	367,978	0	0	0	0	0	44,735	4,357
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	417,070	367,978	0	0	0	0	0	44,735	4,357
5. Total premium reserves, prior year	16,748	455,138	0	0	0	0	0	0	(438,390)
6. Increase in total premium reserves	400,322	(87,160)	0	0	0	0	0	44,735	442,747
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	16,664,111	7,639,743	0	0	257,549	0	0	(1)	8,766,820
2. Total prior year	25,935,426	6,871,594	0	0	96,783	0	0	0	18,967,049
3. Increase	(9,271,315)	768,149	0	0	160,766	0	0	(1)	(10,200,229)

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	(2,042,468)	(2,353,347)	0	0	0	0	0	0	310,879
1.2 On claims incurred during current year	4,680,314	4,680,314	0	0	0	0	0	0	0
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year	15,127,752	5,894,388	0	0	0	0	0	(1)	9,233,365
2.2 On claims incurred during current year	1,536,359	1,745,355	0	0	257,549	0	0	0	(466,545)
3. Test:									
3.1 Lines 1.1 and 2.1	13,085,284	3,541,041	0	0	0	0	0	(1)	9,544,244
3.2 Claim reserves and liabilities, December 31, prior year	25,935,426	6,871,594	0	0	96,783	0	0	0	18,967,049
3.3 Line 3.1 minus Line 3.2	(12,850,142)	(3,330,553)	0	0	(96,783)	0	0	(1)	(9,422,805)

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written	(490,153)	469,966	0	0	0	0	0	0	(960,119)
2. Premiums earned	168,599	139,641	0	0	0	0	0	0	28,958
3. Incurred claims	2,561,733	10,398,712	0	0	0	0	0	0	(7,836,979)
4. Commissions	(931,312)	713,487	0	0	0	0	0	0	(1,644,799)
B. Reinsurance Ceded:									
1. Premiums written	25,519,916	6,466,805	0	0	0	0	0	18,590,154	462,957
2. Premiums earned	26,893,336	5,975,279	0	0	483,207	56	0	18,590,455	1,844,339
3. Incurred claims	13,210,039	(5,790,085)	0	0	(255,627)	(42,127)	0	(1,887,293)	21,185,171
4. Commissions	3,435,924	1,438,731	0	0	0	0	0	851,650	1,145,543

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	1,061,479	233,469	302,897	35,357	134,398	3,660	(68,864)	1,226,288	XXX
2. 1996	17,336,715	3,762,216	13,574,499	10,121,690	1,887,185	985,810	87,403	872,288	62,771	333,885	9,942,430	XXX
3. 1997	16,975,776	3,170,830	13,804,946	10,168,478	1,733,982	1,083,343	128,772	892,649	57,725	356,777	10,223,990	XXX
4. 1998	16,988,684	2,975,103	14,013,581	11,994,271	2,463,025	1,147,500	171,662	842,807	58,247	358,998	11,291,644	XXX
5. 1999	16,687,942	2,981,600	13,706,342	12,425,303	3,059,256	1,213,869	216,481	644,454	65,720	379,879	10,942,169	XXX
6. 2000	17,425,369	3,581,032	13,844,337	11,740,780	2,897,735	1,209,812	188,502	649,409	69,003	423,539	10,444,761	XXX
7. 2001	19,037,301	3,274,224	15,763,077	13,359,591	3,616,568	1,158,650	221,432	706,331	73,425	362,788	11,313,147	XXX
8. 2002	21,113,453	4,058,795	17,054,658	8,783,585	1,683,016	857,345	115,293	614,005	56,385	325,823	8,400,241	XXX
9. 2003	22,980,383	4,393,074	18,587,309	7,943,002	1,178,147	562,454	63,509	587,259	51,940	294,084	7,799,119	XXX
10. 2004	23,226,164	3,839,638	19,386,526	6,433,316	860,918	317,919	36,354	662,351	55,331	266,703	6,460,982	XXX
11. 2005	22,436,130	3,129,890	19,306,240	3,780,396	293,533	101,597	8,062	550,457	34,178	145,140	4,096,678	XXX
12. Totals	XXX	XXX	XXX	97,811,892	19,906,835	8,941,196	1,272,828	7,156,408	588,384	3,178,752	92,141,449	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	5,301,104	1,650,739	6,610,411	1,410,989	541,278	43,794	1,110,743	40,828	475,041	1,893	7,478	10,890,333	XXX
2. 1996	319,718	93,340	297,773	59,993	29,250	6,951	52,964	5,611	24,677	393	3,728	558,093	XXX
3. 1997	656,629	273,343	285,407	12,247	85,439	48,733	59,215	5,569	36,164	1,558	7,165	781,405	XXX
4. 1998	606,050	155,724	459,751	78,580	53,723	16,078	77,048	7,439	43,203	407	12,404	981,549	XXX
5. 1999	920,835	241,393	522,749	200,893	91,227	17,917	90,340	9,044	52,601	511	18,576	1,207,995	XXX
6. 2000	1,454,928	347,447	951,582	270,078	134,989	36,394	128,322	21,803	59,504	729	32,848	2,052,873	XXX
7. 2001	2,089,696	731,375	1,259,514	544,810	211,297	57,340	218,924	55,945	104,652	596	58,227	2,494,018	XXX
8. 2002	1,956,249	483,209	1,626,582	549,314	222,064	19,910	278,288	70,209	131,667	550	84,706	3,091,658	XXX
9. 2003	1,969,189	383,489	2,203,828	761,035	269,722	21,553	463,864	103,371	167,487	(649)	152,639	3,805,292	XXX
10. 2004	2,322,151	559,087	3,509,290	780,894	259,135	20,224	815,462	83,329	201,301	(1,782)	215,319	5,665,587	XXX
11. 2005	3,899,806	914,491	7,216,886	2,223,330	243,844	16,774	861,913	68,836	442,851	(4,578)	361,259	9,446,446	XXX
12. Totals	21,496,356	5,833,637	24,943,773	6,892,163	2,141,968	305,668	4,157,083	471,984	1,739,148	(372)	954,349	40,975,248	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	8,849,786	2,040,547
2. 1996	12,704,171	2,203,647	10,500,523	73.3	58.6	77.4	0	0	0.00	464,158	93,936
3. 1997	13,267,322	2,261,928	11,005,395	78.2	71.3	79.7	0	0	0.00	656,447	124,958
4. 1998	15,224,354	2,951,161	12,273,193	89.6	99.2	87.6	0	0	0.00	831,498	150,051
5. 1999	15,961,379	3,811,215	12,150,164	95.6	127.8	88.6	0	0	0.00	1,001,299	206,696
6. 2000	16,329,325	3,831,691	12,497,634	93.7	107.0	90.3	0	0	0.00	1,788,984	263,889
7. 2001	19,108,656	5,301,491	13,807,165	100.4	161.9	87.6	0	0	0.00	2,073,025	420,993
8. 2002	14,469,786	2,977,887	11,491,899	68.5	73.4	67.4	0	0	0.00	2,550,308	541,350
9. 2003	14,166,805	2,562,395	11,604,410	61.6	58.3	62.4	0	0	0.00	3,028,494	776,798
10. 2004	14,520,925	2,394,356	12,126,569	62.5	62.4	62.6	0	0	0.00	4,491,460	1,174,127
11. 2005	17,097,751	3,554,627	13,543,124	76.2	113.6	70.1	0	0	0.00	7,978,870	1,467,576
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	33,714,328	7,260,920

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 has been restated to reflect the sale of GeoVera Insurance Company, Pacific Select Property Insurance Company and USF&G Specialty Insurance Company.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	28,682,083	27,637,309	26,840,950	26,452,138	25,750,656	25,279,065	28,149,231	28,260,813	29,560,211	30,750,224	1,190,013	2,489,411
2. 1996	10,168,195	10,224,818	10,018,223	9,867,499	9,748,951	9,669,696	9,648,547	9,733,031	9,776,156	9,687,440	(88,716)	(45,591)
3. 1997	XXX	9,980,665	10,102,308	9,956,305	9,894,844	9,981,138	9,973,960	10,009,774	10,085,766	10,159,786	74,020	150,012
4. 1998	XXX	XXX	10,670,794	10,601,589	10,763,015	10,994,363	11,161,302	11,269,309	11,389,314	11,471,727	82,412	202,417
5. 1999	XXX	XXX	XXX	9,940,093	10,108,177	10,537,596	10,930,353	11,294,218	11,517,754	11,542,757	25,003	248,539
6. 2000	XXX	XXX	XXX	XXX	9,866,185	10,281,999	10,602,910	11,202,363	11,781,084	11,885,133	104,049	682,769
7. 2001	XXX	XXX	XXX	XXX	XXX	12,388,011	12,449,428	12,968,693	13,217,096	13,095,192	(121,904)	126,499
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	11,203,595	10,370,222	10,705,423	10,847,682	142,259	477,460
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,342,820	10,771,895	10,955,904	184,009	(386,916)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,490,849	11,378,490	(1,112,359)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,632,543	XXX	XXX
12. Totals											478,785	3,944,600

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	4,482,046	8,174,762	10,731,985	12,580,936	14,134,451	15,792,994	17,771,858	18,712,856	19,808,407	XXX	XXX
2. 1996	3,039,565	5,128,848	6,379,533	7,301,154	7,994,941	8,455,784	8,760,090	8,950,633	9,074,467	9,132,912	XXX	XXX
3. 1997	XXX	3,048,013	5,083,419	6,354,744	7,448,041	8,271,045	8,745,035	9,115,627	9,299,977	9,389,066	XXX	XXX
4. 1998	XXX	XXX	3,576,959	5,821,270	7,443,848	8,584,210	9,418,746	9,999,451	10,323,820	10,507,084	XXX	XXX
5. 1999	XXX	XXX	XXX	3,538,406	5,951,418	7,653,962	9,003,435	9,660,064	10,046,887	10,363,435	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	3,512,724	6,024,538	7,733,530	8,937,822	9,345,748	9,864,355	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	3,776,787	6,701,403	8,586,984	9,803,810	10,680,241	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	3,287,286	5,492,985	6,802,194	7,842,621	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,396,922	5,798,921	7,263,800	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,469,181	5,853,963	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,580,399	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	16,338,488	13,018,097	10,415,846	8,902,243	7,428,096	6,000,777	7,086,233	5,657,210	5,959,478	6,312,698
2. 1996	4,564,538	2,835,010	1,882,500	1,243,836	841,989	586,265	393,899	361,019	366,612	292,608
3. 1997	XXX	4,229,846	2,589,018	1,627,515	1,011,119	718,890	516,519	370,840	342,754	335,872
4. 1998	XXX	XXX	4,263,912	2,311,209	1,368,145	947,804	666,958	511,523	476,839	459,342
5. 1999	XXX	XXX	XXX	3,724,720	1,687,291	783,992	331,094	712,913	577,833	412,787
6. 2000	XXX	XXX	XXX	XXX	3,662,684	1,807,396	845,693	1,033,989	1,162,002	797,745
7. 2001	XXX	XXX	XXX	XXX	XXX	5,531,220	2,896,824	2,048,270	1,324,964	889,001
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	5,404,830	2,541,206	1,815,004	1,318,353
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,549,953	2,745,883	1,846,444
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,540,798	3,512,031
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,837,165

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		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	1,786	67	301	(76)	403	0	17	2,499	XXX
2. 1996	1,227,760	349,148	878,612	867,472	179,376	30,606	4,225	89,611	381	8,367	803,707	321,103
3. 1997	1,340,528	299,152	1,041,376	664,290	116,257	25,661	1,387	67,444	511	8,867	639,240	247,681
4. 1998	1,432,529	299,039	1,133,490	888,395	147,676	27,446	2,279	84,010	2,344	9,495	847,551	303,293
5. 1999	1,518,470	178,994	1,339,476	912,273	53,701	29,730	2,319	46,322	2,077	12,744	930,228	338,852
6. 2000	1,600,771	286,002	1,314,769	1,027,087	161,617	35,463	4,631	75,071	7,402	14,496	963,971	343,956
7. 2001	1,631,055	266,145	1,364,910	1,060,278	179,835	36,742	5,776	84,980	12,082	16,956	984,308	324,596
8. 2002	1,605,440	149,690	1,455,751	784,584	55,902	27,569	3,175	77,106	3,248	11,267	826,934	254,420
9. 2003	1,864,282	147,568	1,716,714	905,929	43,555	26,866	2,851	91,239	13	9,656	977,615	281,436
10. 2004	2,211,714	105,790	2,105,924	1,106,283	86,136	44,177	2,902	106,780	828	7,202	1,167,374	246,933
11. 2005	2,502,557	113,098	2,389,459	733,629	3,665	15,520	430	103,375	88	2,502	848,340	254,469
12. Totals	XXX	XXX	XXX	8,952,008	1,027,787	300,080	29,898	826,341	28,974	101,569	8,991,769	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	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		
1. Prior	3,176	13	2,310	310	672	1	25	72	930	0	46	6,717	281
2. 1996	565	9	1,033	(21)	142	5	59	(12)	81	0	54	1,899	34
3. 1997	1,574	54	2,341	(581)	438	47	140	(1)	92	0	88	5,065	44
4. 1998	1,619	43	1,599	604	318	29	149	7	200	0	152	3,202	114
5. 1999	3,444	231	2,730	1,979	637	38	394	456	307	0	221	4,808	203
6. 2000	5,855	1,495	10,665	1,968	1,375	309	557	662	564	0	540	14,582	393
7. 2001	9,853	1,427	8,545	4,514	1,877	348	1,847	1,659	862	0	1,638	15,037	592
8. 2002	15,287	1,294	4,909	396	2,449	245	4,811	1,743	6,524	0	2,831	30,302	2,150
9. 2003	30,596	1,599	24,130	(722)	3,938	51	1,231	419	2,668	0	6,464	61,216	1,888
10. 2004	72,521	3,479	62,775	20,800	5,985	110	2,811	361	8,480	0	12,139	127,820	4,821
11. 2005	184,575	839	773,771	259,581	6,530	27	30,794	321	34,027	0	20,256	768,929	23,890
12. Totals	329,064	10,482	894,807	288,830	24,362	1,209	42,817	5,688	54,735	0	44,430	1,039,577	34,410

	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	5,164	1,554
2. 1996	989,569	183,963	805,606	80.6	52.7	91.7	0	0	0.00	1,609	289
3. 1997	761,980	117,674	644,305	56.8	39.3	61.9	0	0	0.00	4,442	623
4. 1998	1,003,735	152,983	850,752	70.1	51.2	75.1	0	0	0.00	2,571	631
5. 1999	995,836	60,800	935,036	65.6	34.0	69.8	0	0	0.00	3,964	844
6. 2000	1,156,637	178,084	978,553	72.3	62.3	74.4	0	0	0.00	13,057	1,525
7. 2001	1,204,984	205,639	999,345	73.9	77.3	73.2	0	0	0.00	12,457	2,579
8. 2002	923,238	66,002	857,236	57.5	44.1	58.9	0	0	0.00	18,506	11,796
9. 2003	1,086,599	47,767	1,038,832	58.3	32.4	60.5	0	0	0.00	53,848	7,368
10. 2004	1,409,811	114,617	1,295,194	63.7	108.3	61.5	0	0	0.00	111,016	16,804
11. 2005	1,882,221	264,952	1,617,269	75.2	234.3	67.7	0	0	0.00	697,926	71,003
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	924,560	115,017

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				
	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	17,207	4,030	962	2	1,529	6	115	15,661	XXX
2. 1996	1,732,055	40,007	1,692,048	1,173,472	24,780	57,717	139	115,070	3,197	18,470	1,318,143	318,682
3. 1997	1,701,813	46,770	1,655,043	1,123,218	24,232	59,037	145	112,178	5,790	19,182	1,264,265	338,487
4. 1998	1,790,718	28,442	1,762,276	1,235,500	26,567	70,941	689	102,599	7,444	23,508	1,374,339	362,012
5. 1999	1,799,999	101,601	1,698,398	1,295,088	74,413	76,920	3,774	103,142	12,587	23,130	1,384,375	383,111
6. 2000	1,717,813	275,521	1,442,292	1,325,041	212,425	80,920	13,092	99,102	15,446	23,673	1,264,099	390,211
7. 2001	1,786,425	225,209	1,561,217	1,275,022	169,906	78,394	8,793	113,264	9,067	25,640	1,278,913	380,004
8. 2002	1,745,041	63,057	1,681,984	1,138,364	55,579	68,975	1,765	120,221	6,026	24,415	1,264,190	363,024
9. 2003	1,866,448	36,994	1,829,454	999,959	37,468	50,594	90	114,624	2,779	23,228	1,124,841	355,497
10. 2004	2,102,987	25,295	2,077,692	864,823	25,690	28,041	38	122,264	2,589	19,151	986,811	356,430
11. 2005	2,194,558	39,607	2,154,951	481,323	11,517	10,924	3	113,668	2,292	7,835	592,104	306,950
12. Totals	XXX	XXX	XXX	10,929,017	666,609	583,424	28,529	1,117,661	67,223	208,347	11,867,741	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	178,119	59,599	182,558	(435)	4,350	83	(203)	0	3,055	0	241	308,632	1,521
2. 1996	2,809	10	674	(75)	550	0	(47)	0	420	0	187	4,470	200
3. 1997	3,815	114	3,636	(3)	723	6	107	12	746	1	221	8,898	386
4. 1998	6,812	331	1,032	(67)	2,146	22	(125)	(63)	1,755	15	356	11,381	907
5. 1999	12,665	1,318	6,441	5,223	5,087	189	553	1,054	3,762	32	463	20,693	2,082
6. 2000	25,689	4,997	7,820	4,318	8,652	664	1,301	697	5,335	29	772	38,091	3,317
7. 2001	44,783	6,099	12,711	6,734	15,278	846	3,138	1,150	8,548	23	1,689	69,607	5,544
8. 2002	87,832	3,727	16,231	3,153	21,558	287	6,394	599	12,010	1	2,893	136,259	8,537
9. 2003	160,730	3,602	56,882	1,635	27,489	0	17,177	34	17,254	0	6,906	274,261	13,384
10. 2004	266,459	4,371	165,830	1,022	21,753	0	43,073	132	21,640	0	12,944	513,228	22,987
11. 2005	407,418	6,477	510,979	14,848	15,745	1	72,176	722	58,931	12	25,624	1,043,189	69,467
12. Totals	1,197,132	90,646	964,794	36,354	123,331	2,097	143,544	4,338	133,457	113	52,297	2,428,710	128,332

	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	301,513	7,119
2. 1996	1,350,664	28,051	1,322,613	78.0	70.1	78.2	0	0	0.00	3,548	923
3. 1997	1,303,461	30,299	1,273,162	76.6	64.8	76.9	0	0	0.00	7,340	1,557
4. 1998	1,420,659	34,938	1,385,721	79.3	122.8	78.6	0	0	0.00	7,579	3,802
5. 1999	1,503,658	98,590	1,405,068	83.5	97.0	82.7	0	0	0.00	12,565	8,128
6. 2000	1,553,859	251,669	1,302,190	90.5	91.3	90.3	0	0	0.00	24,193	13,898
7. 2001	1,551,138	202,618	1,348,520	86.8	90.0	86.4	0	0	0.00	44,662	24,946
8. 2002	1,471,586	71,137	1,400,449	84.3	112.8	83.3	0	0	0.00	97,184	39,075
9. 2003	1,444,710	45,608	1,399,102	77.4	123.3	76.5	0	0	0.00	212,375	61,886
10. 2004	1,533,882	33,843	1,500,039	72.9	133.8	72.2	0	0	0.00	426,895	86,333
11. 2005	1,671,164	35,872	1,635,293	76.2	90.6	75.9	0	0	0.00	897,072	146,117
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,034,926	393,783

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	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	11,468	1,289	2,126	(125)	2,921	17	134	15,332	XXX
2. 1996	1,700,605	345,191	1,355,415	1,097,438	174,487	101,254	5,328	103,454	9,353	12,228	1,112,979	275,798
3. 1997	1,602,196	195,692	1,406,505	1,271,298	156,499	102,100	7,723	137,255	7,569	13,366	1,338,861	252,762
4. 1998	1,513,318	178,809	1,334,509	1,250,744	161,092	100,508	11,804	104,593	3,497	9,781	1,279,451	252,851
5. 1999	1,404,237	179,992	1,224,244	1,281,259	265,013	104,689	14,421	84,980	3,262	7,021	1,188,232	231,335
6. 2000	1,608,269	259,054	1,349,214	1,271,148	280,575	103,767	22,091	80,048	3,397	11,010	1,148,900	236,589
7. 2001	1,765,033	344,299	1,420,734	1,171,102	253,106	96,616	26,716	70,072	2,169	7,194	1,055,799	232,794
8. 2002	2,112,886	400,697	1,712,189	962,022	189,915	74,555	20,099	71,396	4,127	7,450	893,832	213,732
9. 2003	2,243,370	367,728	1,875,643	755,491	119,161	42,111	7,666	65,086	2,518	6,033	733,342	189,248
10. 2004	2,044,434	350,323	1,694,111	428,325	52,846	17,513	3,711	65,899	2,994	5,097	452,186	169,536
11. 2005	2,021,299	281,605	1,739,694	162,686	15,699	3,845	1,139	52,815	1,902	2,129	200,605	107,499
12. Totals	XXX	XXX	XXX	9,662,980	1,669,684	749,084	120,573	838,518	40,806	81,441	9,419,520	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	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		
1. Prior	25,935	9,604	18,102	2,366	2,174	(372)	2,980	1,193	3,851	24	86	40,228	2,590
2. 1996	5,027	437	7,629	2,768	540	(262)	1,005	593	212	19	88	10,859	212
3. 1997	23,037	14,665	11,441	6,846	1,296	118	1,172	406	914	27	316	15,798	319
4. 1998	10,141	3,114	18,306	4,006	1,596	357	2,039	(20)	2,317	34	390	26,907	584
5. 1999	28,109	8,909	25,885	11,216	3,699	832	2,858	212	1,359	27	552	40,714	419
6. 2000	61,047	18,782	56,582	14,333	6,743	1,632	5,007	701	2,638	27	929	96,542	1,074
7. 2001	115,674	32,131	87,346	18,027	13,603	3,961	8,446	1,007	5,525	18	1,512	175,448	2,127
8. 2002	166,335	25,604	135,361	31,639	22,419	3,949	14,205	2,937	9,830	25	2,235	283,996	4,109
9. 2003	289,802	46,588	204,420	47,421	39,949	5,444	31,219	4,599	13,402	23	3,263	474,718	6,465
10. 2004	387,031	70,717	303,330	65,138	44,342	4,395	59,746	9,165	16,972	61	4,407	661,946	9,876
11. 2005	350,147	37,312	612,747	126,072	35,736	2,737	48,964	6,767	30,164	95	7,155	904,774	22,359
12. Totals	1,462,286	267,862	1,481,149	329,833	172,097	22,792	177,640	27,559	87,185	381	20,933	2,731,930	50,134

	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	32,067	8,160
2. 1996	1,316,560	192,722	1,123,838	77.4	55.8	82.9	0	0	0.00	9,451	1,408
3. 1997	1,548,513	193,854	1,354,659	96.6	99.1	96.3	0	0	0.00	12,967	2,831
4. 1998	1,490,244	183,885	1,306,359	98.5	102.8	97.9	0	0	0.00	21,327	5,581
5. 1999	1,532,837	303,891	1,228,945	109.2	168.8	100.4	0	0	0.00	33,868	6,845
6. 2000	1,586,980	341,537	1,245,443	98.7	131.8	92.3	0	0	0.00	84,514	12,029
7. 2001	1,568,383	337,136	1,231,247	88.9	97.9	86.7	0	0	0.00	152,862	22,586
8. 2002	1,456,123	278,296	1,177,827	68.9	69.5	68.8	0	0	0.00	244,453	39,542
9. 2003	1,441,479	233,420	1,208,060	64.3	63.5	64.4	0	0	0.00	400,214	74,504
10. 2004	1,323,159	209,026	1,114,132	64.7	59.7	65.8	0	0	0.00	554,506	107,440
11. 2005	1,297,103	191,724	1,105,379	64.2	68.1	63.5	0	0	0.00	799,509	105,265
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,345,739	386,191

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	304,894	98,525	21,845	1,295	5,627	1,254	8,288	231,292	XXX
2. 1996	2,097,207	632,671	1,464,536	1,050,543	277,337	84,371	6,353	56,699	9,380	23,752	898,543	477,752
3. 1997	1,841,969	390,651	1,451,318	1,029,858	212,653	97,520	11,568	44,538	13,395	21,493	934,299	302,089
4. 1998	1,878,790	388,424	1,490,365	1,220,038	273,580	119,394	14,399	7,669	9,089	6,480	1,050,032	342,344
5. 1999	1,889,666	411,319	1,478,347	1,413,911	406,578	141,025	22,707	(27,251)	10,744	11,524	1,087,657	358,842
6. 2000	1,915,203	474,650	1,440,553	1,407,240	429,499	138,950	22,629	(16,865)	7,662	20,869	1,069,536	344,805
7. 2001	2,140,376	510,415	1,629,961	1,202,116	320,473	131,038	19,523	(13,362)	11,931	13,110	967,865	316,108
8. 2002	2,362,502	681,089	1,681,413	1,000,777	339,365	113,640	19,627	(32,786)	27,579	5,908	695,061	282,844
9. 2003	2,856,848	827,267	2,029,581	866,511	303,002	101,247	13,391	(38,899)	30,250	(2,471)	582,216	244,861
10. 2004	3,073,612	928,938	2,144,674	610,300	219,244	79,034	7,717	(40,027)	32,832	64	389,515	226,378
11. 2005	2,912,966	876,332	2,036,634	258,928	95,006	32,407	2,827	(280)	20,461	557	172,762	149,904
12. Totals	XXX	XXX	XXX	10,365,117	2,975,262	1,060,471	142,034	(54,936)	174,576	109,574	8,078,779	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	3,678,392	1,229,126	1,748,180	849,529	113,144	6,874	120,354	3,039	67,078	1,222	2,319	3,637,357	31,619
2. 1996	193,720	65,339	120,681	26,034	7,278	1,705	4,274	(760)	8,235	340	758	241,531	1,700
3. 1997	259,069	87,011	125,382	18,091	10,570	3,524	5,231	(1,273)	6,560	378	1,571	299,083	1,893
4. 1998	280,020	101,802	147,557	23,190	13,378	4,763	8,582	384	7,264	60	2,580	326,600	2,532
5. 1999	333,193	129,529	164,303	37,284	18,580	7,839	15,252	1,011	9,093	133	4,266	364,627	3,781
6. 2000	429,563	165,268	224,894	47,056	23,706	9,420	19,200	1,192	13,052	327	8,195	487,152	5,642
7. 2001	440,103	151,014	264,834	62,595	25,561	6,482	30,447	5,190	19,186	(64)	12,899	554,915	8,024
8. 2002	361,060	112,343	356,384	43,173	21,645	3,372	44,307	5,442	27,535	(191)	17,530	646,792	9,894
9. 2003	419,523	137,730	529,552	113,605	30,276	5,301	46,412	3,462	45,048	(1,541)	25,446	812,255	11,943
10. 2004	436,598	178,201	968,325	217,668	37,495	4,743	95,100	2,356	62,271	(2,484)	34,680	1,199,302	19,138
11. 2005	412,280	168,361	1,412,819	458,305	53,109	4,926	126,627	12,025	86,556	(3,550)	39,722	1,451,325	41,343
12. Totals	7,243,522	2,525,724	6,062,912	1,896,531	354,742	58,948	515,786	32,069	351,878	(5,371)	149,966	10,020,939	137,509

	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	3,347,917	289,440
2. 1996	1,525,802	385,728	1,140,074	72.8	61.0	77.8	0	0	0.00	223,029	18,502
3. 1997	1,578,728	345,346	1,233,382	85.7	88.4	85.0	0	0	0.00	279,349	19,734
4. 1998	1,803,901	427,269	1,376,633	96.0	110.0	92.4	0	0	0.00	302,584	24,016
5. 1999	2,068,107	615,823	1,452,284	109.4	149.7	98.2	0	0	0.00	330,684	33,943
6. 2000	2,239,740	683,052	1,556,688	116.9	143.9	108.1	0	0	0.00	442,133	45,019
7. 2001	2,099,923	577,143	1,522,780	98.1	113.1	93.4	0	0	0.00	491,328	63,587
8. 2002	1,892,562	550,710	1,341,853	80.1	80.9	79.8	0	0	0.00	561,928	84,864
9. 2003	1,999,671	605,200	1,394,471	70.0	73.2	68.7	0	0	0.00	697,740	114,515
10. 2004	2,249,096	660,279	1,588,817	73.2	71.1	74.1	0	0	0.00	1,009,053	190,249
11. 2005	2,382,447	758,360	1,624,087	81.8	86.5	79.7	0	0	0.00	1,198,433	252,891
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,884,179	1,136,760

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	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	31,737	270	35,963	89	12,464	102	16	79,703	XXX
2. 1996	2,252,522	326,726	1,925,795	1,273,998	138,789	176,833	3,786	105,979	2,331	46,131	1,411,904	236,788
3. 1997	2,075,068	208,512	1,866,556	1,130,943	108,783	154,319	6,770	113,248	1,948	41,705	1,281,008	211,879
4. 1998	2,166,897	178,661	1,988,235	1,501,896	183,860	198,997	13,047	149,825	3,313	53,078	1,650,498	257,994
5. 1999	2,125,384	189,902	1,935,482	1,432,833	247,636	211,884	19,556	103,960	2,942	52,363	1,478,544	257,796
6. 2000	2,141,143	162,600	1,978,543	1,192,588	83,268	187,933	6,027	98,971	1,979	42,303	1,388,218	214,506
7. 2001	2,316,076	188,068	2,128,008	1,820,887	649,901	175,561	7,437	117,847	17,524	39,105	1,439,434	244,114
8. 2002	2,607,030	229,568	2,377,462	821,583	39,597	102,704	2,623	64,730	707	28,134	946,090	150,733
9. 2003	2,984,902	291,889	2,693,012	776,513	43,013	67,867	650	60,571	1,029	20,312	860,259	115,956
10. 2004	3,145,992	232,588	2,913,404	779,949	38,996	34,705	530	62,016	474	11,617	836,671	97,327
11. 2005	3,008,508	214,923	2,793,586	516,182	15,238	11,017	120	52,436	557	2,904	563,720	73,461
12. Totals	XXX	XXX	XXX	11,279,109	1,549,351	1,357,783	60,633	942,047	32,906	337,668	11,936,049	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	60,300	597	133,668	460	58,095	528	62,709	1,084	49,515	3	1,351	361,615	223,492
2. 1996	11,596	0	14,635	302	4,053	0	7,179	(13)	2,655	0	884	39,830	866
3. 1997	16,576	1,028	17,630	1,467	5,125	21	6,921	24	3,480	0	1,642	47,190	982
4. 1998	31,925	408	38,924	4,188	10,528	498	12,337	2,274	13,773	(0)	3,464	100,118	23,164
5. 1999	71,050	5,602	54,598	14,986	17,997	1,473	14,967	471	12,890	0	4,192	148,970	31,592
6. 2000	96,599	6,858	89,908	14,910	24,771	1,799	7,381	(147)	8,642	(0)	5,631	203,880	9,319
7. 2001	115,531	3,669	97,968	18,831	31,036	1,716	15,038	(402)	16,489	(51)	9,854	252,298	41,595
8. 2002	149,823	3,294	120,228	10,291	27,478	846	24,602	737	9,918	(14)	12,601	316,894	7,762
9. 2003	191,699	2,632	197,337	9,373	34,668	96	86,897	984	15,573	(53)	20,646	513,141	7,167
10. 2004	233,357	7,978	328,544	25,271	33,786	319	156,353	2,220	12,042	(157)	31,692	728,449	5,893
11. 2005	881,070	88,852	1,103,901	471,996	35,867	1,158	161,216	2,914	58,937	(328)	57,734	1,676,399	19,750
12. Totals	1,859,524	120,919	2,197,340	572,075	283,404	8,455	555,599	10,146	203,913	(600)	149,691	4,388,784	371,582

	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	192,912	168,703
2. 1996	1,596,929	145,195	1,451,734	70.9	44.4	75.4	0	0	0.00	25,930	13,900
3. 1997	1,448,241	120,043	1,328,198	69.8	57.6	71.2	0	0	0.00	31,710	15,481
4. 1998	1,958,204	207,587	1,750,616	90.4	116.2	88.0	0	0	0.00	66,252	33,866
5. 1999	1,920,179	292,665	1,627,514	90.3	154.1	84.1	0	0	0.00	105,060	43,910
6. 2000	1,706,792	114,695	1,592,098	79.7	70.5	80.5	0	0	0.00	164,738	39,142
7. 2001	2,390,357	698,625	1,691,732	103.2	371.5	79.5	0	0	0.00	190,999	61,300
8. 2002	1,321,065	58,081	1,262,984	50.7	25.3	53.1	0	0	0.00	256,466	60,428
9. 2003	1,431,124	57,724	1,373,400	47.9	19.8	51.0	0	0	0.00	377,031	136,110
10. 2004	1,640,751	75,632	1,565,120	52.2	32.5	53.7	0	0	0.00	528,651	199,798
11. 2005	2,820,627	580,508	2,240,119	93.8	270.1	80.2	0	0	0.00	1,424,122	252,277
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,363,870	1,024,914

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	4,944	1,561	760	213	491	8	3	4,412	XXX
2. 1996	71,227	5,597	65,629	163,399	10,071	32,364	1,520	13,772	567	1,041	197,377	2,568
3. 1997	60,536	4,761	55,775	198,332	10,138	35,163	918	15,135	1,010	794	236,564	2,727
4. 1998	58,336	4,472	53,864	140,193	7,807	26,464	1,705	7,882	100	1,247	164,926	2,049
5. 1999	88,024	4,887	83,137	140,591	15,463	35,737	1,411	7,966	33	219	167,388	2,487
6. 2000	76,273	9,732	66,541	95,921	18,126	18,526	1,696	4,197	101	152	98,720	1,495
7. 2001	118,369	36,431	81,938	69,770	3,291	17,368	487	3,052	172	71	86,241	1,812
8. 2002	178,474	47,216	131,258	70,689	953	27,092	211	8,210	82	165	104,745	2,742
9. 2003	39,135	11,298	27,837	8,327	751	4,541	377	4,060	13	3	15,788	383
10. 2004	(39,280)	1,698	(40,978)	35	717	107	37	3,327	1	0	2,714	13
11. 2005	1,241	1,098	143	0	33	0	0	123	0	0	89	3
12. Totals	XXX	XXX	XXX	892,202	68,911	198,122	8,577	68,215	2,086	3,694	1,078,965	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	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		
1. Prior	9,479	0	4,736	33	1,439	0	2,125	1	1,229	0	74	18,973	262
2. 1996	4,284	0	(763)	123	599	0	11	5	18	0	52	4,021	33
3. 1997	10,489	0	(1,707)	24	1,476	0	6	1	42	0	125	10,280	82
4. 1998	6,524	214	(1,001)	329	1,034	20	(43)	11	66	0	137	6,006	47
5. 1999	20,310	(28)	(5,666)	373	2,758	(4)	(55)	8	152	0	208	17,149	118
6. 2000	27,459	956	(6,625)	583	3,116	12	32	22	301	0	176	22,709	146
7. 2001	39,652	3,246	(9,603)	2,878	5,339	317	218	105	298	0	203	29,359	381
8. 2002	112,844	500	(16,059)	13,384	12,275	109	371	602	458	0	415	95,295	778
9. 2003	19,138	991	65,403	48,232	2,791	0	5,090	2,014	42	0	132	41,227	118
10. 2004	741	1,216	7,482	4,840	247	0	1,212	732	3	0	13	2,896	7
11. 2005	75	99	530	463	0	0	155	79	25	0	0	145	1
12. Totals	250,994	7,194	36,727	71,263	31,073	453	9,122	3,579	2,633	0	1,536	248,060	1,973

	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	14,181	4,792
2. 1996	213,684	12,286	201,398	300.0	219.5	306.9	0	0	0.00	3,399	622
3. 1997	258,936	12,092	246,844	427.7	254.0	442.6	0	0	0.00	8,758	1,523
4. 1998	181,118	10,186	170,933	310.5	227.8	317.3	0	0	0.00	4,980	1,027
5. 1999	201,793	17,256	184,537	229.2	353.1	222.0	0	0	0.00	14,298	2,851
6. 2000	142,926	21,497	121,429	187.4	220.9	182.5	0	0	0.00	19,294	3,414
7. 2001	126,095	10,495	115,600	106.5	28.8	141.1	0	0	0.00	23,925	5,435
8. 2002	215,881	15,841	200,040	121.0	33.6	152.4	0	0	0.00	82,902	12,393
9. 2003	109,392	52,378	57,014	279.5	463.6	204.8	0	0	0.00	35,318	5,909
10. 2004	13,153	7,543	5,609	(33.5)	444.1	(13.7)	0	0	0.00	2,167	729
11. 2005	908	674	234	73.2	61.4	163.7	0	0	0.00	43	101
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	209,265	38,795

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				
	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	10,308	2,982	1,142	464	68	86	0	7,986	XXX
2. 1996	647,993	87,996	559,997	569,514	98,076	113,582	12,132	44,934	3,246	(1,591)	614,576	11,998
3. 1997	636,010	87,393	548,616	604,333	133,982	116,677	9,427	38,844	3,470	(2,178)	612,974	11,811
4. 1998	670,636	88,455	582,181	806,419	192,893	137,147	11,930	43,227	4,748	986	777,222	12,333
5. 1999	636,559	104,664	531,895	746,492	209,433	134,930	12,348	35,548	3,851	2,740	691,338	12,528
6. 2000	623,101	189,982	433,119	627,111	199,334	141,792	11,028	35,439	5,120	853	588,860	13,722
7. 2001	564,260	19,579	544,681	660,590	100,539	122,381	8,439	39,335	3,637	1,436	709,691	10,854
8. 2002	348,542	124,973	223,569	224,501	30,976	60,371	4,204	22,167	2,679	354	269,180	6,410
9. 2003	58,284	24,891	33,394	9,440	2,851	5,408	2,500	2,153	567	3	11,082	542
10. 2004	73,073	19,490	53,584	1,641	625	1,712	849	782	277	0	2,383	344
11. 2005	14,318	10,622	3,696	281	141	269	134	16	301	0	(9)	199
12. Totals	XXX	XXX	XXX	4,260,629	971,833	835,412	73,456	262,513	27,982	2,602	4,285,284	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	27,980	1,346	2,351	738	834	(8)	782	52	887	0	41	30,707	73
2. 1996	16,429	(273)	1,499	1,648	941	(50)	151	64	185	0	26	17,815	60
3. 1997	25,438	731	2,908	1,209	1,464	21	6	31	494	0	53	28,318	98
4. 1998	49,485	(313)	(2,724)	(1,410)	1,931	15	476	268	499	0	122	51,109	114
5. 1999	63,596	6,897	(7,999)	8,611	3,877	533	(6)	396	1,555	0	184	44,586	268
6. 2000	123,920	20,809	(14,265)	10,568	7,901	281	1,818	1,352	2,276	0	272	88,641	575
7. 2001	149,102	20,497	(2,189)	12,309	10,661	859	2,270	860	2,450	0	525	127,769	847
8. 2002	126,639	10,778	(27,921)	(1,118)	10,471	417	2,640	1,163	1,989	0	369	102,578	671
9. 2003	10,554	4,251	7,791	141	733	0	1,411	65	182	0	40	16,215	101
10. 2004	5,372	2,781	9,089	3,120	23	0	1,155	276	2	0	24	9,462	111
11. 2005	3,498	1,857	4,005	2,460	97	0	1,493	863	15	0	8	3,930	134
12. Totals	602,014	69,361	(27,455)	38,275	38,934	2,069	12,196	5,389	10,534	0	1,662	521,129	3,052

	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	28,247	2,460
2. 1996	747,235	114,844	632,390	115.3	130.5	112.9	0	0	0.00	16,552	1,263
3. 1997	790,164	148,872	641,292	124.2	170.3	116.9	0	0	0.00	26,406	1,912
4. 1998	1,036,460	208,129	828,331	154.5	235.3	142.3	0	0	0.00	48,485	2,623
5. 1999	977,993	242,069	735,924	153.6	231.3	138.4	0	0	0.00	40,089	4,497
6. 2000	925,992	248,492	677,501	148.6	130.8	156.4	0	0	0.00	78,278	10,363
7. 2001	984,600	147,140	837,460	174.5	751.5	153.8	0	0	0.00	114,108	13,662
8. 2002	420,858	49,100	371,758	120.7	39.3	166.3	0	0	0.00	89,058	13,520
9. 2003	37,672	10,374	27,298	64.6	41.7	81.7	0	0	0.00	13,953	2,262
10. 2004	19,775	7,930	11,845	27.1	40.7	22.1	0	0	0.00	8,559	903
11. 2005	9,676	5,755	3,921	67.6	54.2	106.1	0	0	0.00	3,188	742
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	466,923	54,206

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	7,252	7,742	327	145	1,246	951	225	(13)	XXX
2. 1996	611,832	297,897	313,935	322,755	159,784	26,394	13,976	11,034	1,138	7,845	185,286	XXX
3. 1997	606,589	277,027	329,562	341,841	132,451	26,318	10,525	15,560	1,738	9,167	239,005	XXX
4. 1998	555,515	240,876	314,639	348,428	164,331	19,262	8,029	22,472	3,547	10,319	214,255	XXX
5. 1999	518,441	225,756	292,685	281,752	126,263	15,907	7,253	16,938	3,119	6,927	177,963	XXX
6. 2000	432,273	160,154	272,120	262,665	119,316	17,145	9,164	16,191	2,694	22,725	164,828	XXX
7. 2001	485,691	212,660	273,031	268,555	128,743	17,502	8,326	14,173	621	7,849	162,541	XXX
8. 2002	622,265	270,798	351,468	182,760	58,889	12,424	3,857	12,299	628	8,228	144,110	XXX
9. 2003	483,594	128,026	355,568	138,347	24,686	7,029	725	16,922	734	5,992	136,154	XXX
10. 2004	514,040	104,116	409,924	166,815	34,620	4,710	977	16,030	131	4,958	151,828	XXX
11. 2005	508,400	69,187	439,213	114,293	20,762	2,286	8	8,451	74	668	104,186	XXX
12. Totals	XXX	XXX	XXX	2,435,463	977,587	149,305	62,984	151,317	15,373	84,902	1,680,142	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	16,209	4,253	3,461	1,566	611	266	59	16	192	(180)	34	14,612	495
2. 1996	3,248	925	801	430	257	243	52	12	20	6	38	2,762	14
3. 1997	6,137	1,641	2,467	1,357	319	319	196	73	26	5	112	5,752	17
4. 1998	7,250	3,249	2,432	1,498	296	177	284	114	6	7	138	5,222	19
5. 1999	6,904	2,555	2,458	1,312	426	380	459	76	80	15	238	5,990	34
6. 2000	8,684	3,832	6,903	1,576	1,499	915	1,815	254	127	2	539	12,449	47
7. 2001	110,304	99,591	43,702	7,790	27,572	26,231	1,619	1,113	370	6	1,091	48,837	89
8. 2002	17,444	9,659	7,970	8,371	1,927	1,100	2,205	1,248	619	12	1,093	9,774	199
9. 2003	17,685	5,224	9,404	8,488	814	195	4,143	1,423	588	18	2,425	17,286	316
10. 2004	42,520	17,448	15,766	13,595	1,675	285	4,243	534	1,542	46	5,334	33,839	768
11. 2005	102,409	53,681	147,407	55,583	5,680	620	13,522	1,105	7,795	225	11,792	165,599	3,622
12. Totals	338,794	202,057	242,771	101,565	41,076	30,731	28,598	5,967	11,365	162	22,834	322,123	5,620

	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	13,852	761
2. 1996	364,561	176,513	188,048	59.6	59.3	59.9	0	0	0.00	2,694	69
3. 1997	392,865	148,108	244,758	64.8	53.5	74.3	0	0	0.00	5,607	146
4. 1998	400,430	180,953	219,477	72.1	75.1	69.8	0	0	0.00	4,935	287
5. 1999	324,924	140,971	183,953	62.7	62.4	62.9	0	0	0.00	5,496	494
6. 2000	315,030	137,754	177,276	72.9	86.0	65.1	0	0	0.00	10,179	2,270
7. 2001	483,798	272,420	211,378	99.6	128.1	77.4	0	0	0.00	46,626	2,211
8. 2002	237,647	83,762	153,884	38.2	30.9	43.8	0	0	0.00	7,385	2,390
9. 2003	194,933	41,493	153,440	40.3	32.4	43.2	0	0	0.00	13,376	3,910
10. 2004	253,303	67,636	185,667	49.3	65.0	45.3	0	0	0.00	27,243	6,596
11. 2005	401,843	132,058	269,785	79.0	190.9	61.4	0	0	0.00	140,552	25,047
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	277,944	44,180

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	491,720	53,703	147,681	19,277	65,353	825	269	630,948	XXX
2. 1996	1,453,563	368,649	1,084,914	687,188	176,360	161,373	22,474	102,317	4,592	12,798	747,453	118,907
3. 1997	1,460,867	322,638	1,138,229	788,576	156,821	205,425	28,720	105,798	6,429	19,279	907,829	128,071
4. 1998	1,448,366	404,279	1,044,087	916,899	317,064	225,610	61,176	79,700	6,587	8,819	837,381	134,346
5. 1999	1,291,309	392,804	898,506	970,880	390,594	240,469	87,370	72,542	6,677	11,080	799,249	110,960
6. 2000	1,370,651	367,819	1,002,833	906,927	343,553	218,122	48,400	61,505	4,790	11,018	789,811	105,702
7. 2001	1,674,888	312,323	1,362,565	787,021	171,832	206,054	68,418	55,805	(203)	6,417	808,834	112,723
8. 2002	2,079,907	446,337	1,633,570	602,126	138,224	163,062	30,768	63,803	2,339	2,464	657,660	112,088
9. 2003	2,294,662	529,307	1,765,355	331,989	66,452	89,700	10,821	57,557	4,770	87	397,204	90,880
10. 2004	2,045,205	328,992	1,716,213	111,984	16,422	20,629	3,414	55,823	4,789	980	163,812	63,238
11. 2005	2,185,160	401,658	1,783,502	23,172	1,730	2,990	609	41,518	1,941	29	63,400	29,624
12. Totals	XXX	XXX	XXX	6,618,482	1,832,755	1,681,116	381,447	761,723	43,537	73,240	6,803,581	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		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		Number of Claims Outstanding-Direct and Assumed
1. Prior	611,810	212,159	2,327,663	352,027	194,826	24,561	325,623	26,430	198,419	532	1,081	3,042,633	1,080,859
2. 1996	26,168	4,556	93,101	18,940	4,746	568	22,955	3,875	8,195	49	339	127,177	907
3. 1997	39,161	12,454	87,914	18,004	7,290	1,177	22,811	4,409	15,920	72	847	136,981	1,325
4. 1998	59,793	23,075	130,684	22,306	7,769	3,125	32,641	2,239	12,146	107	1,498	192,182	1,047
5. 1999	134,961	40,745	127,575	13,207	18,986	4,704	36,474	4,689	17,668	128	2,611	272,190	1,386
6. 2000	161,563	53,827	183,442	26,535	21,550	4,920	51,194	6,344	18,293	175	4,502	344,241	3,419
7. 2001	258,711	76,092	309,460	69,951	41,735	2,631	57,214	11,062	32,726	468	7,941	539,641	3,849
8. 2002	317,782	70,491	420,718	154,103	63,543	6,038	84,760	18,077	40,194	710	11,223	677,578	6,837
9. 2003	305,792	52,094	499,421	136,572	76,664	6,263	128,937	31,017	44,714	1,023	13,682	828,560	6,742
10. 2004	252,640	38,371	705,060	158,960	58,093	3,437	213,768	31,420	44,071	1,146	13,846	1,040,298	7,792
11. 2005	133,461	19,502	1,049,920	212,925	31,452	1,772	205,429	23,019	59,123	983	16,579	1,221,183	10,035
12. Totals	2,301,841	603,366	5,934,958	1,183,530	526,653	59,195	1,181,807	162,580	491,468	5,392	74,149	8,422,665	1,124,198

	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	2,375,288	667,345
2. 1996	1,106,042	231,412	874,630	76.1	62.8	80.6	0	0	0.00	95,773	31,404
3. 1997	1,272,896	228,086	1,044,810	87.1	70.7	91.8	0	0	0.00	96,617	40,364
4. 1998	1,465,242	435,679	1,029,563	101.2	107.8	98.6	0	0	0.00	145,096	47,086
5. 1999	1,619,556	548,116	1,071,440	125.4	139.5	119.2	0	0	0.00	208,583	63,608
6. 2000	1,622,596	488,544	1,134,052	118.4	132.8	113.1	0	0	0.00	264,642	79,598
7. 2001	1,748,726	400,251	1,348,476	104.4	128.2	99.0	0	0	0.00	422,128	117,514
8. 2002	1,755,988	420,750	1,335,238	84.4	94.3	81.7	0	0	0.00	513,905	163,673
9. 2003	1,534,775	309,011	1,225,764	66.9	58.4	69.4	0	0	0.00	616,548	212,012
10. 2004	1,462,069	257,959	1,204,110	71.5	78.4	70.2	0	0	0.00	760,370	279,929
11. 2005	1,547,065	262,482	1,284,583	70.8	65.3	72.0	0	0	0.00	950,954	270,229
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,449,903	1,972,761

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	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	1,604	247	530	182	407	8	2,410	2,104	XXX
2. 1996	547,639	205,879	341,760	204,138	79,735	35,722	4,565	14,304	808	1,738	169,057	7,766
3. 1997	576,549	221,052	355,496	227,499	100,831	59,290	7,524	17,232	2,264	968	193,401	7,996
4. 1998	501,334	163,674	337,661	294,069	138,925	64,729	12,144	18,860	1,979	759	224,610	9,493
5. 1999	527,737	206,522	321,215	423,880	238,991	82,718	17,235	17,361	2,602	6,632	265,131	9,881
6. 2000	649,855	257,346	392,508	389,236	211,885	79,900	13,856	15,290	2,599	1,204	256,086	11,077
7. 2001	571,232	72,353	498,879	598,438	314,782	96,130	16,399	29,209	2,943	7,324	389,652	13,113
8. 2002	1,012,553	366,609	645,945	478,292	210,823	83,145	11,945	21,314	2,451	1,819	357,532	14,320
9. 2003	1,382,284	518,185	864,099	259,443	47,214	54,065	8,661	27,539	6,670	449	278,501	14,216
10. 2004	1,430,806	438,002	992,804	99,251	28,261	21,375	2,052	29,716	6,261	272	113,769	11,521
11. 2005	1,225,945	191,351	1,034,594	21,417	1,181	4,198	198	14,760	2,367	360	36,630	7,206
12. Totals	XXX	XXX	XXX	2,997,267	1,372,876	581,802	94,761	205,992	30,951	23,934	2,286,474	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	34,262	4,120	28,624	4,224	869	195	9,065	491	2,343	0	136	66,133	97
2. 1996	1,690	864	18,798	5,906	216	79	3,591	1,287	435	(0)	87	16,595	50
3. 1997	47,657	39,015	15,919	3,671	881	173	6,803	1,264	1,428	(1)	194	28,568	91
4. 1998	26,789	11,113	11,575	1,873	633	102	1,754	348	798	(0)	386	28,112	115
5. 1999	71,292	26,705	15,753	3,229	2,192	299	4,967	1,565	950	(0)	654	63,357	203
6. 2000	88,377	42,562	62,849	17,456	2,441	572	13,274	6,631	1,384	0	905	101,105	409
7. 2001	203,295	119,287	191,258	140,461	4,661	682	42,766	28,486	3,905	(4)	1,674	156,972	790
8. 2002	277,922	164,269	298,781	158,128	8,993	744	43,035	27,447	5,541	(22)	2,166	283,705	1,301
9. 2003	154,752	64,491	371,053	230,211	12,874	220	56,849	37,925	6,933	(30)	2,053	269,644	2,016
10. 2004	128,786	49,638	411,365	135,516	16,896	316	89,130	16,205	10,722	(28)	2,201	455,249	3,221
11. 2005	59,520	2,556	532,151	98,669	19,644	165	82,352	10,341	16,612	(41)	2,619	598,587	4,754
12. Totals	1,094,343	524,619	1,958,125	799,345	70,299	3,546	353,585	131,990	51,050	(125)	13,074	2,068,027	13,047

	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	54,543	11,590
2. 1996	278,894	93,242	185,652	50.9	45.3	54.3	0	0	0.00	13,719	2,877
3. 1997	376,710	154,741	221,969	65.3	70.0	62.4	0	0	0.00	20,891	7,676
4. 1998	419,207	166,484	252,723	83.6	101.7	74.8	0	0	0.00	25,377	2,735
5. 1999	619,113	290,626	328,487	117.3	140.7	102.3	0	0	0.00	57,111	6,245
6. 2000	652,752	295,562	357,191	100.4	114.8	91.0	0	0	0.00	91,209	9,896
7. 2001	1,169,662	623,037	546,625	204.8	861.1	109.6	0	0	0.00	134,804	22,168
8. 2002	1,217,022	575,785	641,237	120.2	157.1	99.3	0	0	0.00	254,305	29,399
9. 2003	943,507	395,362	548,145	68.3	76.3	63.4	0	0	0.00	231,103	38,541
10. 2004	807,239	238,221	569,018	56.4	54.4	57.3	0	0	0.00	354,996	100,254
11. 2005	750,653	115,436	635,217	61.2	60.3	61.4	0	0	0.00	490,446	108,141
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,728,504	339,523

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 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	364,763	285,118	17,509	4,269	6,845	362	19,400	99,367	XXX
2. 2004	2,490,184	653,830	1,836,354	942,297	267,281	23,571	9,295	67,013	723	11,328	755,582	XXX
3. 2005	2,441,698	573,043	1,868,655	561,002	100,304	10,453	2,197	40,631	1,834	4,162	507,750	XXX
4. Totals	XXX	XXX	XXX	1,868,062	652,703	51,533	15,761	114,488	2,919	34,890	1,362,699	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	311,987	230,216	238,943	108,102	13,648	16,401	14,107	3,898	17,413	52	35,673	237,428	1,705
2. 2004	216,864	122,693	72,944	34,558	7,213	2,627	10,360	2,416	5,591	(93)	25,399	150,772	1,406
3. 2005	1,209,688	481,820	560,510	434,747	25,567	4,145	7,466	2,718	57,855	(1,053)	54,344	938,710	14,095
4. Totals	1,738,539	834,729	872,397	577,406	46,428	23,174	31,933	9,033	80,859	(1,095)	115,417	1,326,910	17,206

	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	212,612	24,817
2. 2004	1,345,854	439,500	906,354	54.0	67.2	49.4	0	0	0.00	132,557	18,214
3. 2005	2,473,172	1,026,712	1,446,460	101.3	179.2	77.4	0	0	0.00	853,633	85,077
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,198,802	128,108

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	2	3	4	5	6	7	8	9	10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported-Direct and Assumed
1. Prior	XXX	XXX	XXX	9,580	(10,007)	1,412	863	2,392	40	14,479	22,487	XXX
2. 2004	1,826,541	73,438	1,753,104	863,209	31,260	4,809	691	97,658	1,431	190,532	932,293	647,294
3. 2005	1,801,649	50,496	1,751,152	839,325	23,819	3,107	289	109,029	1,437	122,969	925,917	607,660
4. Totals	XXX	XXX	XXX	1,712,114	45,072	9,328	1,843	209,079	2,909	327,981	1,880,697	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	14,763	1,646	50,637	16,521	808	431	4,431	932	4,264	6	8,966	55,367	9,092
2. 2004	3,318	407	13,005	2,366	318	154	5,022	1,337	1,035	1	13,267	18,431	5,042
3. 2005	30,714	2,153	80,229	11,392	1,263	16	10,025	1,114	15,891	1	85,905	123,446	31,240
4. Totals	48,794	4,206	143,871	30,280	2,389	601	19,478	3,384	21,190	8	108,138	197,244	45,374

	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	47,233	8,134
2. 2004	988,373	37,648	950,725	54.1	51.3	54.2	0	0	0.00	13,550	4,882
3. 2005	1,089,584	40,221	1,049,362	60.5	79.7	59.9	0	0	0.00	97,398	26,048
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	158,180	39,064

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	2	3	4	5	6	7	8	9	10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported-Direct and Assumed
1. Prior	XXX	XXX	XXX	191,332	52,998	51,513	4,018	7,812	876	(522,705)	192,765	XXX
2. 2004	1,190,055	304,378	885,677	395,724	48,304	32,178	3,959	65,955	412	14,628	441,182	XXX
3. 2005	1,146,550	221,419	925,132	51,193	1,018	3,507	33	8,302	128	769	61,823	XXX
4. Totals	XXX	XXX	XXX	638,249	102,320	87,198	8,010	82,069	1,416	(507,308)	695,769	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	674,285	202,233	87,213	56,634	101,822	48,686	36,774	21,414	33,757	1	85,378	604,884	6,252
2. 2004	175,334	50,408	103,243	53,685	15,668	3,040	14,352	3,336	12,254	0	52,561	210,382	1,406
3. 2005	101,979	40,263	253,060	53,346	5,307	36	39,398	817	6,313	(30)	34,574	311,626	916
4. Totals	951,599	292,905	443,517	163,665	122,797	51,761	90,524	25,568	52,324	(29)	172,513	1,126,892	8,574

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	502,632	102,252
2. 2004	814,707	163,143	651,564	68.5	53.6	73.6	0	0	0.00	174,484	35,898
3. 2005	469,061	95,612	373,449	40.9	43.2	40.4	0	0	0.00	261,430	50,196
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	938,546	188,346

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	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	16,516	12,829	1,806	560	489	229	(122)	5,194	XXX
2. 2004	117,711	124,588	(6,878)	6,379	6,379	139	139	1,326	198	(44)	1,128	XXX
3. 2005	26,480	25,746	734	2,557	2,557	54	54	695	225	0	470	XXX
4. Totals	XXX	XXX	XXX	25,453	21,765	2,000	753	2,509	652	(166)	6,792	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
1. Prior	108,360	90,571	43,813	33,882	54	42	5,389	2,653	2,407	1,383	0	31,492	299
2. 2004	458	458	9,229	8,223	33	33	986	918	19	0	0	1,092	35
3. 2005	419	419	6,044	4,512	66	66	413	319	594	1	0	2,219	38
4. Totals	109,237	91,448	59,086	46,617	152	141	6,788	3,889	3,020	1,383	0	34,804	372

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	27,720	3,773
2. 2004	18,568	16,348	2,220	15.8	13.1	(32.3)	0	0	0.00	1,006	86
3. 2005	10,842	8,153	2,689	40.9	31.7	366.3	0	0	0.00	1,532	687
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	30,258	4,546

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	3	16	5	0	35	0	0	27	XXX
2. 1996	146,538	1,653	144,885	87,280	(209)	745	(5)	0	0	12	88,238	XXX
3. 1997	114,118	903	113,215	65,472	373	621	(0)	1	0	5	65,721	XXX
4. 1998	80,229	13,788	66,440	31,930	3,545	83	0	1	0	0	28,469	XXX
5. 1999	15,868	3,471	12,398	8,518	3,400	686	0	16	10	2	5,810	XXX
6. 2000	11,575	2,397	9,179	8,824	1,657	1,288	93	20	13	10	8,368	XXX
7. 2001	15,564	2,658	12,906	40,493	1,215	732	103	16	3	0	39,920	XXX
8. 2002	23,002	3,496	19,506	136	0	334	0	11	5	4	475	XXX
9. 2003	230,364	5,516	224,848	121,116	0	11	0	38	2	0	121,162	XXX
10. 2004	293,207	0	293,207	36,102	0	0	0	624	(0)	0	36,725	XXX
11. 2005	29,389	8	29,382	9,000	0	0	0	11	0	0	9,011	XXX
12. Totals	XXX	XXX	XXX	408,874	9,998	4,504	191	773	33	33	403,928	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	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		
1. Prior	1,037	10	1,130	0	36	0	78	0	35	0	0	2,306	4
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 1998	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 1999	1,471	0	20	0	0	0	0	0	0	0	0	1,491	0
6. 2000	2,209	0	1	0	0	0	1	0	0	0	0	2,212	0
7. 2001	413	0	9	0	0	0	0	0	0	0	0	421	0
8. 2002	0	0	2	0	0	0	(91)	0	0	0	0	(90)	0
9. 2003	0	0	(7,084)	0	0	0	7	0	0	0	0	(7,077)	0
10. 2004	31,549	0	113,015	0	0	0	0	0	0	0	0	144,564	0
11. 2005	(5,019)	0	(6,035)	0	0	0	0	0	0	0	0	(11,054)	0
12. Totals	31,660	10	101,058	0	36	0	(5)	0	35	0	0	132,774	4

	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	2,157	149
2. 1996	88,025	(213)	88,238	60.1	(12.9)	60.9	0	0	0.00	0	0
3. 1997	66,095	373	65,721	57.9	41.3	58.1	0	0	0.00	0	0
4. 1998	32,014	3,545	28,469	39.9	25.7	42.8	0	0	0.00	0	0
5. 1999	10,712	3,410	7,302	67.5	98.3	58.9	0	0	0.00	1,491	0
6. 2000	12,343	1,763	10,580	106.6	73.6	115.3	0	0	0.00	2,211	1
7. 2001	41,663	1,321	40,341	267.7	49.7	312.6	0	0	0.00	421	0
8. 2002	390	5	386	1.7	0.1	2.0	0	0	0.00	2	(91)
9. 2003	114,087	2	114,085	49.5	0.0	50.7	0	0	0.00	(7,084)	7
10. 2004	181,290	(0)	181,290	61.8	0.0	61.8	0	0	0.00	144,564	0
11. 2005	(2,043)	0	(2,043)	(7.0)	0.0	(7.0)	0	0	0.00	(11,054)	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	132,708	67

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		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	149	30	2	0	10	2	0	128	XXX
2. 1996	89,186	33,301	55,885	24,023	1,959	368	16	(159)	0	0	22,257	XXX
3. 1997	88,814	48,661	40,153	66,192	3,174	1,149	97	372	2	0	64,440	XXX
4. 1998	87,202	27,595	59,607	119,052	18,185	674	5	1,127	28	0	102,636	XXX
5. 1999	218,025	83,419	134,606	361,168	94,706	964	0	625	52	(93)	268,000	XXX
6. 2000	292,240	21,725	270,515	107,855	8,285	254	0	751	3	(20)	100,572	XXX
7. 2001	564,981	31,435	533,545	643,155	27,468	275	(0)	1,767	70	(27)	617,660	XXX
8. 2002	332,134	37,992	294,142	63,479	13,927	95	7	1,023	49	0	50,614	XXX
9. 2003	165,968	70,441	95,527	17,699	8,020	75	0	176	61	0	9,868	XXX
10. 2004	97,601	51,082	46,519	3,103	139	30	0	9	0	0	3,004	XXX
11. 2005	4,773	(2,440)	7,213	1,157	0	0	0	107	0	0	1,265	XXX
12. Totals	XXX	XXX	XXX	1,407,032	175,892	3,885	125	5,809	266	(140)	1,240,443	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	2,635	271	441	201	1	0	40	1	186	0	0	2,831	XXX
2. 1996	210	11	585	40	0	0	(71)	0	16	0	0	689	XXX
3. 1997	1,027	68	1,614	226	0	0	1,405	0	78	0	0	3,831	XXX
4. 1998	13,689	102	83	94	0	0	39	0	968	0	0	14,583	XXX
5. 1999	12,768	2,611	6,641	33	0	0	497	0	1,026	0	0	18,288	XXX
6. 2000	15,241	453	30,235	7	0	0	1,379	0	1,112	0	0	47,506	XXX
7. 2001	56,910	3,042	54,037	1,600	0	0	2,086	0	3,728	0	0	112,119	XXX
8. 2002	18,045	7,238	22,738	3,299	0	0	1,627	0	1,248	0	0	33,122	XXX
9. 2003	6,711	4,166	9,044	3,854	0	0	133	0	167	0	0	8,034	XXX
10. 2004	319	(2,326)	21,081	49	0	0	4	0	19	0	0	23,700	XXX
11. 2005	5,565	3,000	2,410	(3,127)	0	0	25	25	337	0	0	8,439	XXX
12. Totals	133,119	18,636	148,910	6,275	1	0	7,164	25	8,885	0	0	273,143	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	2,604	227
2. 1996	24,972	2,026	22,946	28.0	6.1	41.1	0	0	0.00	744	(55)
3. 1997	71,837	3,566	68,270	80.9	7.3	170.0	0	0	0.00	2,348	1,483
4. 1998	135,632	18,413	117,219	155.5	66.7	196.7	0	0	0.00	13,576	1,007
5. 1999	383,690	97,402	286,288	176.0	116.8	212.7	0	0	0.00	16,765	1,523
6. 2000	156,827	8,748	148,078	53.7	40.3	54.7	0	0	0.00	45,015	2,491
7. 2001	761,958	32,180	729,779	134.9	102.4	136.8	0	0	0.00	106,305	5,814
8. 2002	108,255	24,519	83,737	32.6	64.5	28.5	0	0	0.00	30,247	2,876
9. 2003	34,004	16,102	17,902	20.5	22.9	18.7	0	0	0.00	7,734	300
10. 2004	24,565	(2,138)	26,703	25.2	(4.2)	57.4	0	0	0.00	23,677	23
11. 2005	9,601	(103)	9,704	201.1	4.2	134.5	0	0	0.00	8,103	337
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	257,118	16,025

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		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	106,470	9,072	4,796	109	190	0	0	102,274	XXX
2. 1996	417,684	141,708	275,975	274,140	78,738	11,252	327	1,634	1	39	207,961	XXX
3. 1997	510,630	174,601	336,029	357,185	90,959	20,826	416	383	6	141	287,013	XXX
4. 1998	523,366	151,454	371,912	522,232	132,268	22,166	1,200	3,268	19	135	414,179	XXX
5. 1999	521,537	97,592	423,945	393,968	139,604	7,852	40	387	48	155	262,515	XXX
6. 2000	338,914	50,167	288,746	263,002	47,042	8,189	79	561	673	154	223,957	XXX
7. 2001	338,350	78,584	259,766	155,709	11,234	981	15	652	(49)	66	146,142	XXX
8. 2002	203,589	26,306	177,283	59,019	5,360	1,032	0	1,348	(22)	1	56,061	XXX
9. 2003	216,863	157,932	58,931	20,212	773	214	0	29	51	0	19,630	XXX
10. 2004	38,700	12,796	25,904	366	0	3	0	525	367	0	527	XXX
11. 2005	54,866	20,037	34,829	10	0	0	0	0	0	0	10	XXX
12. Totals	XXX	XXX	XXX	2,152,313	515,050	77,310	2,187	8,978	1,095	691	1,720,268	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	389,686	15,898	671,378	40,957	3,712	133	8,298	44	76	0	0	1,016,117	XXX
2. 1996	24,671	2,513	10,508	590	189	96	181	10	70	0	0	32,410	XXX
3. 1997	52,668	3,531	10,397	365	40	8	481	9	13	0	0	59,687	XXX
4. 1998	80,922	6,456	73,131	2,229	172	42	720	23	62	0	0	146,258	XXX
5. 1999	102,810	6,901	86,644	86,929	351	181	2,431	182	81	0	0	98,124	XXX
6. 2000	281,249	7,773	225,767	127,252	524	423	2,902	1,373	115	0	0	373,735	XXX
7. 2001	201,248	25,136	65,231	184,113	466	409	27,302	4,713	115	0	0	79,990	XXX
8. 2002	78,684	17,703	112,135	41,973	80	66	5,511	229	8	0	0	136,447	XXX
9. 2003	32,713	2,771	23,247	13,047	0	0	1,161	0	0	0	0	41,304	XXX
10. 2004	3,795	176	22,817	2,327	0	0	2,282	60	(0)	0	0	26,331	XXX
11. 2005	600	4,470	32,431	1,789	0	0	1,467	386	0	0	0	27,853	XXX
12. Totals	1,249,046	93,330	1,333,688	501,570	5,533	1,357	52,736	7,030	539	0	0	2,038,255	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	1,004,208	11,908
2. 1996	322,645	82,275	240,370	77.2	58.1	87.1	0	0	0.00	32,077	333
3. 1997	441,993	95,293	346,700	86.6	54.6	103.2	0	0	0.00	59,169	518
4. 1998	702,673	142,237	560,436	134.3	93.9	150.7	0	0	0.00	145,369	889
5. 1999	594,524	233,885	360,639	114.0	239.7	85.1	0	0	0.00	95,624	2,500
6. 2000	782,308	184,615	597,692	230.8	368.0	207.0	0	0	0.00	371,991	1,744
7. 2001	451,703	225,571	226,132	133.5	287.0	87.1	0	0	0.00	57,230	22,760
8. 2002	257,818	65,310	192,508	126.6	248.3	108.6	0	0	0.00	131,143	5,304
9. 2003	77,576	16,643	60,934	35.8	10.5	103.4	0	0	0.00	40,142	1,161
10. 2004	29,788	2,930	26,858	77.0	22.9	103.7	0	0	0.00	24,109	2,222
11. 2005	34,508	6,646	27,863	62.9	33.2	80.0	0	0	0.00	26,772	1,080
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,987,834	50,421

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	15	0	0	0	0	0	0	15	XXX
2. 1996	1,311	543	768	439	37	9	0	0	0	0	411	XXX
3. 1997	(377)	448	(826)	423	539	0	0	0	0	0	(117)	XXX
4. 1998	225	299	(74)	690	487	0	0	0	17	0	186	XXX
5. 1999	6,029	383	5,646	6,939	3,441	422	92	0	183	(989)	3,645	XXX
6. 2000	9,933	100	9,833	19,858	1,532	(3)	0	15	841	(597)	17,496	XXX
7. 2001	13,393	1,179	12,214	47,948	2,519	0	0	55	227	(636)	45,256	XXX
8. 2002	2,963	1,742	1,221	10,619	1,012	5	1	147	2	0	9,756	XXX
9. 2003	8,891	3,436	5,455	0	0	0	0	0	0	0	0	XXX
10. 2004	14,002	(281)	14,283	0	0	0	0	0	0	0	0	XXX
11. 2005	4,351	524	3,826	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	86,930	9,568	434	93	216	1,271	(2,221)	76,648	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	301	0	329	0	0	0	4	0	0	0	0	634	XXX
2. 1996	2	0	1,082	0	0	0	11	0	0	0	0	1,095	XXX
3. 1997	254	0	1,358	0	0	0	19	0	0	0	0	1,631	XXX
4. 1998	0	0	1,373	0	0	0	29	0	0	0	0	1,403	XXX
5. 1999	1,715	437	3,976	0	0	0	7	0	0	0	0	5,261	XXX
6. 2000	2,972	0	4,619	0	0	0	5	0	0	0	0	7,597	XXX
7. 2001	2,683	0	4,275	0	0	0	47	0	0	0	0	7,006	XXX
8. 2002	3,976	420	4,838	0	0	0	6	0	0	0	0	8,399	XXX
9. 2003	540	0	574	0	0	0	0	0	0	0	0	1,114	XXX
10. 2004	685	0	238	0	0	0	22	0	0	0	0	945	XXX
11. 2005	0	0	2,468	153	0	0	120	14	0	0	0	2,421	XXX
12. Totals	13,128	857	25,131	153	0	0	270	14	0	0	0	37,505	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	630	4
2. 1996	1,544	37	1,506	117.8	6.9	196.2	0	0	0.00	1,084	11
3. 1997	2,053	539	1,514	(544.1)	120.3	(183.4)	0	0	0.00	1,612	19
4. 1998	2,093	504	1,589	931.4	168.7	(2,138.1)	0	0	0.00	1,373	29
5. 1999	13,059	4,153	8,905	216.6	1,084.5	157.7	0	0	0.00	5,254	7
6. 2000	27,466	2,373	25,093	276.5	2,378.6	255.2	0	0	0.00	7,591	5
7. 2001	55,008	2,747	52,262	410.7	233.0	427.9	0	0	0.00	6,959	47
8. 2002	19,590	1,435	18,155	661.1	82.4	1,486.9	0	0	0.00	8,393	6
9. 2003	1,114	0	1,114	12.5	0.0	20.4	0	0	0.00	1,114	0
10. 2004	945	0	945	6.7	0.0	6.6	0	0	0.00	923	22
11. 2005	2,588	166	2,421	59.5	31.7	63.3	0	0	0.00	2,316	106
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	37,249	256

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	57,012	30,488	90,439	15,272	40,556	369	375	141,880	XXX
2. 1996	294,181	74,173	220,008	156,069	19,108	68,088	9,775	29,445	949	2,222	223,770	32,409
3. 1997	272,123	49,620	222,502	204,560	40,526	84,040	12,499	34,928	1,159	4,363	269,345	88,367
4. 1998	260,891	35,087	225,804	138,513	25,107	67,882	16,932	16,511	278	4,429	180,590	16,226
5. 1999	199,109	29,581	169,529	155,487	58,507	57,049	15,863	14,420	153	5,954	152,434	14,699
6. 2000	231,699	24,172	207,527	125,572	34,295	74,829	19,378	13,131	569	3,861	159,289	13,101
7. 2001	292,514	23,240	269,274	72,273	6,984	47,332	9,079	10,605	295	3,073	113,853	15,901
8. 2002	423,665	59,022	364,643	78,575	19,275	37,211	890	12,505	391	4,034	107,735	14,642
9. 2003	515,825	86,719	429,106	68,729	15,704	16,621	369	8,358	1,310	1,305	76,324	18,133
10. 2004	522,969	79,038	443,931	16,148	3,084	4,823	30	6,481	1,026	888	23,313	12,245
11. 2005	328,139	36,110	292,029	4,210	834	980	20	4,736	571	255	8,501	3,179
12. Totals	XXX	XXX	XXX	1,077,146	253,911	549,295	100,105	191,678	7,071	30,758	1,457,032	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	107,563	14,315	1,434,170	139,882	156,147	11,032	574,314	7,395	133,193	148	378	2,232,616	834,476
2. 1996	19,772	13,296	23,347	1,897	8,244	4,151	12,613	449	3,088	2	163	47,269	1,657
3. 1997	14,426	2,755	25,208	1,851	5,775	499	12,771	99	4,109	681	259	56,405	51,203
4. 1998	15,182	1,776	25,730	(2,349)	11,023	5,450	16,232	579	1,324	11	316	64,024	725
5. 1999	30,644	3,799	17,162	12,485	14,457	836	9,363	(1,769)	1,305	(12)	724	57,590	556
6. 2000	45,909	322	37,551	(4,738)	24,171	12,715	17,849	349	1,736	(34)	2,295	118,602	726
7. 2001	49,371	1,262	42,942	4,906	14,434	320	19,357	1,712	2,599	(52)	2,369	120,555	1,994
8. 2002	100,689	15,244	47,926	13,368	19,572	692	27,531	2,102	6,515	(74)	4,134	170,901	1,546
9. 2003	61,975	3,031	70,682	22,482	17,036	372	48,206	4,745	5,098	(95)	4,330	172,462	1,462
10. 2004	60,753	4,682	169,561	32,534	15,350	765	113,252	11,672	4,525	(276)	6,781	314,064	1,405
11. 2005	20,563	2,831	130,920	18,191	7,202	1,106	57,038	5,017	9,121	(892)	4,829	198,593	1,302
12. Totals	526,845	63,311	2,025,199	240,509	293,411	37,938	908,528	32,350	172,613	(593)	26,578	3,553,081	897,052

	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	1,387,536	845,080
2. 1996	320,665	49,627	271,039	109.0	66.9	123.2	0	0	0.00	27,926	19,343
3. 1997	385,818	60,069	325,749	141.8	121.1	146.4	0	0	0.00	35,029	21,376
4. 1998	292,398	47,784	244,614	112.1	136.2	108.3	0	0	0.00	41,485	22,539
5. 1999	299,886	89,862	210,024	150.6	303.8	123.9	0	0	0.00	31,521	26,069
6. 2000	340,749	62,857	277,892	147.1	260.0	133.9	0	0	0.00	87,877	30,726
7. 2001	258,913	24,506	234,408	88.5	105.4	87.1	0	0	0.00	86,145	34,410
8. 2002	330,524	51,888	278,636	78.0	87.9	76.4	0	0	0.00	120,003	50,898
9. 2003	296,704	47,919	248,786	57.5	55.3	58.0	0	0	0.00	107,143	65,319
10. 2004	390,894	53,516	337,377	74.7	67.7	76.0	0	0	0.00	193,098	120,966
11. 2005	234,771	27,677	207,093	71.5	76.6	70.9	0	0	0.00	130,462	68,131
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,248,224	1,304,856

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	(930)	0	(1,632)	0	262	0	0	(2,301)	XXX
2. 1996	29,308	5,709	23,599	33,326	14,000	12,415	3,660	3,570	0	166	31,650	346
3. 1997	26,114	4,278	21,836	13,432	1,617	6,840	625	530	0	(75)	18,560	286
4. 1998	26,388	5,267	21,121	33,138	16,173	9,282	5,539	668	3	70	21,374	189
5. 1999	20,721	1,933	18,789	5,370	4	4,421	38	576	2	1,110	10,323	144
6. 2000	21,407	2,461	18,946	18,553	4,014	4,130	294	977	2	35	19,350	98
7. 2001	19,435	2,846	16,589	9,463	(1,329)	4,022	61	507	0	4	15,260	87
8. 2002	28,744	5,512	23,232	2,652	(509)	1,977	87	203	1	5	5,253	75
9. 2003	36,469	5,418	31,051	3,482	1,380	1,367	264	329	2	10	3,532	131
10. 2004	34,298	7,259	27,039	582	914	361	13	137	0	30	153	59
11. 2005	20,128	2,571	17,557	30	28	39	0	40	0	0	81	21
12. Totals	XXX	XXX	XXX	119,097	36,291	43,222	10,581	7,798	11	1,356	123,235	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	509	0	5,348	221	8	0	2,514	128	301	0	112	8,332	10
2. 1996	98	0	1,464	220	646	0	774	58	34	0	53	2,738	5
3. 1997	275	0	2,156	252	0	119	888	106	11	0	53	2,853	10
4. 1998	2,815	1,240	4,044	1,926	1,873	1,083	800	109	20	0	122	5,195	6
5. 1999	2,332	21	2,428	430	840	0	782	65	29	0	85	5,896	9
6. 2000	831	0	2,863	642	141	0	1,239	105	42	0	155	4,368	13
7. 2001	1,233	0	2,101	377	143	0	546	58	103	0	164	3,692	15
8. 2002	1,520	750	4,023	554	509	0	1,781	86	99	0	114	6,542	19
9. 2003	1,370	1,577	7,079	786	248	0	3,679	143	158	0	130	10,027	33
10. 2004	3,051	8,387	6,593	1,221	260	0	2,594	189	113	0	30	2,814	29
11. 2005	843	0	6,617	1,425	580	0	3,233	269	352	0	115	9,931	16
12. Totals	14,875	11,975	44,716	8,053	5,249	1,202	18,829	1,316	1,262	0	1,132	62,386	165

	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	5,636	2,696
2. 1996	52,326	17,938	34,388	178.5	314.2	145.7	0	0	0.00	1,342	1,396
3. 1997	24,131	2,719	21,413	92.4	63.6	98.1	0	0	0.00	2,179	674
4. 1998	52,641	26,072	26,569	199.5	495.0	125.8	0	0	0.00	3,694	1,501
5. 1999	16,779	560	16,219	81.0	29.0	86.3	0	0	0.00	4,309	1,587
6. 2000	28,775	5,057	23,718	134.4	205.5	125.2	0	0	0.00	3,052	1,316
7. 2001	18,119	(832)	18,951	93.2	(29.3)	114.2	0	0	0.00	2,957	735
8. 2002	12,763	968	11,795	44.4	17.6	50.8	0	0	0.00	4,239	2,303
9. 2003	17,712	4,152	13,559	48.6	76.6	43.7	0	0	0.00	6,085	3,942
10. 2004	13,690	10,724	2,966	39.9	147.7	11.0	0	0	0.00	36	2,778
11. 2005	11,733	1,721	10,012	58.3	67.0	57.0	0	0	0.00	6,035	3,896
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	39,563	22,823

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	(12)	(63)	105	21	0	0	107	135	XXX
2. 2004	(1,687)	(1,720)	33	(0)	0	0	0	14	0	0	14	XXX
3. 2005	3,155	2,897	258	0	0	0	0	23	(0)	0	23	XXX
4. Totals	XXX	XXX	XXX	(12)	(63)	105	21	37	(0)	107	172	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	(0)	(0)	72	36	0	0	143	72	0	0	0	108	4
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	0	0	0	(0)	0	0	0	0	204	(0)	0	205	0
4. Totals	(0)	(0)	72	36	0	0	143	72	204	(0)	0	313	4

	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	36	72
2. 2004	14	0	14	(0.8)	0.0	41.8	0	0	0.00	0	0
3. 2005	228	(0)	228	7.2	(0.0)	88.4	0	0	0.00	0	205
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	36	276

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	248,793	225,440	209,905	205,747	195,248	190,178	179,881	180,340	178,500	177,138	(1,362)	(3,203)
2. 1996	754,437	757,654	744,437	732,691	725,620	721,669	717,701	717,709	717,320	716,295	(1,025)	(1,414)
3. 1997	XXX	648,439	630,533	602,174	591,317	583,855	576,925	576,626	575,960	577,281	1,321	655
4. 1998	XXX	XXX	806,083	798,016	790,103	782,381	774,635	773,321	771,084	768,887	(2,197)	(4,434)
5. 1999	XXX	XXX	XXX	887,100	909,354	908,656	901,639	898,134	890,196	890,484	288	(7,650)
6. 2000	XXX	XXX	XXX	XXX	886,241	913,565	922,338	913,649	905,486	910,320	4,834	(3,329)
7. 2001	XXX	XXX	XXX	XXX	XXX	954,146	973,636	947,922	936,141	925,585	(10,556)	(22,338)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	935,122	803,404	776,778	776,855	76	(26,550)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,105,822	936,366	944,938	8,572	(160,884)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,164,008	1,180,763	16,755	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,479,954	XXX	XXX
										12. Totals	16,706	(229,147)

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

1. Prior	1,610,782	1,439,599	1,352,012	1,244,182	1,216,686	1,216,732	1,242,778	1,290,301	1,354,597	1,479,930	125,333	189,629
2. 1996	1,314,830	1,294,844	1,273,521	1,244,357	1,211,500	1,207,851	1,210,141	1,211,795	1,209,436	1,210,320	884	(1,475)
3. 1997	XXX	1,242,594	1,226,803	1,197,407	1,190,481	1,179,487	1,168,428	1,165,736	1,165,431	1,166,030	598	294
4. 1998	XXX	XXX	1,321,837	1,304,578	1,309,738	1,306,762	1,300,455	1,295,748	1,289,982	1,288,826	(1,156)	(6,922)
5. 1999	XXX	XXX	XXX	1,303,111	1,327,917	1,329,653	1,325,941	1,314,637	1,313,451	1,310,782	(2,669)	(3,855)
6. 2000	XXX	XXX	XXX	XXX	1,224,314	1,257,652	1,225,491	1,222,432	1,211,075	1,213,228	2,154	(9,204)
7. 2001	XXX	XXX	XXX	XXX	XXX	1,317,730	1,321,680	1,251,231	1,242,553	1,235,798	(6,755)	(15,434)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,397,959	1,404,548	1,330,270	1,274,245	(56,025)	(130,303)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,468,317	1,378,952	1,270,003	(108,948)	(198,313)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,534,041	1,358,725	(175,316)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,464,997	XXX	XXX
										12. Totals	(221,901)	(175,583)

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

1. Prior	1,683,384	1,578,219	1,556,802	1,545,313	1,490,007	1,464,805	1,456,666	1,437,090	1,420,800	1,428,253	7,453	(8,837)
2. 1996	1,039,668	1,037,363	1,044,868	1,062,055	1,044,510	1,040,446	1,042,470	1,032,854	1,028,577	1,029,544	967	(3,310)
3. 1997	XXX	1,174,700	1,218,981	1,173,283	1,203,040	1,214,673	1,232,905	1,230,452	1,221,517	1,224,086	2,569	(6,366)
4. 1998	XXX	XXX	1,104,547	1,078,238	1,129,402	1,182,640	1,218,799	1,213,231	1,201,389	1,202,980	1,592	(10,250)
5. 1999	XXX	XXX	XXX	951,096	1,027,404	1,072,212	1,138,472	1,142,331	1,141,108	1,145,895	4,788	3,565
6. 2000	XXX	XXX	XXX	XXX	962,417	1,000,787	1,075,725	1,140,116	1,152,508	1,166,180	13,672	26,063
7. 2001	XXX	XXX	XXX	XXX	XXX	1,046,348	1,041,140	1,140,055	1,143,971	1,157,837	13,866	17,782
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,131,102	1,094,569	1,111,468	1,100,754	(10,714)	6,185
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,202,813	1,169,294	1,132,113	(37,181)	(70,700)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,176,651	1,034,316	(142,335)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,024,397	XXX	XXX
										12. Totals	(145,323)	(45,868)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior	9,516,976	9,224,790	9,052,022	8,909,915	8,601,431	8,232,717	8,107,674	8,057,377	8,151,021	8,113,929	(37,092)	56,551
2. 1996	1,176,715	1,239,407	1,133,390	1,129,222	1,114,734	1,094,396	1,060,998	1,093,524	1,096,169	1,103,344	7,175	9,820
3. 1997	XXX	1,102,987	1,156,293	1,166,308	1,168,273	1,173,350	1,172,592	1,159,558	1,177,109	1,219,542	42,434	59,984
4. 1998	XXX	XXX	1,243,249	1,269,956	1,289,901	1,345,960	1,331,355	1,378,877	1,377,433	1,396,740	19,307	17,863
5. 1999	XXX	XXX	XXX	1,227,761	1,327,145	1,369,025	1,425,531	1,491,492	1,515,170	1,504,736	(10,434)	13,244
6. 2000	XXX	XXX	XXX	XXX	1,271,199	1,377,954	1,392,463	1,508,147	1,554,807	1,595,170	40,363	87,023
7. 2001	XXX	XXX	XXX	XXX	XXX	1,559,943	1,535,073	1,561,136	1,562,765	1,553,812	(8,953)	(7,324)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,372,031	1,295,525	1,372,765	1,419,013	46,248	123,488
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,604,563	1,433,839	1,471,979	38,140	(132,584)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,802,765	1,658,945	(143,820)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,607,848	XXX	XXX
										12. Totals	(6,631)	228,065

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	2,685,979	2,532,433	2,484,290	2,471,531	2,382,054	2,300,332	2,285,806	2,324,717	2,339,660	2,398,192	58,532	73,475
2. 1996	1,431,710	1,437,875	1,473,265	1,432,873	1,405,242	1,371,406	1,363,801	1,356,706	1,347,511	1,345,431	(2,080)	(11,275)
3. 1997	XXX	1,308,637	1,329,269	1,263,999	1,256,016	1,258,042	1,226,107	1,216,942	1,216,682	1,213,419	(3,263)	(3,522)
4. 1998	XXX	XXX	1,624,975	1,569,286	1,575,359	1,597,086	1,626,956	1,577,802	1,577,136	1,590,331	13,195	12,529
5. 1999	XXX	XXX	XXX	1,488,180	1,466,317	1,466,566	1,512,798	1,530,189	1,506,198	1,513,607	7,409	(16,582)
6. 2000	XXX	XXX	XXX	XXX	1,377,493	1,365,909	1,451,758	1,494,462	1,480,763	1,486,464	5,700	(7,998)
7. 2001	XXX	XXX	XXX	XXX	XXX	1,635,058	1,591,392	1,633,934	1,626,264	1,574,869	(51,395)	(59,065)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,353,966	1,290,071	1,245,179	1,189,029	(56,150)	(101,042)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,461,912	1,367,272	1,298,232	(69,041)	(163,681)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,631,968	1,491,378	(140,590)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,128,974	XXX	XXX
										12. Totals	(237,682)	(277,162)

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	315,133	325,396	327,386	336,202	339,420	350,662	335,598	332,350	315,857	309,490	(6,367)	(22,861)
2. 1996	74,550	104,541	142,682	166,265	181,496	207,475	190,342	199,918	198,956	188,175	(10,781)	(11,743)
3. 1997	XXX	88,055	105,964	153,763	190,980	237,885	228,345	240,129	238,389	232,677	(5,712)	(7,452)
4. 1998	XXX	XXX	61,319	79,643	114,310	178,593	165,484	172,465	168,670	163,084	(5,585)	(9,380)
5. 1999	XXX	XXX	XXX	90,382	107,591	152,167	143,122	181,692	179,037	176,453	(2,584)	(5,239)
6. 2000	XXX	XXX	XXX	XXX	51,286	93,281	87,391	122,627	125,495	117,032	(8,463)	(5,595)
7. 2001	XXX	XXX	XXX	XXX	XXX	84,244	67,585	111,282	109,445	112,421	2,976	1,139
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	163,229	194,766	196,324	191,453	(4,872)	(3,313)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,860	43,931	52,926	8,995	14,066
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,300	2,281	(1,019)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	XXX	XXX
										12. Totals	(33,411)	(50,378)

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

1. Prior	1,176,377	1,002,809	945,860	877,240	860,031	931,137	923,291	915,444	923,246	921,893	(1,354)	6,448
2. 1996	523,627	508,223	503,448	539,763	554,986	576,739	581,451	610,905	593,241	590,517	(2,724)	(20,388)
3. 1997	XXX	573,785	554,365	543,665	556,239	604,106	601,233	610,133	611,145	605,424	(5,722)	(4,709)
4. 1998	XXX	XXX	586,473	580,878	667,010	723,396	745,410	763,330	769,599	789,353	19,754	26,023
5. 1999	XXX	XXX	XXX	455,360	489,440	662,203	617,143	660,994	678,157	702,672	24,515	41,678
6. 2000	XXX	XXX	XXX	XXX	377,691	612,117	632,147	725,250	622,633	644,906	22,273	(80,344)
7. 2001	XXX	XXX	XXX	XXX	XXX	527,410	637,340	723,361	749,622	799,313	49,691	75,951
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	297,973	326,306	334,580	350,281	15,701	23,975
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,965	16,341	25,530	9,189	(6,435)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,017	11,339	4,322	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,191	XXX	XXX
										12. Totals	135,645	62,201

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

1. Prior	178,657	152,837	163,660	160,139	156,959	145,828	140,422	141,797	137,704	136,738	(966)	(5,059)
2. 1996	201,747	186,245	180,098	175,423	179,205	177,957	177,882	178,235	177,725	178,137	412	(98)
3. 1997	XXX	219,081	221,092	232,546	235,411	234,577	233,932	228,615	229,683	230,914	1,231	2,299
4. 1998	XXX	XXX	229,828	218,104	223,521	211,004	206,862	202,766	201,304	200,553	(752)	(2,213)
5. 1999	XXX	XXX	XXX	175,466	183,987	173,298	175,087	168,515	171,863	170,069	(1,794)	1,553
6. 2000	XXX	XXX	XXX	XXX	166,326	162,904	163,083	158,500	165,479	163,655	(1,823)	5,155
7. 2001	XXX	XXX	XXX	XXX	XXX	162,326	166,655	168,040	196,905	197,462	557	29,422
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	182,172	166,294	148,970	141,606	(7,365)	(24,688)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,207	146,364	136,681	(9,683)	(51,526)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240,228	168,272	(71,956)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253,838	XXX	XXX
										12. Totals	(92,139)	(45,156)

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

1. Prior	6,333,235	6,357,237	6,182,005	6,386,302	6,445,954	6,585,569	7,546,050	7,655,310	8,402,028	8,964,993	562,965	1,309,683
2. 1996	836,227	870,440	862,731	795,248	781,841	731,967	745,300	760,590	774,862	770,994	(3,868)	10,404
3. 1997	XXX	924,702	961,063	923,912	894,552	895,575	926,571	895,931	923,445	930,027	6,582	34,096
4. 1998	XXX	XXX	837,718	811,540	822,849	843,676	898,545	887,967	934,694	944,411	9,717	56,445
5. 1999	XXX	XXX	XXX	659,515	626,026	735,224	861,098	871,964	953,717	988,035	34,317	116,071
6. 2000	XXX	XXX	XXX	XXX	668,936	672,548	836,874	947,570	1,065,692	1,059,218	(6,474)	111,648
7. 2001	XXX	XXX	XXX	XXX	XXX	926,602	985,321	1,206,336	1,274,851	1,260,210	(14,641)	53,874
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,062,452	1,053,625	1,177,388	1,234,289	56,901	180,665
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,137,555	1,048,489	1,129,285	80,796	(8,270)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,137,998	1,110,152	(27,847)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186,867	XXX	XXX
										12. Totals	698,448	1,864,615

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

1. Prior	532,405	469,268	460,536	456,120	418,487	400,666	408,548	359,227	359,416	342,032	(17,384)	(17,195)
2. 1996	227,702	197,648	181,550	167,239	184,500	180,650	169,341	168,113	173,133	171,720	(1,413)	3,607
3. 1997	XXX	230,934	223,339	220,829	206,430	203,202	196,388	198,826	196,574	205,572	8,998	6,747
4. 1998	XXX	XXX	218,628	235,761	229,253	227,969	225,607	220,680	226,293	235,044	8,751	14,363
5. 1999	XXX	XXX	XXX	203,717	217,844	238,604	263,204	281,970	300,042	312,778	12,736	30,808
6. 2000	XXX	XXX	XXX	XXX	246,617	251,102	255,741	286,431	324,110	343,116	19,007	56,685
7. 2001	XXX	XXX	XXX	XXX	XXX	350,390	285,196	403,342	480,709	516,450	35,741	113,108
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	401,980	352,960	560,458	616,810	56,352	263,850
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499,253	455,044	520,313	65,269	21,060
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	641,564	534,814	(106,750)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	606,171	XXX	XXX
										12. Totals	81,306	493,033

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	942,873	770,382	624,211	(146,171)	(318,662)
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,088,007	834,379	(253,628)	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,348,755	XXX	XXX
										4. Totals	(399,799)	(318,662)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,976	181,096	123,319	(57,778)	(54,658)
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913,731	853,464	(60,267)	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	925,881	XXX	XXX
										4. Totals	(118,044)	(54,658)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	576,894	1,370,643	1,329,515	(41,128)	752,620
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	528,818	573,767	44,949	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358,932	XXX	XXX
										4. Totals	3,821	752,620

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,312	84,083	80,496	(3,587)	6,184
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162	1,074	(88)	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,626	XXX	XXX
										4. Totals	(3,675)	6,184

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	67,683	59,620	42,440	37,051	36,829	30,227	29,271	29,114	29,166	29,166	(0)	52
2. 1996	129,694	125,378	97,300	88,664	88,664	88,238	88,238	88,238	88,250	88,238	(11)	(0)
3. 1997	XXX	98,837	118,318	65,853	65,853	65,823	65,823	65,720	65,721	65,721	(0)	0
4. 1998	XXX	XXX	61,506	28,449	28,450	28,468	28,468	28,468	28,468	28,468	(0)	(0)
5. 1999	XXX	XXX	XXX	4,052	4,125	5,430	7,346	8,822	9,470	7,295	(2,175)	(1,527)
6. 2000	XXX	XXX	XXX	XXX	4,133	4,256	6,630	9,869	12,319	10,572	(1,746)	703
7. 2001	XXX	XXX	XXX	XXX	XXX	55,993	54,303	57,139	61,559	40,328	(21,231)	(16,810)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	4,946	7,711	471	380	(92)	(7,331)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,717	104,097	114,049	9,952	8,332
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189,666	180,666	(9,000)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,054)	XXX	XXX
										12. Totals	(24,303)	(16,580)

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	84,401	52,057	40,946	47,884	23,172	27,977	27,632	49,104	41,395	41,999	604	(7,106)
2. 1996	40,615	36,102	26,563	31,139	24,487	26,811	26,360	22,463	22,945	23,089	144	626
3. 1997	XXX	44,725	38,848	95,684	64,759	65,646	70,064	64,748	66,559	67,823	1,264	3,075
4. 1998	XXX	XXX	51,267	71,904	96,883	96,896	94,703	108,377	112,574	115,151	2,577	6,774
5. 1999	XXX	XXX	XXX	117,974	170,322	197,819	233,746	245,177	280,082	284,689	4,607	39,512
6. 2000	XXX	XXX	XXX	XXX	192,987	207,031	111,039	147,343	139,889	146,217	6,328	(1,126)
7. 2001	XXX	XXX	XXX	XXX	XXX	947,176	910,489	838,262	720,223	724,354	4,130	(113,909)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	264,597	114,704	78,716	81,514	2,798	(33,191)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,875	18,127	17,621	(506)	(35,254)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,471	26,675	(8,797)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,260	XXX	XXX
										12. Totals	13,149	(140,599)

SCHEDULE P - PART 2O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	1,401,813	1,382,240	1,339,574	1,195,424	1,125,534	1,110,520	1,163,415	1,140,043	1,268,886	1,746,438	477,552	606,395
2. 1996	278,383	278,747	278,536	285,504	255,436	249,152	243,146	230,974	236,753	238,667	1,914	7,694
3. 1997	XXX	306,434	305,506	363,892	325,808	331,635	332,123	325,324	347,358	346,310	(1,048)	20,987
4. 1998	XXX	XXX	377,165	394,925	366,989	380,265	436,343	453,615	497,186	557,126	59,939	103,511
5. 1999	XXX	XXX	XXX	468,945	383,157	280,610	333,721	372,649	346,365	360,219	13,853	(12,430)
6. 2000	XXX	XXX	XXX	XXX	418,549	235,932	207,755	195,319	506,479	597,690	91,211	402,371
7. 2001	XXX	XXX	XXX	XXX	XXX	246,419	323,304	245,313	287,582	225,316	(62,266)	(19,997)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	306,231	105,300	82,985	191,130	108,145	85,831
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,972	36,663	60,956	24,293	38,984
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,684	26,700	16	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,863	XXX	XXX
										12. Totals	713,610	1,233,345

SCHEDULE P - PART 2P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	1,104	626	461	699	739	435	453	268	358	753	395	485
2. 1996	1,233	1,018	521	528	527	510	505	422	432	1,506	1,074	1,085
3. 1997	XXX	1,292	1,125	974	940	744	712	176	173	1,514	1,341	1,338
4. 1998	XXX	XXX	1,266	829	618	606	621	203	212	1,606	1,394	1,403
5. 1999	XXX	XXX	XXX	501	1,556	13,402	1,629	4,809	3,967	9,089	5,122	4,280
6. 2000	XXX	XXX	XXX	XXX	1,930	34,306	12,488	25,531	22,874	25,919	3,045	388
7. 2001	XXX	XXX	XXX	XXX	XXX	52,470	26,726	46,059	51,684	52,434	750	6,375
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	27,511	14,382	14,011	18,011	4,000	3,629
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	814	1,114	1,114	(0)	300
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	839	945	105	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,421	XXX	XXX
										12. Totals	17,226	19,282

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	1,972,352	2,024,897	1,977,203	1,940,686	1,847,062	1,714,471	3,705,946	3,690,189	3,986,084	4,044,679	58,595	354,490
2. 1996	227,638	228,517	215,360	218,550	203,726	200,766	197,086	214,822	250,433	239,456	(10,977)	24,635
3. 1997	XXX	235,940	232,225	243,551	252,156	251,786	238,056	265,739	293,806	288,552	(5,254)	22,813
4. 1998	XXX	XXX	203,198	197,046	199,845	191,889	187,512	197,835	219,447	227,068	7,621	29,232
5. 1999	XXX	XXX	XXX	134,598	124,533	152,677	139,998	164,247	185,265	194,440	9,175	30,193
6. 2000	XXX	XXX	XXX	XXX	176,701	182,200	189,589	206,650	260,108	263,560	3,452	56,910
7. 2001	XXX	XXX	XXX	XXX	XXX	210,371	183,494	176,274	209,907	221,447	11,540	45,174
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	229,321	188,740	244,787	259,933	15,146	71,193
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243,232	203,929	236,545	32,616	(6,687)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	348,990	327,121	(21,869)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,915	XXX	XXX
										12. Totals	100,044	627,953

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

1. Prior	69,303	61,128	64,086	65,198	57,731	55,173	50,021	49,651	47,067	44,167	(2,900)	(5,484)
2. 1996	16,151	20,073	22,865	21,499	22,040	20,889	20,244	23,264	32,016	30,784	(1,231)	7,520
3. 1997	XXX	19,022	19,249	17,529	21,041	22,261	20,398	18,474	19,481	20,871	1,390	2,397
4. 1998	XXX	XXX	17,848	15,512	17,520	21,418	19,494	24,069	25,667	25,884	217	1,815
5. 1999	XXX	XXX	XXX	14,859	14,503	14,924	12,186	12,507	14,313	15,617	1,304	3,109
6. 2000	XXX	XXX	XXX	XXX	14,309	20,121	20,701	22,183	22,920	22,701	(219)	518
7. 2001	XXX	XXX	XXX	XXX	XXX	11,222	13,044	18,553	19,744	18,341	(1,403)	(211)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	11,820	10,558	10,084	11,494	1,409	935
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,355	13,810	13,075	(735)	1,720
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,942	2,717	(15,225)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,620	XXX	XXX
										12. Totals	(17,393)	12,319

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	991	634	(236)	(870)	(1,227)
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(0)	(0)	0	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										4. Totals	(870)	(1,227)

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		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	64,278	103,111	132,202	148,279	156,787	162,974	166,559	169,254	171,350	19,339	7,327
2. 1996	501,872	641,579	672,463	688,982	701,374	707,736	710,036	712,413	713,524	714,478	269,925	51,144
3. 1997	XXX	408,873	513,310	538,850	553,944	565,070	567,626	570,561	571,888	572,307	203,705	43,932
4. 1998	XXX	XXX	531,880	693,484	726,555	747,924	756,309	761,776	765,061	765,885	239,221	63,958
5. 1999	XXX	XXX	XXX	615,892	810,944	849,359	868,927	878,473	883,466	885,983	250,328	88,321
6. 2000	XXX	XXX	XXX	XXX	598,835	818,500	860,676	882,650	892,278	896,302	251,006	92,557
7. 2001	XXX	XXX	XXX	XXX	XXX	614,647	849,801	884,792	902,795	911,410	237,916	86,088
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	511,191	703,043	736,235	753,077	182,030	70,240
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629,117	846,108	886,389	201,324	78,224
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	715,449	1,061,422	176,545	65,567
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	745,053	165,247	65,332

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

1. Prior	000	531,723	829,013	992,497	1,061,277	1,103,219	1,127,980	1,148,727	1,160,215	1,174,353	84,858	62,533
2. 1996	359,276	726,264	936,627	1,066,249	1,130,550	1,163,059	1,193,757	1,201,732	1,204,130	1,206,270	242,798	75,684
3. 1997	XXX	357,212	729,198	927,322	1,037,982	1,106,713	1,136,153	1,148,796	1,154,609	1,157,877	242,365	95,736
4. 1998	XXX	XXX	405,650	817,621	1,024,357	1,158,747	1,232,840	1,261,497	1,273,467	1,279,184	246,152	114,953
5. 1999	XXX	XXX	XXX	438,730	842,558	1,066,489	1,190,422	1,250,550	1,280,235	1,293,820	250,247	130,782
6. 2000	XXX	XXX	XXX	XXX	408,883	791,551	990,202	1,100,922	1,153,754	1,180,444	251,762	135,132
7. 2001	XXX	XXX	XXX	XXX	XXX	420,815	815,378	1,006,981	1,111,422	1,174,716	238,907	135,553
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	438,617	848,806	1,042,568	1,149,995	220,869	133,618
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429,327	820,694	1,012,996	210,096	132,017
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467,380	867,136	203,934	129,509
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480,727	140,572	96,911

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

1. Prior	000	623,306	942,412	1,164,946	1,267,048	1,325,333	1,349,848	1,372,868	1,379,424	1,391,853	30,598	12,393
2. 1996	170,763	410,093	637,256	798,932	907,561	966,396	997,167	1,009,869	1,016,785	1,018,878	190,905	84,681
3. 1997	XXX	250,655	525,562	777,816	978,636	1,101,420	1,166,501	1,193,714	1,201,670	1,209,175	170,643	81,800
4. 1998	XXX	XXX	241,735	511,659	784,812	961,001	1,094,027	1,149,731	1,168,523	1,178,356	160,611	91,656
5. 1999	XXX	XXX	XXX	220,243	501,433	779,836	984,066	1,054,030	1,075,891	1,106,514	146,952	83,964
6. 2000	XXX	XXX	XXX	XXX	224,542	513,720	781,679	952,348	1,014,231	1,072,249	150,535	84,980
7. 2001	XXX	XXX	XXX	XXX	XXX	215,103	489,531	732,034	895,363	987,896	151,464	79,203
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	185,029	435,518	644,722	826,563	138,003	71,620
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191,719	417,143	670,775	117,602	65,181
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167,988	389,281	102,083	57,577
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,692	52,093	33,047

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	824,891	1,565,088	2,122,238	2,568,052	2,959,974	3,268,464	3,563,807	3,812,241	4,039,160	77,649	17,914
2. 1996	180,520	495,144	574,712	662,320	715,343	756,531	784,720	811,854	832,993	851,224	384,800	91,252
3. 1997	XXX	194,870	458,494	614,481	708,288	769,109	819,081	856,479	882,212	903,156	232,555	67,641
4. 1998	XXX	XXX	255,022	549,083	726,112	843,973	919,250	978,290	1,019,831	1,051,452	252,472	87,340
5. 1999	XXX	XXX	XXX	253,898	580,715	790,430	929,253	1,015,702	1,074,252	1,125,651	257,263	97,798
6. 2000	XXX	XXX	XXX	XXX	254,483	599,754	817,760	958,203	1,025,574	1,094,062	253,038	86,125
7. 2001	XXX	XXX	XXX	XXX	XXX	261,689	588,436	797,018	901,679	993,158	227,185	80,899
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	221,952	504,907	647,254	755,426	204,489	68,461
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222,951	503,104	651,366	171,093	61,825
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,721	462,374	148,503	58,737
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,503	75,627	32,934

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	560,599	994,432	1,308,812	1,523,556	1,693,338	1,831,240	1,948,596	2,018,747	2,086,089	27,061	11,943
2. 1996	469,310	767,190	908,334	1,038,184	1,135,605	1,207,732	1,250,688	1,280,914	1,300,698	1,308,256	161,724	74,198
3. 1997	XXX	437,587	692,203	836,206	949,637	1,042,706	1,094,329	1,131,143	1,157,481	1,169,708	133,447	77,450
4. 1998	XXX	XXX	574,164	907,868	1,078,064	1,234,807	1,357,814	1,426,042	1,482,965	1,503,986	136,993	97,837
5. 1999	XXX	XXX	XXX	534,364	845,712	1,022,382	1,185,617	1,277,537	1,330,506	1,377,526	123,424	102,780
6. 2000	XXX	XXX	XXX	XXX	471,202	782,756	972,495	1,128,459	1,225,326	1,291,226	114,865	90,322
7. 2001	XXX	XXX	XXX	XXX	XXX	547,978	902,547	1,082,934	1,229,264	1,339,111	97,539	104,980
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	400,603	639,792	778,071	882,067	70,836	72,135
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	419,514	674,589	800,717	60,444	48,345
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	442,551	775,128	50,436	40,998
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	511,841	28,012	25,699

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	65,981	151,049	200,726	243,400	268,572	287,816	297,409	287,815	291,745	0	0
2. 1996	1,448	16,934	56,781	89,440	128,737	152,952	166,447	176,266	181,683	184,172	1,162	1,373
3. 1997	XXX	26	15,489	62,497	121,179	176,845	197,529	211,537	220,533	222,439	1,164	1,481
4. 1998	XXX	XXX	943	13,942	50,888	101,154	130,647	144,422	152,103	157,144	783	1,219
5. 1999	XXX	XXX	XXX	1,195	19,715	63,807	110,172	139,911	147,287	159,455	779	1,590
6. 2000	XXX	XXX	XXX	XXX	391	13,373	43,594	66,580	84,098	94,624	469	880
7. 2001	XXX	XXX	XXX	XXX	XXX	293	6,851	28,329	55,665	83,360	311	1,120
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	6,535	29,915	65,495	96,616	332	1,632
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	592	6,106	11,741	48	217
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(19)	(612)	2	4
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(33)	0	2

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

1. Prior	000	227,089	472,123	575,692	672,170	773,693	834,908	868,163	884,070	892,073	0	0
2. 1996	17,472	120,386	255,116	358,701	440,631	496,727	536,636	559,212	563,790	572,888	2,385	9,553
3. 1997	XXX	25,660	139,122	260,028	369,300	465,501	517,911	556,691	567,717	577,600	2,426	9,287
4. 1998	XXX	XXX	32,797	168,717	346,972	491,726	601,498	678,073	719,006	738,743	2,612	9,607
5. 1999	XXX	XXX	XXX	19,143	156,173	355,815	510,957	584,604	616,586	659,641	2,643	9,617
6. 2000	XXX	XXX	XXX	XXX	48,056	206,246	419,580	602,766	506,528	558,541	2,653	10,494
7. 2001	XXX	XXX	XXX	XXX	XXX	37,682	242,545	429,802	568,127	673,993	2,411	7,596
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	20,547	106,798	192,026	249,692	1,036	4,703
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,708	6,261	9,497	74	367
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	559	1,879	44	189
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	10	55

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

1. Prior	000	43,783	79,533	105,695	116,932	119,111	118,690	121,336	122,805	122,498	XXX	XXX
2. 1996	68,388	122,483	141,735	153,375	162,097	169,212	172,276	173,889	174,711	175,389	XXX	XXX
3. 1997	XXX	84,447	151,603	190,102	205,812	213,365	216,521	219,000	221,552	225,183	XXX	XXX
4. 1998	XXX	XXX	80,580	144,298	167,302	180,232	186,146	190,034	194,027	195,329	XXX	XXX
5. 1999	XXX	XXX	XXX	59,987	118,548	144,867	161,593	161,482	162,254	164,143	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	66,591	115,100	136,843	146,191	148,202	151,331	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	64,885	115,541	131,733	144,424	148,988	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	61,406	113,126	125,281	132,438	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,528	102,735	119,965	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,619	135,929	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,809	XXX	XXX

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

1. Prior	000	964,447	1,963,006	2,824,840	3,341,411	3,851,919	4,457,455	5,114,613	5,532,463	6,098,883	10,144	9,931
2. 1996	35,987	113,526	231,933	354,948	472,812	547,341	597,690	628,171	646,511	649,728	58,958	59,042
3. 1997	XXX	48,856	145,190	285,199	455,846	612,718	699,345	757,810	795,922	808,460	65,412	61,334
4. 1998	XXX	XXX	46,293	143,568	334,282	474,997	589,436	678,785	734,070	764,269	72,269	61,030
5. 1999	XXX	XXX	XXX	42,114	148,013	345,595	534,550	586,974	649,325	733,385	54,779	54,795
6. 2000	XXX	XXX	XXX	XXX	70,297	199,678	383,869	565,707	639,188	733,096	48,807	53,476
7. 2001	XXX	XXX	XXX	XXX	XXX	83,831	223,366	445,358	637,695	752,826	52,006	56,868
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	82,263	195,037	401,869	596,196	49,320	55,931
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,919	167,303	344,416	36,708	47,430
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,865	112,777	23,013	32,433
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,824	8,370	11,219

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

1. Prior	000	86,297	153,169	207,745	236,462	249,433	270,863	275,178	276,536	278,241	447	653
2. 1996	12,317	41,928	67,037	96,860	117,949	144,180	145,405	150,192	153,539	155,561	2,890	4,826
3. 1997	XXX	4,135	40,405	80,736	117,864	141,523	152,659	160,450	173,330	178,433	2,700	5,205
4. 1998	XXX	XXX	9,833	60,311	122,675	160,410	182,626	197,251	204,336	207,730	2,673	6,705
5. 1999	XXX	XXX	XXX	15,416	62,553	119,506	202,749	233,376	239,951	250,371	2,835	6,843
6. 2000	XXX	XXX	XXX	XXX	19,461	85,342	163,990	216,691	233,391	243,395	2,716	7,952
7. 2001	XXX	XXX	XXX	XXX	XXX	18,462	107,892	189,623	287,068	363,387	3,178	9,145
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	28,568	131,806	239,422	338,668	3,247	9,772
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,780	93,502	257,632	2,516	9,684
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,435	90,313	1,456	6,844
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,237	375	2,077

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		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	311,261	404,144	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	382,204	689,292	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	468,954	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	52,075	72,210	594,615	165,236
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	797,895	836,067	460,592	181,660
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	818,325	409,610	166,810

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	572,558	758,387	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141,853	375,639	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,649	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	45,095	50,028	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	(0)	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000	17,895	26,619	26,601	26,575	26,783	26,888	26,888	26,903	26,895	XXX	XXX
2. 1996	42,301	75,893	88,238	88,238	88,238	88,238	88,238	88,238	88,238	88,238	XXX	XXX
3. 1997	XXX	30,654	65,808	65,824	65,824	65,824	65,720	65,720	65,720	65,720	XXX	XXX
4. 1998	XXX	XXX	28,441	28,467	28,468	28,468	28,468	28,468	28,468	28,468	XXX	XXX
5. 1999	XXX	XXX	XXX	163	205	880	2,836	4,160	4,737	5,804	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	166	289	2,068	3,874	6,299	8,361	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	158	37,318	38,893	39,686	39,907	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	115	135	469	469	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,567	93,979	121,126	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,666	36,102	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,000	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	8,783	11,301	13,422	17,055	23,297	23,357	31,577	39,233	39,353	XXX	XXX
2. 1996	2,935	8,570	11,563	15,478	17,017	19,133	19,325	20,089	22,407	22,416	XXX	XXX
3. 1997	XXX	3,412	13,905	44,456	50,960	53,531	58,619	62,211	63,777	64,070	XXX	XXX
4. 1998	XXX	XXX	12,413	50,431	69,779	78,090	81,762	94,050	97,970	101,536	XXX	XXX
5. 1999	XXX	XXX	XXX	44,073	138,428	212,757	240,697	246,649	263,768	267,427	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	23,342	58,771	80,822	101,535	95,513	99,823	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	71,548	298,731	503,412	573,702	615,963	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	20,561	41,069	51,994	49,640	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,471	8,155	9,753	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	718	2,994	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,157	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	000	101,874	222,689	247,975	366,818	428,775	502,600	561,246	628,313	730,397	XXX	XXX
2. 1996	5,679	31,537	69,110	95,061	122,536	149,865	178,990	189,654	198,600	206,327	XXX	XXX
3. 1997	XXX	11,610	47,859	34,301	110,386	162,873	211,761	246,682	269,590	286,637	XXX	XXX
4. 1998	XXX	XXX	24,813	40,770	159,398	223,108	286,831	326,945	367,971	410,930	XXX	XXX
5. 1999	XXX	XXX	XXX	(615)	75,376	129,739	189,174	235,657	227,650	262,176	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	5,716	12,558	46,458	83,102	141,772	224,069	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	4,748	46,882	86,329	102,084	145,440	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	(1,876)	18,039	35,243	54,691	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	985	5,561	19,653	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	368	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	000	236	336	373	389	242	234	154	104	119	XXX	XXX
2. 1996	38	139	214	270	343	386	399	401	409	411	XXX	XXX
3. 1997	XXX	19	160	309	327	342	(46)	(114)	(117)	(117)	XXX	XXX
4. 1998	XXX	XXX	135	445	485	485	485	203	203	203	XXX	XXX
5. 1999	XXX	XXX	XXX	361	2,020	4,125	5,353	4,151	3,577	3,828	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	491	13,020	17,225	17,754	18,189	18,323	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	3,961	12,065	29,754	43,929	45,429	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	3,520	8,994	8,720	9,612	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2005	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	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	130,026	354,417	497,530	642,724	792,717	1,153,983	1,762,582	1,843,415	1,945,107	5,400	2,830
2. 1996	(566)	13,168	40,222	79,101	115,318	132,638	148,367	162,127	184,456	195,274	13,984	16,768
3. 1997	XXX	9,805	41,357	79,296	128,032	174,264	196,263	212,999	226,213	235,575	7,834	29,330
4. 1998	XXX	XXX	6,240	21,416	54,328	82,899	118,586	139,610	153,756	164,357	5,875	9,626
5. 1999	XXX	XXX	XXX	4,893	19,673	46,909	72,651	105,595	126,325	138,166	4,952	9,191
6. 2000	XXX	XXX	XXX	XXX	4,746	31,005	60,591	96,854	121,254	146,728	4,709	7,666
7. 2001	XXX	XXX	XXX	XXX	XXX	5,011	21,191	48,840	73,120	103,543	4,918	8,989
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	7,361	26,171	52,027	95,621	5,001	8,095
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,907	21,477	69,277	5,273	11,398
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,142	17,857	2,922	7,918
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,335	705	1,172

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

1. Prior	000	12,129	24,832	32,697	33,313	32,705	25,945	26,080	38,699	36,137	25	29
2. 1996	357	3,289	6,841	13,655	15,594	15,589	16,488	18,518	21,774	28,081	100	241
3. 1997	XXX	262	3,137	4,143	11,945	14,192	16,345	15,904	17,282	18,029	108	168
4. 1998	XXX	XXX	140	1,281	6,858	7,135	10,606	17,314	16,164	20,709	59	124
5. 1999	XXX	XXX	XXX	396	3,972	6,667	7,318	8,734	8,946	9,749	47	88
6. 2000	XXX	XXX	XXX	XXX	99	7,086	15,314	17,795	17,447	18,375	24	61
7. 2001	XXX	XXX	XXX	XXX	XXX	97	1,573	6,885	12,373	14,753	28	44
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	20	1,509	2,516	5,051	12	44
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	(759)	3,205	10	88
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	16	4	26
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	2	3

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(478)	(343)	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(0)	(0)	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	126,050	77,045	51,838	33,412	19,574	14,741	9,173	7,296	4,234	1,954
2. 1996	134,682	65,480	36,345	18,651	9,725	5,087	2,999	2,553	2,336	1,125
3. 1997	XXX	140,975	74,407	36,043	17,225	6,901	2,861	1,796	1,960	3,062
4. 1998	XXX	XXX	156,766	57,005	32,635	15,365	7,737	4,522	2,005	1,136
5. 1999	XXX	XXX	XXX	139,950	50,559	28,648	15,227	11,429	1,419	688
6. 2000	XXX	XXX	XXX	XXX	160,380	47,090	32,268	14,796	3,735	8,592
7. 2001	XXX	XXX	XXX	XXX	XXX	205,286	76,263	31,062	12,913	4,219
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	303,438	52,453	12,836	7,580
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	331,918	32,178	25,664
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287,932	44,424
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	544,663

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

1. Prior	798,624	405,103	214,805	55,650	9,844	482	15,300	30,521	64,741	182,790
2. 1996	584,074	281,446	141,040	62,165	15,566	8,790	1,223	2,783	710	701
3. 1997	XXX	535,400	219,849	84,522	38,360	19,667	7,115	4,413	2,881	3,734
4. 1998	XXX	XXX	537,431	182,649	90,001	35,908	15,048	8,531	2,552	1,037
5. 1999	XXX	XXX	XXX	487,582	182,864	79,300	32,486	11,667	4,306	716
6. 2000	XXX	XXX	XXX	XXX	464,055	196,987	67,133	24,078	5,734	4,106
7. 2001	XXX	XXX	XXX	XXX	XXX	543,949	240,044	66,316	23,027	7,965
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	588,689	261,332	108,357	18,873
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	640,355	265,917	72,391
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	641,546	207,749
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	567,585

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

1. Prior	779,980	365,088	269,020	207,306	116,313	76,471	45,332	30,057	14,658	17,524
2. 1996	502,126	263,559	161,131	101,690	52,662	27,295	14,822	7,059	4,794	5,273
3. 1997	XXX	469,278	283,834	114,496	55,305	31,849	18,464	11,739	6,470	5,361
4. 1998	XXX	XXX	484,785	194,308	90,528	58,449	32,852	24,782	14,254	16,359
5. 1999	XXX	XXX	XXX	365,598	168,055	26,445	(16,790)	33,759	22,847	17,315
6. 2000	XXX	XXX	XXX	XXX	390,243	136,079	28,125	69,289	47,576	46,555
7. 2001	XXX	XXX	XXX	XXX	XXX	490,941	197,535	147,648	91,271	76,757
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	579,479	274,740	183,823	114,990
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629,158	331,555	183,619
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	650,320	288,773
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	528,872

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	4,479,377	3,905,489	3,252,202	3,015,453	2,699,843	2,133,600	1,780,104	1,361,709	1,228,438	1,052,605
2. 1996	653,348	435,185	320,875	285,920	235,647	185,997	124,198	102,602	113,720	105,653
3. 1997	XXX	646,972	402,014	313,465	273,896	234,445	186,276	120,008	102,954	122,426
4. 1998	XXX	XXX	621,497	389,225	312,732	286,041	206,128	208,135	164,369	141,126
5. 1999	XXX	XXX	XXX	613,920	387,079	282,972	228,509	245,449	208,176	150,895
6. 2000	XXX	XXX	XXX	XXX	603,302	401,080	247,169	294,540	244,994	205,569
7. 2001	XXX	XXX	XXX	XXX	XXX	903,984	554,945	426,857	327,260	238,814
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	790,517	452,833	417,015	385,082
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,028,508	574,542	502,054
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,244,252	894,902
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,119,648

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	1,675,777	1,133,936	904,869	706,375	537,860	364,902	264,312	219,584	176,746	194,833
2. 1996	648,971	416,654	332,498	193,646	137,939	78,903	56,700	41,710	25,904	21,526
3. 1997	XXX	547,403	394,185	203,263	140,802	107,080	62,038	33,090	25,164	23,059
4. 1998	XXX	XXX	644,917	348,664	234,712	154,919	125,713	55,062	41,352	44,798
5. 1999	XXX	XXX	XXX	577,422	327,403	175,698	101,874	119,769	58,340	54,108
6. 2000	XXX	XXX	XXX	XXX	564,277	300,135	199,856	150,242	90,536	82,525
7. 2001	XXX	XXX	XXX	XXX	XXX	668,685	390,532	281,048	183,293	94,577
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	672,844	404,006	229,760	133,803
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	728,814	433,233	273,877
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	796,115	457,405
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	790,207

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	124,959	93,848	78,193	65,162	39,240	32,615	16,595	15,063	15,234	6,826
2. 1996	47,233	29,728	23,193	22,793	13,604	20,224	4,808	14,251	11,812	(880)
3. 1997	XXX	53,213	19,291	16,609	3,175	16,153	1,322	12,296	8,974	(1,727)
4. 1998	XXX	XXX	37,885	22,208	3,690	25,172	1,319	11,691	7,752	(1,385)
5. 1999	XXX	XXX	XXX	59,650	10,807	(6,611)	(29,486)	12,270	8,758	(6,102)
6. 2000	XXX	XXX	XXX	XXX	39,618	29,291	(4,704)	24,689	14,329	(7,199)
7. 2001	XXX	XXX	XXX	XXX	XXX	66,156	11,772	27,227	13,229	(12,367)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	117,922	74,051	25,518	(29,673)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,069	21,905	20,247
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,425	3,122
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144

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

1. Prior	358,548	196,202	118,021	69,077	28,634	43,791	19,560	11,900	6,443	2,343
2. 1996	173,314	51,719	19,793	11,437	9,577	5,598	2,955	27,467	10,457	(63)
3. 1997	XXX	147,020	43,402	35,077	3,666	23,387	15,088	26,404	19,758	1,674
4. 1998	XXX	XXX	152,730	54,751	9,278	19,043	14,883	28,090	9,477	(1,105)
5. 1999	XXX	XXX	XXX	125,870	(28,729)	(18,140)	(81,264)	28,718	10,743	(17,012)
6. 2000	XXX	XXX	XXX	XXX	(16,212)	2,247	(79,289)	58,609	12,851	(24,366)
7. 2001	XXX	XXX	XXX	XXX	XXX	94,067	16,538	64,963	37,935	(13,087)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	39,501	33,422	16,456	(25,326)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,477	3,477	8,997
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,260	6,847
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,176

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

1. Prior	64,964	35,616	24,453	12,796	9,382	5,489	6,021	4,012	1,668	1,939
2. 1996	65,118	29,506	13,025	7,225	5,114	2,780	1,432	1,281	886	411
3. 1997	XXX	56,863	24,058	12,479	8,635	6,997	3,119	1,365	946	1,235
4. 1998	XXX	XXX	60,796	25,389	19,166	11,381	8,164	6,387	1,623	1,103
5. 1999	XXX	XXX	XXX	46,077	21,066	802	(2,636)	4,222	3,172	1,530
6. 2000	XXX	XXX	XXX	XXX	36,446	15,492	7,009	7,965	9,723	6,889
7. 2001	XXX	XXX	XXX	XXX	XXX	45,188	21,910	9,125	34,497	36,418
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	69,849	26,449	8,063	555
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,938	15,396	3,636
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,819	5,881
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,241

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

1. Prior	4,644,458	3,895,649	3,019,192	2,627,925	2,277,212	2,011,474	2,387,402	1,803,689	2,084,551	2,281,553
2. 1996	634,040	507,736	393,063	252,002	168,698	99,288	81,525	90,059	101,131	94,745
3. 1997	XXX	668,487	529,614	345,336	202,808	135,017	127,187	76,850	81,162	88,747
4. 1998	XXX	XXX	572,541	404,782	234,201	161,968	142,380	92,871	124,292	138,780
5. 1999	XXX	XXX	XXX	411,250	180,181	113,984	80,231	142,039	169,483	146,153
6. 2000	XXX	XXX	XXX	XXX	368,036	184,559	132,261	176,593	224,077	201,757
7. 2001	XXX	XXX	XXX	XXX	XXX	584,655	389,009	355,726	332,307	285,661
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	731,586	460,487	383,418	333,297
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	832,873	543,582	460,769
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	931,014	728,449
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,019,405

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

1. Prior	323,692	220,953	164,578	136,990	113,332	93,448	104,696	52,126	55,494	32,974
2. 1996	173,981	118,185	75,870	38,868	31,284	26,685	19,883	15,836	18,545	15,197
3. 1997	XXX	155,311	101,831	65,468	45,201	32,549	22,141	20,385	13,090	17,788
4. 1998	XXX	XXX	149,375	102,551	57,831	33,185	19,008	11,825	10,652	11,107
5. 1999	XXX	XXX	XXX	127,042	73,413	38,326	(3,836)	15,193	14,061	15,926
6. 2000	XXX	XXX	XXX	XXX	154,278	81,368	29,437	33,830	54,813	52,036
7. 2001	XXX	XXX	XXX	XXX	XXX	245,361	87,577	91,009	72,550	65,076
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	304,405	123,798	193,924	156,240
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422,293	240,583	159,766
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	560,510	348,773
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505,492

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	562,760	163,990	141,050
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	391,479	46,330
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130,511

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,926	107,188	37,615
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,432	14,323
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,747

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307,354	166,621	45,939
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288,798	60,574
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,295

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,298	8,890	12,667
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,162	1,074
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,626

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	26,772	9,625	12,271	8,951	9,017	2,040	997	1,193	1,158	1,208
2. 1996	38,921	16,896	398	426	437	0	0	0	0	0
3. 1997	XXX	39,712	4,671	29	30	(1)	103	0	0	0
4. 1998	XXX	XXX	13,233	(18)	(19)	(0)	0	0	0	0
5. 1999	XXX	XXX	XXX	3,889	3,889	3,889	3,434	3,912	3,889	20
6. 2000	XXX	XXX	XXX	XXX	3,876	3,876	3,876	3,971	3,876	2
7. 2001	XXX	XXX	XXX	XXX	XXX	53,590	16,406	17,353	20,993	9
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	4,826	7,575	2	(90)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,795	23	(7,077)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,451	113,015
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,035)

SCHEDULE P - PART 4N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	68,683	31,946	21,744	22,357	(3,413)	274	478	14,981	(295)	280
2. 1996	34,536	23,413	13,076	7,917	5,695	5,394	5,176	389	258	474
3. 1997	XXX	34,622	16,969	9,334	8,299	6,318	5,971	754	1,196	2,794
4. 1998	XXX	XXX	27,354	(1,350)	9,780	10,429	7,660	603	1,163	28
5. 1999	XXX	XXX	XXX	35,477	(45,646)	(65,681)	(43,159)	10,683	3,427	7,105
6. 2000	XXX	XXX	XXX	XXX	152,936	123,661	9,547	15,592	26,779	31,606
7. 2001	XXX	XXX	XXX	XXX	XXX	681,244	386,689	207,750	70,777	54,524
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	214,899	67,473	11,848	21,067
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,443	9,178	5,323
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,700	21,036
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,537

SCHEDULE P - PART 4O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	1,038,949	951,497	805,337	619,890	459,090	383,724	396,418	319,851	352,635	638,675
2. 1996	259,960	215,035	152,894	125,974	81,750	57,313	36,126	14,350	13,882	10,089
3. 1997	XXX	264,521	190,188	225,992	116,997	49,510	32,934	13,346	20,583	10,505
4. 1998	XXX	XXX	307,659	252,845	125,836	49,411	32,370	16,039	44,500	71,599
5. 1999	XXX	XXX	XXX	424,625	262,837	59,739	36,789	25,857	15,816	1,964
6. 2000	XXX	XXX	XXX	XXX	374,177	182,476	100,055	25,067	258,870	100,044
7. 2001	XXX	XXX	XXX	XXX	XXX	213,976	175,595	19,816	20,574	(96,293)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	296,794	59,543	11,404	75,444
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,799	14,548	11,362
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,972	22,712
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,723

SCHEDULE P - PART 4P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	976	226	41	269	266	70	87	3	4	333
2. 1996	1,112	798	295	228	145	101	89	7	18	1,094
3. 1997	XXX	1,210	680	459	354	143	560	0	(79)	1,377
4. 1998	XXX	XXX	864	261	133	121	137	0	9	1,403
5. 1999	XXX	XXX	XXX	(682)	(1,311)	6,763	(4,733)	1,118	1,042	3,983
6. 2000	XXX	XXX	XXX	XXX	5	17,592	(11,535)	4,095	1,843	4,625
7. 2001	XXX	XXX	XXX	XXX	XXX	47,085	7,062	8,394	3,890	4,322
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	16,769	1,922	1,188	4,843
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	814	1,114	574
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	839	259
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,421

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,442,070	1,419,182	1,273,852	1,159,421	979,553	734,992	1,914,239	1,715,414	1,905,140	1,861,208
2. 1996	202,178	155,479	97,806	75,986	49,636	45,062	29,998	35,326	51,948	33,614
3. 1997	XXX	188,121	122,456	82,641	55,028	29,873	7,950	24,831	48,990	36,030
4. 1998	XXX	XXX	166,213	119,604	87,666	60,223	30,823	19,643	37,443	43,732
5. 1999	XXX	XXX	XXX	99,475	66,827	53,811	24,160	19,619	34,429	15,808
6. 2000	XXX	XXX	XXX	XXX	131,832	89,497	49,430	37,491	69,499	59,789
7. 2001	XXX	XXX	XXX	XXX	XXX	161,932	98,082	50,240	39,880	55,682
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	183,859	86,663	94,135	59,987
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202,609	122,836	91,661
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312,586	238,607
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164,751

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

1. Prior	40,999	28,830	26,335	22,583	19,254	15,929	21,846	22,408	7,082	7,513
2. 1996	13,048	7,948	8,108	6,012	4,574	3,740	2,119	2,693	2,147	1,960
3. 1997	XXX	11,795	9,535	7,313	5,579	4,729	3,181	2,683	2,050	2,686
4. 1998	XXX	XXX	12,357	7,847	6,252	5,120	2,329	2,104	1,963	2,809
5. 1999	XXX	XXX	XXX	11,254	8,503	6,689	3,158	2,860	2,558	2,716
6. 2000	XXX	XXX	XXX	XXX	12,460	10,320	3,299	4,923	4,067	3,355
7. 2001	XXX	XXX	XXX	XXX	XXX	9,852	5,527	5,445	4,288	2,212
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	11,102	5,248	5,612	5,164
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,011	9,701	9,829
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,187	7,777
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,156

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	982	1,111	108
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	34,881	4,077	3,140	964	486	417	955	252	280	185
2. 1996	229,851	264,183	267,354	268,415	268,882	269,180	269,686	269,793	269,880	269,925
3. 1997	XXX	172,938	198,375	200,724	201,688	202,226	203,334	203,581	203,665	203,705
4. 1998	XXX	XXX	198,011	232,984	236,035	237,175	238,619	239,023	239,187	239,221
5. 1999	XXX	XXX	XXX	212,774	245,588	248,285	249,504	250,017	250,283	250,328
6. 2000	XXX	XXX	XXX	XXX	202,868	246,040	249,223	250,304	250,837	251,006
7. 2001	XXX	XXX	XXX	XXX	XXX	199,474	233,741	236,379	237,297	237,916
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	148,429	178,808	181,078	182,030
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172,841	198,877	201,324
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,149	176,545
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,247

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	7,200	4,427	3,091	2,436	2,050	1,658	734	572	342	281
2. 1996	15,716	3,557	2,059	1,401	1,033	732	220	126	64	34
3. 1997	XXX	16,929	4,444	2,774	2,080	1,612	468	203	124	44
4. 1998	XXX	XXX	22,086	5,046	3,080	2,160	696	308	166	114
5. 1999	XXX	XXX	XXX	21,246	4,002	2,043	1,069	573	314	203
6. 2000	XXX	XXX	XXX	XXX	23,429	4,333	2,029	1,181	643	393
7. 2001	XXX	XXX	XXX	XXX	XXX	20,554	3,765	1,848	989	592
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	17,749	4,969	2,742	2,150
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,341	3,556	1,888
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,349	4,821
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,890

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	39,194	2,251	2,253	671	264	134	98	133	87	141
2. 1996	287,633	317,240	319,822	320,571	320,826	320,906	320,982	321,029	321,075	321,103
3. 1997	XXX	225,694	245,474	246,834	247,330	247,516	247,615	247,670	247,706	247,681
4. 1998	XXX	XXX	271,549	300,371	302,371	302,893	303,105	303,217	303,293	303,293
5. 1999	XXX	XXX	XXX	307,634	336,107	337,916	338,560	338,785	338,897	338,852
6. 2000	XXX	XXX	XXX	XXX	301,147	340,939	343,090	343,762	343,958	343,956
7. 2001	XXX	XXX	XXX	XXX	XXX	291,509	321,999	323,670	324,108	324,596
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	223,199	252,709	253,687	254,420
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,369	279,735	281,436
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218,813	246,933
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254,469

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	79,064	31,251	28,231	8,796	4,537	2,478	3,143	1,096	1,850	1,386
2. 1996	132,854	203,174	226,224	234,519	238,355	240,061	241,908	242,500	242,752	242,798
3. 1997	XXX	128,348	206,037	225,444	233,112	237,125	240,584	241,732	242,228	242,365
4. 1998	XXX	XXX	133,286	210,720	230,567	238,688	243,582	245,160	246,125	246,152
5. 1999	XXX	XXX	XXX	135,758	215,918	237,012	244,976	248,178	250,094	250,247
6. 2000	XXX	XXX	XXX	XXX	136,331	220,446	239,642	246,520	250,465	251,762
7. 2001	XXX	XXX	XXX	XXX	XXX	131,226	211,075	228,126	235,618	238,907
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	120,311	195,409	213,017	220,869
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,718	191,135	210,096
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,450	203,934
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,572

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	52,792	30,843	18,510	12,277	9,219	7,156	4,129	3,459	1,879	1,521
2. 1996	67,154	27,401	13,939	7,393	4,537	2,976	1,070	563	331	200
3. 1997	XXX	82,027	30,936	15,368	9,524	6,004	2,346	1,142	628	386
4. 1998	XXX	XXX	81,637	30,950	15,528	8,877	4,100	2,374	1,384	907
5. 1999	XXX	XXX	XXX	84,900	32,926	15,231	8,116	4,735	2,719	2,082
6. 2000	XXX	XXX	XXX	XXX	90,012	32,359	15,300	9,021	4,943	3,317
7. 2001	XXX	XXX	XXX	XXX	XXX	89,271	30,889	16,138	9,048	5,544
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	85,952	31,958	15,188	8,537
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,300	27,650	13,384
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,894	22,987
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,467

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	44,622	13,068	20,026	4,921	2,791	1,218	1,005	662	833	1,761
2. 1996	246,966	297,345	311,503	315,429	317,443	318,060	318,471	318,650	318,739	318,682
3. 1997	XXX	267,132	322,191	331,560	335,630	337,271	338,067	338,313	338,491	338,487
4. 1998	XXX	XXX	283,897	344,357	355,829	359,849	361,736	362,073	362,465	362,012
5. 1999	XXX	XXX	XXX	298,790	365,056	376,985	381,426	382,841	383,581	383,111
6. 2000	XXX	XXX	XXX	XXX	306,967	374,441	384,711	388,467	390,073	390,211
7. 2001	XXX	XXX	XXX	XXX	XXX	303,976	365,974	375,442	378,889	380,004
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	291,536	350,776	358,717	363,024
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290,359	342,850	355,497
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	304,021	356,430
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306,950

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	59,442	25,770	13,633	4,367	2,294	1,060	583	834	5,543	88
2. 1996	100,871	142,186	151,232	155,310	157,454	158,441	158,792	159,338	159,452	190,905
3. 1997	XXX	91,845	127,203	135,143	139,394	141,311	141,939	142,691	142,974	170,643
4. 1998	XXX	XXX	85,929	116,774	125,630	129,273	131,004	132,971	134,366	160,611
5. 1999	XXX	XXX	XXX	76,687	106,934	114,663	117,833	120,766	122,771	146,952
6. 2000	XXX	XXX	XXX	XXX	74,795	106,936	114,434	119,477	125,396	150,535
7. 2001	XXX	XXX	XXX	XXX	XXX	72,049	102,230	109,994	124,150	151,464
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	65,231	94,352	112,942	138,003
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,828	94,587	117,602
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,677	102,083
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,093

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	30,992	19,766	10,499	6,119	3,595	2,843	2,028	1,418	2,693	2,590
2. 1996	35,168	17,355	8,437	4,704	2,478	1,985	986	507	259	212
3. 1997	XXX	41,587	15,291	8,116	4,336	2,885	1,453	828	382	319
4. 1998	XXX	XXX	34,294	14,198	7,328	5,047	2,438	1,528	717	584
5. 1999	XXX	XXX	XXX	28,730	11,897	7,093	3,490	1,762	755	419
6. 2000	XXX	XXX	XXX	XXX	24,786	15,789	7,330	4,297	2,536	1,074
7. 2001	XXX	XXX	XXX	XXX	XXX	30,383	11,450	6,588	4,019	2,127
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	26,166	13,413	9,030	4,109
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,490	15,607	6,465
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,139	9,876
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,359

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	43,045	18,970	2,121	2,161	969	716	63	654	7,530	141
2. 1996	180,586	223,103	226,339	228,630	229,545	230,386	230,318	230,613	230,622	275,798
3. 1997	XXX	175,012	202,226	206,957	209,241	210,464	211,319	212,052	212,079	252,762
4. 1998	XXX	XXX	169,954	198,440	205,067	208,165	209,249	211,013	211,983	252,851
5. 1999	XXX	XXX	XXX	150,529	181,431	188,776	190,245	192,521	194,082	231,335
6. 2000	XXX	XXX	XXX	XXX	143,548	185,635	188,633	193,107	198,756	236,589
7. 2001	XXX	XXX	XXX	XXX	XXX	144,239	171,664	179,216	193,460	232,794
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	128,732	161,219	180,977	213,732
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,413	163,100	189,248
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137,009	169,536
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107,499

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	172,698	72,597	25,751	20,486	17,563	7,059	6,482	4,470	3,899	3,809
2. 1996	195,675	287,736	299,880	305,577	313,857	315,955	317,339	317,458	318,017	384,800
3. 1997	XXX	101,621	160,790	172,896	185,964	189,206	191,779	191,763	192,477	232,555
4. 1998	XXX	XXX	108,322	174,976	195,949	202,018	208,435	207,256	208,782	252,472
5. 1999	XXX	XXX	XXX	111,053	188,056	200,641	213,507	210,572	212,416	257,263
6. 2000	XXX	XXX	XXX	XXX	116,865	182,477	214,112	204,897	209,244	253,038
7. 2001	XXX	XXX	XXX	XXX	XXX	100,883	178,622	177,742	188,092	227,185
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	94,882	152,143	167,452	204,489
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,254	134,765	171,093
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,504	148,503
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,627

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	116,831	93,185	67,240	60,102	46,620	42,140	36,652	34,330	33,518	31,619
2. 1996	52,152	24,067	11,699	8,464	4,943	3,421	2,391	1,983	1,866	1,700
3. 1997	XXX	50,581	17,826	11,546	6,596	4,550	2,932	2,237	2,112	1,893
4. 1998	XXX	XXX	49,873	20,220	11,334	6,864	4,708	3,556	2,802	2,532
5. 1999	XXX	XXX	XXX	47,416	21,114	11,728	7,659	5,488	4,263	3,781
6. 2000	XXX	XXX	XXX	XXX	54,818	21,828	14,269	9,502	6,221	5,642
7. 2001	XXX	XXX	XXX	XXX	XXX	51,258	24,671	14,837	9,862	8,024
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	50,006	21,720	13,439	9,894
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,685	19,089	11,943
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,445	19,138
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,343

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	125,764	65,696	6,472	27,493	13,603	5,162	3,627	3,992	5,159	2,842
2. 1996	296,286	376,508	379,277	384,764	392,563	393,418	394,602	394,463	395,194	477,752
3. 1997	XXX	184,494	222,390	234,369	246,145	247,840	249,959	249,652	250,484	302,089
4. 1998	XXX	XXX	195,492	258,389	275,434	278,065	283,851	282,492	283,632	342,344
5. 1999	XXX	XXX	XXX	201,401	282,504	287,876	299,750	296,117	296,975	358,842
6. 2000	XXX	XXX	XXX	XXX	218,159	265,035	294,216	284,140	285,583	344,805
7. 2001	XXX	XXX	XXX	XXX	XXX	187,032	263,919	257,989	264,251	316,108
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	181,313	228,089	236,792	282,844
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161,769	203,250	244,861
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157,646	226,378
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,904

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	61,004	21,860	12,246	9,286	4,833	9,674	3,880	5,928	6,510	7,478
2. 1996	86,221	118,799	124,965	128,868	130,640	131,683	132,316	133,643	133,780	161,724
3. 1997	XXX	71,151	98,183	104,081	106,672	107,904	108,688	110,290	110,488	133,447
4. 1998	XXX	XXX	72,785	101,525	106,580	109,188	111,000	112,576	113,227	136,993
5. 1999	XXX	XXX	XXX	66,496	90,087	95,335	98,850	101,135	102,453	123,424
6. 2000	XXX	XXX	XXX	XXX	59,994	83,746	89,578	93,038	95,293	114,865
7. 2001	XXX	XXX	XXX	XXX	XXX	52,903	72,918	77,679	80,640	97,539
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	39,520	54,027	57,762	70,836
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,844	47,628	60,444
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,914	50,436
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,012

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	87,140	85,728	100,296	113,105	118,098	105,539	114,617	201,819	237,989	223,492
2. 1996	31,175	15,406	9,844	6,557	3,698	2,811	2,282	949	811	866
3. 1997	XXX	32,182	13,278	8,503	4,673	3,738	2,737	1,212	964	982
4. 1998	XXX	XXX	32,344	13,421	7,995	6,430	4,178	6,122	17,098	23,164
5. 1999	XXX	XXX	XXX	27,327	11,130	14,184	11,021	18,875	23,456	31,592
6. 2000	XXX	XXX	XXX	XXX	24,789	11,906	7,544	10,412	13,543	9,319
7. 2001	XXX	XXX	XXX	XXX	XXX	25,703	12,856	18,493	42,403	41,595
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	16,191	9,444	8,243	7,762
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,944	8,444	7,167
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,756	5,893
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,750

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	42,508	40,595	34,727	39,865	12,898	18,867	17,843	108,069	73,242	44,573
2. 1996	152,970	187,787	192,177	194,830	194,494	195,104	195,501	195,754	195,906	236,788
3. 1997	XXX	142,542	168,373	173,706	173,587	174,636	174,945	175,230	175,397	211,879
4. 1998	XXX	XXX	154,001	183,771	186,376	189,573	190,980	195,578	208,507	257,994
5. 1999	XXX	XXX	XXX	141,215	165,157	178,077	182,569	194,545	205,780	257,796
6. 2000	XXX	XXX	XXX	XXX	125,959	155,613	161,094	169,519	176,574	214,506
7. 2001	XXX	XXX	XXX	XXX	XXX	118,024	143,911	169,679	201,540	244,114
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	87,861	112,797	122,945	150,733
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,832	93,254	115,956
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,532	97,327
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,461

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,333	513	404	249	176	218	72	39	49	31
2. 1996	180	435	653	803	953	1,048	1,092	1,127	1,150	1,162
3. 1997	XXX	172	374	561	753	969	1,052	1,110	1,153	1,164
4. 1998	XXX	XXX	95	248	399	561	654	723	757	783
5. 1999	XXX	XXX	XXX	93	233	416	574	678	752	779
6. 2000	XXX	XXX	XXX	XXX	65	150	267	347	430	469
7. 2001	XXX	XXX	XXX	XXX	XXX	49	105	161	238	311
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	22	108	211	332
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	24	48
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2
11. 2005	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	2,184	1,891	1,331	992	767	524	398	347	298	262
2. 1996	563	698	558	385	255	197	105	70	47	33
3. 1997	XXX	619	629	487	438	307	213	170	116	82
4. 1998	XXX	XXX	454	499	435	355	196	131	86	47
5. 1999	XXX	XXX	XXX	917	790	747	476	307	161	118
6. 2000	XXX	XXX	XXX	XXX	518	492	398	307	227	146
7. 2001	XXX	XXX	XXX	XXX	XXX	308	483	713	557	381
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	422	1,486	1,186	778
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	292	160	118
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,043	721	163	121	223	240	81	53	55	27
2. 1996	925	1,686	1,949	2,038	2,244	2,478	2,500	2,534	2,557	2,568
3. 1997	XXX	976	1,518	1,776	2,093	2,503	2,581	2,667	2,718	2,727
4. 1998	XXX	XXX	688	1,133	1,361	1,896	1,944	2,011	2,038	2,049
5. 1999	XXX	XXX	XXX	1,228	1,552	2,152	2,330	2,435	2,460	2,487
6. 2000	XXX	XXX	XXX	XXX	679	991	1,231	1,366	1,474	1,495
7. 2001	XXX	XXX	XXX	XXX	XXX	497	978	1,551	1,735	1,812
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	527	2,164	2,522	2,742
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365	331	383
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	13
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,974	1,605	954	667	396	188	130	69	50	28
2. 1996	226	804	1,394	1,750	2,038	2,193	2,289	2,335	2,369	2,385
3. 1997	XXX	291	902	1,424	1,823	2,106	2,261	2,355	2,401	2,426
4. 1998	XXX	XXX	249	842	1,470	1,979	2,311	2,483	2,568	2,612
5. 1999	XXX	XXX	XXX	213	832	1,520	2,040	2,361	2,532	2,643
6. 2000	XXX	XXX	XXX	XXX	241	958	1,719	2,230	2,512	2,653
7. 2001	XXX	XXX	XXX	XXX	XXX	282	986	1,680	2,153	2,411
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	171	508	829	1,036
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	44	74
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	44
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	7,713	5,582	2,761	1,750	1,101	669	358	213	128	73
2. 1996	6,180	4,092	2,060	1,417	752	513	248	150	107	60
3. 1997	XXX	6,684	3,665	2,381	1,318	809	421	229	157	98
4. 1998	XXX	XXX	6,338	4,014	2,448	1,442	698	367	215	114
5. 1999	XXX	XXX	XXX	5,628	3,966	2,576	1,447	817	488	268
6. 2000	XXX	XXX	XXX	XXX	6,226	4,810	2,597	1,573	967	575
7. 2001	XXX	XXX	XXX	XXX	XXX	5,772	3,779	2,397	1,402	847
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	3,001	1,788	1,167	671
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	183	101
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150	111
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,756	2,312	(507)	359	378	300	(8)	21	25	16
2. 1996	9,243	11,253	11,105	11,382	11,512	11,924	11,922	11,949	11,989	11,998
3. 1997	XXX	9,543	10,416	10,833	11,010	11,703	11,697	11,750	11,798	11,811
4. 1998	XXX	XXX	8,741	10,227	10,759	12,083	12,155	12,265	12,316	12,333
5. 1999	XXX	XXX	XXX	8,030	9,725	12,032	12,215	12,369	12,486	12,528
6. 2000	XXX	XXX	XXX	XXX	8,360	12,917	13,152	13,471	13,656	13,722
7. 2001	XXX	XXX	XXX	XXX	XXX	8,195	9,710	10,396	10,696	10,854
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	4,404	5,809	6,304	6,410
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187	516	542
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	285	344
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	176,768	28,999	22,686	26,473	17,199	19,985	19,703	17,716	25,147	13,614
2. 1996	21,719	32,809	36,399	39,553	42,856	45,540	47,917	48,967	49,156	58,958
3. 1997	XXX	19,870	31,859	36,204	41,414	45,979	50,840	53,187	54,155	65,412
4. 1998	XXX	XXX	19,099	32,761	37,234	44,822	52,377	57,157	60,329	72,269
5. 1999	XXX	XXX	XXX	14,818	27,161	31,636	35,648	38,736	46,208	54,779
6. 2000	XXX	XXX	XXX	XXX	15,961	27,319	32,960	35,551	41,252	48,807
7. 2001	XXX	XXX	XXX	XXX	XXX	16,082	30,993	34,858	44,177	52,006
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	16,969	29,449	40,129	49,320
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,660	28,121	36,708
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,584	23,013
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,370

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	476,462	537,428	591,754	622,732	748,789	761,156	872,939	1,140,763	1,068,659	1,080,859
2. 1996	18,814	11,206	7,759	5,333	3,343	2,357	1,683	1,080	936	907
3. 1997	XXX	21,869	11,239	7,933	5,173	3,844	2,555	1,660	1,254	1,325
4. 1998	XXX	XXX	19,604	10,673	7,057	5,511	3,334	2,079	1,220	1,047
5. 1999	XXX	XXX	XXX	18,076	9,773	8,033	4,530	3,069	1,825	1,386
6. 2000	XXX	XXX	XXX	XXX	19,799	11,775	7,979	5,928	4,203	3,419
7. 2001	XXX	XXX	XXX	XXX	XXX	20,070	14,081	9,318	5,976	3,849
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	22,471	12,243	10,551	6,837
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,549	13,454	6,742
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,689	7,792
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,035

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	39,172	138,269	132,045	143,641	220,856	173,606	198,735	322,365	244,348	139,344
2. 1996	64,578	82,613	86,290	89,214	92,733	95,299	97,518	98,733	99,210	118,907
3. 1997	XXX	65,931	82,416	87,678	93,376	98,334	102,870	105,342	106,475	128,071
4. 1998	XXX	XXX	62,677	80,642	87,692	96,631	104,641	109,508	112,568	134,346
5. 1999	XXX	XXX	XXX	51,397	71,116	79,950	83,569	86,603	93,931	110,960
6. 2000	XXX	XXX	XXX	XXX	54,449	74,385	82,078	84,861	90,386	105,702
7. 2001	XXX	XXX	XXX	XXX	XXX	57,803	84,844	88,883	97,909	112,723
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	63,563	83,297	97,099	112,088
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,877	77,791	90,880
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,570	63,238
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,624

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	998	861	512	368	207	149	83	49	41	9
2. 1996	534	1,167	1,641	1,867	2,059	2,154	2,220	2,252	2,265	2,890
3. 1997	XXX	375	1,180	1,541	1,849	2,031	2,119	2,169	2,201	2,700
4. 1998	XXX	XXX	440	1,046	1,738	2,003	2,132	2,219	2,265	2,673
5. 1999	XXX	XXX	XXX	457	1,402	1,934	2,207	2,363	2,432	2,835
6. 2000	XXX	XXX	XXX	XXX	490	1,301	1,819	2,115	2,303	2,716
7. 2001	XXX	XXX	XXX	XXX	XXX	527	1,401	2,131	2,585	3,178
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	477	1,616	2,444	3,247
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	1,533	2,516
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	386	1,456
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	375

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	3,348	2,359	1,311	968	576	808	277	183	115	97
2. 1996	2,331	2,124	1,083	887	543	462	170	111	73	50
3. 1997	XXX	3,039	1,984	1,469	936	829	293	170	102	91
4. 1998	XXX	XXX	3,971	2,621	1,568	1,552	460	250	169	115
5. 1999	XXX	XXX	XXX	3,714	2,654	2,192	855	465	293	203
6. 2000	XXX	XXX	XXX	XXX	3,626	4,305	1,672	1,085	590	409
7. 2001	XXX	XXX	XXX	XXX	XXX	6,842	3,912	2,332	1,255	790
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	6,120	4,431	2,225	1,301
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,439	3,738	2,016
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,712	3,221
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,754

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,344	997	(16)	295	(3)	603	(276)	42	62	23
2. 1996	4,068	5,803	5,763	6,065	6,155	6,381	6,288	6,313	6,343	7,766
3. 1997	XXX	4,456	5,744	6,240	6,370	6,787	6,588	6,638	6,677	7,996
4. 1998	XXX	XXX	5,973	7,157	7,551	8,350	7,888	7,985	8,049	9,493
5. 1999	XXX	XXX	XXX	5,611	7,485	8,585	8,163	8,326	8,451	9,881
6. 2000	XXX	XXX	XXX	XXX	5,420	9,634	8,955	9,344	9,605	11,077
7. 2001	XXX	XXX	XXX	XXX	XXX	9,009	9,995	10,870	11,285	13,113
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	8,230	11,338	12,181	14,320
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,245	12,040	14,216
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,882	11,521
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,206

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End

Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	28,280	5,777	4,598	6,541	6,904	5,549	6,955	7,920	6,560	7,255
2. 1996	6,967	9,198	9,829	10,334	10,873	11,133	11,266	11,400	11,526	13,984
3. 1997	XXX	2,602	4,010	4,632	5,228	5,669	5,968	6,244	6,396	7,834
4. 1998	XXX	XXX	1,686	2,890	3,423	3,980	4,389	4,605	4,772	5,875
5. 1999	XXX	XXX	XXX	1,710	2,765	3,244	3,615	3,859	4,077	4,952
6. 2000	XXX	XXX	XXX	XXX	1,675	2,651	3,254	3,588	3,831	4,709
7. 2001	XXX	XXX	XXX	XXX	XXX	1,370	3,032	3,423	3,992	4,918
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,420	2,587	3,971	5,001
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,329	4,140	5,273
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,769	2,922
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	705

SECTION 2A

Number of Claims Outstanding Direct and Assumed at Year End

Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	158,186	202,499	249,177	302,825	317,966	385,545	437,533	694,460	867,265	834,476
2. 1996	4,093	3,518	3,695	2,866	2,827	2,839	1,626	1,858	861	1,657
3. 1997	XXX	3,046	2,587	2,446	10,899	10,709	2,500	13,460	39,706	51,203
4. 1998	XXX	XXX	1,911	1,591	1,391	1,401	983	717	754	725
5. 1999	XXX	XXX	XXX	2,188	1,623	1,361	893	1,557	1,672	556
6. 2000	XXX	XXX	XXX	XXX	2,188	2,083	1,266	1,136	952	726
7. 2001	XXX	XXX	XXX	XXX	XXX	2,406	2,165	1,573	1,458	1,994
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	2,668	1,971	1,986	1,546
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,626	1,481	1,462
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,948	1,405
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,302

SECTION 3A

Cumulative Number of Claims Reported Direct and Assumed at Year End

Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	24,049	59,503	68,371	82,960	52,239	97,334	96,448	296,523	231,665	119,891
2. 1996	15,052	19,208	20,769	21,964	23,038	24,197	24,722	25,663	26,171	32,409
3. 1997	XXX	8,655	11,830	13,698	24,880	26,692	29,128	41,114	69,738	88,367
4. 1998	XXX	XXX	6,091	9,163	10,313	11,358	11,848	12,265	12,694	16,226
5. 1999	XXX	XXX	XXX	5,907	8,319	9,173	9,559	10,693	12,084	14,699
6. 2000	XXX	XXX	XXX	XXX	6,172	8,831	9,534	10,208	10,884	13,101
7. 2001	XXX	XXX	XXX	XXX	XXX	5,868	9,534	10,706	11,831	15,901
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	6,512	9,027	11,898	14,642
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,348	13,678	18,133
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,795	12,245
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,179

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	100	74	44	45	50	9	7	2	8	0
2. 1996	15	33	49	70	81	81	82	83	85	100
3. 1997	XXX	14	39	51	69	80	88	90	91	108
4. 1998	XXX	XXX	4	8	30	35	42	46	49	59
5. 1999	XXX	XXX	XXX	4	11	21	26	37	38	47
6. 2000	XXX	XXX	XXX	XXX	1	7	14	17	21	24
7. 2001	XXX	XXX	XXX	XXX	XXX	2	6	13	21	28
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1	1	4	12
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4	10
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	502	435	340	280	204	193	15	11	12	10
2. 1996	115	121	92	66	18	11	9	8	7	5
3. 1997	XXX	92	67	59	39	20	14	9	8	10
4. 1998	XXX	XXX	83	78	39	27	19	14	11	6
5. 1999	XXX	XXX	XXX	55	55	38	29	12	13	9
6. 2000	XXX	XXX	XXX	XXX	34	35	34	16	15	13
7. 2001	XXX	XXX	XXX	XXX	XXX	38	50	27	24	15
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	38	18	26	19
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	45	33
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	61	71	337	23	(2)	5	(28)	4	5	0
2. 1996	176	255	267	276	291	294	295	296	297	346
3. 1997	XXX	163	198	213	225	229	237	239	240	286
4. 1998	XXX	XXX	107	137	152	156	160	162	164	189
5. 1999	XXX	XXX	XXX	73	108	113	119	122	126	144
6. 2000	XXX	XXX	XXX	XXX	54	80	91	85	89	98
7. 2001	XXX	XXX	XXX	XXX	XXX	50	85	65	79	87
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	49	36	64	75
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	111	131
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,294	59
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End ($000 omitted)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	60,472	13,290	(23)	3,468	43,818	(6,677)	6,585	(4,384)	32,063	8,177	8,178
2. 1996	1,845,582	1,905,016	1,910,285	1,912,567	1,912,099	1,910,559	1,910,857	1,910,612	1,910,937	1,910,278	(659)
3. 1997	XXX	1,760,680	1,840,689	1,843,229	1,845,438	1,845,949	1,845,846	1,844,539	1,844,453	1,844,432	(21)
4. 1998	XXX	XXX	1,420,408	1,466,105	1,474,770	1,480,547	1,480,979	1,477,643	1,476,891	1,477,687	796
5. 1999	XXX	XXX	XXX	1,350,454	1,437,908	1,431,100	1,435,236	1,432,328	1,431,529	1,433,630	2,101
6. 2000	XXX	XXX	XXX	XXX	1,466,593	1,555,021	1,587,726	1,590,578	1,586,414	1,587,044	630
7. 2001	XXX	XXX	XXX	XXX	XXX	1,685,342	1,831,267	1,852,602	1,859,119	1,859,368	249
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,923,227	2,110,756	2,124,025	2,126,043	2,017
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,043,836	2,258,428	2,267,116	8,688
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,783,470	1,829,203	45,733
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,983,542	1,983,542
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,051,254
13. Earned Prems.(P-Pt 1)	1,700,605	1,602,196	1,513,318	1,404,237	1,608,269	1,765,033	2,112,886	2,243,370	2,044,434	2,021,299	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	11,324	4,063	1,537	(218)	142	(322)	(2,843)	59	86	99	99
2. 1996	360,798	385,245	384,564	385,319	385,566	385,164	384,972	384,963	385,784	385,793	9
3. 1997	XXX	218,921	252,873	254,399	256,133	256,168	256,177	255,750	256,111	256,102	(9)
4. 1998	XXX	XXX	136,351	164,392	170,830	173,859	174,382	174,411	172,819	173,102	284
5. 1999	XXX	XXX	XXX	149,888	221,597	232,360	234,373	234,422	233,082	233,340	258
6. 2000	XXX	XXX	XXX	XXX	178,782	272,517	291,504	293,017	286,429	284,848	(1,581)
7. 2001	XXX	XXX	XXX	XXX	XXX	237,460	347,261	361,941	367,918	364,745	(3,173)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	272,403	365,071	373,920	375,910	1,990
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259,164	389,558	408,758	19,200
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,350	309,879	96,529
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,712	51,712
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,318
13. Earned Prems.(P-Pt 1)	345,191	195,692	178,809	179,992	259,054	344,299	400,697	367,728	350,323	281,605	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	79,679	(44,273)	(28,316)	(29,004)	(95,220)	(50,628)	(49,736)	(37,471)	(107,596)	(58,683)	(58,549)
2. 1996	2,437,404	2,508,358	2,508,836	2,505,391	2,505,045	2,493,131	2,491,844	2,485,025	2,488,886	2,492,793	3,906
3. 1997	XXX	2,191,361	2,323,396	2,319,471	2,305,843	2,304,143	2,305,118	2,308,431	2,308,746	2,310,442	1,696
4. 1998	XXX	XXX	1,773,949	1,971,013	1,971,243	1,971,827	1,973,131	1,974,834	1,979,534	1,977,982	(1,553)
5. 1999	XXX	XXX	XXX	1,710,134	1,900,432	1,928,030	1,929,812	1,934,472	1,933,155	1,933,249	94
6. 2000	XXX	XXX	XXX	XXX	1,852,432	2,063,261	2,085,151	2,097,231	2,104,147	2,110,515	6,368
7. 2001	XXX	XXX	XXX	XXX	XXX	1,965,609	2,137,807	2,159,127	2,173,545	2,179,181	5,636
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	2,215,373	2,391,091	2,412,567	2,410,485	(2,082)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,682,343	2,990,527	3,014,043	23,516
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,822,653	3,129,559	306,906
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,684,741	2,684,741
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,970,680
13. Earned Prems.(P-Pt 1)	2,097,207	1,841,969	1,878,790	1,889,666	1,915,203	2,140,376	2,362,502	2,856,848	3,073,612	2,912,966	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	4,177	9,182	2,391	(7,041)	(514)	(7,591)	636	9,067	(326)	2,270	2,269
2. 1996	745,714	768,626	769,729	773,974	771,966	773,190	771,980	771,838	771,999	772,083	83
3. 1997	XXX	437,812	479,900	473,829	473,161	474,650	476,053	475,968	476,441	476,423	(18)
4. 1998	XXX	XXX	342,204	387,877	401,097	403,923	407,326	407,590	405,749	405,772	22
5. 1999	XXX	XXX	XXX	374,511	460,948	486,589	490,442	493,242	490,139	490,020	(119)
6. 2000	XXX	XXX	XXX	XXX	378,182	497,264	518,839	525,638	528,249	526,081	(2,168)
7. 2001	XXX	XXX	XXX	XXX	XXX	367,744	477,634	495,429	501,914	500,610	(1,303)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	541,541	669,394	684,097	679,976	(4,121)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	662,918	900,937	930,306	29,368
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	671,751	915,528	243,777
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	672,201	672,201
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	939,991
13. Earned Prems.(P-Pt 1)	632,671	390,651	388,424	411,319	474,650	510,415	681,089	827,267	928,938	876,332	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	40,903	(363)	353	28	(50)	583	0	77	(23)	(39)	(39)
2. 1996	2,551,815	2,608,593	2,609,441	2,609,434	2,609,362	2,609,351	2,609,354	2,609,361	2,609,361	2,609,371	10
3. 1997	XXX	2,366,818	2,438,417	2,438,397	2,439,079	2,439,313	2,439,355	2,439,365	2,439,367	2,439,371	3
4. 1998	XXX	XXX	2,085,708	2,143,463	2,143,185	2,143,344	2,143,489	2,143,490	2,143,488	2,143,488	0
5. 1999	XXX	XXX	XXX	2,067,792	2,117,706	2,125,168	2,131,439	2,131,389	2,131,382	2,131,381	(2)
6. 2000	XXX	XXX	XXX	XXX	2,090,949	2,115,625	2,121,512	2,122,134	2,122,107	2,122,059	(48)
7. 2001	XXX	XXX	XXX	XXX	XXX	2,282,978	2,322,066	2,321,163	2,323,216	2,323,230	14
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	2,555,582	2,601,051	2,599,903	2,599,850	(53)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,939,666	3,027,350	3,025,969	(1,381)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,057,461	3,100,628	43,167
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,984,693	2,984,693
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,026,365
13. Earned Prems.(P-Pt 1)	2,252,522	2,075,068	2,166,897	2,125,384	2,141,143	2,316,076	2,607,030	2,984,902	3,145,992	3,008,508	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	6,153	1,071	376	178	167	0	3,152	0	2	0	0
2. 1996	349,115	364,452	365,384	365,723	365,722	365,723	365,722	365,722	365,727	365,722	(5)
3. 1997	XXX	251,250	279,530	280,239	280,593	280,534	280,641	280,637	280,635	280,635	0
4. 1998	XXX	XXX	140,684	160,997	163,848	163,712	163,185	163,196	163,200	163,197	(2)
5. 1999	XXX	XXX	XXX	168,363	190,877	202,956	192,337	192,261	192,315	192,283	(33)
6. 2000	XXX	XXX	XXX	XXX	136,714	161,434	143,755	143,778	143,794	143,771	(22)
7. 2001	XXX	XXX	XXX	XXX	XXX	151,464	171,934	172,770	172,797	171,797	(1,000)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	234,666	251,433	252,170	251,668	(502)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274,332	292,793	293,009	216
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,284	221,554	8,270
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,207	234,207
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241,129
13. Earned Prems.(P-Pt 1)	326,726	208,512	178,661	189,902	162,600	188,068	229,568	291,889	232,588	214,923	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	105,635	(51,237)	49,063	(15,886)	4,494	4,606	(17,612)	(6,145)	47,667	(4,548)	(4,548)
2. 1996	1,558,473	1,639,988	1,660,946	1,663,568	1,665,003	1,666,126	1,666,825	1,670,667	1,672,236	1,672,614	378
3. 1997	XXX	1,641,910	1,786,358	1,803,311	1,810,629	1,813,765	1,814,026	1,818,540	1,820,462	1,819,609	(854)
4. 1998	XXX	XXX	1,231,992	1,407,541	1,432,250	1,436,379	1,439,534	1,439,299	1,443,856	1,443,700	(156)
5. 1999	XXX	XXX	XXX	1,112,183	1,286,791	1,318,655	1,329,465	1,325,323	1,322,724	1,322,408	(317)
6. 2000	XXX	XXX	XXX	XXX	1,158,088	1,368,294	1,418,829	1,427,618	1,425,528	1,425,625	98
7. 2001	XXX	XXX	XXX	XXX	XXX	1,419,823	1,656,117	1,693,974	1,694,672	1,693,717	(955)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,795,766	1,941,559	1,965,104	1,972,923	7,818
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,104,395	2,727,117	2,762,906	35,790
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,347,215	1,612,274	265,060
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,957,182	1,957,182
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,259,494
13. Earned Prems.(P-Pt 1)	1,453,563	1,460,867	1,448,366	1,291,309	1,370,651	1,674,888	2,079,907	2,294,662	2,045,205	2,185,160	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	61,786	(46,884)	38,213	(2,412)	(370)	2,679	(3,323)	(6,401)	4,131	(63)	(63)
2. 1996	361,470	398,822	405,315	405,558	405,886	406,749	406,928	407,473	408,164	408,169	5
3. 1997	XXX	378,060	466,965	481,015	482,333	485,676	485,158	485,776	487,872	487,756	(116)
4. 1998	XXX	XXX	268,766	379,684	397,709	397,592	397,838	398,564	401,652	401,757	106
5. 1999	XXX	XXX	XXX	270,004	386,911	405,239	413,274	414,380	411,152	410,994	(158)
6. 2000	XXX	XXX	XXX	XXX	231,611	330,165	355,727	361,591	359,272	358,884	(388)
7. 2001	XXX	XXX	XXX	XXX	XXX	188,306	330,522	356,585	354,894	356,527	1,633
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	273,946	405,498	375,892	375,954	62
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369,234	756,819	787,894	31,075
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(31,756)	77,702	109,458
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339,323	339,323
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480,938
13. Earned Prems.(P-Pt 1)	368,649	322,638	404,279	392,804	367,819	312,323	446,337	529,307	328,992	401,658	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	81,782	3,003	1,829	31,632	844	(1,653)	(7,723)	(1,474)	(277)	(63)	(63)
2. 1996	471,238	554,911	564,328	575,717	576,932	576,856	576,603	576,383	576,410	576,410	0
3. 1997	XXX	509,190	600,190	612,289	621,491	621,463	622,707	622,790	622,620	622,624	4
4. 1998	XXX	XXX	321,906	443,345	468,114	469,096	472,509	484,318	483,634	483,636	1
5. 1999	XXX	XXX	XXX	350,944	445,657	444,226	445,970	446,787	446,779	446,784	5
6. 2000	XXX	XXX	XXX	XXX	518,944	543,238	557,127	576,176	576,190	576,220	30
7. 2001	XXX	XXX	XXX	XXX	XXX	549,177	694,928	710,062	709,709	709,762	53
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	854,453	1,113,457	1,112,868	1,113,235	367
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,077,983	1,359,684	1,359,442	(242)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,151,231	1,153,970	2,739
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,607,124	1,607,124
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,610,020
13. Earned Prems.(P-Pt 1)	547,639	576,549	501,334	527,737	649,855	571,232	1,012,553	1,382,284	1,430,806	1,225,945	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	52,789	3,301	(1,365)	23,451	230	(1,349)	17	1	(8)	1	1
2. 1996	153,311	203,388	210,047	220,566	221,685	221,856	222,012	222,034	222,080	222,091	11
3. 1997	XXX	183,787	234,973	252,772	262,145	262,159	263,653	263,887	263,853	263,858	6
4. 1998	XXX	XXX	90,713	170,410	189,243	189,280	191,987	202,188	202,083	202,080	(3)
5. 1999	XXX	XXX	XXX	75,054	135,479	107,608	108,519	108,952	108,880	109,260	380
6. 2000	XXX	XXX	XXX	XXX	167,366	168,993	186,450	201,020	200,970	200,968	(2)
7. 2001	XXX	XXX	XXX	XXX	XXX	99,724	206,730	216,704	216,735	216,886	151
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	236,860	396,391	400,756	412,622	11,866
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323,219	545,146	554,890	9,744
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,901	214,079	2,178
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553,389	553,389
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	577,720
13. Earned Prems.(P-Pt 1)	205,879	221,052	163,674	206,522	257,346	72,353	366,609	518,185	438,002	192,077	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	54,260	4,300	1,081	0	0	0	0	0	0	0	0
2. 1996	92,712	135,484	138,476	138,476	138,476	138,476	138,476	138,476	138,476	138,476	0
3. 1997	XXX	67,278	94,743	94,748	94,748	94,748	94,748	94,748	94,748	94,748	0
4. 1998	XXX	XXX	48,622	48,892	48,891	48,891	48,891	48,891	48,891	48,891	0
5. 1999	XXX	XXX	XXX	15,594	15,963	15,975	15,726	15,726	15,726	15,726	0
6. 2000	XXX	XXX	XXX	XXX	11,207	11,531	11,539	11,539	11,539	11,539	0
7. 2001	XXX	XXX	XXX	XXX	XXX	15,228	15,538	15,538	15,538	15,538	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	22,935	23,225	23,225	23,225	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230,074	230,075	236,085	6,011
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293,207	293,207	1
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,289	23,289
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,301
13. Earned Prems.(P-Pt 1)	146,538	114,118	80,229	15,868	11,575	15,564	23,002	230,364	293,207	29,389	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	(58)	(14)	(0)	(0)	(0)	(0)	(0)	(0)	0	0	0
2. 1996	2,187	2,187	2,187	2,187	2,187	2,187	2,187	2,187	2,187	2,187	0
3. 1997	XXX	1,162	2,012	2,012	2,012	2,012	2,012	2,012	2,012	2,012	0
4. 1998	XXX	XXX	12,938	12,938	12,938	12,938	12,938	12,938	12,938	12,938	0
5. 1999	XXX	XXX	XXX	3,471	3,591	3,591	3,591	3,591	3,591	3,591	0
6. 2000	XXX	XXX	XXX	XXX	2,276	2,298	2,301	2,301	2,301	2,301	0
7. 2001	XXX	XXX	XXX	XXX	XXX	2,637	2,637	2,637	2,637	2,637	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	3,493	3,493	3,493	3,493	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,516	5,516	5,516	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(0)	(0)	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8
13. Earned Prems.(P-Pt 1)	1,653	903	13,788	3,471	2,397	2,658	3,496	5,516	0	8	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	8,322	784	758	12	(62)	155	9	(65)	16,354	989	5
2. 1996	88,908	109,323	109,262	109,235	109,240	109,632	109,632	109,624	124,471	124,451	(20)
3. 1997	XXX	76,190	82,537	82,914	82,892	81,941	80,282	80,287	93,973	93,989	16
4. 1998	XXX	XXX	80,206	86,672	91,190	94,081	93,713	93,803	92,134	92,144	10
5. 1999	XXX	XXX	XXX	211,248	213,409	196,009	210,776	210,052	250,127	250,191	64
6. 2000	XXX	XXX	XXX	XXX	285,642	306,511	307,934	314,021	297,114	297,218	103
7. 2001	XXX	XXX	XXX	XXX	XXX	559,020	555,868	565,938	567,675	568,347	672
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	321,114	290,863	291,887	292,390	503
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180,766	203,820	204,376	556
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,402	6,012	610
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,238	2,238
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,759
13. Earned Prems.(P-Pt.1).	89,186	88,814	87,202	218,025	292,240	564,981	332,134	165,968	97,601	4,773	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	3,627	258	440	2	22	6	(251)	(6,799)	8,226	0	0
2. 1996	30,689	47,444	47,983	47,951	47,951	47,948	47,896	46,950	54,373	54,374	0
3. 1997	XXX	32,261	34,876	34,823	35,217	35,033	33,866	32,937	39,213	39,207	(6)
4. 1998	XXX	XXX	24,001	27,132	27,991	27,683	27,376	20,016	19,154	19,176	22
5. 1999	XXX	XXX	XXX	80,373	77,537	72,716	69,795	69,327	89,255	89,261	6
6. 2000	XXX	XXX	XXX	XXX	23,286	23,288	27,403	28,511	28,789	28,789	0
7. 2001	XXX	XXX	XXX	XXX	XXX	36,740	11,796	11,790	12,734	12,756	23
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	63,517	63,534	59,616	58,457	(1,159)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,827	87,296	85,393	(1,903)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,317	11,317	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584	584
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,433)
13. Earned Prems.(P-Pt.1).	33,301	48,661	27,595	83,419	21,725	31,435	37,992	70,441	51,082	(2,440)	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	21,295	28,132	10,616	(523)	(544)	22	(27)	388	(16,223)	179	157
2. 1996	391,968	442,641	450,648	449,352	448,967	449,364	448,872	448,806	434,056	435,623	1,568
3. 1997	XXX	433,521	465,381	464,787	467,755	467,185	467,318	467,311	453,726	453,762	36
4. 1998	XXX	XXX	472,912	484,007	493,049	495,252	495,139	495,185	496,192	496,235	42
5. 1999	XXX	XXX	XXX	512,882	528,947	525,423	527,465	520,555	483,491	485,068	1,577
6. 2000	XXX	XXX	XXX	XXX	311,762	311,403	300,514	301,796	320,064	320,697	633
7. 2001	XXX	XXX	XXX	XXX	XXX	340,178	348,952	347,425	348,380	349,309	929
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	204,163	182,057	182,072	182,172	100
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,765	246,830	246,530	(300)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,016	99,653	637
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,322	49,322
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,701
13. Earned Prems.(P-Pt.1).	417,684	510,630	523,366	521,537	338,914	338,350	203,589	216,863	38,700	54,866	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	(41,341)	14,719	5,707	(1)	(3)	637	0	6,796	(8,130)	116	99
2. 1996	183,272	176,114	177,433	177,433	177,434	177,434	177,435	178,081	170,658	170,788	130
3. 1997	XXX	167,086	177,903	177,918	177,897	177,897	177,897	177,552	170,771	170,772	1
4. 1998	XXX	XXX	133,608	134,546	134,695	134,973	134,922	140,706	141,209	141,900	692
5. 1999	XXX	XXX	XXX	96,636	95,566	91,766	90,400	89,920	68,816	74,819	6,003
6. 2000	XXX	XXX	XXX	XXX	51,113	51,116	49,913	48,990	55,297	57,878	2,581
7. 2001	XXX	XXX	XXX	XXX	XXX	81,468	79,993	79,944	81,488	81,813	325
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	30,399	30,900	33,248	35,398	2,150
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,001	140,169	140,028	(141)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,366	51,515	150
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,987	7,987
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,977
13. Earned Prems.(P-Pt.1).	141,708	174,601	151,454	97,592	50,167	78,584	26,306	157,932	12,796	20,037	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	(34,315)	(69,634)	198	3,622	192	(13,858)	(2,522)	2,603	(612)	937	937
2. 1996	353,885	360,674	360,248	359,697	359,668	360,025	361,410	361,560	361,553	361,559	5
3. 1997	XXX	359,991	366,574	365,670	365,113	364,911	366,178	366,011	366,087	366,083	(4)
4. 1998	XXX	XXX	254,383	248,441	248,440	248,843	248,717	248,338	247,818	247,552	(266)
5. 1999	XXX	XXX	XXX	202,882	205,805	206,295	204,475	204,712	204,195	204,171	(23)
6. 2000	XXX	XXX	XXX	XXX	229,177	237,491	232,282	232,849	232,715	232,584	(131)
7. 2001	XXX	XXX	XXX	XXX	XXX	297,005	309,967	308,793	309,243	308,504	(739)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	417,728	445,608	447,181	446,822	(359)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486,113	557,049	556,744	(304)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451,722	507,435	55,713
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289,721	289,721
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344,550
13. Earned Prems.(P-Pt 1)	294,181	272,123	260,891	199,109	231,699	292,514	423,665	515,825	522,969	328,139	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	2,221	(92)	1,302	373	519	854	699	1,814	1,080	1,066	1,066
2. 1996	79,334	83,139	82,739	83,275	83,206	83,280	83,205	83,192	83,202	83,211	9
3. 1997	XXX	56,027	58,905	58,529	58,538	58,537	58,550	58,549	58,550	58,545	(5)
4. 1998	XXX	XXX	31,151	34,663	34,615	34,609	34,607	34,607	33,995	33,995	0
5. 1999	XXX	XXX	XXX	25,535	27,336	27,326	27,426	35,159	34,751	34,752	0
6. 2000	XXX	XXX	XXX	XXX	21,962	22,157	22,826	25,653	25,576	25,577	1
7. 2001	XXX	XXX	XXX	XXX	XXX	22,130	25,346	25,167	25,148	25,143	(5)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	54,399	62,460	63,133	63,125	(8)
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,479	91,234	91,350	115
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,633	59,340	5,707
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,310	46,310
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,191
13. Earned Prems.(P-Pt 1)	74,173	49,620	35,087	29,581	24,172	23,240	59,022	86,719	79,038	37,625	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	180	256	(21)	(366)	5	133	577	1,289	16	2	2
2. 1996	29,217	29,416	29,422	29,422	29,483	29,480	29,482	29,482	29,482	29,482	0
3. 1997	XXX	25,721	25,762	25,769	25,983	26,034	26,036	25,990	25,990	25,990	0
4. 1998	XXX	XXX	26,695	26,649	26,663	26,762	26,762	26,718	26,718	26,718	0
5. 1999	XXX	XXX	XXX	21,134	21,301	21,286	21,293	21,293	21,293	21,293	0
6. 2000	XXX	XXX	XXX	XXX	20,944	21,117	20,554	20,570	20,629	20,629	(0)
7. 2001	XXX	XXX	XXX	XXX	XXX	18,996	19,809	19,841	19,862	19,862	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	27,906	30,655	30,635	30,637	2
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,443	36,546	36,512	(34)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,118	31,945	1,827
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,502	18,502
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,299
13. Earned Prems.(P-Pt 1)	29,308	26,114	26,388	20,721	21,407	19,435	28,744	36,469	34,298	20,128	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	0	(1)	0	(0)	(0)	(0)	(0)	(0)	0	0	0
2. 1996	5,705	5,713	5,713	5,713	5,713	5,713	5,713	5,713	5,712	5,712	0
3. 1997	XXX	4,265	4,265	4,266	4,266	4,266	4,266	4,266	4,266	4,266	0
4. 1998	XXX	XXX	4,913	4,906	4,906	4,906	4,906	4,906	4,906	4,906	0
5. 1999	XXX	XXX	XXX	1,938	1,938	1,949	1,950	1,950	1,950	1,950	0
6. 2000	XXX	XXX	XXX	XXX	2,461	2,493	2,496	2,497	2,499	2,499	0
7. 2001	XXX	XXX	XXX	XXX	XXX	2,803	3,120	3,124	3,125	3,125	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	5,191	6,076	6,077	6,077	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,528	6,609	6,609	(0)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,175	5,290	115
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,672	2,672
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,786
13. Earned Prems.(P-Pt 1)	5,709	4,278	5,267	1,933	2,461	2,846	5,512	5,418	7,259	2,571	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	1,039,577	0	0.0	2,476,080	0	0.0
2. Private passenger auto liability/medical	2,428,704	0	0.0	1,982,543	0	0.0
3. Commercial auto/truck liability/medical	2,521,886	36,815	1.5	1,770,053	15,004	0.8
4. Workers' compensation	10,010,990	1,729,795	17.3	2,112,023	207,666	9.8
5. Commercial multiple peril	4,393,579	0	0.0	2,829,351	(17)	(0.0)
6. Medical malpractice - occurrence	248,060	0	0.0	513	0	0.0
7. Medical malpractice - claims-made	520,942	0	0.0	(1,758)	0	0.0
8. Special liability	320,355	0	0.0	456,992	0	0.0
9. Other liability - occurrence	8,464,790	110,031	1.3	1,883,372	5,694	0.3
10. Other liability - claims-made	2,070,418	0	0.0	1,035,563	0	0.0
11. Special property	1,291,501	0	0.0	1,868,894	0	0.0
12. Auto physical damage	182,908	76	0.0	1,744,712	(222)	(0.0)
13. Fidelity/surety	1,126,126	0	0.0	882,769	0	0.0
14. Other	34,377	0	0.0	1,007	0	0.0
15. International	132,774	0	0.0	(12,017)	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	3,555,791	51,451	1.4	200,138	2,097	1.0
20. Products liability - claims-made	299,373	0	0.0	13,215	0	0.0
21. Financial guaranty/mortgage guaranty	313	0	0.0	(8)	0	0.0
22. Totals	38,642,462	1,928,167	5.0	19,243,441	230,221	1.2

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	15,477,309	15,486,492	15,563,054	15,686,175	15,654,221	15,562,302	15,681,519	15,690,641	15,714,379	15,659,192
2. 1996	29,751	77,486	72,857	71,547	70,218	71,042	66,756	66,680	68,837	85,334
3. 1997	XXX	15,991	58,995	56,420	57,791	59,673	57,937	58,030	60,115	62,229
4. 1998	XXX	XXX	20,146	43,258	67,081	50,272	58,590	56,931	57,176	50,170
5. 1999	XXX	XXX	XXX	6,920	75,293	85,985	81,329	92,923	95,355	91,736
6. 2000	XXX	XXX	XXX	XXX	56,175	108,820	109,303	123,356	120,751	106,059
7. 2001	XXX	XXX	XXX	XXX	XXX	56,048	143,530	182,024	179,274	188,293
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	95,704	201,237	159,401	212,200
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,175	392,544	245,656
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,729	258,972
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,689

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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	1,708,663	1,387,884	1,194,645	1,079,031	941,789	803,182	732,506	613,349	528,659	498,195
2. 1996	19,656	51,261	26,929	19,989	16,151	14,869	10,407	8,442	8,661	15,208
3. 1997	XXX	12,511	32,800	19,496	14,484	13,974	11,844	9,981	8,046	9,465
4. 1998	XXX	XXX	14,036	21,792	20,611	11,510	14,226	8,672	4,803	2,072
5. 1999	XXX	XXX	XXX	3,315	28,822	20,155	10,485	14,497	15,104	8,601
6. 2000	XXX	XXX	XXX	XXX	34,452	41,305	24,613	25,215	18,988	7,341
7. 2001	XXX	XXX	XXX	XXX	XXX	29,725	48,481	54,779	42,650	22,170
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	49,319	73,257	8,996	43,510
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,731	265,338	80,100
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,976	136,030
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,068

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

SECTION 4

Years in Which Policies Were Issued	Net Earned Premiums Reported at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	21,624,105	21,519,448	21,471,097	21,438,246	21,404,757	21,336,836	21,264,930	21,217,257	21,142,182	21,113,649
2. 1996	66,247	119,792	118,935	119,867	127,986	121,884	124,923	131,782	138,862	146,278
3. 1997	XXX	45,358	99,408	99,900	113,574	110,903	113,587	114,055	118,403	124,144
4. 1998	XXX	XXX	62,343	126,927	130,768	129,601	131,620	133,045	140,494	136,878
5. 1999	XXX	XXX	XXX	57,239	119,267	124,003	123,794	122,884	127,124	134,381
6. 2000	XXX	XXX	XXX	XXX	65,520	140,223	144,123	154,970	170,046	175,942
7. 2001	XXX	XXX	XXX	XXX	XXX	106,678	224,223	223,409	245,804	257,526
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	152,531	311,362	335,573	313,648
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170,205	374,903	374,937
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,452	345,207
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,844

SECTION 5

Years in Which Policies Were Issued	Net Reserve for Premium Adjustments and Accrued Retrospective Premiums at Year End ($000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	809,915	588,167	502,037	434,137	413,568	330,373	278,105	228,853	189,726	72,318
2. 1996	8,244	(6,451)	(8,732)	(8,251)	(5,563)	(11,151)	(9,945)	(2,554)	(634)	2,756
3. 1997	XXX	67	(2,387)	(5,999)	5,226	3,960	(474)	340	(1,452)	1,069
4. 1998	XXX	XXX	1,866	(440)	1,389	3,306	1,715	4,499	1,212	(640)
5. 1999	XXX	XXX	XXX	2,868	3,822	7,963	7,937	6,143	2,523	3,830
6. 2000	XXX	XXX	XXX	XXX	2,767	7,271	1,274	4,563	8,482	6,548
7. 2001	XXX	XXX	XXX	XXX	XXX	2,825	(714)	7,639	19,106	19,307
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	5,124	11,316	35,161	42,727
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,893	7,335	40,354
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,078	8,002
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,510

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	1,039,577	0	0.0	2,476,080	0	0.0
2. Private passenger auto liability/medical	2,428,704	0	0.0	1,982,543	0	0.0
3. Commercial auto/truck liability/medical	2,521,886	12,919	0.5	1,770,053	0	0.0
4. Workers' compensation	10,010,990	78,172	0.8	2,112,023	27,677	1.3
5. Commercial multiple peril	4,393,579	0	0.0	2,829,351	0	0.0
6. Medical malpractice - occurrence	248,060	0	0.0	513	0	0.0
7. Medical malpractice - claims-made	520,942	0	0.0	(1,758)	0	0.0
8. Special liability	320,355	0	0.0	456,992	0	0.0
9. Other liability - occurrence	8,464,790	(159)	(0.0)	1,883,372	0	0.0
10. Other liability - claims-made	2,070,418	0	0.0	1,035,563	0	0.0
11. Special property	1,291,501	0	0.0	1,868,894	0	0.0
12. Auto physical damage	182,908	0	0.0	1,744,712	0	0.0
13. Fidelity/surety	1,126,126	0	0.0	882,769	0	0.0
14. Other	34,377	0	0.0	1,007	0	0.0
15. International	132,774	0	0.0	(12,017)	0	0.0
16. Reinsurance - nonproportional assumed property	273,150	0	0.0	7,480	0	0.0
17. Reinsurance - nonproportional assumed liability	2,025,215	0	0.0	35,095	0	0.0
18. Reinsurance - nonproportional assumed financial lines	34,422	0	0.0	3,900	0	0.0
19. Products liability - occurrence	3,555,790	0	0.0	200,138	0	0.0
20. Products liability - claims-made	299,372	0	0.0	13,215	0	0.0
21. Financial guaranty/mortgage guaranty	313	0	0.0	(8)	0	0.0
22. Totals	40,975,247	90,932	0.2	19,289,916	27,677	0.1

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	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 Is Insurer Licensed? (YES or NO)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama AL	YES	272,468,954	254,066,411	140,852	207,092,112	213,953,355	611,028,188	1,171,227	585,538
2. Alaska AK	YES	36,843,732	37,480,849	39,687	12,858,398	17,352,630	52,509,458	4,389	258,658
3. Arizona AZ	YES	321,169,449	328,543,074	31,764	141,682,632	166,938,192	432,035,282	1,153,111	1,318,576
4. Arkansas AR	YES	150,996,207	152,330,918	296,305	69,944,733	33,704,992	215,887,244	918,812	150,015
5. California CA	YES	2,148,845,276	2,182,433,383	8,123,292	983,629,139	1,163,229,917	3,684,259,588	4,824,979	3,495,955
6. Colorado CO	YES	416,634,750	414,039,642	120,395	148,518,440	111,876,907	489,004,918	2,042,099	607,691
7. Connecticut CT	YES	580,704,206	569,134,929	707,249	284,228,883	357,460,378	1,447,650,155	4,408,030	564,753
8. Delaware DE	YES	82,451,146	77,757,770	42,237	36,249,166	43,548,511	194,478,590	201,100	241,559
9. District of Columbia DC	YES	160,254,474	160,594,793	73,495	57,617,960	55,731,569	217,578,989	511,138	337,269
10. Florida FL	YES	1,188,908,142	1,118,472,053	874,194	835,615,953	945,264,230	2,264,906,168	2,447,492	3,511,091
11. Georgia GA	YES	658,208,403	656,114,157	304,950	369,872,423	322,922,369	949,808,332	3,889,122	1,771,025
12. Hawaii HI	YES	38,355,201	36,741,951	3,548	18,876,599	16,599,602	74,128,574	19,682	388,232
13. Idaho ID	YES	57,357,201	55,889,643	28,991	16,660,717	17,256,503	67,842,442	124,193	1,897,934
14. Illinois IL	YES	850,094,165	872,559,381	545,510	504,319,000	565,433,756	1,771,901,047	2,333,639	1,103,224
15. Indiana IN	YES	298,954,021	298,403,516	75,197	119,314,690	90,402,073	403,971,540	641,609	384,874
16. Iowa IA	YES	140,248,159	150,619,397	186,542	70,892,491	69,558,572	259,922,757	314,865	178,863
17. Kansas KS	YES	200,649,920	193,915,298	62,973	53,237,837	52,773,096	221,393,170	478,278	55,259
18. Kentucky KY	YES	214,632,992	210,985,339	73,544	89,543,163	91,241,768	326,711,992	909,570	194,912
19. Louisiana LA	YES	331,144,846	338,657,341	217,829	524,886,048	2,202,357,823	2,375,836,428	712,005	233,218
20. Maine ME	YES	74,444,326	75,024,364	40,162	28,188,356	18,494,535	122,617,025	615,219	40,987
21. Maryland MD	YES	439,647,346	429,169,403	155,120	163,266,047	160,567,251	548,203,650	1,678,871	1,070,439
22. Massachusetts MA	YES	1,073,571,721	1,079,513,218	147,204	504,370,686	343,236,891	1,511,084,812	6,991,848	1,630,630
23. Michigan MI	YES	356,514,471	381,273,867	476,896	182,277,294	130,974,629	1,053,820,438	284,762	830,112
24. Minnesota MN	YES	303,664,143	320,464,935	347,199	135,184,230	145,763,043	616,685,874	794,570	888,358
25. Mississippi MS	YES	190,478,718	185,720,968	185,047	198,513,454	501,710,472	635,099,772	736,418	446,345
26. Missouri MO	YES	364,957,981	366,548,616	139,023	176,146,409	163,847,896	635,715,680	869,243	624,133
27. Montana MT	YES	80,809,509	81,452,063	79,490	35,238,275	38,677,360	115,749,446	326,501	24,900
28. Nebraska NE	YES	151,405,257	150,241,872	182,879	62,761,516	67,060,723	210,012,643	226,487	63,323
29. Nevada NV	YES	163,680,869	162,651,166	34,594	88,801,673	73,638,062	274,254,962	601,364	570,392
30. New Hampshire NH	YES	101,076,263	99,339,664	78,173	30,365,673	40,503,074	164,482,241	482,529	30,570
31. New Jersey NJ	YES	1,026,993,387	1,047,005,298	399,794	547,204,163	644,649,943	1,610,835,392	6,188,310	1,882,834
32. New Mexico NM	YES	88,279,501	91,397,954	41,629	42,775,667	40,934,632	147,568,553	324,707	321,825
33. New York NY	YES	2,226,821,387	2,311,132,959	1,230,923	1,595,829,835	1,380,252,308	4,965,239,096	20,842,227	4,737,260
34. North Carolina NC	YES	572,116,274	574,072,786	212,012	279,114,321	239,614,229	716,992,773	2,657,371	238,051
35. North Dakota ND	YES	24,644,558	23,846,757	50,594	8,098,788	10,352,835	26,300,285	18,677	(6,905)
36. Ohio OH	YES	402,139,134	416,726,103	15,293	337,538,471	269,058,047	1,030,382,858	1,720,456	1,377,219
37. Oklahoma OK	YES	166,793,609	171,241,008	98,629	93,629,959	104,593,427	258,395,652	38,354	420,295
38. Oregon OR	YES	153,544,660	157,757,335	27,849	69,057,342	50,198,216	249,135,236	452,443	856,114
39. Pennsylvania PA	YES	1,014,504,008	980,978,553	359,111	548,457,329	470,060,778	1,927,573,418	7,640,143	1,413,028
40. Rhode Island RI	YES	121,254,599	124,715,365	8,282	45,462,777	50,345,657	215,619,036	915,631	53,713
41. South Carolina SC	YES	343,125,768	341,343,047	122,919	140,378,230	148,884,338	368,574,453	2,359,905	998,305
42. South Dakota SD	YES	29,476,871	36,349,176	85,409	18,106,719	18,227,924	64,517,987	31,943	47,636
43. Tennessee TN	YES	442,558,549	438,563,576	193,379	188,152,467	146,998,967	567,352,317	2,342,635	507,805
44. Texas TX	YES	1,464,725,688	1,442,806,649	7,431,879	584,083,787	845,674,204	2,314,730,988	6,011,233	7,757,185
45. Utah UT	YES	131,877,614	135,849,910	16,802	38,432,816	42,214,691	168,880,244	580,939	86,545
46. Vermont VT	YES	54,558,120	55,149,670	7,725	21,122,428	30,196,225	88,556,038	337,392	14,300
47. Virginia VA	YES	688,112,566	685,550,572	129,674	263,893,966	255,892,089	768,562,479	4,541,983	225,031
48. Washington WA	YES	276,045,330	277,725,609	24,338	121,118,211	128,871,329	382,264,731	609,414	770,419
49. West Virginia WV	YES	89,981,970	91,890,691	18,284	44,265,931	24,627,384	189,064,632	253,248	124,323
50. Wisconsin WI	YES	341,971,493	353,119,162	2,146,478	152,427,516	191,450,829	615,937,919	711,290	385,867
51. Wyoming WY	YES	47,396,788	49,519,819	25,355	8,434,942	9,251,440	36,209,268	49,542	45,403
52. American Samoa AS	NO	0	0	0	0	(2,003)	(1,901)	0	0
53. Guam GU	YES	135,546	225,593	0	(5,401)	(96,014)	16,042	0	0
54. Puerto Rico PR	YES	10,206,932	10,160,397	0	19,870,596	15,173,660	62,699,319	117	0
55. US Virgin Islands VI	YES	807,145	1,394,571	0	562,011	71,340	1,227,416	12	0
56. Canada CN	YES	240,881,050	226,037,348	0	64,717,416	142,848,309	358,166,324	0	0
57. Aggregate Other Alien OT	XXX	86,925,793	84,439,430	0	47,912,302	29,537,213	218,168,078	28,044	0
58. Totals	(a) 54	21,495,050,187	21,569,139,321	26,460,698	11,430,796,586	13,511,962,172	39,301,550,035	99,369,168	45,755,088
DETAILS OF WRITE-INS									
5701. Other Alien Combined	XXX	86,925,793	84,439,430	0	47,912,302	29,537,213	218,168,078	28,044	0
5702.	XXX	0	0	0	0	0	0	0	0
5703.	XXX	0	0	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	86,925,793	84,439,430	0	47,912,302	29,537,213	218,168,078	28,044	0

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.

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

Overflow Page for Write-Ins (Portrait)
NONE

Overflow Page for Write-Ins (Landscape)
NONE

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	*	Foreign	Bond Char	NAIC 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	How Paid	Admitted Amount Due and Accrued	Gross Amount Received During Year	Acquired	Maturity
0399999. U.S Governments						5,143,270,960	XXX	5,111,216,354	5,028,745,919	5,112,804,566	(23,244)	(8,499,256)	0	0	XXX	XXX	XXX	50,734,034	180,525,536	XXX	XXX
1099999 All Other Governments						693,966,080	XXX	637,514,813	669,187,271	685,359,345	(35,665)	(3,624,779)	0	(5,749,489)	XXX	XXX	XXX	8,846,381	29,492,448	XXX	XXX
1799999. States, Territories and Possessions (Direct and Guaranteed)						8,002,544,473	XXX	7,992,093,812	7,516,290,749	7,915,924,153	0	(38,538,600)	0	0	XXX	XXX	XXX	108,651,464	319,352,818	XXX	XXX
2499999. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						9,014,419,747	XXX	9,092,215,875	8,650,204,000	8,980,470,863	(1,104)	(30,034,229)	0	0	XXX	XXX	XXX	116,183,164	313,546,402	XXX	XXX
3199999. Special Revenue and Special Assessment Obligations...and Their Political Subidivisions						17,276,042,784	XXX	17,507,837,035	16,754,111,477	17,153,262,944	550,972	(48,007,693)	631,500	0	XXX	XXX	XXX	227,931,622	770,912,644	XXX	XXX
3899999. Public Utilities (Unaffiliated)						1,818,292,387	XXX	1,854,925,678	1,817,429,163	1,814,079,142	(858,602)	(3,939,620)	22,497	0	XXX	XXX	XXX	26,671,845	99,343,487	XXX	XXX
4599999. Industrial and Miscellaneous (Unaffiliated)						12,407,762,630	XXX	12,368,302,875	12,294,931,634	12,306,883,000	(30,398,209)	(33,940,880)	5,501,271	(715,539)	XXX	XXX	XXX	138,502,774	605,883,203	XXX	XXX
6099999. Total Bonds						54,356,299,062	XXX	54,564,106,443	52,730,900,213	53,968,784,011	(30,765,851)	(166,585,056)	6,155,268	(6,465,029)	XXX	XXX	XXX	677,521,284	2,319,056,538	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)							103,739,234	XXX	103,826,696	97,966,092	624,295	6,664,861	0	(416,066)	0	0	(416,066)	0	XXX	XXX
6299999. Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)							153,376,651	XXX	156,743,057	151,924,133	1,395,061	8,957,824	0	(6,557,858)	0	0	(6,557,858)	0	XXX	XXX
6399999. Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)							264,698,303	XXX	265,630,150	272,802,633	641,340	15,872,463	0	1,585,492	0	1,141,322	444,170	(10,669)	XXX	XXX
6599999. Total Preferred Stocks							521,814,189	XXX	526,199,903	522,692,858	2,660,696	31,495,148	0	(5,388,431)	0	1,141,322	(6,529,753)	(10,669)	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)				381,180	XXX	381,180	532,610	0	0	0	(92,347)	0	(92,347)	0	XXX	XXX
6799999.	Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				71,936,462	XXX	71,936,462	16,428,899	13,541	1,062,753	0	22,116,025	0	22,116,025	0	XXX	XXX
6899999.	Common Stocks - Industrial and Miscellaneous (Unaffiliated)				116,271,444	XXX	116,271,444	112,688,538	347,431	10,207,886	0	12,884,898	286,289	12,598,609	(709,814)	XXX	XXX
6999999.	Common Stocks - Parent, Subsidiaries and Affiliates				1,175,216,569	XXX	1,175,216,569	2,083,498,070	0	110,409,476	0	(216,962,881)	0	(216,962,881)	0	XXX	XXX
7099999.	Common Stocks - Mutual Funds				4,111,071	XXX	4,111,071	4,121,298	6,401	247,911	0	17,453	0	17,453	0	XXX	XXX
7299999.	Total Common Stock				1,367,916,726	XXX	1,367,916,726	2,217,269,415	367,373	121,928,026	0	(182,036,852)	286,289	(182,323,141)	(709,814)	XXX	XXX
7399999.	Total Preferred and Common Stock				1,889,730,915	XXX	1,894,116,629	2,739,962,273	3,028,069	153,423,174	0	(187,425,283)	1,427,611	(188,852,894)	(720,483)	XXX	XXX

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues.....21, the total $ value (included in Column 8) of all such issues $.....16,021,105.

Footnote input area:

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
Atlantic Insurance Company	22209	75-6013587	100.0	100.0	Consolidation
Commercial Guaranty Casualty Insurance Company	21296	35-0293730	100.0	100.0	Consolidation
Commercial Guaranty Insurance Company	38385	75-1679830	100.0	100.0	Consolidation
Commercial Guaranty Lloyds Insurance Company	37249	75-1690643	100.0	100.0	Consolidation
Discover Property & Casualty Insurance Company	36463	36-2999370	100.0	100.0	Consolidation
Discover Reinsurance Company	44440	06-1313745	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 Group Lloyds	37494	75-1647927	100.0	100.0	Consolidation
Gulf Underwriters Insurance Company	42811	56-1371361	100.0	100.0	Consolidation
Mendakota Insurance Company	22454	31-1160863	100.0	100.0	Consolidation
Mendota Insurance Company	33650	41-1639286	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 (formerly Red Oak Insurance Company)	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
USF&G Insurance Company of Mississippi	10620	52-1850698	100.0	100.0	Consolidation

SCHEDULE Z - PART 2

COMPANIES INCLUDED IN CURRENT YEAR AND EXCLUDED IN PREVIOUS YEAR

NONE

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	

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
GeoVera Insurance Company	10799	52-2029259	0.0	100.0	Sold 11/1/05
Gulf Insurance Company	22217	43-6028696	0.0	100.0	Merged into Trav. Indemnity Ins. Co. 7/1/05
Pacific Select Property Insurance Company	10887	94-3266086	0.0	100.0	Sold 11/1/05
USF&G Specialty Insurance Company	10182	52-1903270	0.0	100.0	Sold 11/1/05

* 0 0 0 7 0 2 0 0 5 2 7 0 0 0 1 0 0 *

COMBINED INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2005

OF

THE ST. PAUL TRAVELERS COMPANIES, INC.

ADDRESS .....St. Paul MN 55102

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

Contact Person.....Larry J. Mills Title.....Director Telephone.....651-310-8644

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

(To Be Filed Not Later Than May 1)

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

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

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

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

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

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

INTERROGATORIES

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

   1.1 Premiums Earned ..... [ ]

   1.2 Losses Incurred ..... [ ]

   1.3 Not Applicable ..... [X]

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

   2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 ..... $.....1,284,193,789

   2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 ..... $.....15,507,623

   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 ..... $.....1,721,650

   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 ..... $.....3,298,702,196

   3.2 Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 ..... $.....178,321,975

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 [ ] No [X]

   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:

Combined Insurance Expense Exhibit for the year 2005 of the **THE ST. PAUL 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	1,589,186	0	0	0	0	1,589,186
1.2 Reinsurance assumed	83,192	0	0	0	0	83,192
1.3 Reinsurance ceded	186,808	0	0	0	0	186,808
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,485,571	0	0	0	0	1,485,571
2. Commission and brokerage:						
2.1 Direct excluding contingent	0	2,753,789	0	0	0	2,753,789
2.2 Reinsurance assumed excluding contingent	0	108,585	0	0	0	108,585
2.3 Reinsurance ceded excluding contingent	0	325,412	0	0	0	325,412
2.4 Contingent - direct	0	377,912	0	0	0	377,912
2.5 Contingent - reinsurance assumed	0	43,395	0	0	0	43,395
2.6 Contingent - reinsurance ceded	0	38,497	0	0	0	38,497
2.7 Policy and membership fees	0	323	0	0	0	323
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	2,920,095	0	0	0	2,920,095
3. Allowances to managers and agents	0	988	0	0	0	988
4. Advertising	21	14,654	38	0	24	14,736
5. Boards, bureaus and associations	5,831	6,848	77,159	0	11	89,848
6. Surveys and underwriting reports	27	11,657	43,074	0	1	54,759
7. Audit of assureds' records	0	0	122	0	0	122
8. Salary related items:						
8.1 Salaries	626,929	540,083	589,451	0	25,887	1,782,351
8.2 Payroll taxes	72,037	31,747	49,990	0	720	154,494
9. Employee relations and welfare	109,237	55,931	50,479	0	22,492	238,139
10. Insurance	52,616	(4,234)	14,180	0	511	63,073
11. Directors' fees	0	23	59	0	0	82
12. Travel and travel items	35,866	39,631	25,680	0	(1,040)	100,138
13. Rent and rent items	44,045	36,823	47,937	0	367	129,172
14. Equipment	8,018	13,012	20,023	0	360	41,413
15. Cost or depreciation of EDP equipment and software	11,191	6,785	65,084	0	1,874	84,935
16. Printing and stationery	6,897	9,971	8,535	0	373	25,776
17. Postage, telephone and telegraph, exchange and express	12,167	25,141	42,023	0	1,042	80,373
18. Legal and auditing	69,161	4,675	57,784	0	(3,097)	128,523
19. Totals (Lines 3 to 18)	1,054,044	793,735	1,091,618	0	49,526	2,988,923
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of $.....10,642	0	0	0	594,094	0	594,094
20.2 Insurance department licenses and fees	0	0	0	25,968	0	25,968
20.3 Gross guaranty association assessments	0	0	0	36,881	0	36,881
20.4 All other (excluding federal and foreign income and real estate)	3	0	0	53,264	0	53,266
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)	3	0	0	710,206	0	710,209
21. Real estate expenses	0	0	(275)	0	77,661	77,386
22. Real estate taxes	0	0	0	0	5,049	5,049
23. Reimbursements by uninsured accident and health plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	(7,393)	28,190	(60,373)	0	11,137	(28,439)
25. Total expenses incurred	2,532,225	3,742,020	1,030,970	710,206	143,374	8,158,794
DETAILS OF WRITE-INS						
2401. Aggregate write-ins for miscellaneous operating expenses	(7,393)	28,190	(60,373)	0	11,137	(28,439)
2402.	0	0	0	0	0	0
2403.	0	0	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	(7,393)	28,190	(60,373)	0	11,137	(28,439)

Combined Insurance Expense Exhibit for the year 2005 of the **THE ST. PAUL 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	623,803	XXX	601,838	100.0	461	0.1	251,686	41.8	(940)	(0.2)	21,687	3.6	278,189	46.2	5,864	1.0	24,158	4.0	242,700	40.3	47,692	7.9
2.1 Allied lines	467,619	XXX	475,745	100.0	521	0.1	492,931	103.6	4,135	0.9	28,276	5.9	499,530	105.0	12,376	2.6	21,295	4.5	184,245	38.7	48,222	10.1
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	(4,516)	0.0	0	0.0	0	0.0	123	0.0	0	0.0	25,806	0.0
3. Farmowners multiple peril	96,956	XXX	92,828	100.0	0	0.0	39,800	42.9	1,386	1.5	4,422	4.8	33,389	36.0	3,446	3.7	7,711	8.3	46,072	49.6	16,840	18.1
4. Homeowners multiple peril	2,379,124	XXX	2,294,528	100.0	0	0.0	1,440,900	62.8	14,597	0.6	138,681	6.0	891,170	38.8	56,837	2.5	47,023	2.0	1,268,570	55.3	412,766	18.0
5.1 Commercial multiple peril (non-liability portion)	1,669,783	XXX	1,651,445	100.0	158	0.0	991,177	60.0	(7,821)	(0.5)	71,407	4.3	844,362	51.1	45,909	2.8	86,922	5.3	872,708	52.8	255,209	15.5
5.2 Commercial multiple peril (liability portion)	1,159,568	XXX	1,146,834	100.0	106	0.0	675,139	58.9	240,743	21.0	93,379	8.1	2,524,302	220.1	774,492	67.5	117,591	10.3	495,175	43.2	311,754	27.2
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	282,929	XXX	269,898	100.0	0	0.0	125,007	46.3	18,285	6.8	10,116	3.7	176,863	65.5	26,630	9.9	6,779	2.5	107,439	39.8	56,076	20.8
9. Inland marine	660,911	XXX	653,004	100.0	160	0.0	134,693	20.6	(1,917)	(0.3)	29,612	4.5	341,754	52.3	25,446	3.9	30,053	4.6	334,474	51.2	180,169	27.6
10. Financial guaranty	(8)	XXX	258	100.0	0	0.0	(1,015)	(393.8)	146	56.7	25	9.6	36	14.1	72	27.8	205	79.4	(0)	(0.1)	(134)	(51.8)
11. Medical malpractice	(1,245)	XXX	3,835	100.0	0	0.0	139,292	3,632.1	(33,005)	(860.6)	(3,848)	(100.3)	676,001	17,626.9	79,835	2,081.7	13,167	343.3	1,605	41.9	(3,798)	(99.0)
12. Earthquake	89,171	XXX	93,590	100.0	0	0.0	17,497	18.7	(29)	(0.0)	3,032	3.2	29,333	31.3	1,102	1.2	5,436	5.8	32,662	34.9	10,502	11.2
13. Group A&H (see interrogatory 1)	1,499	XXX	1,587	100.0	0	0.0	3,095	195.1	589	37.1	(6)	(0.3)	7,640	481.5	171	10.8	19	1.2	368	23.2	1,052	66.3
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)	(1,372)	XXX	(1,859)	100.0	0	0.0	(9,729)	523.2	114	(6.1)	420	(22.6)	9,024	(485.3)	2,611	(140.4)	1,497	(80.5)	49	(2.6)	(1,085)	58.3
16. Workers' compensation	2,112,023	XXX	2,053,180	100.0	20,565	1.0	1,295,229	63.1	220,079	10.7	(64,612)	(3.1)	8,874,229	432.2	779,511	38.0	357,249	17.4	649,114	31.6	1,056,100	51.4
17. Other liability	2,918,935	XXX	2,894,759	100.0	431	0.0	2,228,457	77.0	376,867	13.0	292,212	10.1	8,216,591	283.8	1,775,034	61.3	537,250	18.6	1,321,549	45.7	759,486	26.2
18. Products liability	213,353	XXX	311,058	100.0	0	0.0	51,057	16.4	470,143	151.1	45,203	14.5	2,527,483	812.5	1,153,212	370.7	174,467	56.1	89,979	28.9	29,701	9.5
19.1, 19.2 Private passenger auto liability	1,982,543	XXX	1,944,323	100.0	(0)	(0.0)	1,172,746	60.3	70,362	3.6	183,897	9.5	2,034,923	104.7	260,439	13.4	133,343	6.9	876,007	45.1	455,185	23.4
19.3, 19.4 Commercial auto liability	1,770,053	XXX	1,861,671	100.0	246	0.0	617,373	33.2	48,732	2.6	102,804	5.5	2,135,695	114.7	299,387	16.1	86,804	4.7	731,965	39.3	584,065	31.4
21.1 Private passenger auto physical damage	1,309,121	XXX	1,322,252	100.0	(0)	(0.0)	625,914	47.3	5,093	0.4	88,159	6.7	28,625	2.2	4,366	0.3	5,023	0.4	513,899	38.9	275,342	20.8
21.2 Commercial auto physical damage	435,591	XXX	439,960	100.0	126	0.0	174,550	39.7	3,225	0.7	25,473	5.8	115,218	26.2	13,517	3.1	16,158	3.7	194,657	44.2	152,895	34.8
22. Aircraft (all perils)	4	XXX	4	100.0	0	0.0	16,027	371,865.9	319	7,402.8	(932)	(21,632.6)	26,072	604,918.1	2,721	63,125.3	(586)	(13,594.1)	550	12,768.1	16	372.3
23. Fidelity	169,383	XXX	169,427	100.0	165	0.1	53,482	31.6	5,127	3.0	11,034	6.5	127,221	75.1	21,717	12.8	8,854	5.2	102,249	60.4	14,199	8.4
24. Surety	713,386	XXX	757,425	100.0	(586)	(0.1)	293,310	38.7	10,647	1.4	14,463	1.9	810,559	107.0	114,275	15.1	43,499	5.7	481,918	63.6	42,251	5.6
26. Burglary and theft	27,389	XXX	23,887	100.0	1	0.0	4,379	18.3	247	1.0	1,407	5.9	14,590	61.1	1,365	5.7	889	3.7	15,382	64.4	2,766	11.6
27. Boiler and machinery	174,058	XXX	168,597	100.0	1	0.0	1,721	1.0	(1,430)	(0.8)	3,163	1.9	73,240	43.4	3,627	2.2	5,010	3.0	77,292	45.8	17,261	10.2
28. Credit	879	XXX	885	100.0	0	0.0	1,657	187.2	809	91.4	226	25.6	13,166	1,487.8	128	14.5	120	13.6	396	44.8	2,353	265.9
29. International	(12,017)	XXX	29,584	100.0	0	0.0	(26,872)	(90.8)	505	1.7	(188)	(0.6)	132,708	448.6	31	0.1	35	0.1	1,631	5.5	83,210	281.3
30, 31, 32. Reinsurance - nonproportional assumed	46,475	XXX	45,697	100.0	0	0.0	749,950	1,641.1	18,240	39.9	(28,023)	(61.3)	2,266,081	4,958.9	57,279	125.3	9,424	20.6	17,626	38.6	65,092	142.4
33 Aggregate write-ins for other lines of business	0	XXX	0	100.0	0	0.0	24,803	0.0	0	0.0	0	0.0	6,333	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34 TOTAL (Lines 1 through 33)	19,289,916	XXX	19,306,241	100.0	22,353	0.1	11,584,256	60.0	1,465,248	7.6	1,066,974	5.5	33,714,328	174.6	5,521,400	28.6	1,739,519	9.0	8,660,284	44.9	4,900,992	25.4
DETAILS OF WRITE-INS																						
3301. Auto warranty	0	XXX	0	100.0	0	0.0	24,803	0.0	0	0.0	0	0.0	6,333	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3302.	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
3303.	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
3398. Summary of remaining write-ins for Line 33 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	XXX	0	100.0	0	0.0	24,803	0.0	0	0.0	0	0.0	6,333	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

(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	77,233	12.8	22,746	3.8	22,070	3.7	31,298	5.2	335	0.1	175,934	29.2	27,610	4.6	203,543	33.8	20,334	3.4	223,878	37.2
2.1 Allied lines	57,031	12.0	35,256	7.4	21,772	4.6	30,635	6.4	112	0.0	(194,699)	(40.9)	33,947	7.1	(160,752)	(33.8)	20,052	4.2	(140,700)	(29.6)
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	21,816	0.0	3,269	0.0	(16,074)	0.0	(22,390)	0.0	635	0.0	18,530	0.0	206	0.0	18,736	0.0	1	0.0	18,737	0.0
3. Farmowners multiple peril	20,421	22.0	2,618	2.8	4,372	4.7	6,091	6.6	155	0.2	13,872	14.9	3,103	3.3	16,975	18.3	3,505	3.8	20,480	22.1
4. Homeowners multiple peril	502,665	21.9	91,530	4.0	87,093	3.8	118,929	5.2	15,708	0.7	(84,158)	(3.7)	82,127	3.6	(2,032)	(0.1)	89,030	3.9	86,998	3.8
5.1 Commercial multiple peril (non-liability portion)	271,043	16.4	48,803	3.0	94,690	5.7	132,247	8.0	(1,218)	(0.1)	48,523	2.9	72,187	4.4	120,710	7.3	63,851	3.9	184,561	11.2
5.2 Commercial multiple peril (liability portion)	206,675	18.0	30,390	2.6	37,456	3.3	52,222	4.6	(2,056)	(0.2)	(191,332)	(16.7)	215,360	18.8	24,028	2.1	83,030	7.2	107,059	9.3
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	53,020	19.6	5,888	2.2	13,372	5.0	18,622	6.9	685	0.3	26,273	9.7	15,239	5.6	41,512	15.4	10,505	3.9	52,017	19.3
9. Inland marine	122,830	18.8	20,035	3.1	29,800	4.6	44,876	6.9	(18,860)	(2.9)	254,056	38.9	32,502	5.0	286,558	43.9	27,311	4.2	313,869	48.1
10. Financial guaranty	(2)	(0.9)	3	1.2	330	128.0	466	180.7	0	0.0	306	118.6	714	276.7	1,019	395.3	(607)	(235.4)	412	159.9
11. Medical malpractice	(57)	(1.5)	202	5.3	203	5.3	278	7.2	487	12.7	(98,743)	(2,574.7)	59,386	1,548.5	(39,357)	(1,026.3)	13,721	357.8	(25,637)	(668.5)
12. Earthquake	9,289	9.9	4,137	4.4	4,630	4.9	6,452	6.9	224	0.2	48,806	52.1	2,836	3.0	51,642	55.2	2,837	3.0	54,479	58.2
13. Group A&H (see interrogatory 1)	(127)	(8.0)	62	3.9	9	0.6	43	2.7	3	0.2	(2,076)	(130.8)	501	31.6	(1,575)	(99.3)	139	8.7	(1,436)	(90.5)
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)	(4,306)	231.5	930	(50.0)	1,360	(73.1)	1,910	(102.7)	4,300	(231.2)	11,740	(631.4)	1,470	(79.1)	13,210	(710.4)	230	(12.4)	13,441	(722.8)
16. Workers' compensation	118,195	5.8	167,176	8.1	9,457	0.5	14,690	0.7	105,633	5.1	378,035	18.4	614,528	29.9	992,562	48.3	191,880	9.3	1,184,442	57.7
17. Other liability	366,076	12.6	81,355	2.8	154,221	5.3	178,804	6.2	15,972	0.6	(767,692)	(26.5)	671,387	23.2	(96,305)	(3.3)	231,949	8.0	135,644	4.7
18. Products liability	35,306	11.4	7,024	2.3	17,396	5.6	24,730	8.0	7	0.0	(339,795)	(109.2)	242,609	78.0	(97,186)	(31.2)	65,466	21.0	(31,719)	(10.2)
19.1, 19.2 Private passenger auto liability	320,394	16.5	58,019	3.0	72,246	3.7	100,007	5.1	32,548	1.7	(799)	(0.0)	169,291	8.7	168,492	8.7	91,871	4.7	260,363	13.4
19.3, 19.4 Commercial auto liability	228,337	12.3	49,859	2.7	75,202	4.0	116,337	6.2	2,510	0.1	625,290	33.6	177,715	9.5	803,004	43.1	90,697	4.9	893,702	48.0
21.1 Private passenger auto physical damage	191,778	14.5	32,370	2.4	41,246	3.1	61,987	4.7	12,911	1.0	288,617	21.8	11,856	0.9	300,473	22.7	35,293	2.7	335,766	25.4
21.2 Commercial auto physical damage	68,678	15.6	12,283	2.8	19,799	4.5	33,093	7.5	2,217	0.5	104,951	23.9	13,037	3.0	117,989	26.8	15,874	3.6	133,863	30.4
22. Aircraft (all perils)	1,770	41,070.0	39	904.9	0	0.0	0	0.0	0	0.0	(17,219)	(399,511.0)	(13,328)	(309,243.7)	(30,547)	(708,754.8)	15,021	348,526.1	(15,526)	(360,228.6)
23. Fidelity	26,384	15.6	4,858	2.9	23,156	13.7	18,601	11.0	2,889	1.7	29,509	17.4	12,526	7.4	42,035	24.8	8,816	5.2	50,851	30.0
24. Surety	170,648	22.5	26,713	3.5	82,889	10.9	28,875	3.8	20,103	2.7	150,570	19.9	79,484	10.5	230,054	30.4	47,195	6.2	277,249	36.6
26. Burglary and theft	1,681	7.0	1,007	4.2	2,799	11.7	1,032	4.3	535	2.2	11,870	49.7	1,450	6.1	13,319	55.8	973	4.1	14,292	59.8
27. Boiler and machinery	32,145	19.1	3,595	2.1	13,466	8.0	18,766	11.1	(48)	(0.0)	97,122	57.6	7,950	4.7	105,072	62.3	6,715	4.0	111,787	66.3
28. Credit	296	33.4	0	0.0	(23)	(2.6)	(208)	(23.5)	4	0.4	(1,868)	(211.1)	731	82.6	(1,137)	(128.5)	208	23.5	(929)	(104.9)
29. International	(8,512)	(28.8)	0	0.0	3,771	12.7	5,261	17.8	3,939	13.3	59,558	201.3	9,460	32.0	69,018	233.3	3,715	12.6	72,732	245.9
30, 31, 32. Reinsurance - nonproportional assumed	29,392	64.3	0	0.0	5,218	11.4	7,316	16.0	(60,831)	(133.1)	(797,227)	(1,744.6)	136,888	299.6	(660,339)	(1,445.0)	34,071	74.6	(626,268)	(1,370.5)
33 Aggregate write-ins for other lines of business	0	0.0	51	0.0	0	0.0	0	0.0	0	0.0	(24,854)	0.0	429	0.0	(24,425)	0.0	100	0.0	(24,325)	0.0
34 TOTAL (Lines 1 through 33)	2,920,096	15.1	710,218	3.7	821,926	4.3	1,030,971	5.3	138,902	0.7	(176,901)	(0.9)	2,683,200	13.9	2,506,299	13.0	1,173,782	6.1	3,680,081	19.1
DETAILS OF WRITE-INS																				
3301. Auto warranty	0	0.0	51	0.0	0	0.0	0	0.0	0	0.0	(24,854)	0.0	429	0.0	(24,425)	0.0	100	0.0	(24,325)	0.0
3302.	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
3303.	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
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0.0	51	0.0	0	0.0	0	0.0	0	0.0	(24,854)	0.0	429	0.0	(24,425)	0.0	100	0.0	(24,325)	0.0

Note: The allocation of investment income from capital and surplus by line of business may not accurately reflect the profitability of a particular line for use in the rate making process.

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 58, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 58, Col. 6)		Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 58, Col. 7)		Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	728,454	XXX	696,339	100.0	457	0.1	293,721	42.2	3,195	0.5	21,288	3.1	291,064	41.8	15,542	2.2	23,136	3.3	306,410	44.0	90,428	13.0
2.1 Allied lines	493,720	XXX	521,613	100.0	517	0.1	971,343	186.2	11,421	2.2	29,102	5.6	1,152,771	221.0	23,525	4.5	21,323	4.1	202,828	38.9	59,676	11.4
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	131,736	XXX	123,905	100.0	0	0.0	349,072	281.7	5,825	4.7	(4,516)	(3.6)	249,844	201.6	0	0.0	123	0.1	75,092	60.6	25,875	20.9
3. Farmowners multiple peril	98,391	XXX	94,088	100.0	0	0.0	42,963	45.7	1,427	1.5	4,422	4.7	39,311	41.8	3,498	3.7	7,711	8.2	47,366	50.3	18,101	19.2
4. Homeowners multiple peril	2,416,817	XXX	2,275,670	100.0	0	0.0	1,514,151	66.5	6,835	0.3	130,195	5.7	1,037,485	45.6	59,082	2.6	45,031	2.0	1,286,354	56.5	449,355	19.7
5.1 Commercial multiple peril (non-liability portion)	1,870,143	XXX	1,736,762	100.0	157	0.0	1,552,931	89.4	(3,602)	(0.2)	70,424	4.1	1,438,672	82.8	55,478	3.2	86,449	5.0	950,390	54.7	319,268	18.4
5.2 Commercial multiple peril (liability portion)	1,174,453	XXX	1,271,965	100.0	106	0.0	687,901	54.1	244,958	19.3	94,828	7.5	2,589,219	203.6	782,932	61.6	117,592	9.2	500,737	39.4	328,891	25.9
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	315,043	XXX	307,854	100.0	0	0.0	261,615	85.0	20,559	6.7	10,400	3.4	293,247	95.3	30,328	9.9	6,223	2.0	113,930	37.0	63,932	20.8
9. Inland marine	821,586	XXX	811,354	100.0	158	0.0	390,549	48.1	(3,439)	(0.4)	29,709	3.7	532,807	65.7	26,927	3.3	28,497	3.5	348,806	43.0	169,149	20.8
10. Financial guaranty	1,090	XXX	2,459	100.0	0	0.0	(1,040)	(42.3)	(2)	(0.1)	25	1.0	36	1.5	(20)	(0.8)	205	8.3	3,177	129.2	(134)	(5.4)
11. Medical malpractice	1,189	XXX	15,082	100.0	0	0.0	91,494	606.7	(37,233)	(246.9)	(1,357)	(9.0)	833,315	5,525.4	90,525	600.2	13,167	87.3	1,605	10.6	(4,710)	(31.2)
12. Earthquake	86,689	XXX	84,734	100.0	0	0.0	17,813	21.0	165	0.2	1,271	1.5	36,407	43.0	1,397	1.6	5,436	6.4	37,590	44.4	13,683	16.1
13. Group A&H (see interrogatory 1)	7,496	XXX	7,496	100.0	0	0.0	6,869	91.6	506	6.7	(49)	(0.7)	104,988	1,400.5	1,457	19.4	(17)	(0.2)	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)	18,641	XXX	19,089	100.0	0	0.0	(2,166)	(11.3)	(29)	(0.2)	1,171	6.1	2,465	12.9	122	0.6	2,200	11.5	8,170	42.8	44	0.2
16. Workers' compensation	2,944,279	XXX	2,895,687	100.0	17,464	0.6	1,575,874	54.4	239,013	8.3	(27,268)	(0.9)	10,976,054	379.0	804,537	27.8	295,935	10.2	879,619	30.4	1,010,752	34.9
17. Other liability	3,462,256	XXX	3,412,345	100.0	428	0.0	2,678,191	78.5	450,305	13.2	271,490	8.0	10,617,574	311.2	2,101,634	61.6	514,624	15.1	1,567,182	45.9	815,122	23.9
18. Products liability	231,083	XXX	348,412	100.0	0	0.0	(99,347)	(28.5)	467,121	134.1	45,445	13.0	2,604,397	747.5	1,223,708	351.2	173,126	49.7	94,415	27.1	40,941	11.8
19.1, 19.2 Private passenger auto liability	2,090,090	XXX	2,067,541	100.0	(0)	(0.0)	1,117,079	54.0	64,571	3.1	176,838	8.6	2,061,504	99.7	261,437	12.6	124,737	6.0	828,652	40.1	440,480	21.3
19.3, 19.4 Commercial auto liability	1,696,630	XXX	1,867,048	100.0	244	0.0	901,011	48.3	57,927	3.1	95,575	5.1	2,764,702	148.1	341,222	18.3	83,378	4.5	745,073	39.9	572,553	30.7
21.1 Private passenger auto physical damage	1,220,565	XXX	1,218,661	100.0	(0)	(0.0)	592,819	48.6	4,803	0.4	84,895	7.0	23,181	1.9	4,080	0.3	(1,183)	(0.1)	477,575	39.2	259,220	21.3
21.2 Commercial auto physical damage	446,711	XXX	479,049	100.0	125	0.0	193,373	40.4	5,030	1.1	25,964	5.4	139,611	29.1	17,829	3.7	15,989	3.3	198,110	41.4	148,713	31.0
22. Aircraft (all perils)	(59)	XXX	(59)	100.0	0	0.0	5,721	(9,620.3)	210	(352.6)	(1,002)	1,685.1	67,117	(112,865.7)	11,146	(18,742.8)	(564)	948.3	738	(1,240.3)	0	0.0
23. Fidelity	187,662	XXX	193,732	100.0	165	0.1	58,221	30.1	5,190	2.7	12,475	6.4	256,438	132.4	37,724	19.5	8,829	4.6	112,259	57.9	15,699	8.1
24. Surety	885,170	XXX	943,791	100.0	(1,212)	(0.1)	279,609	29.6	28,475	3.0	14,122	1.5	1,088,807	115.4	172,951	18.3	32,340	3.4	487,202	51.6	91,375	9.7
26. Burglary and theft	29,484	XXX	25,928	100.0	(0)	(0.0)	4,777	18.4	372	1.4	1,462	5.6	23,938	92.3	2,778	10.7	889	3.4	16,932	65.3	3,048	11.8
27. Boiler and machinery	135,722	XXX	148,576	100.0	(0)	(0.0)	2,537	1.7	(1,378)	(0.9)	3,155	2.1	69,051	46.5	4,817	3.2	5,010	3.4	62,113	41.8	17,684	11.9
28. Credit	5	XXX	15	100.0	0	0.0	76	511.8	6	38.6	74	501.4	43	286.1	10	68.4	120	809.7	20	131.5	(18)	(123.8)
29. International	3	XXX	3	100.0	0	0.0	(0)	(5.9)	2	60.5	620	17,722.6	1,166	33,364.1	122	3,479.3	35	1,012.5	(0)	(12.7)	0	12.1
33. Aggregate write-ins for other lines of business	0	XXX	0	100.0	0	0.0	24,803	0.0	0	0.0	0	0.0	6,333	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34. TOTAL (Lines 1 through 33)	21,495,050	XXX	21,569,139	100.0	18,608	0.1	13,511,960	62.6	1,572,231	7.3	1,090,755	5.1	39,301,545	182.2	6,074,786	28.2	1,610,341	7.5	9,352,342	43.4	4,949,127	22.9
DETAILS OF WRITE-INS																						
3301. Auto warranty	0	XXX	0	100.0	0	0.0	24,803	0.0	0	0.0	0	0.0	6,333	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3302.	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
3303.	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
3398. Summary of remaining write-ins for Line 33 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	XXX	0	100.0	0	0.0	24,803	0.0	0	0.0	0	0.0	6,333	0.0	0	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	91,534	13.1	22,501	3.2	23,046	3.3	31,464	4.5	340	0.0	209,474	30.1
2.1 Allied lines	64,354	12.3	34,631	6.6	20,384	3.9	27,640	5.3	116	0.0	(637,664)	(122.2)
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	21,816	17.6	3,353	2.7	(16,482)	(13.3)	(21,567)	(17.4)	635	0.5	(212,961)	(171.9)
3. Farmowners multiple peril	20,421	21.7	2,649	2.8	4,421	4.7	5,928	6.3	155	0.2	12,012	12.8
4. Homeowners multiple peril	482,522	21.2	92,530	4.1	79,315	3.5	102,386	4.5	15,557	0.7	(116,706)	(5.1)
5.1 Commercial multiple peril (non-liability portion)	323,824	18.6	58,655	3.4	72,151	4.2	97,264	5.6	(1,212)	(0.1)	(436,253)	(25.1)
5.2 Commercial multiple peril (liability portion)	208,912	16.4	21,614	1.7	60,767	4.8	82,604	6.5	(2,055)	(0.2)	(131,779)	(10.4)
6. Mortgage guaranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean marine	55,475	18.0	5,681	1.8	13,432	4.4	17,576	5.7	685	0.2	(76,200)	(24.8)
9. Inland marine	134,744	16.6	19,734	2.4	29,819	3.7	41,733	5.1	2,029	0.3	170,376	21.0
10. Financial guaranty	(2)	(0.1)	35	1.4	327	13.3	490	19.9	0	0.0	2,627	106.8
11. Medical malpractice	9	0.1	188	1.2	193	1.3	279	1.8	487	3.2	(38,004)	(252.0)
12. Earthquake	8,224	9.7	2,581	3.0	1,990	2.3	2,699	3.2	224	0.3	50,216	59.3
13. Group A&H (see interrogatory 1)	598	8.0	0	0.0	11	0.1	14	0.2	3	0.0	(449)	(6.0)
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)	859	4.5	1,393	7.3	(27)	(0.1)	(37)	(0.2)	4,300	22.5	22,226	116.4
16. Workers' compensation	207,761	7.2	145,433	5.0	41,834	1.4	56,678	2.0	33,756	1.2	672,655	23.2
17. Other liability	452,369	13.3	79,223	2.3	149,721	4.4	180,188	5.3	16,845	0.5	(832,724)	(24.4)
18. Products liability	35,108	10.1	6,024	1.7	17,831	5.1	24,063	6.9	11	0.0	(147,823)	(42.4)
19.1, 19.2 Private passenger auto liability	306,078	14.8	58,986	2.9	74,857	3.6	103,181	5.0	29,591	1.4	195,542	9.5
19.3, 19.4 Commercial auto liability	245,678	13.2	48,019	2.6	71,280	3.8	105,323	5.6	2,641	0.1	344,632	18.5
21.1 Private passenger auto physical damage	178,841	14.7	33,231	2.7	41,336	3.4	57,822	4.7	12,845	1.1	237,759	19.5
21.2 Commercial auto physical damage	72,038	15.0	12,186	2.5	19,514	4.1	30,262	6.3	2,117	0.4	122,674	25.6
22. Aircraft (all perils)	(15)	25.7	(2)	3.1	0	0.0	0	0.0	0	0.0	(4,971)	8,359.0
23. Fidelity	24,991	12.9	4,284	2.2	25,791	13.3	16,170	8.3	2,889	1.5	49,334	25.5
24. Surety	174,069	18.4	21,583	2.3	89,480	9.5	36,764	3.9	20,103	2.1	321,004	34.0
26. Burglary and theft	3,357	12.9	897	3.5	6,592	25.4	3,132	12.1	535	2.1	5,876	22.7
27. Boiler and machinery	19,074	12.8	3,437	2.3	13,526	9.1	18,356	12.4	(48)	(0.0)	89,820	60.5
28. Credit	0	0.0	0	0.0	4	26.9	32	215.4	4	24.0	(174)	(1,170.0)
29. International	1	20.3	0	0.0	2,664	76,206.4	3,485	99,691.9	0	0.8	(6,768)	(193,595.0)
33. Aggregate write-ins for other lines of business	1	0.0	54	0.0	0	0.0	0	0.0	0	0.0	(24,858)	0.0
34. TOTAL (Lines 1 through 33)	3,132,638	14.5	678,899	3.1	843,776	3.9	1,023,928	4.7	142,550	0.7	(161,105)	(0.7)
DETAILS OF WRITE-INS												
3301. Auto warranty	0	0.0	54	0.0	0	0.0	0	0.0	0	0.0	(24,857)	0.0
3302.	1	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(1)	0.0
3303.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1	0.0	54	0.0	0	0.0	0	0.0	0	0.0	(24,858)	0.0

Ins. Expense Ex.-Overflow for Write-Ins (Portrait)
NONE

Ins. Expense Ex.-Overflow for Write-Ins (Landscape)
NONE