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SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM SE

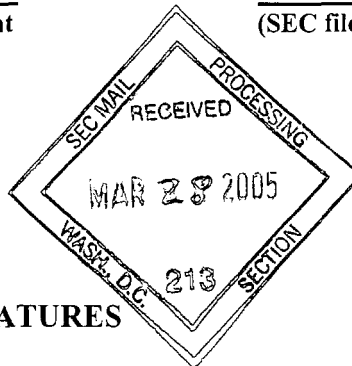
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

MEADOWBROOK INSURANCE GROUP, INC.
(Exact Name of Registrant as Specified in Charter)

0000949156
(Registrant CIK Number)

December 31, 2004 Form 10-K
(Electronic Report, schedule, or registration statement
of which the documents are a part)

1-14094
(SEC file number)

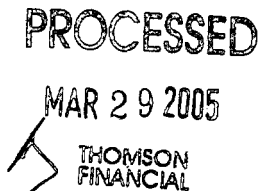


SIGNATURES

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Southfield, State of Michigan.

Dated: March 25, 2005

MEADOWBROOK INSURANCE GROUP, INC.
(Registrant)



By: Karen M. Spaun
Karen M. Spaun, Chief Financial Officer

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Document Description</u>
28.1	Star Insurance Company's 2004 Schedule P.
28.2	Savers Property & Casualty Insurance Company's 2004 Schedule P.
28.3	Williamsburg National Insurance Company's 2004 Schedule P.
28.4	Ameritrust Insurance Corporation's 2004 Schedule P.

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 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	343	14	627	(1)	35			992	XXX
2. 1995.....	87,764	27,863	59,901	41,755	18,930	16,486	2,230	2,165	17	4,048	39,229	XXX
3. 1996.....	84,949	25,721	59,228	42,157	19,401	12,245	1,679	2,511	33	6,291	35,800	XXX
4. 1997.....	97,253	54,983	42,270	51,053	29,409	12,901	6,595	3,349	81	1,316	31,218	XXX
5. 1998.....	129,809	67,088	62,721	80,862	44,975	17,721	9,255	5,638	353	276	49,638	XXX
6. 1999.....	160,286	85,440	74,846	120,146	66,508	20,877	9,178	8,263	739	751	72,861	XXX
7. 2000.....	225,536	123,760	101,776	158,316	97,510	26,947	13,992	10,780	1,519	1,287	83,022	XXX
8. 2001.....	242,003	108,725	133,278	136,600	67,799	21,476	9,014	9,522	1,960	1,741	88,825	XXX
9. 2002.....	159,774	55,308	104,466	71,402	31,418	11,319	4,639	5,644	597	576	51,711	XXX
10. 2003.....	151,422	44,654	106,768	40,072	12,683	5,482	808	4,713	489	558	36,287	XXX
11. 2004.....	222,842	52,692	170,150	26,813	8,306	4,239	213	4,569	162	177	26,940	XXX
12. Totals.....	XXX	XXX	XXX	769,519	396,953	150,320	57,602	57,189	5,950	17,021	516,523	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	1,562	304	1,165	216	564	8	312	40	76			3,111	XXX
2. 1995.....	1,327	811	464	118	468	27	126	26	74			1,457	XXX
3. 1996.....	600	403	542	290	54	41	150	81	39			590	XXX
4. 1997.....	1,124	435	623	304	77	4	159	100	65	3		1,202	XXX
5. 1998.....	4,040	2,341	1,097	615	316	100	270	164	166	19		2,650	XXX
6. 1999.....	8,571	6,401	2,370	973	704	519	541	254	453	6		4,486	XXX
7. 2000.....	18,287	13,552	2,564	2,668	1,912	1,225	726	689	860	18		6,197	XXX
8. 2001.....	19,850	11,280	10,561	4,764	2,155	1,103	2,653	1,307	1,239	42		17,962	XXX
9. 2002.....	17,577	7,594	9,844	4,601	2,232	1,036	2,655	1,208	1,222	44		19,047	XXX
10. 2003.....	19,237	3,651	19,672	6,798	2,197	412	5,429	1,618	1,674	8		35,722	XXX
11. 2004.....	26,115	4,489	58,057	14,901	2,379	322	14,702	3,879	3,357	3		81,016	XXX
12. Totals.....	118,290	51,261	106,959	36,248	13,058	4,797	27,723	9,366	9,225	143	0	173,440	XXX

	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
2. 1995.....	62,865	22,179	40,686	71.6	79.6	67.9			862	595	
3. 1996.....	58,298	21,908	36,390	68.6	85.2	61.4			449	141	
4. 1997.....	69,351	36,931	32,420	71.3	67.2	76.7			1,008	194	
5. 1998.....	110,110	57,822	52,288	84.8	86.2	83.4			2,181	469	
6. 1999.....	161,925	84,578	77,347	101.0	99.0	103.3			3,567	919	
7. 2000.....	220,392	131,173	89,219	97.7	106.0	87.7			4,631	1,566	
8. 2001.....	204,056	97,269	106,787	84.3	89.5	80.1			14,367	3,595	
9. 2002.....	121,895	51,137	70,758	76.3	92.5	67.7			15,226	3,821	
10. 2003.....	98,476	26,467	72,009	65.0	59.3	67.4			28,460	7,262	
11. 2004.....	140,231	32,275	107,956	62.9	61.3	63.4			64,782	16,234	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	137,740	35,701

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	24,071	22,594	21,596	21,755	32,802	32,432	31,577	32,406	33,776	34,047	271	1,641
2. 1995.....	30,606	33,203	34,596	35,159	37,164	38,001	37,604	37,435	38,371	38,464	93	1,029
3. 1996.....	XXX	27,989	30,199	29,224	32,635	32,346	33,842	34,056	33,889	33,873	(16)	(183)
4. 1997.....	XXX	XXX	21,630	28,378	28,823	29,785	29,129	29,081	28,890	29,090	200	9
5. 1998.....	XXX	XXX	XXX	35,916	43,340	49,866	45,825	47,334	46,848	46,856	8	(478)
6. 1999.....	XXX	XXX	XXX	XXX	51,475	59,417	63,385	69,209	70,965	69,376	(1,589)	167
7. 2000.....	XXX	XXX	XXX	XXX	XXX	75,178	86,868	80,980	80,176	79,116	(1,060)	(1,864)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	89,002	93,690	95,956	98,028	2,072	4,338
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,274	63,233	64,533	1,300	(741)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,579	66,119	(460)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,195	XXX	XXX
12. Totals.....											820	3,918

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	000	7,127	12,193	14,926	16,490	27,572	28,451	28,511	30,055	31,012	XXX	XXX
2. 1995.....	6,736	18,931	27,039	31,321	33,644	35,686	35,852	35,901	36,919	37,081	XXX	XXX
3. 1996.....	XXX	10,107	21,794	27,248	29,126	29,962	31,934	33,143	33,144	33,322	XXX	XXX
4. 1997.....	XXX	XXX	5,289	15,362	21,586	24,496	26,169	26,899	27,691	27,950	XXX	XXX
5. 1998.....	XXX	XXX	XXX	10,228	22,917	33,244	38,182	41,983	43,729	44,353	XXX	XXX
6. 1999.....	XXX	XXX	XXX	XXX	12,005	30,052	44,798	56,726	63,443	65,337	XXX	XXX
7. 2000.....	XXX	XXX	XXX	XXX	XXX	18,479	43,635	56,871	68,049	73,761	XXX	XXX
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	23,077	51,190	70,267	81,263	XXX	XXX
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,292	33,681	46,664	XXX	XXX
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,670	32,063	XXX	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,533	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	11,622	6,301	3,325	2,610	1,601	885	912	1,002	1,494	1,221
2. 1995.....	15,586	6,696	2,208	108	1,028	480	533	352	503	446
3. 1996.....	XXX	11,390	1,657	(1,165)	1,601	1,355	635	302	468	321
4. 1997.....	XXX	XXX	9,898	5,029	2,994	3,122	984	862	342	378
5. 1998.....	XXX	XXX	XXX	15,718	8,984	8,901	1,910	1,829	909	588
6. 1999.....	XXX	XXX	XXX	XXX	25,980	13,515	5,925	3,556	3,155	1,684
7. 2000.....	XXX	XXX	XXX	XXX	XXX	36,835	18,338	6,583	1,398	(67)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	39,491	17,181	8,500	7,143
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,839	12,416	6,690
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,316	16,685
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,979

Sch. P-Pt. 1A
NONE

Sch. P-Pt. 1B
NONE

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	907	202	705	672	4	633		51	4	1	1,348	92
3. 1996.....	677	149	528	822	341	325	73	43	10		766	84
4. 1997.....	231	63	168	3	2	5		21			27	4
5. 1998.....	12,181	7,461	4,720	15,298	12,463	2,822	2,745	823	189	8	3,546	2,604
6. 1999.....	25,215	16,897	8,318	22,602	16,510	3,484	2,435	1,321	431	18	8,031	4,804
7. 2000.....	42,333	32,637	9,696	45,187	34,372	6,688	5,390	2,109	751	53	13,471	8,305
8. 2001.....	40,441	13,030	27,411	32,614	13,579	4,501	2,152	1,400	474	643	22,310	4,573
9. 2002.....	20,200	3,128	17,072	10,266	2,331	756	114	799	570	14	8,806	1,035
10. 2003.....	11,038	626	10,412	2,588	212	255	39	155	25	3	2,722	330
11. 2004.....	27,985	1,571	26,414	2,892	750	96	22	204	11	4	2,409	422
12. Totals.....	XXX	XXX	XXX	132,944	80,564	19,565	12,970	6,926	2,465	744	63,435	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....	250	249	90	82	35	35	18	16	13	12		12	24
6. 1999.....	159	113	114	66	26	20	23	13	10	3		117	13
7. 2000.....	908	556	448	290	303	209	89	58	54	14		675	74
8. 2001.....	3,700	1,503	1,095	573	274	76	218	114	153	16		3,158	94
9. 2002.....	2,871	839	862	215	157	11	172	43	106			3,060	44
10. 2003.....	2,265		1,760	356	171	6	351	71	44			4,158	30
11. 2004.....	6,065	1,075	7,830	858	142		1,562	171	210			13,705	168
12. Totals.....	16,218	4,335	12,199	2,440	1,108	357	2,433	486	590	45	0	24,885	447

	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			XXX	0	0
2. 1995.....	1,356	8	1,348	149.5	4.0	191.2				0	0
3. 1996.....	1,190	424	766	175.8	284.6	145.1				0	0
4. 1997.....	29	2	27	12.6	3.2	16.1				0	0
5. 1998.....	19,349	15,791	3,558	158.8	211.6	75.4				9	3
6. 1999.....	27,739	19,591	8,148	110.0	115.9	98.0				94	23
7. 2000.....	55,786	41,640	14,146	131.8	127.6	145.9				510	165
8. 2001.....	43,955	18,487	25,468	108.7	141.9	92.9				2,719	439
9. 2002.....	15,989	4,123	11,866	79.2	131.8	69.5				2,679	381
10. 2003.....	7,589	709	6,880	68.8	113.3	66.1				3,669	489
11. 2004.....	19,001	2,887	16,114	67.9	183.8	61.0				11,962	1,743
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	21,642	3,243

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	156	13	18	(1)	8			170	XXX
2. 1995.....	26,562	5,671	20,891	10,893	2,179	2,330	201	1,020	10	2	11,853	3,639
3. 1996.....	23,237	5,720	17,517	11,931	5,232	1,794	313	1,155	16	3	9,319	3,946
4. 1997.....	43,603	20,410	23,193	18,782	7,394	2,423	577	1,944	46	144	15,132	5,669
5. 1998.....	59,574	26,098	33,476	33,085	13,153	4,568	1,642	3,365	142	85	26,081	8,556
6. 1999.....	66,431	29,639	36,792	48,222	19,864	6,207	2,980	4,411	263	138	35,733	9,492
7. 2000.....	90,612	39,495	51,117	66,550	37,590	7,698	3,878	5,787	628	305	37,939	11,706
8. 2001.....	104,873	55,203	49,670	51,473	29,860	5,656	3,031	5,071	1,134	409	28,175	13,700
9. 2002.....	74,679	25,289	49,390	30,195	9,749	3,785	645	2,944	(225)	117	26,755	5,711
10. 2003.....	84,383	22,802	61,591	21,749	4,634	3,517	274	2,856	3	70	23,211	5,235
11. 2004.....	109,369	18,864	90,505	11,398	1,483	3,689	60	3,036		2	16,580	4,931
12. Totals.....	XXX	XXX	XXX	304,434	131,151	41,685	13,600	31,597	2,017	1,275	230,948	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	1,394	304	756	212	15	8	135	38	30	-		1,768	11
2. 1995.....	1,131	811	283	101	50	47	51	18	47	-		585	8
3. 1996.....	567	392	268	142	19	11	48	25	27	-		359	6
4. 1997.....	509	49	407	96	71	4	73	17	31	-		925	16
5. 1998.....	3,190	1,715	680	283	194	50	121	51	114	-		2,200	58
6. 1999.....	6,754	5,095	1,675	554	434	407	272	99	342	-		3,322	96
7. 2000.....	14,921	11,851	911	1,569	1,121	900	144	281	644	-		3,140	206
8. 2001.....	11,832	8,248	6,399	2,297	1,003	847	1,115	411	734	-		9,280	291
9. 2002.....	11,481	5,969	5,389	2,691	907	545	964	481	734	-		9,789	255
10. 2003.....	13,597	2,815	10,676	4,044	1,178	258	1,909	723	1,015	-		20,535	456
11. 2004.....	15,401	2,035	32,422	7,704	1,315	218	5,797	1,378	2,117	-		45,717	1,968
12. Totals.....	80,777	39,284	59,866	19,693	6,307	3,295	10,629	3,522	5,835	0	0	97,620	3,371

	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			XXX	1,634	134
2. 1995.....	15,805	3,367	12,438	59.5	59.4	59.5				502	83
3. 1996.....	15,809	6,131	9,678	68.0	107.2	55.2				301	58
4. 1997.....	24,240	8,183	16,057	55.6	40.1	69.2				771	154
5. 1998.....	45,317	17,036	28,281	76.1	65.3	84.5				1,872	328
6. 1999.....	68,317	29,262	39,055	102.8	98.7	106.2				2,780	542
7. 2000.....	97,776	56,697	41,079	107.9	143.6	80.4				2,412	728
8. 2001.....	83,283	45,828	37,455	79.4	83.0	75.4				7,686	1,594
9. 2002.....	56,399	19,855	36,544	75.5	78.5	74.0				8,210	1,579
10. 2003.....	56,497	12,751	43,746	66.9	55.9	71.0				17,414	3,121
11. 2004.....	75,175	12,878	62,297	68.7	68.3	68.8				38,084	7,633
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	81,666	15,954

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 omitted)

Years in Which Premiums Were Eamed and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	154		592		27			773	XXX
2. 1995.....	17,452	6,678	10,774	8,384	3,233	3,625	987	475	3	98	8,261	2,255
3. 1996.....	15,320	7,336	7,984	9,289	4,759	2,271	714	550	4	161	6,633	1,933
4. 1997.....	8,843	3,458	5,385	5,228	1,731	1,595	286	437	9	64	5,234	1,251
5. 1998.....	11,219	6,301	4,918	7,472	2,766	1,479	285	459	13	70	6,346	1,567
6. 1999.....	16,763	8,759	8,004	20,025	10,894	3,376	966	960	33	359	12,468	2,712
7. 2000.....	27,867	15,969	11,898	18,891	10,162	3,124	1,357	1,236	38	650	11,694	3,490
8. 2001.....	31,792	9,594	22,198	25,077	10,258	3,370	601	1,372	28	307	18,932	2,778
9. 2002.....	22,175	7,444	14,731	10,492	4,595	1,338	399	959	5	119	7,790	1,229
10. 2003.....	23,221	7,897	15,324	5,808	1,771	557	146	741		298	5,189	794
11. 2004.....	47,251	17,554	29,697	5,666	2,373	214	84	810		69	4,233	731
12. Totals.....	XXX	XXX	XXX	116,486	52,542	21,541	5,825	8,026	133	2,195	87,553	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	159		408	3	545		176	1	46			1,330	120
2. 1995.....	127		144	12	102		62	5	15			433	17
3. 1996.....	4		33	17	35	10	14	7	3			55	8
4. 1997.....	20		30	33	6		13	14	2			24	1
5. 1998.....		3	26	11	1	1	11	5	1			19	3
6. 1999.....	182	1	226	122	83		88	46	16			426	13
7. 2000.....	1,108	510	392	368	163	23	133	168	57			784	24
8. 2001.....	2,906	1,144	1,215	735	407	35	488	311	166			2,957	79
9. 2002.....	1,216	234	1,825	605	360	43	723	278	151			3,115	42
10. 2003.....	806	131	3,306	537	203	13	1,324	161	202			4,999	57
11. 2004.....	2,906	1,136	10,475	3,477	291	42	4,078	1,257	472	1		12,309	311
12. Totals.....	9,434	3,159	18,080	5,920	2,196	167	7,110	2,253	1,131	1	0	26,451	675

	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
2. 1995.....	12,934	4,240	8,694	74.1	63.5	80.7				259	174
3. 1996.....	12,199	5,511	6,688	79.6	75.1	83.8				20	35
4. 1997.....	7,331	2,073	5,258	82.9	59.9	97.6				17	7
5. 1998.....	9,449	3,084	6,365	84.2	48.9	129.4				12	7
6. 1999.....	24,956	12,062	12,894	148.9	137.7	161.1				285	141
7. 2000.....	25,104	12,626	12,478	90.1	79.1	104.9				622	162
8. 2001.....	35,001	13,112	21,889	110.1	136.7	98.6				2,242	715
9. 2002.....	17,064	6,159	10,905	77.0	82.7	74.0				2,202	913
10. 2003.....	12,947	2,759	10,188	55.8	34.9	66.5				3,444	1,555
11. 2004.....	24,912	8,370	16,542	52.7	47.7	55.7				8,768	3,541
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	18,435	8,016

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							10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX									0	XXX
2. 1995.....	384	149	235	216	114	148	92	28				186	24
3. 1996.....	531	259	272	305	234	141	75	25				162	20
4. 1997.....	532	257	275	58	44	131	102	12				53	15
5. 1998.....	554	291	263	10	12	103	85	9				25	30
6. 1999.....	785	379	405	407	59	98	16	31				461	24
7. 2000.....	938	317	621	493	396	229	139	28				215	26
8. 2001.....	1,132	303	829	75	60	104	43	20				96	27
9. 2002.....	1,092	157	935			51	2	14				63	15
10. 2003.....	1,465	128	1,337	75		8		14				97	11
11. 2004.....	1,664	124	1,540					12				12	
12. Totals.....	XXX	XXX	XXX	1,637	919	1,013	554	193	0	0		1,370	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	-	-	-	-	-	-	-	-	-	-		0	
2. 1995.....	20	-	-	-	14	-	-	-	2	-		36	2
3. 1996.....	-	-	-	-	-	-	-	-	-	-		0	
4. 1997.....	-	-	1	1	-	-	1	1	-	-		0	
5. 1998.....	-	-	2	2	-	-	1	1	-	-		0	
6. 1999.....	-	-	23	10	-	-	13	6	2	-		22	
7. 2000.....	-	-	54	23	23	19	31	13	6	-		59	2
8. 2001.....	105	75	124	35	62	48	71	20	20	-		204	6
9. 2002.....	251	30	228	32	89	18	130	18	39	-		639	10
10. 2003.....	35	-	430	34	44	1	245	20	55	-		754	5
11. 2004.....	-	-	582	33	-	-	331	18	82	-		944	
12. Totals.....	411	105	1,444	170	232	86	823	97	206	0	0	2,658	25

	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			XXX	0	0
2. 1995.....	428	206	222	111.5	138.3	94.5				20	16
3. 1996.....	471	309	162	88.7	119.3	59.6				0	0
4. 1997.....	201	148	53	37.8	57.6	19.3				0	0
5. 1998.....	125	100	25	22.6	34.4	9.5				0	0
6. 1999.....	574	91	483	73.1	24.0	119.0				13	9
7. 2000.....	864	590	274	92.1	186.1	44.1				31	28
8. 2001.....	581	281	300	51.3	92.7	36.2				119	85
9. 2002.....	802	100	702	73.5	63.7	75.1				417	222
10. 2003.....	906	55	851	61.8	43.0	63.6				431	323
11. 2004.....	1,007	51	956	60.5	41.1	62.1				549	395
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,580	1,078

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							10 Salvage and Subrogation Received	11 Total Net Paid (Col's. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Col's. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX									0	XXX
2. 1995.....	1,118	54	1,064	657	104	335	19	89				958	25
3. 1996.....	1,672	411	1,261	590	126	474	127	58				869	58
4. 1997.....	1,927	886	1,041	732	197	517	185	69				936	64
5. 1998.....	2,214	1,093	1,121	1,277	610	635	241	84				1,145	74
6. 1999.....	2,724	1,285	1,439	1,610	635	1,055	464	116				1,682	103
7. 2000.....	3,381	1,021	2,360	2,789	1,607	1,193	332	155				2,198	102
8. 2001.....	4,663	926	3,737	3,361	1,798	1,648	176	204				3,239	104
9. 2002.....	6,037	1,148	4,889	1,233	182	1,520	160	185				2,596	133
10. 2003.....	7,589	1,451	6,138	729	175	798	87	182				1,447	153
11. 2004.....	8,775	1,719	7,056	(153)	130	12	145					416	118
12. Totals.....	XXX	XXX	XXX	12,978	5,281	8,305	1,803	1,287	0	0		15,486	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....												0	
6. 1999.....	10		23	22	9		13	13	3			23	1
7. 2000.....	1		54	28	14		31	16	5			61	1
8. 2001.....	11		146	80	16		83	46	13			141	3
9. 2002.....	853		381	165	207		217	94	83			1,482	20
10. 2003.....	2,093	390	1,489	367	491	52	849	209	246			4,150	52
11. 2004.....	836	49	3,195	919	475	39	1,822	523	341			5,139	86
12. Totals.....	3,804	439	5,288	1,581	1,212	93	3,015	901	691	0	0	10,996	163

	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			XXX	0	0
2. 1995.....	1,081	123	958	96.7	227.8	90.0				0	0
3. 1996.....	1,122	253	869	67.1	61.6	68.9				0	0
4. 1997.....	1,318	382	936	68.4	43.1	89.9				0	0
5. 1998.....	1,996	851	1,145	90.2	77.9	102.1				0	0
6. 1999.....	2,839	1,134	1,705	104.2	88.2	118.5				11	12
7. 2000.....	4,242	1,983	2,259	125.5	194.2	95.7				27	34
8. 2001.....	5,482	2,102	3,380	117.6	227.0	90.4				77	64
9. 2002.....	4,679	601	4,078	77.5	52.4	83.4				1,069	413
10. 2003.....	6,877	1,280	5,597	90.6	88.2	91.2				2,825	1,325
11. 2004.....	6,944	1,389	5,555	79.1	80.8	78.7				3,063	2,076
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,072	3,924

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0	0	
2. 1995.....											0	0	
3. 1996.....											0	0	
4. 1997.....											0	0	
5. 1998.....											0	0	
6. 1999.....											0	0	
7. 2000.....											0	0	
8. 2001.....											0	0	
9. 2002.....											0	0	
10. 2003.....											0	0	
11. 2004.....											0	0	
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	25 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			XXX	0	0
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	0	0	0	0.0	0.0	0.0				0	0
4. 1997.....	0	0	0	0.0	0.0	0.0				0	0
5. 1998.....	0	0	0	0.0	0.0	0.0				0	0
6. 1999.....	0	0	0	0.0	0.0	0.0				0	0
7. 2000.....	0	0	0	0.0	0.0	0.0				0	0
8. 2001.....	0	0	0	0.0	0.0	0.0				0	0
9. 2002.....	0	0	0	0.0	0.0	0.0				0	0
10. 2003.....	0	0	0	0.0	0.0	0.0				0	0
11. 2004.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	33	1	16					48	XXX
2. 1995.....	3,580	1,576	2,004	1,796	749	1,603	514	148			2,284	347
3. 1996.....	3,536	1,079	2,457	801	246	499	15	101			1,140	142
4. 1997.....	5,109	1,457	3,652	2,710	1,121	847	155	250			2,531	179
5. 1998.....	8,992	537	8,455	3,601	836	1,744	277	315			4,547	345
6. 1999.....	11,771	4,593	7,178	8,215	4,024	3,541	582	602	15		7,752	583
7. 2000.....	13,146	6,733	6,413	3,757	848	3,041	381	383			5,952	487
8. 2001.....	11,518	4,223	7,295	3,616	2,234	1,331	281	357	18		2,789	342
9. 2002.....	4,634	1,667	2,967	537	94	259	82	192			812	107
10. 2003.....	4,658	1,414	3,244	787	457	76	70	132			468	84
11. 2004.....	4,811	2,130	2,681	275	81	6		76	3		276	49
12. Totals.....	XXX	XXX	XXX	26,128	10,691	12,963	2,357	2,556	0	36	28,599	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	10	-	-	1	5	-	0	1	1			14	2
2. 1995.....	49	-	8	8	2	-	3	4	2			52	3
3. 1996.....	-	-	8	9	-	-	3	4				(2)	
4. 1997.....	-	-	31	26	-	-	13	11	1			8	
5. 1998.....	90	-	72	41	58	13	31	17	8			188	6
6. 1999.....	279	57	260	151	71	11	112	57	25			471	21
7. 2000.....	1,090	532	427	229	208	46	184	89	66			1,079	29
8. 2001.....	837	56	682	334	202	23	294	103	72			1,571	34
9. 2002.....	96	37	236	135	45	15	102	5	15			302	13
10. 2003.....	140	50	1,310	823	46	23	566	255	79			990	11
11. 2004.....	259	95	1,704	741	68	21	738	320	63			1,655	17
12. Totals.....	2,850	827	4,738	2,498	705	152	2,046	866	332	0	0	6,328	136

	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			XXX	9	5
2. 1995.....	3,611	1,275	2,336	100.9	80.9	116.6				49	3
3. 1996.....	1,412	274	1,138	39.9	25.4	46.3				(1)	(1)
4. 1997.....	3,852	1,313	2,539	75.4	90.1	69.5				5	3
5. 1998.....	5,919	1,184	4,735	65.8	220.5	56.0				121	67
6. 1999.....	13,105	4,882	8,223	111.3	106.3	114.6				331	140
7. 2000.....	9,156	2,125	7,031	69.6	31.6	109.6				756	323
8. 2001.....	7,391	3,031	4,360	64.2	71.8	59.8				1,129	442
9. 2002.....	1,482	368	1,114	32.0	22.1	37.5				160	142
10. 2003.....	3,136	1,678	1,458	67.3	118.7	44.9				577	413
11. 2004.....	3,189	1,258	1,931	66.3	59.1	72.0				1,127	528
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,263	2,065

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	5,477	1,142	4,335	1,205	120	870	8	85			2,033	115
3. 1996.....	6,079	1,359	4,720	1,469	235	1,018	111	123	3		2,261	160
4. 1997.....	5,786	1,105	4,681	2,341	503	2,177	398	198	26		3,789	173
5. 1998.....	5,646	1,000	4,646	4,144	1,423	2,434	503	232	8		4,876	165
6. 1999.....	6,625	1,064	5,561	723	43	1,019	79	160	6		1,774	202
7. 2000.....	8,286	2,693	5,593	3,939	1,602	2,599	756	468	103		4,545	314
8. 2001.....	9,751	4,327	5,424	6,336	3,098	3,558	1,817	692	318		5,353	352
9. 2002.....	4,309	2,651	1,658	1,834	1,318	1,021	984	413	247	100	719	241
10. 2003.....	42	89	(47)	13	14	16	31	495	461		18	9
11. 2004.....	595	492	103			9		135	151		(7)	5
12. Totals.....	XXX	XXX	XXX	22,004	8,356	14,721	4,687	3,002	1,323	100	25,361	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 1995.....											0		
3. 1996.....	18		5	5			2	2	1		19	1	
4. 1997.....	480	271	57	51			24	22	25		242	1	
5. 1998.....	249	113	80	49	27		35	21	18		226	4	
6. 1999.....			5	4			2	2			1		
7. 2000.....	172	30	189	98	58	19	81	42	23	2	342	8	
8. 2001.....	255	50	836	646	189	70	361	279	74	21	649	19	
9. 2002.....	473	215	551	425	240	191	238	184	68	38	517	20	
10. 2003.....	20	20	49	55	39	40	21	24	6	6	(10)	2	
11. 2004.....	25		180	48	23		79	21	14	1	251	5	
12. Totals.....	1,692	699	1,952	1,381	586	320	843	597	229	68	2,237	60	

	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			XXX	0	0
2. 1995.....	2,161	128	2,033	39.5	11.2	46.9				0	0
3. 1996.....	2,636	356	2,280	43.4	26.2	48.3				18	1
4. 1997.....	5,302	1,271	4,031	91.6	115.0	86.1				215	27
5. 1998.....	7,219	2,117	5,102	127.9	211.7	109.8				167	59
6. 1999.....	1,909	134	1,775	28.8	12.6	31.9				1	0
7. 2000.....	7,539	2,652	4,887	91.0	98.5	87.4				233	109
8. 2001.....	12,301	6,299	6,002	126.2	145.6	110.7				395	254
9. 2002.....	4,838	3,602	1,236	112.3	135.9	74.5				384	133
10. 2003.....	659	651	8	1,569.0	731.5	(17.0)				(6)	(4)
11. 2004.....	465	221	244	78.2	44.9	235.9				157	94
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,564	673

**SCHEDULE P - PART 11 - 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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	291	218	211	142	2		11	144	XXX
2. 2003.....	11,441	8,933	2,508	5,430	4,163	81	17	77			1,408	XXX
3. 2004.....	11,875	9,520	2,355	4,258	3,715	18	9	38			590	XXX
4. Totals.....	XXX	XXX	XXX	9,979	8,096	310	168	117	0	11	2,142	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	94	18	85	57	33	18	9	6	5			127	8
2. 2003.....	199	181	249	212	19	19	27	23	12			71	5
3. 2004.....	127	66	1,025	786	12	2	112	86	33			369	15
4. Totals.....	420	265	1,359	1,055	64	39	148	115	50	0	0	567	28

	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			XXX	104	23
2. 2003.....	6,094	4,615	1,479	53.3	51.7	59.0				55	16
3. 2004.....	5,623	4,664	959	47.4	49.0	40.7				300	69
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	459	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 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	Assumed	Ceded	(Cols. 1 - 2)	Assumed	Ceded	Assumed	Ceded	Assumed	Ceded		Received	(Cols. 4 - 5 + 6 - 7 + 8 - 9)
1. Prior.....	XXX.....	XXX.....	XXX.....	29.....	28.....	74.....	5.....	2.....	.....	52.....	72.....	XXX.....
2. 2003.....	2,942.....	169.....	2,773.....	1,637.....	1.....	30.....	.....	59.....	.....	186.....	1,725.....	236.....
3. 2004.....	5,346.....	370.....	4,976.....	2,267.....	1.....	51.....	.....	108.....	.....	99.....	2,425.....	398.....
4. Totals.....	XXX.....	XXX.....	XXX.....	3,333.....	30.....	155.....	5.....	169.....	0.....	337.....	4,222.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	Assumed	Ceded	Assumed	Ceded	Assumed	Ceded	Assumed	Ceded	Assumed	Ceded			
1. Prior.....	6.....	.....	12.....	2.....	8.....	6.....	1.....	.....	.....	.....	.....	19.....	7.....
2. 2003.....	18.....	-.....	37.....	5.....	6.....	-.....	5.....	1.....	1.....	-.....	.....	61.....	8.....
3. 2004.....	463.....	-.....	279.....	98.....	53.....	-.....	38.....	13.....	14.....	-.....	.....	736.....	118.....
4. Totals.....	487.....	0.....	328.....	105.....	67.....	6.....	44.....	14.....	15.....	0.....	0.....	816.....	133.....

	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.....	.....	.....	XXX.....	16.....	3.....
2. 2003.....	1,793.....	7.....	1,786.....	60.9.....	4.1.....	64.4.....	.....	.....	.....	50.....	11.....
3. 2004.....	3,273.....	112.....	3,161.....	61.2.....	30.3.....	63.5.....	.....	.....	.....	644.....	92.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	710.....	106.....

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(505).....	(343).....	1,811.....	1,781.....				(132).....	XXX.....
2. 2003.....	1,102.....	1,029.....	73.....	1,255.....	1,255.....	144.....	144.....			1.....	0.....	XXX.....
3. 2004.....	364.....	326.....	38.....	56.....	56.....	26.....	26.....				0.....	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	806.....	968.....	1,981.....	1,951.....	0.....	0.....	1.....	(132).....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	1,101.....	1,051.....	924.....	759.....	500.....	200.....	334.....	274.....	72.....	26.....		621.....	
2. 2003.....	64.....	64.....	361.....	361.....	-.....	-.....	130.....	130.....	14.....	2.....		12.....	
3. 2004.....	33.....	33.....	173.....	158.....	-.....	-.....	61.....	57.....	7.....	1.....		25.....	
4. Totals.....	1,198.....	1,148.....	1,458.....	1,278.....	500.....	200.....	525.....	461.....	93.....	29.....	0.....	658.....	0.....

	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.....			XXX.....	215.....	406.....
2. 2003.....	1,968.....	1,956.....	12.....	178.6.....	190.1.....	16.4.....				0.....	12.....
3. 2004.....	356.....	331.....	25.....	97.8.....	101.5.....	65.8.....				15.....	10.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	230.....	428.....

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....			1	1							.0	4	
2. 2003.....											.0		
3. 2004.....											.0		
4. Totals.....	0	0	1	1	0	0	0	0	0	0	.0	4	

	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
2. 2003.....	1	1	0	0.0	(50.0)	0.0			.0	.0	
3. 2004.....	0	0	0	0.0	0.0	0.0			.0	.0	
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	.0	.0

**Sch. P-Pt. 1M
NONE**

**Sch. P-Pt. 1N
NONE**

SCHEDULE P - PART 10 - REINSURANCE
 NONPROPORTIONAL ASSUMED LIABILITY (\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX								0	XXX
2. 1995			0								0	XXX
3. 1996			0								0	XXX
4. 1997			0								0	XXX
5. 1998			0								0	XXX
6. 1999			0								0	XXX
7. 2000	6,607		6,607								0	XXX
8. 2001	5,106		5,106								0	XXX
9. 2002	5,238		5,238								0	XXX
10. 2003	2,907		2,907								0	XXX
11. 2004	4,191		4,191								0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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											0	XXX	
2. 1995											0	XXX	
3. 1996											0	XXX	
4. 1997											0	XXX	
5. 1998											0	XXX	
6. 1999											0	XXX	
7. 2000											0	XXX	
8. 2001											0	XXX	
9. 2002											0	XXX	
10. 2003											0	XXX	
11. 2004											0	XXX	
12. Totals	0	0	0	0	0	0	0	0	0	0	0	XXX	

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

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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												0	XXX
2. 1995												0	XXX
3. 1996												0	XXX
4. 1997												0	XXX
5. 1998												0	XXX
6. 1999												0	XXX
7. 2000												0	XXX
8. 2001												0	XXX
9. 2002												0	XXX
10. 2003												0	XXX
11. 2004												0	XXX
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	XXX

NONE

	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			XXX	0	0
2. 1995	0	0	0	0.0	0.0	0.0				0	0
3. 1996	0	0	0	0.0	0.0	0.0				0	0
4. 1997	0	0	0	0.0	0.0	0.0				0	0
5. 1998	0	0	0	0.0	0.0	0.0				0	0
6. 1999	0	0	0	0.0	0.0	0.0				0	0
7. 2000	0	0	0	0.0	0.0	0.0				0	0
8. 2001	0	0	0	0.0	0.0	0.0				0	0
9. 2002	0	0	0	0.0	0.0	0.0				0	0
10. 2003	0	0	0	0.0	0.0	0.0				0	0
11. 2004	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX								0	XXX
2. 1995	503	404	99	1,058	976	215	192	11			116	5
3. 1996	518	381	137	281	184	354	39	14			426	4
4. 1997	288	244	44	5		227	193	8			48	5
5. 1998	401	329	72	12	7	12	9	6			14	2
6. 1999	198	154	44					1			1	1
7. 2000	78	26	52	701	403	71	60	6			315	9
8. 2001	128	108	20	18	9	11	5	1	1		15	4
9. 2002	51	57	(6)	3	2						1	1
10. 2003	124	31	93					2			2	
11. 2004	97	25	72	1				4			5	1
12. Totals	XXX	XXX	XXX	2,080	1,581	890	498	53	1	0	943	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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												0	
2. 1995			3	3			1	1				0	
3. 1996			4	4			2	2				0	
4. 1997			2	2			1	1				0	
5. 1998							1	1				0	1
6. 1999												0	
7. 2000			7	3			3	1				6	
8. 2001			2	2			1	1				0	
9. 2002			1									1	
10. 2003			4	3			2	1				2	
11. 2004			30	12			13	5	3			29	1
12. Totals	0	0	53	29	1	1	23	12	3	0	0	38	2

	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			XXX	0	0
2. 1995	1,288	1,172	116	256.1	290.1	117.2				0	0
3. 1996	655	229	426	126.4	60.1	310.9				0	0
4. 1997	244	196	48	84.7	80.3	109.1				0	0
5. 1998	31	17	14	7.7	5.2	19.4				0	0
6. 1999	1	0	1	0.5	0.0	2.3				0	0
7. 2000	788	467	321	1,010.3	1,796.2	617.3				4	2
8. 2001	33	18	15	25.8	16.7	75.0				0	0
9. 2002	4	2	2	7.8	3.5	(33.3)				1	0
10. 2003	8	4	4	6.5	12.9	4.3				1	1
11. 2004	51	17	34	52.6	68.0	47.2				18	11
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	24	14

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	663	230	433	917	105	257	59	9			1,019	6
3. 1996.....	904	350	554		62	43	13	13			(19)	6
4. 1997.....	608	228	380	25	33	96	96	1			(7)	6
5. 1998.....	466	371	95	88		26	26				88	3
6. 1999.....	423	124	299			108	108	2			2	3
7. 2000.....	281	144	137								0	
8. 2001.....	201	130	71			33	33				0	1
9. 2002.....	(40)	(37)	(3)			1	1	1			1	
10. 2003.....	500	87	413								0	
11. 2004.....	519	(3)	522					1			1	
12. Totals.....	XXX	XXX	XXX	1,030	200	564	336	27	0	0	1,085	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....												0	
6. 1999.....	1,000	1,000	26	26	81	81	11	11	50			50	1
7. 2000.....	-	-	-	-	-	-	-	-	-			0	-
8. 2001.....	-	-	3	3	-	-	1	1				0	-
9. 2002.....	-	-	-	-	-	-	-	-	-			0	-
10. 2003.....	-	-	1	1	-	-	-	-	-			0	-
11. 2004.....	-	-	162	67	-	-	71	30	1			137	-
12. Totals.....	1,000	1,000	192	97	81	81	83	42	51	0	0	187	1

	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			XXX	0	0
2. 1995.....	1,183	164	1,019	178.4	71.3	235.3				0	0
3. 1996.....	56	75	(19)	6.2	21.4	(3.4)				0	0
4. 1997.....	122	129	(7)	20.1	56.6	(1.8)				0	0
5. 1998.....	114	26	88	24.5	7.0	92.6				0	0
6. 1999.....	1,278	1,226	52	302.1	988.7	17.4				0	50
7. 2000.....	0	0	0	0.0	0.0	0.0				0	0
8. 2001.....	37	37	0	18.4	28.5	0.0				0	0
9. 2002.....	2	1	1	(5.0)	(2.7)	(33.3)				0	0
10. 2003.....	1	1	0	0.2	1.1	0.0				0	0
11. 2004.....	235	97	138	45.3	(3,233.3)	26.4				95	42
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	95	92

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 2003.....											0		
3. 2004.....											0		
4. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 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			XXX	0	0
2. 2003.....	0	0	0	0.0	0.0	0.0				0	0
3. 2004.....	0	0	0	0.0	0.0	0.0				0	0
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....											0	0
2. 1995.....											0	0
3. 1996.....	XXX										0	0
4. 1997.....	XXX	XXX									0	0
5. 1998.....	XXX	XXX	XXX								0	0
6. 1999.....	XXX	XXX	XXX	XXX							0	0
7. 2000.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
											12. Totals	0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....											0	0
2. 1995.....											0	0
3. 1996.....	XXX										0	0
4. 1997.....	XXX	XXX									0	0
5. 1998.....	XXX	XXX	XXX								0	0
6. 1999.....	XXX	XXX	XXX	XXX							0	0
7. 2000.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
											12. Totals	0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	347	315	318	323	300	561	560	560	560	560	0	0
2. 1995.....	491	660	851	933	1,102	1,096	1,142	1,271	1,301	1,301	0	30
3. 1996.....	XXX	516	766	710	770	718	734	733	733	733	0	0
4. 1997.....	XXX	XXX	82	46	212	49	19	5	6	6	0	1
5. 1998.....	XXX	XXX	XXX	2,702	3,083	3,170	2,937	2,948	2,935	2,923	(12)	(25)
6. 1999.....	XXX	XXX	XXX	XXX	6,503	6,496	7,051	7,622	7,432	7,251	(181)	(371)
7. 2000.....	XXX	XXX	XXX	XXX	XXX	10,234	9,861	12,716	12,245	12,748	503	32
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	19,723	21,483	24,043	24,405	362	2,922
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,374	10,230	11,531	1,301	1,157
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,996	6,706	(290)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,711	XXX	XXX
											12. Totals	1,682

12. Totals1,6823,746

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	14,724	13,183	12,179	12,367	12,076	11,477	11,732	11,714	11,716	11,965	249	251
2. 1995.....	13,513	11,802	11,330	11,444	11,358	11,329	11,357	11,334	11,504	11,381	(123)	47
3. 1996.....	XXX	10,246	9,340	8,897	8,737	8,715	8,607	8,437	8,512	8,512	0	75
4. 1997.....	XXX	XXX	11,860	14,673	14,142	15,270	14,010	14,092	13,818	14,128	310	36
5. 1998.....	XXX	XXX	XXX	20,287	23,439	28,276	23,782	25,298	24,845	24,944	99	(354)
6. 1999.....	XXX	XXX	XXX	XXX	26,318	30,496	32,341	35,449	35,964	34,565	(1,399)	(684)
7. 2000.....	XXX	XXX	XXX	XXX	XXX	38,885	46,171	37,388	35,928	35,276	(552)	(2,112)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	33,528	34,243	32,707	32,784	77	(1,459)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,239	33,769	32,641	(1,128)	(1,598)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,847	39,878	1,031	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,144	XXX	XXX
											12. Totals	(1,536)

12. Totals(1,536)(5,998)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	4,860	5,434	5,213	5,164	5,372	5,602	5,966	6,831	8,086	8,087	1	1,256
2. 1995.....	6,980	6,872	7,077	7,068	7,563	7,577	8,004	7,762	7,871	8,207	336	445
3. 1996.....	XXX	6,120	5,789	5,897	5,749	5,931	6,137	6,152	6,132	6,139	7	(13)
4. 1997.....	XXX	XXX	3,397	4,231	4,897	4,993	4,996	5,023	4,919	4,828	(91)	(195)
5. 1998.....	XXX	XXX	XXX	4,437	5,744	6,612	6,248	6,175	5,970	5,918	(52)	(257)
6. 1999.....	XXX	XXX	XXX	XXX	6,358	9,084	10,266	11,018	11,902	11,951	49	933
7. 2000.....	XXX	XXX	XXX	XXX	XXX	10,586	11,576	11,683	12,089	11,223	(866)	(460)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	16,637	17,509	19,204	20,379	1,175	2,870
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,119	9,327	9,800	473	681
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,391	9,245	(146)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,261	XXX	XXX
											12. Totals	886

12. Totals8865,260

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	10										0	0
2. 1995.....	181	198	130	120	149	162	156	158	211	192	(19)	34
3. 1996.....	XXX	203	140	76	108	152	137	145	139	137	(2)	(9)
4. 1997.....	XXX	XXX	202	96	58	59	40	38	43	41	(2)	3
5. 1998.....	XXX	XXX	XXX	163	95	147	50	15	25	16	(9)	1
6. 1999.....	XXX	XXX	XXX	XXX	440	475	274	426	521	450	(71)	24
7. 2000.....	XXX	XXX	XXX	XXX	XXX	453	292	242	445	240	(205)	(2)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	457	276	320	260	(60)	(16)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	511	536	649	113	138
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	652	782	130	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	662	XXX	XXX
12. Totals											(125)	173

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

1. Prior.....	155	142	194	194	194	194	194	194	194	194	0	0
2. 1995.....	186	556	897	868	869	869	869	869	869	869	0	0
3. 1996.....	XXX	604	532	923	811	811	811	811	811	811	0	0
4. 1997.....	XXX	XXX	464	522	798	790	847	871	865	867	1	(4)
5. 1998.....	XXX	XXX	XXX	431	721	974	1,010	958	1,067	1,061	(6)	103
6. 1999.....	XXX	XXX	XXX	XXX	650	1,342	1,318	1,555	1,640	1,586	(54)	31
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,923	1,747	1,833	2,113	2,099	(14)	266
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2,971	3,671	3,513	3,163	(350)	(508)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,066	3,666	3,810	144	744
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,387	5,169	782	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,069	XXX	XXX
12. Totals											503	632

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

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

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

1. Prior.....	1,541	2,010	1,936	1,903	1,853	1,740	2,088	2,065	2,170	2,195	25	130
2. 1995.....	1,411	1,954	1,832	2,089	2,137	2,010	2,214	2,201	2,232	2,186	(46)	(15)
3. 1996.....	XXX	818	1,213	1,146	1,093	973	1,025	1,071	1,053	1,037	(16)	(34)
4. 1997.....	XXX	XXX	1,660	1,978	2,367	2,352	2,207	2,330	2,333	2,288	(45)	(42)
5. 1998.....	XXX	XXX	XXX	3,274	3,839	3,504	4,680	4,561	4,436	4,412	(24)	(149)
6. 1999.....	XXX	XXX	XXX	XXX	4,214	5,171	5,898	7,007	7,459	7,596	137	589
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4,078	6,719	6,567	6,642	6,582	(60)	15
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3,546	3,406	3,484	3,931	447	525
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,903	938	907	(31)	(996)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,777	1,247	(1,530)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,792	XXX	XXX
12. Totals											(1,144)	23

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

1. Prior.....	638	1,092	1,459	1,494	1,328	1,274	1,268	1,268	1,268	1,268	0	0
2. 1995.....	1,336	1,537	2,195	2,155	1,993	2,024	1,989	1,944	1,956	1,947	(9)	3
3. 1996.....	XXX	1,988	2,024	2,061	2,085	2,206	2,169	2,150	2,144	2,159	15	9
4. 1997.....	XXX	XXX	1,818	3,253	3,679	3,502	3,489	3,560	3,804	3,834	30	254
5. 1998.....	XXX	XXX	XXX	2,165	3,982	4,749	4,449	4,665	4,796	4,860	64	195
6. 1999.....	XXX	XXX	XXX	XXX	3,152	2,172	1,811	1,660	1,672	1,621	(51)	(39)
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4,392	4,593	4,581	4,541	4,501	(40)	(80)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	4,454	5,116	5,157	5,575	418	459
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	715	610	1,040	430	325
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(14)	(26)	(12)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	XXX	XXX
12. Totals											845	1,126

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,673	1,170	1,229	59	(444)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,561	1,390	(171)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888	XXX	XXX
4. Totals											(113)	(444)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,614	656	677	21	(937)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,943	1,726	(217)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,039	XXX	XXX
4. Totals											(195)	(937)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365	722	624	(98)	259
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	20	(20)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	XXX	XXX
4. Totals											(118)	259

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	6	6	0	(6)
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(0)	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											(0)	(6)

SCHEDULE P - PART 2M - INTERNATIONAL

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

SCHEDULE P - PART 2N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior...											0	0
2. 1995...											0	0
3. 1996...	XXX										0	0
4. 1997...	XXX	XXX									0	0
5. 1998...	XXX	XXX	XXX								0	0
6. 1999...	XXX	XXX	XXX	XXX							0	0
7. 2000...	XXX	XXX	XXX	XXX	XXX						0	0
8. 2001...	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2002...	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2003...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2004...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 2P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	17	(17)	(23)	(23)	(22)	(23)	(23)	(24)	(23)	(23)	0	1
2. 1995.....	69	82	116	370	93	101	106	106	105	105	(0)	(1)
3. 1996.....	XXX	96	51	46	229	439	414	415	418	412	(6)	(3)
4. 1997.....	XXX	XXX	22	40	43	38	35	42	41	40	(1)	(2)
5. 1998.....	XXX	XXX	XXX	23	16	14	13	11	8	8	(0)	(3)
6. 1999.....	XXX	XXX	XXX	XXX	16	11	3	31	0	0	(0)	(31)
7. 2000.....	XXX	XXX	XXX	XXX	XXX	28	83	72	94	315	221	243
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	24	11	16	15	(1)	4
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	3	2	(1)	(9)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	2	(15)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	XXX	XXX
										12. Totals	197	199

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

1. Prior.....	517	334	126	178	170	69	69	59	69	69	0	0
2. 1995.....	259	260	392	382	1,012	1,006	1,008	1,012	1,010	1,010	0	(2)
3. 1996.....	XXX	247	122	24	3	(32)	(13)	(19)	(32)	(32)	0	(13)
4. 1997.....	XXX	XXX	142	61	23	(7)	4	(4)	(8)	(8)	0	(4)
5. 1998.....	XXX	XXX	XXX	55	63	103	102	92	138	88	(50)	(4)
6. 1999.....	XXX	XXX	XXX	XXX	64	2	52	45	0	0	0	(45)
7. 2000.....	XXX	XXX	XXX	XXX	XXX	48	22	23	5	0	(5)	(23)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	27	20	9	0	(9)	(20)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	(4)	0	4	(4)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	(1)	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136	XXX	XXX
										12. Totals	(61)	(115)

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

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

NONE

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

NONE**SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	.000											
2. 1995.....												
3. 1996.....	.XXX											
4. 1997.....	.XXX	.XXX										
5. 1998.....	.XXX	.XXX	.XXX									
6. 1999.....	.XXX	.XXX	.XXX	.XXX								
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

NONE**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	.000	.204	.244	.266	.283	.560	.560	.560	.560	.560	.76	.49
2. 1995.....	.104	.259	.538	.811	.860	1,087	1,117	1,152	1,301	1,301	.49	.43
3. 1996.....	.XXX	.131	.275	.451	.477	.493	.522	.733	.733	.733	.50	.34
4. 1997.....	.XXX	.XXX	.1	.2	.4	.8	.8	.8	.6	.6	.4	.4
5. 1998.....	.XXX	.XXX	.XXX	.557	2,682	2,784	2,908	2,915	2,919	2,912	1,469	1,111
6. 1999.....	.XXX	.XXX	.XXX	.XXX	(247)	2,456	4,591	6,136	7,037	7,141	2,271	2,520
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	2,289	3,866	8,471	10,259	12,113	4,058	4,173
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,354	10,691	18,156	21,384	2,335	2,144
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	2,676	5,049	8,577	.570	.421
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	895	2,592	.183	.117
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	2,216	.147	.107

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	.000	3,968	6,561	7,989	8,781	9,267	9,635	9,860	10,065	10,227	14,931	3,418
2. 1995.....	2,779	5,939	7,951	9,197	9,943	10,365	10,557	10,656	10,785	10,843	2,872	759
3. 1996.....	.XXX	2,486	5,204	6,944	7,572	7,795	7,959	8,076	8,102	8,180	3,026	914
4. 1997.....	.XXX	.XXX	3,029	7,878	10,338	11,666	12,476	12,595	13,013	13,234	4,431	1,222
5. 1998.....	.XXX	.XXX	.XXX	4,995	11,932	17,016	19,446	21,332	22,457	22,858	6,372	2,126
6. 1999.....	.XXX	.XXX	.XXX	.XXX	5,739	17,028	23,496	29,378	31,037	31,585	7,175	2,221
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	8,819	23,607	25,743	30,765	32,780	8,872	2,628
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	7,080	17,659	23,098	24,238	9,910	3,499
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	8,585	18,639	23,586	4,394	1,062
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	8,976	20,358	3,784	995
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	13,544	2,109	854

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	.000	2,110	3,424	3,752	4,334	4,803	5,342	5,228	6,057	6,803	4,178	3,584
2. 1995.....	1,912	3,639	5,045	6,057	6,795	7,101	7,459	7,394	7,646	7,789	1,314	924
3. 1996.....	.XXX	2,140	3,564	4,533	4,954	5,271	5,481	5,944	6,013	6,087	1,244	681
4. 1997.....	.XXX	.XXX	1,376	2,515	3,680	4,364	4,522	4,706	4,793	4,806	772	478
5. 1998.....	.XXX	.XXX	.XXX	2,200	3,157	4,704	5,352	5,788	5,865	5,900	1,071	493
6. 1999.....	.XXX	.XXX	.XXX	.XXX	2,390	4,313	7,043	9,027	11,370	11,541	1,897	802
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	3,310	6,943	8,975	10,252	10,495	2,440	1,026
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	6,758	11,769	14,081	17,588	1,984	715
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,039	4,888	6,836	.882	305
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,261	4,448	.498	239
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,423	.265	155

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
1. Prior	.000											.1
2. 1995							152	152	158	158	4	18
3. 1996	XXX						137	137	137	137	5	15
4. 1997	XXX	XXX					22	33	41	41	2	13
5. 1998	XXX	XXX	XXX				10	8	11	16	1	29
6. 1999	XXX	XXX	XXX	XXX			159	366	422	430	3	21
7. 2000	XXX	XXX	XXX	XXX	XXX		2	21	65	187	6	18
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1	4	24	76	1	20
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	49	6	5
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	83	2	6
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior	.000	.78	194	194	194	194	194	194	194	194	3	8
2. 1995	5	204	868	869	869	869	869	869	869	869	11	14
3. 1996	XXX	32	208	663	811	811	811	811	811	811	8	50
4. 1997	XXX	XXX	11	200	695	776	781	783	864	867	13	51
5. 1998	XXX	XXX	XXX	8	277	765	862	881	1,065	1,061	18	56
6. 1999	XXX	XXX	XXX	XXX	55	470	1,061	1,407	1,567	1,566	23	79
7. 2000	XXX	XXX	XXX	XXX	XXX	47	549	1,424	1,900	2,043	24	77
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	93	914	2,327	3,035	21	80
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	870	2,411	16	97
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	1,265	3	98
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271	XXX	32

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

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

NONE

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

1. Prior	.000	425	984	1,336	1,527	1,574	1,680	1,624	2,134	2,182	226	313
2. 1995	53	455	925	1,309	1,708	1,861	1,905	1,881	2,107	2,136	148	195
3. 1996	XXX	12	224	635	899	908	927	996	996	1,039	57	85
4. 1997	XXX	XXX	22	343	1,498	1,792	2,039	2,243	2,265	2,281	84	95
5. 1998	XXX	XXX	XXX	200	915	2,346	3,354	3,835	4,111	4,232	141	198
6. 1999	XXX	XXX	XXX	XXX	122	721	2,922	4,573	6,122	7,150	306	256
7. 2000	XXX	XXX	XXX	XXX	XXX	83	997	2,870	4,579	5,569	212	246
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	(164)	238	1,146	2,432	162	146
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	160	620	49	45
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	336	34	39
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	7	25

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

1. Prior	.000	512	865	1,269	1,266	1,268	1,268	1,268	1,268	1,268	19	44
2. 1995	165	362	1,085	1,526	1,907	1,938	1,939	1,947	1,947	1,947	22	93
3. 1996	XXX	194	1,063	1,519	1,928	2,146	2,138	2,138	2,143	2,141	31	128
4. 1997	XXX	XXX	251	1,703	2,792	3,236	3,229	3,428	3,609	3,617	49	123
5. 1998	XXX	XXX	XXX	337	1,668	3,272	3,600	4,540	4,579	4,652	40	121
6. 1999	XXX	XXX	XXX	XXX	186	952	1,400	1,549	1,585	1,620	39	163
7. 2000	XXX	XXX	XXX	XXX	XXX	506	2,418	3,468	4,103	4,180	85	221
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	744	2,839	3,955	4,979	114	229
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(187)	130	553	70	151
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(16)	(16)	XXX	7
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	XXX	XXX

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	965	1,107	XXX	XXX
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913	1,331	XXX	XXX
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	588	658	1,549	1,106
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,377	1,666	139	89
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,317	186	94

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	181	49	XXX	XXX
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	6	6	XXX	XXX
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 3N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior.....	.000											.XXX	.XXX
2. 1995.....												.XXX	.XXX
3. 1996.....	.XXX											.XXX	.XXX
4. 1997.....	.XXX	.XXX										.XXX	.XXX
5. 1998.....	.XXX	.XXX	.XXX									.XXX	.XXX
6. 1999.....	.XXX	.XXX	.XXX	.XXX								.XXX	.XXX
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX

SCHEDULE P - PART 3O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 3P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	000	(23)	(23)	(23)	(23)	(23)	(23)	(23)	(23)	(23)	3	4
2. 1995.....		2	17	111	44	100	105	105	105	105	4	1
3. 1996.....	XXX		27		142	210	301	412	412	412	3	1
4. 1997.....	XXX	XXX			17	24	32	40	40	40	1	4
5. 1998.....	XXX	XXX	XXX			1	8	8	8	8	1	
6. 1999.....	XXX	XXX	XXX	XXX								1
7. 2000.....	XXX	XXX	XXX	XXX	XXX		33	59	61	309	7	2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	5	5	15	15	3	1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		

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

1. Prior.....	000	(171)	(110)	66	66	69	69	69	69	69	17	5
2. 1995.....	4	4	229	227	1,004	1,004	1,004	1,012	1,010	1,010	3	3
3. 1996.....	XXX		29	(33)	(32)	(32)	(32)	(32)	(32)	(32)		6
4. 1997.....	XXX	XXX		(7)	(8)	(8)	(8)	(8)	(8)	(8)	1	5
5. 1998.....	XXX	XXX	XXX			88	88	88	88	88		3
6. 1999.....	XXX	XXX	XXX	XXX								2
7. 2000.....	XXX	XXX	XXX	XXX	XXX							
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX						1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

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

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	175	70	35	19	17	1				
2. 1995	290	170	80	48	22	3				
3. 1996	XXX	263	185	90	67	6				
4. 1997	XXX	XXX	81	35	165	41	11	(3)		
5. 1998	XXX	XXX	XXX	1,400	155	349	18	28	16	10
6. 1999	XXX	XXX	XXX	XXX	4,037	1,467	588	430	9	58
7. 2000	XXX	XXX	XXX	XXX	XXX	5,285	1,558	1,567	607	189
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	7,940	1,744	874	626
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,848	973	776
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,580	1,684
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,363

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	7,419	3,722	1,976	1,715	1,309	685	797	617	578	642
2. 1995	8,051	3,100	1,268	816	497	327	300	247	369	215
3. 1996	XXX	5,156	1,954	800	612	427	278	143	220	149
4. 1997	XXX	XXX	5,443	2,900	1,531	2,291	511	804	250	367
5. 1998	XXX	XXX	XXX	8,840	5,262	6,795	752	1,228	664	467
6. 1999	XXX	XXX	XXX	XXX	12,314	6,471	3,156	2,170	2,425	1,294
7. 2000	XXX	XXX	XXX	XXX	XXX	19,536	10,059	2,305	(744)	(795)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	17,481	9,322	5,039	4,806
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,665	6,668	3,181
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,174	7,818
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,137

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	2,463	1,598	860	597	134	196	115	388	915	580
2. 1995	3,444	1,979	822	463	322	116	185	102	112	189
3. 1996	XXX	2,705	1,239	649	433	410	279	86	76	23
4. 1997	XXX	XXX	1,346	780	436	335	180	65	53	(4)
5. 1998	XXX	XXX	XXX	1,250	1,174	920	501	214	90	21
6. 1999	XXX	XXX	XXX	XXX	2,610	1,981	835	373	308	146
7. 2000	XXX	XXX	XXX	XXX	XXX	4,731	2,021	848	846	(11)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	5,292	2,281	1,231	657
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,603	2,523	1,665
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,964	3,932
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,819

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	10									
2. 1995	180	121	28	14	10	12	4	(2)	19	
3. 1996	XXX	199	133	35	18	12		9	2	
4. 1997	XXX	XXX	198	86	45	37	5	(1)	2	
5. 1998	XXX	XXX	XXX	163	91	117	27	6	2	
6. 1999	XXX	XXX	XXX	XXX	278	296	111	35	54	20
7. 2000	XXX	XXX	XXX	XXX	XXX	442	196	101	42	49
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	454	259	194	140
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	511	337	308
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	647	621
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	862

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

1. Prior	56	10								
2. 1995	135	63	45							
3. 1996	XXX	382	62	80						
4. 1997	XXX	XXX	291	85	24			1	0	
5. 1998	XXX	XXX	XXX	309	111	(16)	8	2	2	
6. 1999	XXX	XXX	XXX	XXX	402	506	89	41	1	
7. 2000	XXX	XXX	XXX	XXX	XXX	1,310	613	104	69	41
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,170	969	94	103
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,619	1,106	339
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,952	1,762
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,575

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

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

NONE

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

1. Prior	707	519	215	132	91	(3)			1	(2)
2. 1995	927	421	186	174	120	(38)	14	8	3	(1)
3. 1996	XXX	570	251	175	84	32	27	32	15	(2)
4. 1997	XXX	XXX	1,276	588	263	233	91	56	36	7
5. 1998	XXX	XXX	XXX	2,327	1,305	110	456	305	102	45
6. 1999	XXX	XXX	XXX	XXX	3,043	1,861	737	376	275	164
7. 2000	XXX	XXX	XXX	XXX	XXX	2,595	2,716	1,420	572	293
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	3,120	1,538	660	539
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,687	620	198
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,365	798
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,381

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

1. Prior	337	226	188	138	60	6				
2. 1995	878	431	412	232	43	62	25	(4)		
3. 1996	XXX	757	451	232	94	54	30	10		
4. 1997	XXX	XXX	944	448	472	173	22	(65)		8
5. 1998	XXX	XXX	XXX	1,100	760	592	128	27	33	45
6. 1999	XXX	XXX	XXX	XXX	2,703	934	230	66	43	1
7. 2000	XXX	XXX	XXX	XXX	XXX	2,388	1,126	277	234	130
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,307	719	398	272
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541	57	180
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	(9)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	823	133	31
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	41
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	809	(238)	11
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	36
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		150	225
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12		
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 4N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX									
4. 1997.....	.XXX	.XXX								
5. 1998.....	.XXX	.XXX	.XXX							
6. 1999.....	.XXX	.XXX	.XXX	.XXX						
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SCHEDULE P - PART 4O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 4P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	17	.6			.1			(1)		
2. 1995.....	55	37	15	15	5	(4)	1	1	0	
3. 1996.....	XXX	96	51	16	12	6	2	3	6	
4. 1997.....	XXX	XXX	22	20	8	4	1	2	1	
5. 1998.....	XXX	XXX	XXX	23	16	7	5	3	0	
6. 1999.....	XXX	XXX	XXX	XXX	15	8	3	31	0	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	23	27	13	5	6
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	19	6	1	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	2	1
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	2
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26

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

1. Prior.....	314	147	34	(5)	(11)					
2. 1995.....	199	143	84	62	8	2	4			
3. 1996.....	XXX	194	87	48	27		19	13		
4. 1997.....	XXX	XXX	113	68	31	1	12	4		
5. 1998.....	XXX	XXX	XXX	55	63	15	14	4		
6. 1999.....	XXX	XXX	XXX	XXX	64	2	52	45		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	48	22	23	5	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	27	20	9	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	(4)	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136

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

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

NONE

**Sch. P-Pt. 5A-Sn. 1
NONE**

**Sch. P-Pt. 5A-Sn. 2
NONE**

**Sch. P-Pt. 5A-Sn. 3
NONE**

**Sch. P-Pt. 5B-Sn. 1
NONE**

**Sch. P-Pt. 5B-Sn. 2
NONE**

**Sch. P-Pt. 5B-Sn. 3
NONE**

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	37	15	2	1	1					
2. 1995.....	15	27	37	45	46	48	48	48	49	49
3. 1996.....	XXX	25	35	44	49	48	50	50	50	50
4. 1997.....	XXX	XXX	1	2	2	4	4	4	4	4
5. 1998.....	XXX	XXX	XXX	152	1,017	1,309	1,420	1,452	1,452	1,469
6. 1999.....	XXX	XXX	XXX	XXX	722	1,666	2,044	2,197	2,250	2,271
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,494	3,190	3,743	3,972	4,058
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,228	2,030	2,247	2,335
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	382	510	570
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117	183
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	16	5	4	2						
2. 1995.....	22	23	20	7	3	1	1	1		
3. 1996.....	XXX	19	23	10	4	3	1			
4. 1997.....	XXX	XXX		1	2					
5. 1998.....	XXX	XXX	XXX	936	357	136	77	37	37	24
6. 1999.....	XXX	XXX	XXX	XXX	969	511	213	104	35	13
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,871	834	383	168	74
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,356	468	209	94
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253	104	44
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	30
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	25	28	2	1						
2. 1995.....	44	78	91	92	92	92	92	92	92	92
3. 1996.....	XXX	58	81	84	85	85	85	84	84	84
4. 1997.....	XXX	XXX	2	3	4	4	4	4	4	4
5. 1998.....	XXX	XXX	XXX	1,303	2,342	2,517	2,574	2,592	2,601	2,604
6. 1999.....	XXX	XXX	XXX	XXX	2,436	4,183	4,715	4,774	4,790	4,804
7. 2000.....	XXX	XXX	XXX	XXX	XXX	5,400	7,914	8,170	8,257	8,305
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3,812	4,454	4,545	4,573
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	960	1,014	1,035
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	291	330
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	1,602	75	115	38	11	15	6	2	8	1
2. 1995.....	1,250	2,540	2,792	2,826	2,856	2,861	2,867	2,869	2,871	2,872
3. 1996.....	XXX	1,286	2,823	2,947	2,992	3,011	3,019	3,024	3,027	3,026
4. 1997.....	XXX	XXX	1,914	4,022	4,311	4,388	4,419	4,423	4,429	4,431
5. 1998.....	XXX	XXX	XXX	2,767	5,963	6,230	6,280	6,332	6,358	6,372
6. 1999.....	XXX	XXX	XXX	XXX	3,016	6,491	6,936	7,045	7,142	7,175
7. 2000.....	XXX	XXX	XXX	XXX	XXX	3,618	7,981	8,549	8,759	8,872
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	5,818	9,261	9,715	9,910
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,402	4,096	4,394
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,913	3,784
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,109

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	354	202	84	50	40	27	19	20	12	11
2. 1995.....	1,233	359	88	55	26	21	15	13	10	8
3. 1996.....	XXX	1,391	191	74	42	22	14	10	9	6
4. 1997.....	XXX	XXX	1,803	353	143	61	35	24	20	16
5. 1998.....	XXX	XXX	XXX	2,829	631	288	151	102	74	58
6. 1999.....	XXX	XXX	XXX	XXX	3,352	778	373	226	136	96
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4,271	1,038	569	340	206
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3,454	917	482	291
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,844	519	255
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,923	456
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,968

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	376	57	26	12	2	50	(1)			
2. 1995.....	2,904	3,568	3,611	3,622	3,623	3,639	3,639	3,639	3,639	3,639
3. 1996.....	XXX	3,156	3,873	3,920	3,931	3,944	3,944	3,944	3,946	3,946
4. 1997.....	XXX	XXX	4,281	5,574	5,632	5,656	5,661	5,664	5,668	5,669
5. 1998.....	XXX	XXX	XXX	6,665	8,513	8,626	8,539	8,550	8,552	8,556
6. 1999.....	XXX	XXX	XXX	XXX	7,688	9,336	9,432	9,455	9,484	9,492
7. 2000.....	XXX	XXX	XXX	XXX	XXX	9,687	11,540	11,655	11,678	11,706
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	12,340	13,602	13,668	13,700
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,049	5,668	5,711
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,559	5,235
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,931

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	752	(107)	82	53	27	23	12	37	26	47
2. 1995.....	819	1,137	1,216	1,259	1,271	1,294	1,296	1,300	1,309	1,314
3. 1996.....	XXX	821	1,140	1,186	1,215	1,230	1,233	1,236	1,243	1,244
4. 1997.....	XXX	XXX	540	699	728	757	764	766	768	772
5. 1998.....	XXX	XXX	XXX	698	1,004	1,037	1,057	1,064	1,068	1,071
6. 1999.....	XXX	XXX	XXX	XXX	1,105	1,729	1,828	1,864	1,885	1,897
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,386	2,269	2,388	2,422	2,440
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,314	1,849	1,940	1,984
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667	854	882
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	498
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	214	157	100	92	107	91	106	103	140	120
2. 1995.....	412	154	97	48	40	26	25	17	17	17
3. 1996.....	XXX	371	103	56	37	25	18	13	8	8
4. 1997.....	XXX	XXX	192	61	39	21	10	7	6	1
5. 1998.....	XXX	XXX	XXX	321	75	46	17	15	7	3
6. 1999.....	XXX	XXX	XXX	XXX	494	158	78	38	21	13
7. 2000.....	XXX	XXX	XXX	XXX	XXX	713	176	76	41	24
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	530	183	108	79
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209	68	42
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150	57
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	311

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	338	220	29	54	57	73	33	41	45	
2. 1995.....	1,748	2,132	2,171	2,186	2,201	2,231	2,232	2,240	2,247	2,255
3. 1996.....	XXX	1,625	1,840	1,877	1,898	1,923	1,919	1,924	1,931	1,933
4. 1997.....	XXX	XXX	1,029	1,196	1,220	1,251	1,247	1,249	1,251	1,251
5. 1998.....	XXX	XXX	XXX	1,319	1,542	1,567	1,558	1,566	1,567	1,567
6. 1999.....	XXX	XXX	XXX	XXX	2,004	2,619	2,665	2,682	2,697	2,712
7. 2000.....	XXX	XXX	XXX	XXX	XXX	2,660	3,383	3,466	3,483	3,490
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2,263	2,691	2,755	2,778
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094	1,214	1,229
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	684	794
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	731

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....		1	1	2	2	3	4	4	4	4
3. 1996.....	XXX		1	1	1	3	5	5	5	5
4. 1997.....	XXX	XXX						1	2	2
5. 1998.....	XXX	XXX	XXX				1	1	1	1
6. 1999.....	XXX	XXX	XXX	XXX			1	1	3	3
7. 2000.....	XXX	XXX	XXX	XXX	XXX			1	1	6
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....	1	8	5	3	5	4		2	2	2
3. 1996.....	XXX	1	6	10	9	2				
4. 1997.....	XXX	XXX	1	6	7	3	3	1		
5. 1998.....	XXX	XXX	XXX	2	8	13	3	1	1	
6. 1999.....	XXX	XXX	XXX	XXX	3	9	2	6	2	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1	4	14	13	2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3	7	10	6
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	10
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....			1							
2. 1995.....	1	14	17	18	22	24	24	24	24	24
3. 1996.....	XXX	2	8	16	19	20	20	20	20	20
4. 1997.....	XXX	XXX	1	11	15	15	15	15	15	15
5. 1998.....	XXX	XXX	XXX	3	13	28	28	30	30	30
6. 1999.....	XXX	XXX	XXX	XXX	5	15	17	21	24	24
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1	6	20	23	26
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	4	11	20	27
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	7	15
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	11
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	5	(5)	3							
2. 1995.....	1	1	4	10	11	11	11	11	11	11
3. 1996.....	XXX		2	5	8	8	8	8	8	8
4. 1997.....	XXX	XXX		1	8	11	12	12	12	13
5. 1998.....	XXX	XXX	XXX		1	9	16	16	17	18
6. 1999.....	XXX	XXX	XXX	XXX		4	11	17	21	23
7. 2000.....	XXX	XXX	XXX	XXX	XXX		5	11	20	24
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	12	21
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	16
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	4	4								
2. 1995.....	11	14	9	1						
3. 1996.....	XXX	30	19	7						
4. 1997.....	XXX	XXX	40	25	12	3	1	1	1	
5. 1998.....	XXX	XXX	XXX	59	31	13	2	1	1	
6. 1999.....	XXX	XXX	XXX	XXX	80	40	18	8	4	1
7. 2000.....	XXX	XXX	XXX	XXX	XXX	80	34	23	6	1
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	76	51	26	3
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	57	20
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	52
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	3									
2. 1995.....	14	24	25	25	25	25	25	25	25	25
3. 1996.....	XXX	43	56	58	58	58	58	58	58	58
4. 1997.....	XXX	XXX	52	63	64	64	64	64	64	64
5. 1998.....	XXX	XXX	XXX	63	76	77	74	74	74	74
6. 1999.....	XXX	XXX	XXX	XXX	96	104	103	103	103	103
7. 2000.....	XXX	XXX	XXX	XXX	XXX	96	101	102	102	102
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	95	103	103	104
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	128	133
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	153
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	57	40	45	21	21	3	3	4	3	1
2. 1995.....	13	43	82	103	133	142	145	145	148	148
3. 1996.....	XXX	2	7	29	50	52	54	56	56	57
4. 1997.....	XXX	XXX	2	23	47	67	81	83	83	84
5. 1998.....	XXX	XXX	XXX	18	65	101	117	126	137	141
6. 1999.....	XXX	XXX	XXX	XXX	83	170	208	248	288	306
7. 2000.....	XXX	XXX	XXX	XXX	XXX	54	120	159	191	212
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	69	110	144	162
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	43	49
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	34
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	171	157	101	81	46	20	14	9	4	2
2. 1995.....	106	146	93	78	40	21	19	13	9	3
3. 1996.....	XXX	40	66	45	17	2	3	1	1	
4. 1997.....	XXX	XXX	29	97	75	17	4	3	1	
5. 1998.....	XXX	XXX	XXX	188	192	63	33	27	12	6
6. 1999.....	XXX	XXX	XXX	XXX	212	131	118	87	43	21
7. 2000.....	XXX	XXX	XXX	XXX	XXX	138	127	93	62	29
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	68	90	57	34
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	16	13
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	11
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	156	67	17	20	3	(11)				
2. 1995.....	171	302	328	347	352	345	347	347	347	347
3. 1996.....	XXX	57	130	147	149	139	142	142	142	142
4. 1997.....	XXX	XXX	60	188	206	177	178	179	179	179
5. 1998.....	XXX	XXX	XXX	256	397	333	336	343	344	345
6. 1999.....	XXX	XXX	XXX	XXX	395	497	552	579	581	583
7. 2000.....	XXX	XXX	XXX	XXX	XXX	269	416	461	484	487
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	197	305	337	342
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	100	107
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	84
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	(59)		5	(8)	3					
2. 1995.....	2	4	7	9	20	22	22	22	22	22
3. 1996.....	XXX	3	10	17	27	30	31	31	31	31
4. 1997.....	XXX	XXX	5	16	33	41	44	48	48	49
5. 1998.....	XXX	XXX	XXX		10	31	35	38	40	40
6. 1999.....	XXX	XXX	XXX	XXX	3	18	27	34	36	39
7. 2000.....	XXX	XXX	XXX	XXX	XXX	10	37	63	81	85
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2	41	86	114
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	45	70
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	22	10	7	36	23					
2. 1995.....	68	48	33	63	25	1	1			
3. 1996.....	XXX	107	58	100	57	3	2	1	1	1
4. 1997.....	XXX	XXX	111	173	33	14	7	2	2	1
5. 1998.....	XXX	XXX	XXX	128	71	26	18	11	6	4
6. 1999.....	XXX	XXX	XXX	XXX	111	55	26	9	5	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	220	101	44	16	8
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	271	132	59	19
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	54	20
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	(129)	(6)		11		(21)				
2. 1995.....	90	104	104	136	136	114	114	114	114	115
3. 1996.....	XXX	138	165	219	203	159	159	159	160	160
4. 1997.....	XXX	XXX	158	273	172	172	172	172	173	173
5. 1998.....	XXX	XXX	XXX	150	165	165	165	165	165	165
6. 1999.....	XXX	XXX	XXX	XXX	148	201	201	202	202	202
7. 2000.....	XXX	XXX	XXX	XXX	XXX	288	312	312	312	314
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	321	350	361	362
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	239	241
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	9
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	(1)	(1)					1			
2. 1995.....		1	1	2	3	3	4	4	4	4
3. 1996.....	XXX				1	1	2	3	3	3
4. 1997.....	XXX	XXX						1	1	1
5. 1998.....	XXX	XXX	XXX					1	1	1
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX	3	4	6	6	7
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2	3
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	2	1	1	1	1	1				
2. 1995.....	2	3	4	3	1	1				
3. 1996.....	XXX			1	2	3	1			
4. 1997.....	XXX	XXX		2	3	4	3	1		
5. 1998.....	XXX	XXX	XXX		1	1	1			1
6. 1999.....	XXX	XXX	XXX	XXX		1				
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1	2			1
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX			1	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	(9)	1								
2. 1995.....	2	4	5	5	5	5	5	5	5	5
3. 1996.....	XXX			1	3	4	4	4	4	4
4. 1997.....	XXX	XXX		2	4	5	5	5	5	5
5. 1998.....	XXX	XXX	XXX		1	1	1	1	1	2
6. 1999.....	XXX	XXX	XXX	XXX		1	1	1	1	1
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4	7	8	9	9
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2	2	4	4
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	4		2	5						
2. 1995.....		1	1	1	3	3	3	3	3	3
3. 1996.....	XXX	1								
4. 1997.....	XXX	XXX				1	1	1	1	1
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	5	6	4	1	1					
2. 1995.....	6	3	2	2						
3. 1996.....	XXX	4	1	1	1					
4. 1997.....	XXX	XXX	4	3	1					
5. 1998.....	XXX	XXX	XXX		1	1	1	1		
6. 1999.....	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX		1		
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	3	5			(4)					
2. 1995.....	6	6	6	6	6	6	6	6	6	6
3. 1996.....	XXX	6	6	6	6	6	6	6	6	6
4. 1997.....	XXX	XXX	5	6	6	6	6	6	6	6
5. 1998.....	XXX	XXX	XXX		3	3	3	3	3	3
6. 1999.....	XXX	XXX	XXX	XXX	2	3	3	3	3	3
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX		1	1	1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	3	(9)		(2)								
2. 1995	903	946	949	946	946	946	946	946	946	946		
3. 1996	XXX	643	684	684	684	684	684	684	684	684		
4. 1997	XXX	XXX	187	189	200	190	190	190	190	190		
5. 1998	XXX	XXX	XXX	12,184	12,412	12,218	12,150	12,118	12,110	12,110		
6. 1999	XXX	XXX	XXX	XXX	24,976	26,339	25,812	25,874	25,900	25,894	(6)	
7. 2000	XXX	XXX	XXX	XXX	XXX	41,174	40,548	40,392	40,255	40,262	7	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	41,562	40,155	39,906	39,902	(4)	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,833	21,758	21,740	(18)	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,481	11,516	35	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,971	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,985	
13. Earned Prens.(P-Pt 1)	907	677	231	12,181	25,215	42,333	40,441	20,200	11,038	27,985	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior		(2)										
2. 1995	201	210	211	210	210	210	210	210	210	210		
3. 1996	XXX	142	148	148	148	148	148	148	148	148		
4. 1997	XXX	XXX	56	57	58	58	58	58	58	58		
5. 1998	XXX	XXX	XXX	7,461	7,611	7,452	7,410	7,394	7,390	7,390		
6. 1999	XXX	XXX	XXX	XXX	16,736	17,810	17,490	17,521	17,532	17,530	(2)	
7. 2000	XXX	XXX	XXX	XXX	XXX	31,732	31,443	31,336	31,287	31,287	(2)	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	13,680	13,292	13,233	13,231		
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,608	3,593	3,593		
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	741	743	2	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,573	1,573	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,571	
13. Earned Prens.(P-Pt 1)	202	149	63	7,461	16,897	32,537	13,030	3,128	626	1,571	XXX	

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	(107)	1,277	(11)	2								
2. 1995	25,962	25,441	25,535	25,540	25,540	25,540	25,540	25,540	25,540	25,540		
3. 1996	XXX	22,383	23,193	23,278	23,254	23,254	23,254	23,254	23,254	23,254		
4. 1997	XXX	XXX	42,710	43,702	44,285	44,281	44,262	44,259	44,251	44,251		
5. 1998	XXX	XXX	XXX	58,490	62,692	62,930	63,013	62,867	62,837	62,842	5	
6. 1999	XXX	XXX	XXX	XXX	61,670	65,605	66,805	66,655	66,529	66,564	35	
7. 2000	XXX	XXX	XXX	XXX	XXX	86,443	97,040	97,862	97,523	97,356	(167)	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	93,014	100,449	100,466	100,296	(170)	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,721	69,817	69,899	82	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,783	87,346	5,563	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,021	104,021	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,369	
13. Earned Prens.(P-Pt 1)	26,562	23,237	43,603	59,574	66,431	90,612	104,873	74,679	84,393	109,369	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	(99)	351	(2)	1								
2. 1995	5,440	5,331	5,313	5,318	5,318	5,318	5,318	5,318	5,318	5,318		
3. 1996	XXX	5,382	5,458	5,478	5,474	5,474	5,474	5,474	5,474	5,474		
4. 1997	XXX	XXX	20,354	20,709	21,050	21,058	21,075	21,073	21,073	21,073		
5. 1998	XXX	XXX	XXX	25,717	28,045	28,141	28,324	28,215	28,197	28,199	2	
6. 1999	XXX	XXX	XXX	XXX	26,974	28,214	28,913	28,796	28,708	28,708		
7. 2000	XXX	XXX	XXX	XXX	XXX	38,151	43,034	43,400	43,277	43,241	(36)	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	49,422	53,046	53,115	53,074	(41)	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,527	22,422	22,508	86	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,067	23,032	965	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,888	17,888	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,864	
13. Earned Prens.(P-Pt 1)	5,671	5,720	20,410	26,098	29,639	39,495	55,203	25,289	22,802	18,864	XXX	

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	.66	.10	(.49)	(.2)				.2			
2. 1995	17,387	17,419	17,367	17,364	17,364	17,364	17,364	17,364	17,364	17,364	
3. 1996	XXX	15,278	15,296	15,285	15,285	15,285	15,285	15,285	15,285	15,285	
4. 1997	XXX	XXX	8,925	9,226	9,216	9,215	9,215	9,215	9,215	9,215	
5. 1998	XXX	XXX	XXX	10,934	11,485	11,470	11,483	11,476	11,476	11,476	
6. 1999	XXX	XXX	XXX	XXX	16,222	17,487	17,429	17,416	17,415	17,415	
7. 2000	XXX	XXX	XXX	XXX	XXX	26,618	27,527	27,512	27,506	27,506	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	30,928	30,975	31,008	30,968	(.40)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,161	22,492	22,259	(.233)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,864	23,205	.341
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,183	47,183
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,251
13. Earned Prems.(P-Pt 1)	17,452	15,320	8,843	11,219	16,763	27,867	31,792	22,175	23,221	47,251	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	.36	.6	(.26)					.1			
2. 1995	6,748	6,665	6,632	6,632	6,632	6,632	6,632	6,632	6,632	6,632	
3. 1996	XXX	7,413	7,420	7,415	7,415	7,415	7,415	7,415	7,415	7,415	
4. 1997	XXX	XXX	3,510	3,689	3,689	3,689	3,689	3,689	3,689	3,689	
5. 1998	XXX	XXX	XXX	6,126	6,261	6,244	6,253	6,249	6,249	6,249	
6. 1999	XXX	XXX	XXX	XXX	8,625	9,242	9,240	9,235	9,235	9,235	
7. 2000	XXX	XXX	XXX	XXX	XXX	15,369	15,515	15,530	15,527	15,527	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	9,441	9,430	9,450	9,444	(.6)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,448	7,529	7,491	(.38)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,799	7,921	.122
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,476	17,476
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,554
13. Earned Prems.(P-Pt 1)	6,678	7,336	3,458	6,301	8,759	15,969	9,594	7,444	7,897	17,554	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(.31)	(.11)		.2							
2. 1995	4,019	3,995	3,993	3,993	3,993	3,993	3,993	3,993	3,993	3,993	
3. 1996	XXX	3,570	3,555	3,542	3,542	3,542	3,542	3,542	3,542	3,542	
4. 1997	XXX	XXX	5,127	5,754	5,754	5,752	5,773	5,774	5,772	5,772	
5. 1998	XXX	XXX	XXX	8,376	8,600	8,605	8,812	8,624	8,623	8,624	.1
6. 1999	XXX	XXX	XXX	XXX	11,547	12,227	12,263	12,318	12,319	12,326	.7
7. 2000	XXX	XXX	XXX	XXX	XXX	12,463	13,144	13,141	13,126	13,138	.12
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	10,774	10,951	10,963	10,980	.17
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,392	4,269	4,292	.23
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,786	4,888	.102
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,649	4,649
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,811
13. Earned Prems.(P-Pt 1)	3,580	3,536	5,109	8,992	11,771	13,146	11,518	4,634	4,658	4,811	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	(.16)	(.5)									
2. 1995	1,857	1,844	1,843	1,843	1,843	1,843	1,843	1,843	1,843	1,843	
3. 1996	XXX	1,096	1,086	1,083	1,083	1,083	1,083	1,083	1,083	1,083	
4. 1997	XXX	XXX	1,468	1,574	1,576	1,576	1,592	1,592	1,592	1,592	
5. 1998	XXX	XXX	XXX	434	547	540	546	547	547	548	.1
6. 1999	XXX	XXX	XXX	XXX	4,478	4,914	4,921	4,926	4,925	4,930	.4
7. 2000	XXX	XXX	XXX	XXX	XXX	6,304	6,498	6,500	6,498	6,506	.8
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	4,001	4,043	4,046	4,058	.12
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,517	1,584	1,597	.13
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,446	1,497	.51
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,041	2,041
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,130
13. Earned Prems.(P-Pt 1)	1,576	1,079	1,457	537	4,593	6,733	4,223	1,667	1,414	2,130	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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....	(92)	3		(6)		1	(1)				
2. 1995.....	5,161	5,114	5,114	5,114	5,114	5,114	5,114	5,114	5,114	5,114	
3. 1996.....	XXX	6,124	6,060	6,059	6,059	6,059	6,059	6,059	6,059	6,059	
4. 1997.....	XXX	XXX	5,850	5,804	5,805	5,805	5,805	5,805	5,805	5,805	
5. 1998.....	XXX	XXX	XXX	5,699	5,377	5,377	5,376	5,376	5,376	5,376	
6. 1999.....	XXX	XXX	XXX	XXX	6,946	6,598	6,594	6,594	6,594	6,594	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	8,634	8,597	8,751	8,575	8,675	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	9,594	9,781	9,740	9,740	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,168	4,008	4,008	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319	323	4
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	591	591
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	595
13. Earned Prens.(P-Pt 1)	5,477	6,079	5,786	5,646	6,625	8,286	9,751	4,309	42	595	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....	(19)					1	(1)				
2. 1995.....	895	884	884	884	884	884	884	884	884	884	
3. 1996.....	XXX	1,370	1,389	1,389	1,389	1,389	1,389	1,389	1,389	1,389	
4. 1997.....	XXX	XXX	1,086	1,114	1,114	1,114	1,113	1,113	1,113	1,113	
5. 1998.....	XXX	XXX	XXX	972	887	887	885	885	885	885	
6. 1999.....	XXX	XXX	XXX	XXX	1,149	928	923	923	923	923	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	2,913	2,845	2,895	2,819	2,819	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	4,406	4,564	4,523	4,523	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,282	2,282	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	368	371	3
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	489	489
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	492
13. Earned Prens.(P-Pt 1)	1,142	1,359	1,105	1,000	1,054	2,693	4,327	2,651	89	492	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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....											
2. 1995.....											0
3. 1996.....	XXX										0
4. 1997.....	XXX	XXX									0
5. 1998.....	XXX	XXX	XXX								0
6. 1999.....	XXX	XXX	XXX	XXX							0
7. 2000.....	XXX	XXX	XXX	XXX	XXX						0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prens.(P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....											
2. 1995.....											0
3. 1996.....	XXX										0
4. 1997.....	XXX	XXX									0
5. 1998.....	XXX	XXX	XXX								0
6. 1999.....	XXX	XXX	XXX	XXX							0
7. 2000.....	XXX	XXX	XXX	XXX	XXX						0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prens.(P-Pt 1)											XXX

SCHEDULE P - PART 6N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior											0	
2. 1995											0	
3. 1996	.XXX										0	
4. 1997	.XXX	.XXX									0	
5. 1998	.XXX	.XXX	.XXX								0	
6. 1999	.XXX	.XXX	.XXX	.XXX							0	
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0	
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0	
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0	
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0	
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0	
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	
13. Earned Prens.(P-Pl 1)												.XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior											0	
2. 1995											0	
3. 1996	.XXX										0	
4. 1997	.XXX	.XXX									0	
5. 1998	.XXX	.XXX	.XXX								0	
6. 1999	.XXX	.XXX	.XXX	.XXX							0	
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0	
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0	
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0	
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0	
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0	
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	
13. Earned Prens.(P-Pl 1)												.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 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior											0	
2. 1995											0	
3. 1996	.XXX										0	
4. 1997	.XXX	.XXX									0	
5. 1998	.XXX	.XXX	.XXX								0	
6. 1999	.XXX	.XXX	.XXX	.XXX							0	
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0	
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0	
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	5,238	5,238		5,238	
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	2,907		2,907	
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	4,191	4,191
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	4,191	4,191
13. Earned Prens.(P-Pl 1)						6,607	5,106	5,238	2,907	4,191		.XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior											0	
2. 1995											0	
3. 1996	.XXX										0	
4. 1997	.XXX	.XXX									0	
5. 1998	.XXX	.XXX	.XXX								0	
6. 1999	.XXX	.XXX	.XXX	.XXX							0	
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0	
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0	
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0	
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0	
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0	
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	
13. Earned Prens.(P-Pl 1)												.XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	10	12										
2. 1995.....	509	600	590	590	590	590	590	590	590	590	590	
3. 1996.....	XXX	416	443	456	456	456	456	456	456	456	456	
4. 1997.....	XXX	XXX	271	342	335	335	342	342	342	342	342	
5. 1998.....	XXX	XXX	XXX	317	300	291	297	297	297	297	297	
6. 1999.....	XXX	XXX	XXX	XXX	222	112	113	113	113	113	113	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	197	172	172	172	172	172	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	139	137	137	129	129	(8)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	51	49	49	(2)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125	127	127	2
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105	105	105
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97
13. Earned Prens.(P-Pt 1)	503	518	288	401	198	78	128	51	124	97	XXX	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	9	10										
2. 1995.....	456	538	528	528	528	528	528	528	528	528	528	
3. 1996.....	XXX	290	321	325	325	325	325	325	325	325	325	
4. 1997.....	XXX	XXX	223	283	277	277	284	284	284	284	284	
5. 1998.....	XXX	XXX	XXX	265	248	245	251	251	251	251	251	
6. 1999.....	XXX	XXX	XXX	XXX	177	141	142	142	142	142	142	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	65	61	61	61	61	61	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	97	95	95	94	94	(1)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	59	59	59	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	31	31	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26	26
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25
13. Earned Prens.(P-Pt 1)	404	381	244	329	154	26	108	57	31	25	XXX	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 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	30	19										
2. 1995.....	616	589	588	588	588	588	588	588	588	588	588	
3. 1996.....	XXX	911	893	893	893	893	893	893	893	893	893	
4. 1997.....	XXX	XXX	627	602	596	602	602	602	602	602	602	
5. 1998.....	XXX	XXX	XXX	491	371	370	370	370	370	370	370	
6. 1999.....	XXX	XXX	XXX	XXX	549	497	497	497	497	497	497	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	327	316	308	308	(809)	(809)	(1,117)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	213	116	116	(1,381)	(1,381)	(1,497)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	65	23	23	(42)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	500	444	444	(56)
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,231	3,231	3,231
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519
13. Earned Prens.(P-Pt 1)	683	904	608	466	423	281	201	(40)	500	519	XXX	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	5	3										
2. 1995.....	160	153	153	153	153	153	153	153	153	153	153	
3. 1996.....	XXX	353	348	348	348	348	348	348	348	348	348	
4. 1997.....	XXX	XXX	233	223	217	221	221	221	221	221	221	
5. 1998.....	XXX	XXX	XXX	381	291	291	291	291	291	291	291	
6. 1999.....	XXX	XXX	XXX	XXX	220	197	197	197	197	197	197	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	164	156	151	151	63	63	(88)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	138	78	78	1	1	(77)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	28	26	26	(2)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	84	84	(3)
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	167	167
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(3)
13. Earned Prens.(P-Pt 1)	230	350	228	371	124	144	130	(37)	87	(3)	XXX	XXX

**Sch. P-Pt. 7A-Sn. 1
NONE**

**Sch. P-Pt. 7A-Sn. 2
NONE**

**Sch. P-Pt. 7A-Sn. 3
NONE**

**Sch. P-Pt. 7A-Sn. 4
NONE**

**Sch. P-Pt. 7A-Sn. 5
NONE**

**Sch. P-Pt. 7B-Sn. 1
NONE**

**Sch. P-Pt. 7B-Sn. 2
NONE**

**Sch. P-Pt. 7B-Sn. 3
NONE**

**Sch. P-Pt. 7B-Sn. 4
NONE**

**Sch. P-Pt. 7B-Sn. 5
NONE**

**Sch. P-Pt. 7B-Sn. 6
NONE**

**Sch. P-Pt. 7B-Sn. 7
NONE**

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....			
1.02 1995.....			
1.03 1996.....			
1.04 1997.....			
1.05 1998.....			
1.06 1999.....			
1.07 2000.....			
1.08 2001.....			
1.09 2002.....			
1.10 2003.....			
1.11 2004.....	462,562		
1.12 Totals.....	462,562	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes [X] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
 5.1 Fidelity
 5.2 Surety \$35

6. Claim count information is reported per claim or per claimant. (Indicate which). PER CLAIMANT
 If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [X] No []

7.2 An extended statement may be attached.
 1) Adjusting, other expense payments and reserves were allocated to the years in which the losses were incurred based on the traditional paid-to-paid method used in prior annual statements.
 2) The retention per claim for workers' compensation was \$250,000 before 1999, \$100,000 from 1999 until 4/1/2002, and \$300,000 after 4/1/2002. Effective 4/01/04 the per claim retention for workers comp was increased to \$350,000.
 3) Effective 6/1/2003, the retention increased from \$250,000 to \$350,000 on the general liability and auto liability lines of business.
 4) The property excess reinsurance retention increased from \$250,000 to \$500,000 effective 12/1/2003. The mix of business by state and class has shifted over time.
 5) Salvage and subrogation loss are reported gross of reinsurance in Part 1 columns 10 and 23. Loss reserves have not been reduced for anticipated surety recoveries.
 6) Effective 10/01/2000, a quota share agreement was entered into between Employers Re (ERC) and Star Insurance Company.
 This agreement covered certain workers compensation programs. This treaty was cancelled effective 12/31/2001 and commuted effective 09/30/2004.

Exhibit 28.2

Savers Property & Casualty Insurance Company's 2004 Schedule P.

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Loss Payments		6 Defense and Cost Containment Payments		8 Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1		7					8	XXX
2. 1995.....	27,481	4,688	22,793	7,280	1,451	3,540	615	1,437	10	59	10,181	XXX
3. 1996.....	31,936	6,657	25,279	10,198	1,583	3,315	260	1,532	9	24	13,193	XXX
4. 1997.....	32,856	9,870	22,986	11,459	4,968	3,530	1,287	1,635	64	83	10,305	XXX
5. 1998.....	38,111	17,283	20,828	20,572	14,347	6,484	4,354	1,810	192	70	9,973	XXX
6. 1999.....	37,834	17,592	20,242	22,153	15,705	7,557	4,410	1,742	228	81	11,109	XXX
7. 2000.....	31,554	16,796	14,758	10,558	6,094	3,795	1,621	1,358	412	235	7,584	XXX
8. 2001.....	29,484	17,540	11,944	10,463	5,443	2,856	438	1,360	351	128	8,447	XXX
9. 2002.....	29,067	10,762	18,306	7,429	1,132	2,237	120	1,135	75	287	9,474	XXX
10. 2003.....	27,041	7,077	19,964	8,164	1,262	1,694	61	1,380	120	57	9,795	XXX
11. 2004.....	32,101	8,641	23,460	3,622	136	448	4	1,604	30	11	5,504	XXX
12. Totals.....	XXX	XXX	XXX	111,899	52,121	35,463	13,170	14,993	1,491	1,035	95,573	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	41		24	4	3		5	1	0			68	XXX
2. 1995.....	149	11	101	52	21	3	19	10	5			220	XXX
3. 1996.....	151	10	184	116	35	5	33	22	11			261	XXX
4. 1997.....	370	299	452	391	213	192	147	134	45	27		184	XXX
5. 1998.....	1,980	1,627	2,127	2,048	745	665	890	858	209	170		583	XXX
6. 1999.....	1,856	1,853	3,813	3,691	747	480	1,625	1,578	287	233		493	XXX
7. 2000.....	1,330	717	3,247	3,029	280	177	1,386	1,294	230	173		1,083	XXX
8. 2001.....	829	227	725	429	251	122	249	125	82			1,233	XXX
9. 2002.....	2,058	794	1,300	448	371	91	452	152	153			2,849	XXX
10. 2003.....	2,895	361	3,458	1,282	670	52	1,076	353	313			6,364	XXX
11. 2004.....	3,781	450	7,779	2,218	649	28	2,394	708	603			11,802	XXX
12. Totals.....	15,440	6,349	23,210	13,708	3,985	1,815	8,276	5,235	1,939	603	0	25,140	XXX

	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
2. 1995.....	12,553	2,152	10,401	45.7	45.9	45.6			187	33	
3. 1996.....	15,459	2,005	13,454	48.4	30.1	53.2			209	52	
4. 1997.....	17,851	7,362	10,489	54.3	74.6	45.6			132	52	
5. 1998.....	34,817	24,261	10,556	91.4	140.4	50.7			432	151	
6. 1999.....	39,780	28,178	11,602	105.1	160.2	57.3			125	368	
7. 2000.....	22,184	13,517	8,667	70.3	80.5	58.7			831	252	
8. 2001.....	16,815	7,135	9,680	57.0	40.7	81.0			898	335	
9. 2002.....	15,135	2,812	12,323	52.1	26.1	67.3			2,116	733	
10. 2003.....	19,650	3,491	16,159	72.7	49.3	80.9			4,710	1,654	
11. 2004.....	20,880	3,574	17,306	65.0	41.4	73.8			8,892	2,910	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	18,593	6,547

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....	5,812	6,195	6,663	6,832	6,719	6,561	6,072	6,020	5,963	5,973	11	(47)
2. 1995.....	10,235	8,587	8,423	8,615	9,338	9,167	8,996	9,006	8,881	8,968	87	(38)
3. 1996.....	XXX	12,119	11,787	11,948	11,817	11,691	11,702	12,046	11,971	11,920	(51)	(126)
4. 1997.....	XXX	XXX	8,940	9,534	9,381	8,763	9,294	9,137	8,988	8,900	(88)	(237)
5. 1998.....	XXX	XXX	XXX	7,637	8,162	10,271	8,501	8,410	8,377	8,899	522	489
6. 1999.....	XXX	XXX	XXX	XXX	8,080	8,997	8,748	9,430	9,691	10,034	343	604
7. 2000.....	XXX	XXX	XXX	XXX	XXX	7,632	7,246	7,393	7,405	7,664	259	271
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	8,301	7,828	8,526	8,589	63	761
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,729	11,339	11,110	(229)	(619)
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,896	14,586	690	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,129	XXX	XXX
12. Totals.....											1,606	1,058

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	000	2,920	4,384	5,494	5,913	5,848	5,980	5,879	5,898	5,906	XXX	XXX
2. 1995.....	2,088	4,396	6,103	7,119	7,937	8,523	8,692	8,613	8,689	8,754	XXX	XXX
3. 1996.....	XXX	4,585	7,085	9,068	10,087	10,638	11,072	11,393	11,487	11,670	XXX	XXX
4. 1997.....	XXX	XXX	2,393	5,313	6,832	7,532	8,254	8,547	8,798	8,734	XXX	XXX
5. 1998.....	XXX	XXX	XXX	2,013	3,936	5,784	6,768	7,406	7,869	8,355	XXX	XXX
6. 1999.....	XXX	XXX	XXX	XXX	1,884	4,280	5,876	7,925	8,928	9,595	XXX	XXX
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,658	3,751	5,228	6,076	6,638	XXX	XXX
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,759	4,037	6,190	7,438	XXX	XXX
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,960	6,451	8,414	XXX	XXX
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,344	8,535	XXX	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,930	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	2,745	1,079	715	476	288	128	29	32	2	23
2. 1995.....	5,945	2,324	944	463	786	132	202	140	22	58
3. 1996.....	XXX	4,596	2,216	1,021	778	407	251	197	62	79
4. 1997.....	XXX	XXX	4,517	2,497	1,301	500	373	148	84	74
5. 1998.....	XXX	XXX	XXX	4,095	2,108	3,316	628	291	85	111
6. 1999.....	XXX	XXX	XXX	XXX	3,857	2,164	1,084	444	225	169
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4,173	1,841	759	338	310
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3,999	1,545	705	420
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,197	2,044	1,152
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,136	2,899
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,247

Sch. P-Pt. 1A
NONE

Sch. P-Pt. 1B
NONE

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Loss Payments		5 Defense and Cost Containment Payments		6 Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	69	15	54	6		1		2			9	7
3. 1996.....	283	42	241	130		96		12			238	26
4. 1997.....	127	17	110	78		46		4			128	17
5. 1998.....	68	39	29	43	37	10	10	6	1		11	15
6. 1999.....	708	683	25	1,034	984	195	195	35	21		64	208
7. 2000.....	300	267	33	201	163	50	44	27	23		48	60
8. 2001.....	35	7	28	6				3	3		6	7
9. 2002.....	523	61	462	65		2	1	13		180	79	37
10. 2003.....	572	105	467	733	423	34	30	1		1	315	45
11. 2004.....	8	1	7								0	
12. Totals.....	XXX	XXX	XXX	2,296	1,607	434	280	103	48	181	898	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....												0	
6. 1999.....			12	12			2	2				0	1
7. 2000.....	100	100	5	5	12	12	1	1	4	4		0	1
8. 2001.....												0	
9. 2002.....			6				1					7	
10. 2003.....	117		208	154	1	1	42	31	13			195	12
11. 2004.....			2	1			1					2	
12. Totals.....	217	100	233	172	13	13	47	34	17	4	0	204	14

	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
2. 1995.....	9	0	9	13.0	0.0	16.7				0	0
3. 1996.....	238	0	238	84.1	0.0	98.8				0	0
4. 1997.....	128	0	128	100.8	0.0	116.4				0	0
5. 1998.....	59	48	11	86.8	123.1	37.9				0	0
6. 1999.....	1,278	1,214	64	180.5	177.7	256.0				0	0
7. 2000.....	400	352	48	133.3	131.8	145.5				0	0
8. 2001.....	9	3	6	25.7	42.9	21.4				0	0
9. 2002.....	87	1	86	16.6	1.6	18.6				6	1
10. 2003.....	1,149	639	510	200.9	608.6	109.2				171	24
11. 2004.....	3	1	2	36.3	100.0	27.1				1	1
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	178	26

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	3							3	XXX
2. 1995.....	11,561	544	11,017	2,940	7	874	6	960	4		4,757	1,011
3. 1996.....	15,871	3,409	12,462	5,251	1,041	1,002	109	1,154	6		6,251	1,622
4. 1997.....	14,950	5,221	9,729	5,355	1,636	733	181	1,035	31	8	5,275	1,648
5. 1998.....	11,132	4,917	6,215	4,335	2,141	601	259	730	20		3,246	1,228
6. 1999.....	7,293	4,164	3,129	1,808	946	270	152	397	27		1,350	627
7. 2000.....	6,575	3,690	2,885	1,849	1,098	239	168	230	55		997	664
8. 2001.....	8,890	6,765	2,125	3,096	2,333	343	295	474	165		1,120	1,101
9. 2002.....	10,201	2,632	7,568	2,646	572	864	68	398	(62)		3,330	928
10. 2003.....	9,959	3,229	6,730	2,646	515	828	23	685			3,521	727
11. 2004.....	9,453	2,505	6,948	881	136	(41)	4	783			1,483	435
12. Totals.....	XXX	XXX	XXX	30,810	10,425	5,713	1,265	6,846	246	8	31,433	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....	41		21	2			4	1	0			63	
2. 1995.....	149	11	97	50	21	3	17	9	6			217	1
3. 1996.....	151	10	180	115	35	5	32	21	11			258	4
4. 1997.....	50	24	189	138	15	5	34	25	12			108	2
5. 1998.....	232	102	110	103	35	15	20	18	18			177	10
6. 1999.....	25	9	61	45	9	4	11	8	4			44	4
7. 2000.....	198	172	36	19	36	21	6	3	13			74	8
8. 2001.....	351	227	105	109	110	122	19	19	28			136	22
9. 2002.....	743	262	260	28	90	91	46	5	38			791	32
10. 2003.....	1,722	251	1,061	395	223	51	190	71	121			2,549	59
11. 2004.....	1,346	200	3,118	627	139	28	558	112	188			4,382	192
12. Totals.....	5,008	1,268	5,238	1,631	713	345	937	292	439	0	0	8,799	334

	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
2. 1995.....	5,064	90	4,974	43.8	16.5	45.1			185	32	
3. 1996.....	7,816	1,307	6,509	49.2	38.3	52.2			206	52	
4. 1997.....	7,423	2,040	5,383	49.7	39.1	55.3			77	31	
5. 1998.....	6,081	2,658	3,423	54.6	54.1	55.1			137	40	
6. 1999.....	2,585	1,191	1,394	35.4	28.6	44.6			32	12	
7. 2000.....	2,607	1,536	1,071	39.7	41.6	37.1			43	31	
8. 2001.....	4,526	3,270	1,256	50.9	48.3	59.1			120	16	
9. 2002.....	5,085	964	4,121	49.9	36.6	54.4			713	78	
10. 2003.....	7,476	1,306	6,170	75.1	40.4	91.7			2,137	412	
11. 2004.....	6,972	1,107	5,865	73.8	44.2	84.4			3,637	745	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,347	1,452

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	6,357	1,360	4,997	1,837	115	645	7	216	6	48	2,570	847
3. 1996.....	6,455	1,338	5,117	1,690	50	554	2	221	3	23	2,410	893
4. 1997.....	8,898	3,083	5,815	5,258	3,285	1,623	921	478	33	73	3,120	1,146
5. 1998.....	16,152	10,179	5,973	14,189	11,643	4,226	3,770	780	171	67	3,611	1,928
6. 1999.....	17,908	10,340	7,568	15,193	12,521	4,089	3,400	869	180	80	4,050	2,018
7. 2000.....	13,720	7,180	6,540	7,174	4,722	2,043	1,340	694	334	213	3,515	1,709
8. 2001.....	10,614	5,957	4,657	6,134	2,910	908	105	522	183	128	4,366	1,556
9. 2002.....	12,268	3,799	8,469	4,346	489	659	25	489	137	107	4,843	1,306
10. 2003.....	14,560	3,807	10,753	4,743	324	761	8	590	120	55	5,642	1,272
11. 2004.....	17,600	3,487	14,113	2,708		266		588	30	11	3,532	1,156
12. Totals.....	XXX	XXX	XXX	63,272	36,059	15,774	9,578	5,447	1,197	805	37,659	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....			2	1			1		0			2	
2. 1995.....			3	1			1					3	
3. 1996.....			3	1			1	1				2	
4. 1997.....	280	275	216	210	170	169	93	91	27	27		14	22
5. 1998.....	1,288	1,253	1,971	1,915	688	650	851	827	170	170		133	66
6. 1999.....	1,217	1,093	3,636	3,542	510	471	1,568	1,528	248	233		312	71
7. 2000.....	756	445	3,059	2,961	217	144	1,314	1,272	191	169		546	30
8. 2001.....	412		333	180	124		106	44	34			785	28
9. 2002.....	1,298	532	807	363	161		304	121	96			1,648	46
10. 2003.....	1,056	110	2,008	615	415		764	200	167			3,485	79
11. 2004.....	2,410	250	3,618	1,055	265		1,380	364	335			6,339	264
12. Totals.....	8,715	3,958	15,656	10,844	2,530	1,434	6,383	4,448	1,268	599	0	13,269	605

	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			XXX	1	1
2. 1995.....	2,702	129	2,573	42.5	9.5	51.5				2	1
3. 1996.....	2,469	57	2,412	38.2	4.3	47.1				2	0
4. 1997.....	8,145	5,011	3,134	91.5	162.5	53.9				11	3
5. 1998.....	24,143	20,399	3,744	149.5	200.4	62.7				91	42
6. 1999.....	27,330	22,968	4,362	152.6	222.1	57.6				218	94
7. 2000.....	15,448	11,387	4,061	112.6	158.6	62.1				409	137
8. 2001.....	8,573	3,422	5,151	80.8	57.4	110.6				565	220
9. 2002.....	8,158	1,667	6,491	66.5	43.9	76.6				1,208	440
10. 2003.....	10,504	1,377	9,127	72.1	35.2	84.9				2,339	1,146
11. 2004.....	11,570	1,699	9,871	65.7	48.7	69.9				4,723	1,616
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9,569	3,700

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Loss Payments		5 Defense and Cost Containment Payments		6 Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	643	506	137	153	220	85	68	16			(34)	8
3. 1996.....	568	258	310	77	7	109	29	13			163	11
4. 1997.....	155	63	92			3	1	3			5	2
5. 1998.....	94	38	56	33	8			1			26	3
6. 1999.....	60	28	32					2			2	
7. 2000.....	87	25	62	100		24	2	3			125	2
8. 2001.....	51		51								0	
9. 2002.....	53		53								0	
10. 2003.....	52		52								0	
11. 2004.....	52		52								0	
12. Totals.....	XXX	XXX	XXX	363	235	221	100	38	0	0	287	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Adjusting and Other Unpaid				
	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			
1. Prior.....											0		
2. 1995.....											0		
3. 1996.....											0		
4. 1997.....											0		
5. 1998.....				1							(1)		
6. 1999.....											0		
7. 2000.....			8	(7)			4	(4)	1		24		
8. 2001.....			1								1		
9. 2002.....			3				2				5		
10. 2003.....			8	1			5		1		13		
11. 2004.....			19				11		3		33		
12. Totals.....	0	0	39	(5)	0	0	22	(4)	5	0	75	0	

	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			XXX	0	0
2. 1995.....	254	288	(34)	39.5	56.9	(24.8)				0	0
3. 1996.....	199	36	163	35.0	14.0	52.6				0	0
4. 1997.....	6	1	5	3.9	1.6	5.4				0	0
5. 1998.....	34	9	25	36.2	23.7	44.6				(1)	0
6. 1999.....	2	0	2	3.3	0.0	6.3				0	0
7. 2000.....	140	(9)	149	160.8	(36.0)	240.2				15	9
8. 2001.....	1	0	1	2.0	0.0	2.0				1	0
9. 2002.....	5	0	5	9.4	0.0	9.4				3	2
10. 2003.....	14	1	13	26.9	0.0	25.0				7	5
11. 2004.....	33	0	33	63.5	0.0	63.5				19	14
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	44	31

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Loss Payments		6 Defense and Cost Containment Payments		8 Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								.0	XXX
2. 1995.....	413	310	103	70	56	16	13	8			25	12
3. 1996.....	421	310	111	15	13	13	8	12			19	14
4. 1997.....	401	295	106	74	18	5	2	10			69	15
5. 1998.....	395	253	142	132	112	19	15	10			34	11
6. 1999.....	281	164	117	170	85	54	35	12			116	6
7. 2000.....	241	120	121	160	92	89	57	7			107	4
8. 2001.....	287	157	130	117	61	68	38	5			91	7
9. 2002.....	159	78	81	60	71	48	25	8			19	7
10. 2003.....	69	10	59					2			2	
11. 2004.....	39	23	16					2			2	
12. Totals.....	XXX	XXX	XXX	798	508	312	194	76	0	0	484	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....												0	
6. 1999.....			3	2			1	1				1	
7. 2000.....			3	2			2	1				2	
8. 2001.....			5	3			3	2				3	
9. 2002.....			12	11			7	6	1			3	
10. 2003.....			3	1			1	1	1			3	
11. 2004.....			16	10			10	6	1			11	
12. Totals.....	0	0	42	29	0	0	24	17	3	0	0	23	0

	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			XXX	0	0
2. 1995.....	94	69	25	22.8	22.3	24.3				0	0
3. 1996.....	40	21	19	9.5	6.8	17.1				0	0
4. 1997.....	89	20	69	22.2	6.8	65.1				0	0
5. 1998.....	161	127	34	40.8	50.2	23.9				0	0
6. 1999.....	240	123	117	85.4	75.0	100.0				1	0
7. 2000.....	261	152	109	108.3	126.7	90.1				1	1
8. 2001.....	198	104	94	69.0	65.2	72.3				2	1
9. 2002.....	136	114	22	85.3	146.2	27.0				1	2
10. 2003.....	7	2	5	10.1	20.0	8.5				2	1
11. 2004.....	29	16	13	74.4	69.6	81.3				6	5
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13	10

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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												.0	
2. 1995												.0	
3. 1996												.0	
4. 1997												.0	
5. 1998												.0	
6. 1999												.0	
7. 2000												.0	
8. 2001												.0	
9. 2002												.0	
10. 2003												.0	
11. 2004												.0	
12. Totals	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 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			XXX	.0	.0
2. 1995	.0	.0	.0	.0	.0	.0				.0	.0
3. 1996	.0	.0	.0	.0	.0	.0				.0	.0
4. 1997	.0	.0	.0	.0	.0	.0				.0	.0
5. 1998	.0	.0	.0	.0	.0	.0				.0	.0
6. 1999	.0	.0	.0	.0	.0	.0				.0	.0
7. 2000	.0	.0	.0	.0	.0	.0				.0	.0
8. 2001	.0	.0	.0	.0	.0	.0				.0	.0
9. 2002	.0	.0	.0	.0	.0	.0				.0	.0
10. 2003	.0	.0	.0	.0	.0	.0				.0	.0
11. 2004	.0	.0	.0	.0	.0	.0				.0	.0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(2)		7					5	XXX
2. 1995.....	1,258	595	663	965	629	578	222	132		10	824	398
3. 1996.....	1,986	153	1,833	15		139	3	36			187	192
4. 1997.....	1,540	272	1,268	49	17	175	7	30			230	223
5. 1998.....	2,673	778	1,895	256	67	542	104	89			726	248
6. 1999.....	3,126	877	2,249	580	134	739	90	144			1,239	232
7. 2000.....	2,845	1,663	1,182	416		198	1	160			773	194
8. 2001.....	2,268	1,159	1,109	160	131	347		132			508	186
9. 2002.....	1,908	2,060	(152)			92		76			168	134
10. 2003.....	961	(69)	1,030	39		12		35			86	60
11. 2004.....	2,427	1,531	896	23		57		45			126	155
12. Totals.....	XXX	XXX	XXX	2,511	978	2,886	427	880	0	10	4,872	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....			1	1	3		0	1	0			3	2
2. 1995.....			1	1			1	1				0	
3. 1996.....			1									1	
4. 1997.....			1	1								0	
5. 1998.....	460	272	3	1	42		1	1	18			250	4
6. 1999.....	614	751	36	25	228	5	15	11	31			132	21
7. 2000.....	101		43	14	1		19	6	6			150	3
8. 2001.....	1		63	29	1		27	13	3			53	1
9. 2002.....	3		55	29	5		24	12	2			48	5
10. 2003.....			78	66	10		34	28	3			31	4
11. 2004.....	12		520	287	68		225	124	36			450	48
12. Totals.....	1,191	1,023	802	454	358	5	346	197	99	0	0	1,118	88

	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			XXX	(0)	3
2. 1995.....	1,677	853	824	133.3	143.4	124.3				0	0
3. 1996.....	191	3	188	9.6	2.0	10.3				1	0
4. 1997.....	255	25	230	16.6	9.2	18.1				0	0
5. 1998.....	1,421	445	976	53.2	57.2	51.5				190	60
6. 1999.....	2,387	1,016	1,371	76.4	115.8	61.0				(126)	258
7. 2000.....	944	21	923	33.2	1.3	78.1				130	20
8. 2001.....	734	173	561	32.4	14.9	50.6				35	18
9. 2002.....	257	41	216	13.5	2.0	(142.0)				29	19
10. 2003.....	211	94	117	22.0	(136.2)	11.4				12	19
11. 2004.....	987	411	576	40.7	26.8	64.3				245	205
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	516	602

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						10	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported-Direct and Assumed	
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	5,892	675	5,217	865	122	1,306	296	88		10	1,841	138
3. 1996.....	5,205	601	4,604	976	284	912	109	58			1,553	227
4. 1997.....	6,175	751	5,424	634	12	941	175	72			1,460	192
5. 1998.....	7,027	932	6,095	1,531	339	1,077	196	184			2,257	213
6. 1999.....	7,824	1,218	6,606	3,217	1,035	2,208	538	274			4,126	265
7. 2000.....	7,261	3,761	3,500	536	19	1,150	9	235	10		1,893	202
8. 2001.....	6,993	3,428	3,565	908	8	1,153		214			2,267	204
9. 2002.....	3,652	2,104	1,549	307		572		150			1,029	135
10. 2003.....	658	(44)	702			59		61			120	35
11. 2004.....	2,305	1,063	1,242			166		181			347	136
12. Totals.....	XXX	XXX	XXX	8,974	1,819	9,544	1,323	1,517	0	20	16,893	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.....											0		
2. 1995.....	-	-	-	-	-	-	-	-	-	-	0	-	
3. 1996.....	-	-	-	-	-	-	-	-	-	-	0	-	
4. 1997.....	40	-	46	42	28	18	20	18	6	-	62	2	
5. 1998.....	-	-	43	28	-	-	18	12	3	-	24	1	
6. 1999.....	-	-	65	65	-	-	28	28	4	-	4	-	
7. 2000.....	175	-	93	35	14	-	40	15	15	-	287	3	
8. 2001.....	65	-	213	106	16	-	92	46	17	-	251	6	
9. 2002.....	16	-	157	17	115	-	68	8	16	-	347	7	
10. 2003.....	-	-	87	46	21	-	38	20	7	-	87	6	
11. 2004.....	13	-	443	225	177	-	191	97	37	-	539	48	
12. Totals.....	309	0	1,147	564	371	18	495	244	105	0	1,601	73	

	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
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 1995.....	2,259	418	1,841	38.3	61.9	35.3				0	0
3. 1996.....	1,946	393	1,553	37.4	65.4	33.7				0	0
4. 1997.....	1,787	265	1,522	28.9	35.3	28.1				44	18
5. 1998.....	2,856	575	2,281	40.6	61.7	37.4				15	9
6. 1999.....	5,796	1,666	4,130	74.1	136.8	62.5				0	4
7. 2000.....	2,258	78	2,180	31.1	2.1	62.3				233	54
8. 2001.....	2,678	160	2,518	38.3	4.7	70.6				172	79
9. 2002.....	1,401	25	1,376	38.4	1.2	88.9				156	191
10. 2003.....	273	66	207	41.5	(150.0)	29.5				41	46
11. 2004.....	1,208	322	886	52.4	30.3	71.3				231	308
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	892	709

**SCHEDULE P - PART 11 - 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 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX			8					8	XXX
2. 2003.....	37	12	25	3					2			5
3. 2004.....	33	3	30	8							8	XXX
4. Totals.....	XXX	XXX	XXX	11	0	8	0		2	0	21	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 2003.....											0		
3. 2004.....			1	1							0	1	
4. Totals.....	0	0	1	1	0	0	0	0	0	0	0	1	

	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			XXX	0	0
2. 2003.....	5	0	5	13.2	0.0	19.6				0	0
3. 2004.....	9	1	8	27.3	33.3	26.7				0	0
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 2003.....												0	
3. 2004.....												0	
4. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 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			XXX	0	0
2. 2003.....	0	0	0	0.0	0.0	0.0				0	0
3. 2004.....	1	0	1	14.3	0.0	16.7				0	0
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**Sch. P-Pt. 1K
NONE**

**Sch. P-Pt. 1L
NONE**

**Sch. P-Pt. 1M
NONE**

**Sch. P-Pt. 1N
NONE**

**Sch. P-Pt. 1O
NONE**

**Sch. P-Pt. 1P
NONE**

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	1	1	0								0	0
3. 1996.....	513	181	332			6		8			14	2
4. 1997.....	522	162	360								0	0
5. 1998.....	508	142	366			9		1			10	1
6. 1999.....	511	110	401					6			6	6
7. 2000.....	383	88	295								0	0
8. 2001.....	291	67	224	40		37		9			86	1
9. 2002.....	191	24	167								0	0
10. 2003.....	162	25	137					4			4	1
11. 2004.....	177	27	150	1				4			5	1
12. Totals.....	XXX	XXX	XXX	41	0	52	0	32	0	0	125	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0	0	
2. 1995.....											0	0	
3. 1996.....											0	0	
4. 1997.....											0	0	
5. 1998.....											0	0	
6. 1999.....											0	0	
7. 2000.....											0	0	
8. 2001.....			5	2			2	1			4	4	
9. 2002.....											0	0	
10. 2003.....			5	4			2	2			1	1	
11. 2004.....			42	12			18	5	3		46	46	
12. Totals.....	0	0	52	18	0	0	22	8	3	0	0	51	0

	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			XXX	0	0
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	14	0	14	2.7	0.0	4.2				0	0
4. 1997.....	0	0	0	0.0	0.0	0.0				0	0
5. 1998.....	10	0	10	2.0	0.0	2.7				0	0
6. 1999.....	6	0	6	1.2	0.0	1.5				0	0
7. 2000.....	0	0	0	0.0	0.0	0.0				0	0
8. 2001.....	93	3	90	32.0	4.5	40.2				3	1
9. 2002.....	0	0	0	0.0	0.0	0.0				0	0
10. 2003.....	11	6	5	6.8	24.0	3.6				1	0
11. 2004.....	68	17	51	38.4	63.0	34.0				30	16
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	34	17

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Loss Payments		6 Defense and Cost Containment Payments		8 Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								.0	XXX
2. 1995.....	626	237	389	3	5	34	3	12			41	1
3. 1996.....	91	35	56	175	15	78		8			246	2
4. 1997.....	14	4	10			3		2			5	1
5. 1998.....	9	2	7					1			1	
6. 1999.....	8	3	5								0	
7. 2000.....	11	2	9								0	
8. 2001.....			0								0	
9. 2002.....			0								0	
10. 2003.....	11	2	9								0	
11. 2004.....			0								0	
12. Totals.....	XXX	XXX	XXX	178	20	115	3	23	0	0	293	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 1995.....											0		
3. 1996.....											0		
4. 1997.....											0		
5. 1998.....											0		
6. 1999.....											0		
7. 2000.....											0		
8. 2001.....											0		
9. 2002.....											0		
10. 2003.....											0		
11. 2004.....											0		
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 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			XXX	0	0
2. 1995.....	49	8	41	7.8	3.4	10.5				0	0
3. 1996.....	261	15	246	286.8	42.9	439.3				0	0
4. 1997.....	5	0	5	35.7	0.0	50.0				0	0
5. 1998.....	1	0	1	11.1	0.0	14.3				0	0
6. 1999.....	0	0	0	0.0	0.0	0.0				0	0
7. 2000.....	0	0	0	0.0	0.0	0.0				0	0
8. 2001.....	0	0	0	0.0	0.0	0.0				0	0
9. 2002.....	0	0	0	0.0	0.0	0.0				0	0
10. 2003.....	0	0	0	0.0	0.0	0.0				0	0
11. 2004.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 2003.....											0		
3. 2004.....											0		
4. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 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			XXX	0	0
2. 2003.....	0	0	0	0.0	0.0	0.0				0	0
3. 2004.....	0	0	0	0.0	0.0	0.0				0	0
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior											0	0
2. 1995											0	0
3. 1996	XXX										0	0
4. 1997	XXX	XXX									0	0
5. 1998	XXX	XXX	XXX								0	0
6. 1999	XXX	XXX	XXX	XXX							0	0
7. 2000	XXX	XXX	XXX	XXX	XXX						0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
											12. Totals	0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior											0	0
2. 1995											0	0
3. 1996	XXX										0	0
4. 1997	XXX	XXX									0	0
5. 1998	XXX	XXX	XXX								0	0
6. 1999	XXX	XXX	XXX	XXX							0	0
7. 2000	XXX	XXX	XXX	XXX	XXX						0	0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
											12. Totals	0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	5										0	0
2. 1995	26	13	7	7	8	7	7	7	7	7	0	0
3. 1996	XXX	87	194	228	236	227	227	226	226	226	0	(1)
4. 1997	XXX	XXX	90	98	131	127	128	124	124	124	0	0
5. 1998	XXX	XXX	XXX	16	6	5	7	5	6	6	0	1
6. 1999	XXX	XXX	XXX	XXX	55	51	50	51	50	50	(0)	(1)
7. 2000	XXX	XXX	XXX	XXX	XXX	21	30	44	44	44	0	(0)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	12	10	7	6	(1)	(4)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	89	73	(16)	(94)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	448	496	48	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	XXX	XXX
											12. Totals	31

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	677	536	505	490	488	501	467	518	489	512	24	(6)
2. 1995	5,115	4,280	3,877	3,912	4,149	3,968	3,918	4,065	3,929	4,012	83	(53)
3. 1996	XXX	5,082	5,015	5,085	5,302	5,129	5,106	5,418	5,364	5,350	(14)	(68)
4. 1997	XXX	XXX	3,784	4,489	4,910	4,487	4,682	4,646	4,480	4,367	(113)	(279)
5. 1998	XXX	XXX	XXX	1,885	2,651	2,598	2,576	2,562	2,603	2,695	92	133
6. 1999	XXX	XXX	XXX	XXX	1,238	1,409	1,148	1,005	1,042	1,020	(22)	15
7. 2000	XXX	XXX	XXX	XXX	XXX	1,022	1,133	969	888	883	(5)	(86)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,234	1,079	1,002	919	(83)	(160)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,625	3,552	3,623	71	(2)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,318	5,364	46	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,894	XXX	XXX
											12. Totals	79

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	1,815	1,941	1,890	1,951	1,933	1,859	1,818	1,813	1,810	1,810	0	(3)
2. 1995	2,780	2,335	2,287	2,295	2,380	2,385	2,370	2,366	2,376	2,363	(13)	(3)
3. 1996	XXX	3,072	2,437	2,319	2,279	2,212	2,240	2,234	2,212	2,194	(18)	(40)
4. 1997	XXX	XXX	2,940	2,711	2,538	2,592	2,751	2,743	2,699	2,689	(10)	(54)
5. 1998	XXX	XXX	XXX	2,870	2,745	2,963	3,017	2,986	3,020	3,135	115	149
6. 1999	XXX	XXX	XXX	XXX	3,075	2,923	2,819	3,206	3,402	3,658	256	452
7. 2000	XXX	XXX	XXX	XXX	XXX	3,407	3,271	3,229	3,515	3,679	164	450
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	4,364	3,917	4,759	4,778	19	861
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,024	6,019	6,043	24	19
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,485	8,490	1,005	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,978	XXX	XXX
											12. Totals	1,542

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	315	338	359	357	358	397	313	218	218	218	0	(0)
2. 1995	108	66	45	30	53	54	50	(50)	(57)	(50)	7	0
3. 1996	XXX	205	177	132	144	161	150	180	153	150	(3)	(10)
4. 1997	XXX	XXX	69	51	18	16	4	2	2	2	(0)	0
5. 1998	XXX	XXX	XXX	34	55	52	31	26	27	24	(3)	(2)
6. 1999	XXX	XXX	XXX	XXX	23	24	8	3	0	0	(0)	(3)
7. 2000	XXX	XXX	XXX	XXX	XXX	47	94	130	136	145	9	15
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	28	15	8	1	(7)	(14)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	17	5	(12)	(24)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	12	(14)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	XXX	XXX
12. Totals											(23)	(39)

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

1. Prior	34	18	18	18	18	18	18	18	18	18	0	0
2. 1995	27	14	26	17	17	17	17	17	17	17	0	0
3. 1996	XXX	61	11	7	7	7	7	7	7	7	0	0
4. 1997	XXX	XXX	84	62	59	59	59	60	59	59	(0)	(1)
5. 1998	XXX	XXX	XXX	46	17	25	25	24	24	24	(0)	(0)
6. 1999	XXX	XXX	XXX	XXX	36	82	83	104	107	105	(2)	1
7. 2000	XXX	XXX	XXX	XXX	XXX	78	74	96	100	102	2	6
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	111	116	88	89	1	(27)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	51	13	(48)	(40)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	2	(26)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	XXX	XXX
12. Totals											(73)	(62)

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

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

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

1. Prior	1,504	1,491	1,172	1,190	1,179	1,071	1,078	1,077	1,042	1,029	(13)	(48)
2. 1995	587	442	435	482	752	819	719	712	710	692	(18)	(20)
3. 1996	XXX	341	237	259	185	281	151	151	152	152	0	1
4. 1997	XXX	XXX	367	419	307	330	282	201	201	200	(1)	(1)
5. 1998	XXX	XXX	XXX	724	763	3,183	839	891	856	869	13	(22)
6. 1999	XXX	XXX	XXX	XXX	678	725	985	963	1,007	1,195	189	233
7. 2000	XXX	XXX	XXX	XXX	XXX	708	536	761	570	757	87	(4)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	403	364	333	426	93	52
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370	216	138	(78)	(232)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	460	79	(381)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	494	XXX	XXX
12. Totals											(107)	(32)

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

1. Prior	1,508	1,851	2,737	2,830	2,742	2,714	2,574	2,571	2,572	2,572	0	1
2. 1995	1,358	1,269	1,577	1,709	1,809	1,744	1,737	1,716	1,726	1,753	27	37
3. 1996	XXX	1,235	1,657	1,908	1,572	1,502	1,527	1,515	1,495	1,495	0	(20)
4. 1997	XXX	XXX	1,391	1,621	1,382	1,126	1,370	1,342	1,408	1,444	36	102
5. 1998	XXX	XXX	XXX	1,888	1,821	1,374	1,824	1,854	1,788	2,094	306	240
6. 1999	XXX	XXX	XXX	XXX	2,714	3,573	3,480	3,943	3,930	3,852	(78)	(91)
7. 2000	XXX	XXX	XXX	XXX	XXX	2,166	1,961	2,029	1,929	1,930	1	(95)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,104	2,309	2,309	2,287	(22)	(22)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,401	1,374	1,210	(164)	(191)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	139	40	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	668	XXX	XXX
12. Totals											146	(43)

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

SCHEDULE P - PART 2O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 2P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior....	3			4	2	2	2	2	2	2	0	(0)
2. 1995....	1							(1)			0	1
3. 1996....	XXX	113	61	11	26	8	7	8	6	6	(0)	(2)
4. 1997....	XXX	XXX	121	66	21	11	5	3	0		(0)	(3)
5. 1998....	XXX	XXX	XXX	124	59	27	22	18	9	9	(0)	(9)
6. 1999....	XXX	XXX	XXX	XXX	116	57	21	1	0		(0)	(1)
7. 2000....	XXX	XXX	XXX	XXX	XXX	63	26	5	0		(0)	(5)
8. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	39	14	18	81	63	67
9. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	7		(7)	(39)
10. 2003....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	1	(25)	XXX
11. 2004....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	XXX	XXX
12. Totals											31	8

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

1. Prior....	61	125	86	86	86	86	86	86	95	95	0	10
2. 1995....	115	20	24	16	25	28	32	29	29	29	0	0
3. 1996....	XXX	61	79	58	123	114	237	240	246	233	(8)	(2)
4. 1997....	XXX	XXX	77	3	3	3	3	4	3	3	0	(1)
5. 1998....	XXX	XXX	XXX	1	1			0			0	(0)
6. 1999....	XXX	XXX	XXX	XXX	1		1				0	0
7. 2000....	XXX	XXX	XXX	XXX	XXX		2		0		(0)	0
8. 2001....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2003....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2004....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(8)	7

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

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

NONE

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior.....	000.....												
2. 1995.....													
3. 1996.....	XXX.....												
4. 1997.....	XXX.....	XXX.....											
5. 1998.....	XXX.....	XXX.....	XXX.....										
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior.....	000.....												
2. 1995.....													
3. 1996.....	XXX.....												
4. 1997.....	XXX.....	XXX.....											
5. 1998.....	XXX.....	XXX.....	XXX.....										
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior.....	000.....											.17	.13
2. 1995.....	3.....	7.....	7.....	7.....	7.....	7.....	7.....	7.....	7.....	7.....	7.....	.5	.2
3. 1996.....	XXX.....	10.....	37.....	157.....	225.....	227.....	227.....	227.....	226.....	226.....	226.....	.20	.6
4. 1997.....	XXX.....	XXX.....	60.....	8.....	124.....	124.....	124.....	124.....	124.....	124.....	124.....	.13	.4
5. 1998.....	XXX.....	XXX.....	XXX.....	4.....	5.....	5.....	5.....	5.....	6.....	6.....	6.....	.11	.4
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	48.....	50.....	50.....	50.....	50.....	50.....	50.....	.102	.105
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10.....	13.....	14.....	44.....	44.....	44.....	.23	.36
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6.....	6.....	6.....	6.....	6.....	.4	.3
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	42.....	66.....	66.....	66.....	.28	.9
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	55.....	314.....	314.....	.28	.5
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	000.....	344.....	390.....	417.....	428.....	438.....	442.....	443.....	446.....	449.....	21.....	15.....
2. 1995.....	723.....	2,082.....	2,845.....	3,304.....	3,604.....	3,663.....	3,740.....	3,763.....	3,786.....	3,801.....	675.....	335.....
3. 1996.....	XXX.....	1,201.....	2,753.....	3,693.....	4,272.....	4,543.....	4,688.....	4,858.....	4,919.....	5,103.....	1,123.....	495.....
4. 1997.....	XXX.....	XXX.....	1,002.....	2,518.....	3,366.....	3,817.....	4,185.....	4,370.....	4,359.....	4,271.....	1,127.....	519.....
5. 1998.....	XXX.....	XXX.....	XXX.....	466.....	1,283.....	1,741.....	2,005.....	2,183.....	2,435.....	2,536.....	875.....	343.....
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	243.....	535.....	776.....	934.....	985.....	980.....	478.....	145.....
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	199.....	537.....	703.....	773.....	822.....	519.....	137.....
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	155.....	606.....	796.....	811.....	734.....	345.....
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	872.....	2,183.....	2,970.....	586.....	310.....
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	998.....	2,936.....	413.....	255.....
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	700.....	157.....	86.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	000.....	774.....	1,348.....	1,559.....	1,721.....	1,799.....	1,804.....	1,809.....	1,809.....	1,809.....	1,094.....	610.....
2. 1995.....	1,038.....	1,467.....	1,656.....	1,848.....	2,039.....	2,253.....	2,319.....	2,315.....	2,357.....	2,360.....	591.....	256.....
3. 1996.....	XXX.....	1,309.....	1,622.....	1,839.....	2,066.....	2,135.....	2,143.....	2,187.....	2,193.....	2,192.....	603.....	290.....
4. 1997.....	XXX.....	XXX.....	1,189.....	1,794.....	2,160.....	2,298.....	2,477.....	2,535.....	2,668.....	2,675.....	658.....	466.....
5. 1998.....	XXX.....	XXX.....	XXX.....	1,199.....	1,641.....	2,494.....	2,728.....	2,825.....	2,967.....	3,002.....	938.....	924.....
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	1,213.....	1,802.....	2,171.....	2,656.....	3,132.....	3,361.....	1,095.....	852.....
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,092.....	2,018.....	2,408.....	2,839.....	3,155.....	1,044.....	635.....
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,313.....	2,101.....	3,259.....	4,027.....	1,026.....	502.....
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,845.....	3,455.....	4,491.....	863.....	397.....
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,286.....	5,172.....	805.....	388.....
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,974.....	592.....	300.....

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 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		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	000						306	218	218	218	25	71
2. 1995.....							48	(50)	(50)	(50)	2	6
3. 1996.....	XXX						106	150	150	150	2	9
4. 1997.....	XXX	XXX					2	2	2	2	2	2
5. 1998.....	XXX	XXX	XXX				25	25	25	25	1	2
6. 1999.....	XXX	XXX	XXX	XXX								
7. 2000.....	XXX	XXX	XXX	XXX	XXX		4	17	122	122	1	1
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	000	18	18	18	18	18	18	18	18	18	4	4
2. 1995.....	1	1	18	17	17	17	17	17	17	17	1	11
3. 1996.....	XXX	2	2	7	7	7	7	7	7	7	1	13
4. 1997.....	XXX	XXX	1	58	59	59	59	59	59	59	1	14
5. 1998.....	XXX	XXX	XXX	XXX	2	27	24	24	24	24	1	10
6. 1999.....	XXX	XXX	XXX	XXX	XXX	5	16	104	104	104	2	4
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1	9	91	97	100	2	2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	86	86	3	4
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	48	48	1	6
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

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

NONE

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

1. Prior.....	000	538	688	985	1,010	1,022	1,030	1,015	1,021	1,028	372	859
2. 1995.....	45	161	247	311	400	686	694	690	692	692	56	342
3. 1996.....	XXX	25	61	124	151	151	151	151	151	151	1	191
4. 1997.....	XXX	XXX	31	144	195	200	200	200	200	200	1	222
5. 1998.....	XXX	XXX	XXX	50	276	493	541	583	600	637	12	232
6. 1999.....	XXX	XXX	XXX	XXX	19	228	451	654	688	1,095	8	203
7. 2000.....	XXX	XXX	XXX	XXX	XXX	53	155	590	607	613	15	176
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	46	111	173	375	4	181
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	65	92		129
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	51	10	46
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	1	107

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

1. Prior.....	000	1,085	1,738	2,250	2,459	2,471	2,576	2,572	2,572	2,572	188	1,186
2. 1995.....	180	530	1,171	1,469	1,661	1,675	1,692	1,697	1,706	1,753	34	1,04
3. 1996.....	XXX	189	708	1,324	1,388	1,412	1,493	1,494	1,495	1,495	27	200
4. 1997.....	XXX	XXX	146	720	911	1,017	1,194	1,242	1,371	1,388	28	162
5. 1998.....	XXX	XXX	XXX	252	661	947	1,371	1,709	1,760	2,073	31	181
6. 1999.....	XXX	XXX	XXX	XXX	230	1,507	2,262	3,374	3,815	3,852	55	210
7. 2000.....	XXX	XXX	XXX	XXX	XXX	200	898	1,281	1,470	1,658	45	154
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	237	1,140	1,866	2,053	41	157
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165	629	879	17	111
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59		29
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166		88

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		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	19	27	XXX	XXX
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	XXX	XXX
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			36	11
2. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		2	1
3. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

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

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

SCHEDULE P - PART 3M - INTERNATIONAL

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

SCHEDULE P - PART 3N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior....	000											XXX	XXX
2. 1995....												XXX	XXX
3. 1996....	XXX											XXX	XXX
4. 1997....	XXX	XXX										XXX	XXX
5. 1998....	XXX	XXX	XXX									XXX	XXX
6. 1999....	XXX	XXX	XXX	XXX								XXX	XXX
7. 2000....	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2001....	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2003....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2004....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 3P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior	.000				.2	.2	.2	.2	.2	.2	4	.2
2. 1995												
3. 1996	.XXX					.6	.6	.6	.6	.6		.2
4. 1997	.XXX	.XXX										
5. 1998	.XXX	.XXX	.XXX			.9	.9	.9	.9	.9		.1
6. 1999	.XXX	.XXX	.XXX	.XXX								
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.2	.77	.1	
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.1
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.1	

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

1. Prior	.000	.82	.86	.86	.86	.86	.86	.86	.96	.96	.8	.19
2. 1995		.4	.8	.9	.17	.29	.29	.29	.29	.29		.1
3. 1996	.XXX	.2	.6	(.3)	.9	.34	.215	.238	.246	.238	.1	.1
4. 1997	.XXX	.XXX	.2	.3	.3	.3	.3	.3	.3	.3		.1
5. 1998	.XXX	.XXX	.XXX									
6. 1999	.XXX	.XXX	.XXX	.XXX								
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

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

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

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

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

NONE

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

1. Prior.....	5									
2. 1995.....	23	6			1					
3. 1996.....	XXX	58	49		9			0		
4. 1997.....	XXX	XXX	35	26	6	3	4	(0)		
5. 1998.....	XXX	XXX	XXX	10	1		2	0		
6. 1999.....	XXX	XXX	XXX	XXX	4	1		1	0	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	11	5	3		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	6	4	1	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	23	7
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136	65
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior.....	513	92	40	14	9	24	25	28	(0)	22
2. 1995.....	3,268	1,099	426	191	330	97	165	140	24	55
3. 1996.....	XXX	2,040	980	450	465	187	205	135	41	76
4. 1997.....	XXX	XXX	1,810	1,090	685	194	199	166	65	60
5. 1998.....	XXX	XXX	XXX	1,077	584	399	144	38	13	9
6. 1999.....	XXX	XXX	XXX	XXX	649	601	150	29	13	19
7. 2000.....	XXX	XXX	XXX	XXX	XXX	481	311	58	11	20
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	332	104	33	(4)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,748	450	273
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,104	785
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,937

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	845	367	185	106	70	(1)		3	1	
2. 1995.....	1,327	579	265	106	65	(14)	7	4	2	3
3. 1996.....	XXX	1,303	499	160	99	19	13	29	17	2
4. 1997.....	XXX	XXX	1,318	540	190	99	65	34	19	8
5. 1998.....	XXX	XXX	XXX	1,232	547	165	188	124	31	80
6. 1999.....	XXX	XXX	XXX	XXX	1,341	618	357	84	77	134
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,697	650	225	60	140
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,849	822	310	215
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,188	1,061	627
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,295	1,957
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,579

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	.87	.32	.13	.11	.7	.14	.4	.0		
2. 1995.....	107	.60	.21	.9	.5	.6	.2	(0)	(5)	
3. 1996.....	XXX	.205	.152	.41	.20	.12		.10	.3	
4. 1997.....	XXX	XXX	.69	.46	.16	.14	.2	(0)	.0	
5. 1998.....	XXX	XXX	XXX	.34	.28	.27	.6	.1	.2	(1)
6. 1999.....	XXX	XXX	XXX	XXX	.23	.24	.8	.3	.0	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	.47	.23	.12	.12	.23
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	.28	.15	.8	.1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.29	.17	.5
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.26	.12
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.30

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

1. Prior.....	.9									
2. 1995.....	.20	.3	.1							
3. 1996.....	XXX	.37	.2							
4. 1997.....	XXX	XXX	.43	.3				.1	.0	
5. 1998.....	XXX	XXX	XXX	.43	.12	(1)	.1	.0	.0	
6. 1999.....	XXX	XXX	XXX	XXX	.33	.19	.7	.0	.3	.1
7. 2000.....	XXX	XXX	XXX	XXX	XXX	.44	.30	.5	.3	.2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	.75	.32	.2	.3
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.43	.10	.2
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.28	.2
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.10

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

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

NONE

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

1. Prior.....	.597	.332	.75	.60	.58	(1)		.0	.1	(0)
2. 1995.....	.260	.133	.40	.39	.277	(4)	.3	.1	.1	
3. 1996.....	XXX	.199	.54	.34	.14	.114		.0	.1	.1
4. 1997.....	XXX	XXX	.156	.85	.31	.108	.81	.1	.1	
5. 1998.....	XXX	XXX	XXX	.322	.164	2,517	.128	.53	.20	.2
6. 1999.....	XXX	XXX	XXX	XXX	.441	.239	.175	.100	.64	.15
7. 2000.....	XXX	XXX	XXX	XXX	XXX	.390	.231	.142	.49	.42
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	.243	.173	.85	.48
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.258	.84	.38
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.423	.18
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.334

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

1. Prior.....	.649	.249	.402	.283	.144	.91		(1)		
2. 1995.....	.825	.429	.188	.113	.105	.45	.22	(3)		
3. 1996.....	XXX	.624	.392	.282	.152	.72	.31	.18		
4. 1997.....	XXX	XXX	.935	.641	.352	.71	.17	(58)		.6
5. 1998.....	XXX	XXX	XXX	1,247	.711	.191	.146	.55	.19	.21
6. 1999.....	XXX	XXX	XXX	XXX	1,241	.604	.362	.225	.68	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,423	.561	.303	.203	.83
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,423	.378	.265	.153
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.780	.393	.200
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.96	.59
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.312

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	0
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

NONE

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

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

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 4N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 4P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	3			2				0		
2. 1995.....	1							(1)		
3. 1996.....	XXX	113	60	11	6	2	1	2	0	
4. 1997.....	XXX	XXX	121	66	21	11	5	3	0	
5. 1998.....	XXX	XXX	XXX	124	59	18	13	9	0	
6. 1999.....	XXX	XXX	XXX	XXX	116	57	21	1	0	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	63	26	5	0	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	39	14	1	4
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	7	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	1
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43

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

1. Prior.....	37	6				1				
2. 1995.....	98	10		3	3	2	3			
3. 1996.....	XXX	12	28	20	13		1	2		
4. 1997.....	XXX	XXX	27					1		
5. 1998.....	XXX	XXX	XXX	1	1			0		
6. 1999.....	XXX	XXX	XXX	XXX	1	1	1			
7. 2000.....	XXX	XXX	XXX	XXX	XXX	2	2		0	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

NONE

Sch. P-Pt. 5A-Sn. 1
NONE

Sch. P-Pt. 5A-Sn. 2
NONE

Sch. P-Pt. 5A-Sn. 3
NONE

Sch. P-Pt. 5B-Sn. 1
NONE

Sch. P-Pt. 5B-Sn. 2
NONE

Sch. P-Pt. 5B-Sn. 3
NONE

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	1					8				
2. 1995.....	3	5	5	5	5	5	5	5	5	5
3. 1996.....	XXX	7	12	16	19	20	20	20	20	20
4. 1997.....	XXX	XXX	5	9	12	13	13	13	13	13
5. 1998.....	XXX	XXX	XXX	5	7	8	9	10	11	11
6. 1999.....	XXX	XXX	XXX	XXX	17	47	74	96	102	102
7. 2000.....	XXX	XXX	XXX	XXX	XXX	10	15	21	22	23
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	4
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	28	28
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	28
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX	5	7	3	1					
4. 1997.....	XXX	XXX	4	2	1					
5. 1998.....	XXX	XXX	XXX	2			1	1		
6. 1999.....	XXX	XXX	XXX	XXX	32	34	24	8		1
7. 2000.....	XXX	XXX	XXX	XXX	XXX	9	7	5	2	1
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10		
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	12
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....		1				14				
2. 1995.....	4	7	7	7	7	7	7	7	7	7
3. 1996.....	XXX	16	24	26	26	26	26	26	26	26
4. 1997.....	XXX	XXX	11	14	17	17	17	17	17	17
5. 1998.....	XXX	XXX	XXX	8	11	14	15	15	15	15
6. 1999.....	XXX	XXX	XXX	XXX	70	158	199	207	208	208
7. 2000.....	XXX	XXX	XXX	XXX	XXX	44	56	60	60	60
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	6	7	7	7
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	37	37
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	45
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

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

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	16	5		(1)		1				
2. 1995.....	219	637	634	662	672	672	675	674	674	675
3. 1996.....	XXX	572	957	1,083	1,108	1,116	1,120	1,117	1,121	1,123
4. 1997.....	XXX	XXX	465	1,041	1,079	1,103	1,113	1,121	1,128	1,127
5. 1998.....	XXX	XXX	XXX	468	795	848	858	858	866	875
6. 1999.....	XXX	XXX	XXX	XXX	191	423	453	465	472	478
7. 2000.....	XXX	XXX	XXX	XXX	XXX	210	462	495	509	519
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	372	670	722	734
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	566	586
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	413
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157

SECTION 2

Number of Claims Outstanding Direct and Assumed at Year End

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	5			1						
2. 1995.....	354	92	46	13	5	5	2	2	2	1
3. 1996.....	XXX	548	154	41	19	10	6	10	6	4
4. 1997.....	XXX	XXX	534	114	56	27	19	11	3	2
5. 1998.....	XXX	XXX	XXX	314	96	36	25	26	18	10
6. 1999.....	XXX	XXX	XXX	XXX	228	50	27	18	10	4
7. 2000.....	XXX	XXX	XXX	XXX	XXX	252	69	37	17	8
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	354	95	39	22
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	65	32
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239	59
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192

SECTION 3

Cumulative Number of Claims Reported Direct and Assumed at Year End

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	29	3								
2. 1995.....	737	998	1,006	1,010	1,011	1,011	1,011	1,011	1,011	1,011
3. 1996.....	XXX	1,339	1,599	1,619	1,624	1,625	1,621	1,621	1,622	1,622
4. 1997.....	XXX	XXX	1,354	1,619	1,635	1,643	1,647	1,648	1,648	1,648
5. 1998.....	XXX	XXX	XXX	988	1,206	1,218	1,221	1,224	1,226	1,228
6. 1999.....	XXX	XXX	XXX	XXX	511	621	625	627	627	627
7. 2000.....	XXX	XXX	XXX	XXX	XXX	553	660	662	662	664
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	949	1,095	1,100	1,101
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	825	926	928
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	639	727
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	435

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	160	40	10	13	9	1	(1)			
2. 1995.....	442	556	571	581	583	588	589	590	591	591
3. 1996.....	XXX	487	578	591	600	604	602	603	603	603
4. 1997.....	XXX	XXX	474	637	624	639	650	653	655	658
5. 1998.....	XXX	XXX	XXX	605	790	849	918	924	930	938
6. 1999.....	XXX	XXX	XXX	XXX	674	940	1,020	1,049	1,079	1,095
7. 2000.....	XXX	XXX	XXX	XXX	XXX	637	961	993	1,016	1,044
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	807	977	1,007	1,026
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	620	831	863
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	601	805
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	592

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	84	41	21	19	8	4	2	2		
2. 1995.....	116	30	23	11	10	10	3	3	2	
3. 1996.....	XXX	111	22	24	8	2	4	2	1	
4. 1997.....	XXX	XXX	127	80	37	27	18	9	13	22
5. 1998.....	XXX	XXX	XXX	305	189	101	55	47	37	66
6. 1999.....	XXX	XXX	XXX	XXX	307	173	95	81	60	71
7. 2000.....	XXX	XXX	XXX	XXX	XXX	349	95	64	54	30
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	181	56	47	28
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	64	46
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224	79
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	219	26	3	11	2	(3)	(2)			
2. 1995.....	745	831	845	848	850	857	846	847	847	847
3. 1996.....	XXX	802	876	892	895	900	893	893	893	893
4. 1997.....	XXX	XXX	842	1,076	1,033	1,088	1,091	1,106	1,121	1,146
5. 1998.....	XXX	XXX	XXX	1,266	1,563	1,683	1,761	1,823	1,859	1,928
6. 1999.....	XXX	XXX	XXX	XXX	1,310	1,739	1,823	1,899	1,946	2,018
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,351	1,627	1,670	1,692	1,709
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,371	1,508	1,540	1,556
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,142	1,282	1,306
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,109	1,272
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,156

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	7	7		3	3	1	1			
2. 1995.....					1	2	2	2	2	2
3. 1996.....	XXX					1	1	2	2	2
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX			1	1	1	1	1
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX				1	1
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	22	23	13	8	5	6	1			
2. 1995.....	1	5	5	3	1					
3. 1996.....	XXX		3	7	3	1	1			
4. 1997.....	XXX	XXX		2	1					
5. 1998.....	XXX	XXX	XXX		2					
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX		2	1	1	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	12	19	4	2	4	3				
2. 1995.....	1	6	8	8	8	8	8	8	8	8
3. 1996.....	XXX		3	9	11	11	11	11	11	11
4. 1997.....	XXX	XXX		2	2	2	2	2	2	2
5. 1998.....	XXX	XXX	XXX		3	3	3	3	3	3
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX		2	2	3	2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....		1	1							
2. 1995.....				1	1	1	1	1	1	1
3. 1996.....	XXX			1	1	1	1	1	1	1
4. 1997.....	XXX	XXX			1	1	1	1	1	1
5. 1998.....	XXX	XXX	XXX			3	1	1	1	1
6. 1999.....	XXX	XXX	XXX	XXX				1	2	2
7. 2000.....	XXX	XXX	XXX	XXX	XXX			1	2	2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX			3	3
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	2	1								
2. 1995.....	7	8	6							
3. 1996.....	XXX	12	4							
4. 1997.....	XXX	XXX	9	3						
5. 1998.....	XXX	XXX	XXX	5	5					
6. 1999.....	XXX	XXX	XXX	XXX	5	2	2	1		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	3	3	1		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	6	4		
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	2									
2. 1995.....	10	11	12	12	12	12	12	12	12	12
3. 1996.....	XXX	14	14	14	14	14	14	14	14	14
4. 1997.....	XXX	XXX	11	15	15	15	15	15	15	15
5. 1998.....	XXX	XXX	XXX	10	11	11	11	11	11	11
6. 1999.....	XXX	XXX	XXX	XXX	5	6	6	6	6	6
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	6	7	7	7
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	7
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred		Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
		1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	88	58	38	20	7	7	1	2	1	(1)	
2. 1995.....	8	23	39	45	49	50	54	55	56	56	
3. 1996.....	XXX				1	1	1	1	1	1	
4. 1997.....	XXX	XXX			1	1	1	1	1	1	
5. 1998.....	XXX	XXX	XXX		5	9	12	12	12	12	
6. 1999.....	XXX	XXX	XXX	XXX	2	3	5	8	8	8	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	8	10	12	15	15	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2	3	3	4	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		10	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred		Number of Claims Outstanding Direct and Assumed at Year End									
		1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	224	159	90	51	29	15	13	9	4	2	
2. 1995.....	134	83	66	56	32	20	9	5	2		
3. 1996.....	XXX	48	61	54	13	11					
4. 1997.....	XXX	XXX	117	142	48	15	1				
5. 1998.....	XXX	XXX	XXX	29	124	52	12	7	6	4	
6. 1999.....	XXX	XXX	XXX	XXX	110	124	25	23	22	21	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	117	21	17	10	3	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	51	22	15	1	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	30	5	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	4	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred		Cumulative Number of Claims Reported Direct and Assumed at Year End									
		1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	196	54	19	6	7	4	(9)				
2. 1995.....	226	304	385	397	403	408	398	398	398	398	
3. 1996.....	XXX	85	169	178	190	192	192	192	192	192	
4. 1997.....	XXX	XXX	138	181	220	223	223	223	223	223	
5. 1998.....	XXX	XXX	XXX	41	229	245	247	248	248	248	
6. 1999.....	XXX	XXX	XXX	XXX	129	190	214	230	231	232	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	133	180	191	193	194	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	117	170	175	186	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105	118	134	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	60	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156	

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	32	8		6	15	1	1	1		
2. 1995.....	5	7	10	15	27	33	33	33	33	34
3. 1996.....	XXX	2	8	11	23	26	26	26	27	27
4. 1997.....	XXX	XXX	1	6	21	24	26	26	27	28
5. 1998.....	XXX	XXX	XXX	3	13	19	21	25	29	31
6. 1999.....	XXX	XXX	XXX	XXX	5	21	35	42	47	55
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1	12	31	39	45
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2	14	31	41
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5	17
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	86	51	46	39	9	5	1			
2. 1995.....	79	51	38	34	10	2	1	1	1	
3. 1996.....	XXX	135	78	64	8	3	2	2		
4. 1997.....	XXX	XXX	147	136	38	16	6	6	4	2
5. 1998.....	XXX	XXX	XXX	123	96	37	21	15	4	1
6. 1999.....	XXX	XXX	XXX	XXX	173	108	32	17	10	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	137	79	32	13	3
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	132	64	27	6
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	36	7
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	6
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	34	9	20	(16)	17	(2)	(1)			
2. 1995.....	113	127	130	134	140	138	138	138	138	138
3. 1996.....	XXX	198	220	224	229	227	227	227	227	227
4. 1997.....	XXX	XXX	172	195	199	192	192	192	192	192
5. 1998.....	XXX	XXX	XXX	146	210	213	213	213	213	213
6. 1999.....	XXX	XXX	XXX	XXX	217	260	262	263	265	265
7. 2000.....	XXX	XXX	XXX	XXX	XXX	178	201	202	202	202
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	172	196	201	204
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	133	135
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	35
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	1				1					
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....				1						
2. 1995.....										
3. 1996.....	XXX		1		1					
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX		1	1	2	2	2	2	2	2
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							1
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	2	1								
2. 1995.....	1	1	1	1	1					
3. 1996.....	XXX	2	2	2	2	2	2			
4. 1997.....	XXX	XXX	1							
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	6						(2)			
2. 1995.....	1	1	1	1	1	1	1	1	1	1
3. 1996.....	XXX	2	2	2	2	2	2	2	2	2
4. 1997.....	XXX	XXX	1	1	1	1	1	1	1	1
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	(1)											
2. 1995.....	70	79	120	120	120	120	120	120	120	120		
3. 1996.....	XXX	274	296	296	296	296	296	296	296	296		
4. 1997.....	XXX	XXX	54	54	64	64	64	64	64	64		
5. 1998.....	XXX	XXX	XXX	68	81	81	81	81	81	81		
6. 1999.....	XXX	XXX	XXX	XXX	695	698	701	701	701	701		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	297	294	294	294	294		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	35	35	35	35		
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	523	525	525		
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	570	570		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	8
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8
13. Earned Prems. (P-Pt 1)	69	283	127	68	708	300	35	523	572	8	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....												
2. 1995.....	15	17	17	17	17	17	17	17	17	17		
3. 1996.....	XXX	40	44	44	44	44	44	44	44	44		
4. 1997.....	XXX	XXX	13	13	13	13	13	13	13	13		
5. 1998.....	XXX	XXX	XXX	39	51	51	51	51	51	51		
6. 1999.....	XXX	XXX	XXX	XXX	671	675	676	676	676	676		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	263	264	264	264	264		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5	5		
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	61	61		
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	104		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1
13. Earned Prems. (P-Pt 1)	15	42	17	39	683	267	7	61	105	1	XXX	

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	15				(1)							
2. 1995.....	11,546	12,008	11,902	11,922	11,900	11,900	11,900	11,900	11,900	11,900		
3. 1996.....	XXX	15,409	15,708	15,616	15,611	15,611	15,611	15,611	15,611	15,611		
4. 1997.....	XXX	XXX	14,757	15,310	15,444	15,521	15,523	15,523	15,523	15,523		
5. 1998.....	XXX	XXX	XXX	10,651	11,328	11,364	11,393	11,393	11,393	11,393		
6. 1999.....	XXX	XXX	XXX	XXX	6,508	6,840	6,911	6,935	6,934	6,934		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	5,314	6,681	6,785	6,779	6,779		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	8,421	8,873	8,895	8,894	(1)	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,621	9,951	9,940	(11)	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,614	10,370	756	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,709	8,709	
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,453	
13. Earned Prems. (P-Pt 1)	11,561	15,871	14,950	11,132	7,293	6,575	8,890	10,201	9,959	9,453	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	1											
2. 1995.....	544	565	559	560	559	559	559	559	559	559		
3. 1996.....	XXX	3,387	3,447	3,426	3,425	3,425	3,404	3,404	3,404	3,404		
4. 1997.....	XXX	XXX	5,167	5,333	5,419	5,490	5,486	5,486	5,486	5,486		
5. 1998.....	XXX	XXX	XXX	4,770	5,122	5,150	5,162	5,162	5,162	5,162		
6. 1999.....	XXX	XXX	XXX	XXX	3,728	3,892	3,933	3,948	3,948	3,948		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	3,608	3,835	3,886	3,884	3,884		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	6,510	6,651	6,660	6,660		
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,425	2,527	2,524	(3)	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,120	3,344	224	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,284	2,284	
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,505	
13. Earned Prems. (P-Pt 1)	544	3,409	5,221	4,917	4,164	3,690	6,765	2,632	3,229	2,505	XXX	

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....	29	4									
2. 1995.....	6,328	6,331	6,331	6,331	6,331	6,331	6,331	6,331	6,331	6,331	
3. 1996.....	XXX	6,448	6,470	6,470	6,470	6,470	6,470	6,470	6,470	6,470	
4. 1997.....	XXX	XXX	8,876	8,984	8,986	8,984	8,984	8,991	8,991	8,991	
5. 1998.....	XXX	XXX	XXX	16,044	16,136	16,134	16,139	16,157	16,153	16,153	
6. 1999.....	XXX	XXX	XXX	XXX	17,814	17,993	18,001	18,023	18,014	18,014	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	13,545	13,628	13,702	13,703	13,703	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	10,518	10,563	10,563	10,563	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,102	12,136	12,136	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,538	14,632	94
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,506	17,506
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,600
13. Earned Prems.(P-Pt 1)	6,357	6,455	8,898	16,152	17,908	13,720	10,614	12,268	14,560	17,600	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....	6	1									
2. 1995.....	1,353	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	
3. 1996.....	XXX	1,336	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	
4. 1997.....	XXX	XXX	3,078	3,169	3,171	3,168	3,168	3,176	3,176	3,176	
5. 1998.....	XXX	XXX	XXX	10,088	10,163	10,161	10,164	10,184	10,180	10,180	
6. 1999.....	XXX	XXX	XXX	XXX	10,263	10,429	10,434	10,459	10,451	10,451	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	7,019	7,065	7,150	7,151	7,151	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	5,903	5,920	5,920	5,920	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,644	3,652	3,652	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,809	3,828	19
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,468	3,468
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,487
13. Earned Prems.(P-Pt 1)	1,360	1,338	3,083	10,179	10,340	7,180	5,957	3,799	3,807	3,487	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....	57	246		(240)							
2. 1995.....	1,216	1,534	1,534	1,768	1,768	1,768	1,768	1,768	1,768	1,768	
3. 1996.....	XXX	1,422	1,426	1,433	1,433	1,433	1,433	1,433	1,433	1,433	
4. 1997.....	XXX	XXX	1,536	1,555	1,552	1,552	1,552	1,552	1,552	1,552	
5. 1998.....	XXX	XXX	XXX	2,653	2,644	2,638	2,643	2,645	2,645	2,645	
6. 1999.....	XXX	XXX	XXX	XXX	3,138	3,126	3,130	3,132	3,132	3,132	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	2,853	2,855	2,854	2,854	2,862	8
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2,267	2,281	2,282	2,302	20
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,891	1,891	1,902	11
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	960	970	10
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,378	2,378
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,427
13. Earned Prems.(P-Pt 1)	1,258	1,985	1,540	2,673	3,126	2,845	2,268	1,908	961	2,427	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....	22	19		(25)							
2. 1995.....	529	554	554	580	580	580	580	580	580	580	
3. 1996.....	XXX	110	111	112	112	112	112	112	112	112	
4. 1997.....	XXX	XXX	271	274	273	273	273	273	273	273	
5. 1998.....	XXX	XXX	XXX	774	768	759	762	766	766	766	
6. 1999.....	XXX	XXX	XXX	XXX	884	852	854	856	856	855	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	1,704	1,700	1,697	1,697	1,701	4
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,158	1,167	1,167	1,178	11
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,048	2,048	2,054	6
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(69)	(67)	2
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,508	1,508
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,531
13. Earned Prems.(P-Pt 1)	595	153	272	778	877	1,663	1,159	2,060	(69)	1,531	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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	53	(99)									
2. 1995	5,822	5,691	5,680	5,680	5,680	5,680	5,680	5,680	5,680	5,680	
3. 1996	XXX	5,435	5,457	5,456	5,456	5,456	5,456	5,456	5,456	5,456	
4. 1997	XXX	XXX	5,164	6,204	6,204	6,204	6,204	6,204	6,204	6,204	
5. 1998	XXX	XXX	XXX	6,988	6,905	6,896	6,894	6,895	6,895	6,895	
6. 1999	XXX	XXX	XXX	XXX	7,907	7,966	7,967	7,970	7,970	7,970	
7. 2000	XXX	XXX	XXX	XXX	XXX	7,211	7,306	7,307	7,307	7,309	2
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	6,899	6,948	6,945	6,945	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,598	3,585	3,585	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673	683	10
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,293	2,293
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,305
13. Earned Prens.(P-Pt 1)	5,892	5,205	6,175	7,027	7,824	7,261	6,993	3,652	658	2,305	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior	7	(12)									
2. 1995	713	697	696	696	696	696	696	696	696	696	
3. 1996	XXX	629	632	632	632	631	631	631	631	631	
4. 1997	XXX	XXX	749	755	755	754	754	754	754	754	
5. 1998	XXX	XXX	XXX	926	853	820	819	820	820	820	
6. 1999	XXX	XXX	XXX	XXX	1,291	1,218	1,218	1,226	1,226	1,226	
7. 2000	XXX	XXX	XXX	XXX	XXX	3,869	3,915	3,919	3,919	3,919	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	3,383	3,442	3,442	3,442	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,032	2,031	2,031	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(43)	(37)	6
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,057	1,057
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,063
13. Earned Prens.(P-Pt 1)	675	601	751	932	1,218	3,761	3,428	2,104	(44)	1,063	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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											
2. 1995											.0
3. 1996	XXX										.0
4. 1997	XXX	XXX									.0
5. 1998	XXX	XXX	XXX								.0
6. 1999	XXX	XXX	XXX	XXX							.0
7. 2000	XXX	XXX	XXX	XXX	XXX						.0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX					.0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Prens.(P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											
2. 1995											.0
3. 1996	XXX										.0
4. 1997	XXX	XXX									.0
5. 1998	XXX	XXX	XXX								.0
6. 1999	XXX	XXX	XXX	XXX							.0
7. 2000	XXX	XXX	XXX	XXX	XXX						.0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX					.0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Prens.(P-Pt 1)											XXX

SCHEDULE P - PART 6N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											0
2. 1995											0
3. 1996	.XXX										0
4. 1997	.XXX	.XXX									0
5. 1998	.XXX	.XXX	.XXX								0
6. 1999	.XXX	.XXX	.XXX	.XXX							0
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0
13. Earned Prems.(P-Pl 1)											.XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											0
2. 1995											0
3. 1996	.XXX										0
4. 1997	.XXX	.XXX									0
5. 1998	.XXX	.XXX	.XXX								0
6. 1999	.XXX	.XXX	.XXX	.XXX							0
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0
13. Earned Prems.(P-Pl 1)											.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 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											0
2. 1995											0
3. 1996	.XXX										0
4. 1997	.XXX	.XXX									0
5. 1998	.XXX	.XXX	.XXX								0
6. 1999	.XXX	.XXX	.XXX	.XXX							0
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0
13. Earned Prems.(P-Pl 1)											.XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											0
2. 1995											0
3. 1996	.XXX										0
4. 1997	.XXX	.XXX									0
5. 1998	.XXX	.XXX	.XXX								0
6. 1999	.XXX	.XXX	.XXX	.XXX							0
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX						0
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					0
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				0
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			0
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		0
12. Total	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0
13. Earned Prems.(P-Pl 1)											.XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	(3)											
2. 1995.....	90	92	98	98	98	98	98	98	98	98		
3. 1996.....	XXX	511	556	555	556	556	556	556	556	556		
4. 1997.....	XXX	XXX	471	423	418	418	418	418	418	418		
5. 1998.....	XXX	XXX	XXX	557	535	529	529	529	529	529		
6. 1999.....	XXX	XXX	XXX	XXX	537	455	444	444	444	444		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	471	413	410	410	410		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	360	336	310	317		7
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218	188	189		1
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218	223		5
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164		164
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		177
13. Earned Prens.(P-Pt 1)	1	513	522	508	511	383	291	191	162	177		XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	(2)											
2. 1995.....	33	34	36	36	36	36	36	36	36	36		
3. 1996.....	XXX	180	196	196	196	196	196	196	196	196		
4. 1997.....	XXX	XXX	144	129	127	127	127	127	127	127		
5. 1998.....	XXX	XXX	XXX	157	151	149	149	149	149	149		
6. 1999.....	XXX	XXX	XXX	XXX	118	99	97	97	97	97		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	109	96	95	95	95		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	82	79	75	76		1
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	24	24		
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	34		1
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25		25
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		27
13. Earned Prens.(P-Pt 1)	1	181	162	142	110	88	67	24	25	27		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 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	115	9										
2. 1995.....	425	462	462	462	462	462	462	462	462	462		
3. 1996.....	XXX	45	47	47	47	45	45	45	45	45		
4. 1997.....	XXX	XXX	12	12	12	11	11	11	11	11		
5. 1998.....	XXX	XXX	XXX	9	10	10	10	10	10	10		
6. 1999.....	XXX	XXX	XXX	XXX	7	13	13	13	13	13		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	8	8	8	8	8		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
13. Earned Prens.(P-Pt 1)	626	91	14	9	8	11			11			XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	45	3										
2. 1995.....	163	177	177	177	177	177	177	177	177	177		
3. 1996.....	XXX	18	19	19	19	18	18	18	18	18		
4. 1997.....	XXX	XXX	3	3	3	3	3	3	3	3		
5. 1998.....	XXX	XXX	XXX	2	2	2	2	2	2	2		
6. 1999.....	XXX	XXX	XXX	XXX	3	4	4	4	4	4		
7. 2000.....	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2		
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
13. Earned Prens.(P-Pt 1)	237	35	4	2	3	2			2			XXX

**Sch. P-Pt. 7A-Sn. 1
NONE**

**Sch. P-Pt. 7A-Sn. 2
NONE**

**Sch. P-Pt. 7A-Sn. 3
NONE**

**Sch. P-Pt. 7A-Sn. 4
NONE**

**Sch. P-Pt. 7A-Sn. 5
NONE**

**Sch. P-Pt. 7B-Sn. 1
NONE**

**Sch. P-Pt. 7B-Sn. 2
NONE**

**Sch. P-Pt. 7B-Sn. 3
NONE**

**Sch. P-Pt. 7B-Sn. 4
NONE**

**Sch. P-Pt. 7B-Sn. 5
NONE**

**Sch. P-Pt. 7B-Sn. 6
NONE**

**Sch. P-Pt. 7B-Sn. 7
NONE**

Savers Property and Casualty Insurance Company

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....			
1.02 1995.....			
1.03 1996.....			
1.04 1997.....			
1.05 1998.....			
1.06 1999.....			
1.07 2000.....			
1.08 2001.....			
1.09 2002.....			
1.10 2003.....			
1.11 2004.....	2,613		
1.12 Totals.....	2,613	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes No

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes No

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes No

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)

5.1 Fidelity

5.2 Surety

6. Claim count information is reported per claim or per claimant. (Indicate which). PER CLAIMANT
If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes No

7.2 An extended statement may be attached.

1) Adjusting, other expense payments and reserves were allocated to the years in which the losses were incurred based on the traditional paid-to-paid method used in prior annual statements.

2) The retention per claim for workers' compensation was \$250,000 before 1999, \$100,000 from 1999 until 4/1/2002, and \$300,000 after 4/1/2002. Effective 4/01/04 the per claim retention for workers comp was increased to \$350,000.

3) Effective 6/1/2003, the retention increased from \$250,000 to \$350,000 on the general liability and auto liability lines of business.

4) The property excess reinsurance retention increased from \$250,000 to \$500,000 effective 12/1/2003. The mix of business by state and class has shifted over time.

5) Salvage and subrogation loss are reported gross of reinsurance in Part 1 columns 10 and 23.

6) Effective 10/01/2000, a quota share agreement was entered into between Employers Re (ERC) and Savers Property and Casualty Insurance Company. This agreement covered certain workers compensation programs. This treaty was cancelled effective 12/31/2001 and commuted effective 09/30/2004.

Exhibit 28.3

Williamsburg National Insurance Company's 2004 Schedule P.

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Assumed	5 Ceded	6 Assumed	7 Ceded	8 Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	2,041	4	2,037	789		141		41			971	XXX
3. 1996.....	2,260	14	2,246	983		238		53			1,274	XXX
4. 1997.....	4,945	16	4,929	2,536	49	286		56			2,829	XXX
5. 1998.....	7,491	6,793	698	3,389	3,052	573	518	44		110	436	XXX
6. 1999.....	5,457	4,945	512	3,315	3,005	603	537	145	3	77	518	XXX
7. 2000.....	14,436	14,056	380	13,929	13,476	1,722	1,604	967	27		1,511	XXX
8. 2001.....	11,470	10,745	725	6,050	5,847	996	723	555	42	73	989	XXX
9. 2002.....	9,671	7,303	2,368	6,537	6,169	440	383	291	(19)	14	735	XXX
10. 2003.....	23,716	20,147	3,569	4,189	3,627	397	218	1,095	(69)	3	1,905	XXX
11. 2004.....	52,171	46,363	5,808	6,887	6,156	464	58	1,130	69	2	2,198	XXX
12. Totals.....	XXX	XXX	XXX	48,604	41,381	5,860	4,041	4,377	53	279	13,366	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0	XXX	
2. 1995.....											0	XXX	
3. 1996.....											0	XXX	
4. 1997.....											0	XXX	
5. 1998.....											0	XXX	
6. 1999.....	399	404	162	159	64	56	29	27	27		35	XXX	
7. 2000.....	2,917	3,067	1,260	1,256	186	212	233	232	203		32	XXX	
8. 2001.....	892	876	1,382	1,397	104	113	276	280	110		98	XXX	
9. 2002.....	1,010	936	1,045	936	87	81	287	267	87		296	XXX	
10. 2003.....	4,437	4,149	3,043	2,773	178	200	766	714	232		820	XXX	
11. 2004.....	6,212	7,139	13,360	11,811	228	197	2,899	2,607	891		3,836	XXX	
12. Totals.....	17,867	16,571	20,252	18,332	847	859	4,490	4,127	1,550	0	0	5,117	XXX

	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			XXX	0	0
2. 1995.....	971	0	971	47.6	0.0	47.7				0	0
3. 1996.....	1,274	0	1,274	56.4	0.0	56.7				0	0
4. 1997.....	2,878	49	2,829	58.2	306.3	57.4				0	0
5. 1998.....	4,006	3,570	436	53.5	52.6	62.5				0	0
6. 1999.....	4,744	4,191	553	66.9	84.8	108.1				(2)	37
7. 2000.....	21,417	19,874	1,543	148.4	141.4	406.1				(146)	178
8. 2001.....	10,365	9,278	1,087	90.4	86.3	149.9				1	97
9. 2002.....	9,784	8,753	1,031	101.2	119.9	43.5					183
10. 2003.....	14,337	11,612	2,725	60.5	57.6	76.3				558	262
11. 2004.....	34,071	28,037	6,034	65.3	60.5	103.9				2,622	1,214
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,216	1,901

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	1,256	724	184	109	293	79	129	135	137	137	0	2
2. 1995	940	935	908	922	916	920	929	930	930	930	(0)	0
3. 1996	XXX	1,109	1,056	1,147	1,193	1,211	1,222	1,222	1,223	1,221	(2)	(1)
4. 1997	XXX	XXX	2,645	2,761	2,614	2,774	2,773	2,777	2,773	2,773	0	(4)
5. 1998	XXX	XXX	XXX	380	391	392	393	430	394	392	(2)	(38)
6. 1999	XXX	XXX	XXX	XXX	236	256	249	301	354	384	30	83
7. 2000	XXX	XXX	XXX	XXX	XXX	256	302	629	228	400	172	(229)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	555	483	427	464	37	(19)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,141	677	634	(43)	(507)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,253	1,329	76	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,082	XXX	XXX
12. Totals											268	(713)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	000	299	150	102	148	79	128	134	137	137	XXX	XXX
2. 1995	438	701	814	890	916	920	929	930	930	930	XXX	XXX
3. 1996	XXX	477	787	1,031	1,216	1,215	1,220	1,221	1,221	1,221	XXX	XXX
4. 1997	XXX	XXX	1,336	2,091	2,775	2,774	2,773	2,773	2,773	2,773	XXX	XXX
5. 1998	XXX	XXX	XXX	157	387	388	393	392	392	392	XXX	XXX
6. 1999	XXX	XXX	XXX	XXX	201	242	245	378	362	376	XXX	XXX
7. 2000	XXX	XXX	XXX	XXX	XXX	125	186	408	415	571	XXX	XXX
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	159	419	422	476	XXX	XXX
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275	316	425	XXX	XXX
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	464	741	XXX	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,137	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	
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
1. Prior	995	445	51	5	20					(0)	
2. 1995	195	97	35	17	1					0	
3. 1996	XXX	205	120	60	(23)		2		1	2	
4. 1997	XXX	XXX	775	356	(143)				4		
5. 1998	XXX	XXX	XXX	138	4				38	2	
6. 1999	XXX	XXX	XXX	XXX	13	1	3		1	(0)	5
7. 2000	XXX	XXX	XXX	XXX	XXX	73	71		78	8	5
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	200		104	45	(19)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX		811	245	129
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	365	322
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX	1,841

**Sch. P-Pt. 1A
NONE**

**Sch. P-Pt. 1B
NONE**

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....								0	XXX.....
2. 1995.....	523.....	(3).....	526.....	352.....		82.....		41.....			475.....	565.....
3. 1996.....	839.....		839.....	565.....		175.....		53.....			793.....	909.....
4. 1997.....	2,104.....		2,104.....	1,271.....		161.....		47.....			1,479.....	1,529.....
5. 1998.....	4,467.....	4,050.....	417.....	2,388.....	2,149.....	403.....	363.....	18.....			297.....	1,315.....
6. 1999.....	2,026.....	1,823.....	203.....	1,045.....	888.....	258.....	232.....	(4).....			179.....	286.....
7. 2000.....	(4).....		(4).....					(30).....			(30).....	
8. 2001.....	95.....		95.....								0.....	
9. 2002.....	14.....		14.....					24.....			24.....	
10. 2003.....	11,348.....	9,287.....	2,061.....	1,367.....	1,229.....	179.....	123.....	641.....			835.....	1,030.....
11. 2004.....	29,769.....	26,913.....	2,856.....	1,516.....	1,213.....	33.....	27.....	638.....			947.....	1,185.....
12. Totals.....	XXX.....	XXX.....	XXX.....	8,504.....	5,479.....	1,291.....	745.....	1,428.....	0.....	0.....	4,999.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
1. Prior.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....												0	
6. 1999.....												0	
7. 2000.....												0	
8. 2001.....												0	
9. 2002.....			4.....	2.....			1.....					1	
10. 2003.....	3,306.....	3,142.....	1,322.....	1,209.....	103.....	126.....	264.....	241.....	117.....			394.....	67.....
11. 2004.....	5,216.....	4,666.....	8,009.....	7,389.....	87.....	82.....	1,598.....	1,474.....	510.....			1,809.....	344.....
12. Totals.....	8,522.....	7,808.....	9,335.....	8,600.....	190.....	208.....	1,862.....	1,716.....	627.....	0.....	0.....	2,204.....	411.....

	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.....			XXX.....	0.....	0.....
2. 1995.....	475.....	0.....	475.....	90.8.....	0.0.....	90.3.....				0.....	0.....
3. 1996.....	793.....	0.....	793.....	94.5.....	0.0.....	94.5.....				0.....	0.....
4. 1997.....	1,479.....	0.....	1,479.....	70.3.....	0.0.....	70.3.....				0.....	0.....
5. 1998.....	2,809.....	2,512.....	297.....	62.9.....	62.0.....	71.2.....				0.....	0.....
6. 1999.....	1,299.....	1,120.....	179.....	64.1.....	61.4.....	68.2.....				0.....	0.....
7. 2000.....	(30).....	0.....	(30).....	750.0.....	0.0.....	750.0.....				0.....	0.....
8. 2001.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....				0.....	0.....
9. 2002.....	28.....	3.....	25.....	200.0.....	0.0.....	178.6.....				2.....	(1).....
10. 2003.....	7,299.....	6,070.....	1,229.....	64.3.....	65.4.....	59.6.....				277.....	117.....
11. 2004.....	17,607.....	14,851.....	2,756.....	59.1.....	55.2.....	95.5.....				1,170.....	639.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	1,449.....	755.....

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX								0	XXX
2. 1995			0								0	
3. 1996			0								0	
4. 1997			0								0	
5. 1998			0								0	
6. 1999	293	293	0	1,276	1,222	186	166	103	3	1	174	116
7. 2000	10,284	10,265	19	11,619	11,356	1,256	1,211	803	27		1,084	911
8. 2001	6,909	6,618	291	3,539	3,415	257	224	336	42	10	451	482
9. 2002	5,340	3,746	1,594	1,781	1,561	122	94	155	(19)		422	450
10. 2003	7,603	6,327	1,276	1,907	1,583	206	85	249		3	694	434
11. 2004	15,785	13,057	2,728	1,537	1,239	423	25	305		2	1,001	619
12. Totals	XXX	XXX	XXX	21,659	20,376	2,450	1,805	1,951	53	16	3,826	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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											0		
2. 1995											0		
3. 1996											0		
4. 1997											0		
5. 1998											0		
6. 1999	299	314	158	158	18	11	28	27	22		15	3	
7. 2000	2,887	3,040	1,167	1,166	172	196	209	209	199		23	46	
8. 2001	768	764	1,090	1,111	80	88	195	199	96		67	23	
9. 2002	1,003	930	239	141	57	53	43	25	60		253	13	
10. 2003	1,110	989	925	776	69	67	165	139	99		397	40	
11. 2004	2,770	2,209	3,731	2,873	98	76	667	514	332		1,926	224	
12. Totals	8,837	8,246	7,310	6,225	494	491	1,307	1,113	808	0	0	2,681	349

	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
2. 1995	0	0	0	0.0	0.0	0.0				0	0
3. 1996	0	0	0	0.0	0.0	0.0				0	0
4. 1997	0	0	0	0.0	0.0	0.0				0	0
5. 1998	0	0	0	0.0	0.0	0.0				0	0
6. 1999	2,090	1,901	189	713.4	648.8	0.0				(15)	30
7. 2000	18,312	17,205	1,107	178.1	167.6	5,826.3				(152)	175
8. 2001	6,351	5,843	518	92.1	88.3	178.0				(17)	84
9. 2002	3,460	2,785	675	64.8	74.3	42.3				171	82
10. 2003	4,730	3,639	1,091	62.2	57.5	85.5				270	127
11. 2004	9,863	6,936	2,927	62.5	53.1	107.3				1,419	507
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,676	1,005

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Loss Payments		6 Defense and Cost Containment Payments		8 Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....	23		23								0	
3. 1996.....	30		30	17		2					19	1
4. 1997.....	45		45								0	
5. 1998.....	51	46	5								0	1
6. 1999.....	256	233	23	130	117	84	72	11		45	36	40
7. 2000.....	1,429	1,303	126	1,285	1,199	423	355	58			212	188
8. 2001.....	1,676	1,528	148	1,753	1,750	732	493	66		60	308	280
9. 2002.....	977	715	262	4,249	4,152	291	264	36		14	160	143
10. 2003.....	47	50	(3)	51	45			9			15	
11. 2004.....	2	99	(97)	1	1			4			4	
12. Totals.....	XXX	XXX	XXX	7,486	7,264	1,532	1,184	184	0	119	754	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 1995.....											0		
3. 1996.....											0		
4. 1997.....											0		
5. 1998.....											0		
6. 1999.....	100	90	4	1	46	45	1	14	5		20	2	
7. 2000.....	30	27	73	69	14	16	15	14	4		10	2	
8. 2001.....	124	112	190	183	24	25	37	36	12		31	7	
9. 2002.....	7	6	429	422	30	28	84	83	21		32	5	
10. 2003.....			3	2			1		1		3		
11. 2004.....		4		1							(5)		
12. Totals.....	261	239	699	678	114	114	138	133	43	0	91	16	

	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			XXX	0	0
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	19	0	19	63.3	0.0	63.3				0	0
4. 1997.....	0	0	0	0.0	0.0	0.0				0	0
5. 1998.....	0	0	0	0.0	0.0	0.0				0	0
6. 1999.....	381	325	56	148.8	139.5	243.5				13	7
7. 2000.....	1,902	1,680	222	133.1	128.9	176.2				7	3
8. 2001.....	2,938	2,599	339	175.3	170.1	229.1				19	12
9. 2002.....	5,147	4,955	192	526.8	493.0	73.3				8	24
10. 2003.....	65	47	18	138.1	94.0	(596.7)				1	2
11. 2004.....	5	6	(1)	250.0	6.0	0.9				(5)	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	43	48

Sch. P-Pt. 1F-Sn. 1
NONE

Sch. P-Pt. 1F-Sn. 2
NONE

Sch. P-Pt. 1G
NONE

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 1995.....	22	2	20									0
3. 1996.....	15		15									0
4. 1997.....	35		35	3		1						4
5. 1998.....	84	76	8	10	9	4	4					1
6. 1999.....	31	28	3	8	8	3	3					0
7. 2000.....	260	260	0					12				12
8. 2001.....	859	857	2	2	2			58		3		58
9. 2002.....	1,864	1,609	255					6				6
10. 2003.....	2,626	2,732	(106)					55	(69)			124
11. 2004.....	3,428	3,475	(47)	3,026	3,013	4	2	69	69			15
12. Totals.....	XXX	XXX	XXX	3,049	3,032	12	9	200	0	3		220

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....												0	
4. 1997.....												0	
5. 1998.....												0	
6. 1999.....												0	
7. 2000.....			20	21			9	9				(1)	
8. 2001.....			102	102			44	45	2			1	1
9. 2002.....			369	367			159	158	6			9	
10. 2003.....			771	767			333	331	14			20	
11. 2004.....	24	66	1,410	1,387	9	11	609	599	36			25	
12. Totals.....	24	66	2,672	2,644	9	11	1,154	1,142	58	0	0	54	1

	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	
	25 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
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	0	0	0	0.0	0.0	0.0				0	0
4. 1997.....	4	0	4	11.4	0.0	11.4				0	0
5. 1998.....	14	13	1	16.7	17.1	12.5				0	0
6. 1999.....	11	11	0	35.5	39.3	0.0				0	0
7. 2000.....	41	30	11	15.8	11.5	0.0				(1)	0
8. 2001.....	208	149	59	24.2	17.4	2,950.0				0	1
9. 2002.....	540	525	15	29.0	32.6	5.9				2	7
10. 2003.....	1,173	1,029	144	44.7	37.7	(135.8)				4	16
11. 2004.....	5,187	5,147	40	151.3	148.1	(85.1)				(19)	44
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(14)	68

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0		
2. 1995.....											0		
3. 1996.....											0		
4. 1997.....											0		
5. 1998.....											0		
6. 1999.....											0		
7. 2000.....											0		
8. 2001.....											0		
9. 2002.....											0		
10. 2003.....											0		
11. 2004.....											0		
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 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			XXX	0	0
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	0	0	0	0.0	0.0	0.0				0	0
4. 1997.....	0	0	0	0.0	0.0	0.0				0	0
5. 1998.....	0	0	0	0.0	0.0	0.0				0	0
6. 1999.....	0	0	0	0.0	0.0	0.0				0	0
7. 2000.....	0	0	0	0.0	0.0	0.0				0	0
8. 2001.....	0	0	0	0.0	0.0	0.0				0	0
9. 2002.....	0	0	0	0.0	0.0	0.0				0	0
10. 2003.....	0	0	0	0.0	0.0	0.0				0	0
11. 2004.....	0	0	0	0.0	0.0	0.0				0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 11 - 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 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX			1	1				0	XXX
2. 2003.....	604	532	72	82	63	7	5	21			42	XXX
3. 2004.....	629	556	73	88	79	2	2	12			21	XXX
4. Totals.....	XXX	XXX	XXX	170	142	10	8	33	0	0	63	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....			3	3								0	
2. 2003.....	1		4	3	1	1	1	1				2	
3. 2004.....	49	44	102	64	7	6	11	7	5			53	
4. Totals.....	50	44	109	70	8	7	12	8	5	0	0	55	0

	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			XXX	0	0
2. 2003.....	117	73	44	19.3	13.7	61.1				2	0
3. 2004.....	276	202	74	43.9	36.3	101.4				43	10
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	45	10

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 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(1)	(2)	17	17	1			2	
2. 2003.....	1,488	1,219	269	782	707	5	5	120			195	
3. 2004.....	2,558	2,263	295	719	611	2	2	102			210	
4. Totals.....	XXX	XXX	XXX	1,500	1,316	24	24	223	0	0	407	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....			1	2			1					0	
2. 2003.....	20	18	18	16	5	6	2	2	1			4	
3. 2004.....	153	150	108	97	27	22	14	13	8			28	
4. Totals.....	173	168	127	115	32	28	17	15	9	0	0	32	0

	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.....			XXX.....	(1)	1
2. 2003.....	953	754	199	64.0	61.9	74.0				4	0
3. 2004.....	1,133	895	238	44.3	39.5	80.7				14	14
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17	15

**Sch. P-Pt. 1K
NONE**

**Sch. P-Pt. 1L
NONE**

**Sch. P-Pt. 1M
NONE**

**Sch. P-Pt. 1N
NONE**

**Sch. P-Pt. 1O
NONE**

**Sch. P-Pt. 1P
NONE**

**Sch. P-Pt. 1R-Sn. 1
NONE**

**Sch. P-Pt. 1R-Sn. 2
NONE**

**Sch. P-Pt. 1S
NONE**

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

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior											.0	.0
2. 1995											.0	.0
3. 1996	XXX										.0	.0
4. 1997	XXX	XXX									.0	.0
5. 1998	XXX	XXX	XXX								.0	.0
6. 1999	XXX	XXX	XXX	XXX							.0	.0
7. 2000	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	1,137	755	103	117	249	51	101	107	109	109	.0	.2
2. 1995	448	410	434	424	420	424	433	434	434	434	(0)	.0
3. 1996	XXX	609	574	655	713	730	741	741	741	740	(1)	(1)
4. 1997	XXX	XXX	1,364	1,407	1,284	1,432	1,432	1,436	1,432	1,432	(2)	(4)
5. 1998	XXX	XXX	XXX	259	279	279	279	317	281	279	(2)	(38)
6. 1999	XXX	XXX	XXX	XXX	130	130	132	184	183	183	(0)	(1)
7. 2000	XXX	XXX	XXX	XXX	XXX	XXX	(1)				.0	.0
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	16	10	0		(0)	(10)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	.0	.0
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	562	471	(91)	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,608		XXX	XXX
12. Totals											(94)	(52)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior											.0	.0
2. 1995											.0	.0
3. 1996	XXX										.0	.0
4. 1997	XXX	XXX									.0	.0
5. 1998	XXX	XXX	XXX								.0	.0
6. 1999	XXX	XXX	XXX	XXX		3	2	1	55	67	12	66
7. 2000	XXX	XXX	XXX	XXX	XXX	10	10	352	(33)	132	165	(220)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	311	195	108	128	20	(67)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	819	532	441	(91)	(378)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	656	743	87	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,290		XXX	XXX
12. Totals											193	(599)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior	7	9	6	8	8	8	8	8	8	8	(0)	.0
2. 1995	5	3									.0	.0
3. 1996	XXX	32	24	22	19	19	19	19	19	19	(0)	.0
4. 1997	XXX	XXX	14	9							.0	.0
5. 1998	XXX	XXX	XXX	3	1						.0	.0
6. 1999	XXX	XXX	XXX	XXX	6	23	22	22	21	40	19	18
7. 2000	XXX	XXX	XXX	XXX	XXX	104	187	167	152	160	8	(7)
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	137	196	243	261	18	65
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	88	135	47	1
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(129)	8	137	XXX
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)	XXX	XXX
12. Totals											228	77

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

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

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

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

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

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

1. Prior	.97	.24	.8								0	0
2. 1995	.15	.13									0	0
3. 1996	.XXX	.10	.1	.1							0	0
4. 1997	.XXX	.XXX	.11	.7	.4	.4	.4	.4	.4	.4	(0)	0
5. 1998	.XXX	.XXX	.XXX	.3	.1	.1	.1	.1	.1	.1	(0)	0
6. 1999	.XXX	.XXX	.XXX	.XXX	.1					.0	(0)	0
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.20					(1)	(1)
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1			.0	(1)	(1)
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.100	.1	.3	2	(97)
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.6	(3)	.XXX
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.4	.XXX	.XXX
12. Totals											(4)	(99)

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

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

**Sch. P-Pt. 2N
NONE**

**Sch. P-Pt. 2O
NONE**

**Sch. P-Pt. 2P
NONE**

**Sch. P-Pt. 2R-Sn. 1
NONE**

**Sch. P-Pt. 2R-Sn. 2
NONE**

**Sch. P-Pt. 2S
NONE**

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior.....	000.....												
2. 1995.....													
3. 1996.....	XXX.....												
4. 1997.....	XXX.....	XXX.....											
5. 1998.....	XXX.....	XXX.....	XXX.....										
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior.....	000.....												
2. 1995.....													
3. 1996.....	XXX.....												
4. 1997.....	XXX.....	XXX.....											
5. 1998.....	XXX.....	XXX.....	XXX.....										
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	000.....	330.....	77.....	113.....	157.....	51.....	100.....	106.....	109.....	109.....	1,960.....	1,361.....
2. 1995.....	78.....	243.....	357.....	393.....	419.....	424.....	433.....	434.....	434.....	434.....	348.....	217.....
3. 1996.....	XXX.....	121.....	302.....	544.....	734.....	734.....	739.....	740.....	740.....	740.....	572.....	337.....
4. 1997.....	XXX.....	XXX.....	199.....	751.....	1,432.....	1,432.....	1,432.....	1,432.....	1,432.....	1,432.....	842.....	687.....
5. 1998.....	XXX.....	XXX.....	XXX.....	57.....	279.....	279.....	279.....	279.....	279.....	279.....	699.....	616.....
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....	130.....	130.....	130.....	183.....	183.....	183.....	156.....	130.....
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	171.....	194.....	963.....	
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	309.....	841.....	

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	000.....											
2. 1995.....												
3. 1996.....	XXX.....											
4. 1997.....	XXX.....	XXX.....										
5. 1998.....	XXX.....	XXX.....	XXX.....									
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....		2.....	2.....	80.....	64.....	74.....	70.....	43.....
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3.....	9.....	183.....	158.....	308.....	758.....	107.....
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	32.....	179.....	132.....	157.....	389.....	70.....
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	104.....	205.....	248.....	366.....	71.....
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	188.....	445.....	344.....	50.....
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	696.....	322.....	73.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	000.....	7.....	6.....	8.....	8.....	8.....	8.....	8.....	8.....	8.....		4.....
2. 1995.....												
3. 1996.....	XXX.....	19.....	19.....	19.....	19.....	19.....	19.....	19.....	19.....	19.....		1.....
4. 1997.....	XXX.....	XXX.....										
5. 1998.....	XXX.....	XXX.....	XXX.....									
6. 1999.....	XXX.....	XXX.....	XXX.....	XXX.....		15.....	20.....	21.....	21.....	25.....	28.....	10.....
7. 2000.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	38.....	73.....	115.....	148.....	154.....	129.....	57.....
8. 2001.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	64.....	162.....	214.....	242.....	163.....	110.....
9. 2002.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	46.....	58.....	124.....	67.....	71.....
10. 2003.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	(130).....	6.....		
11. 2004.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior....	.000												
2. 1995....													
3. 1996....	.XXX												
4. 1997....	.XXX	.XXX											
5. 1998....	.XXX	.XXX	.XXX										
6. 1999....	.XXX	.XXX	.XXX	.XXX									
7. 2000....	.XXX	.XXX	.XXX	.XXX	.XXX								
8. 2001....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX							
9. 2002....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
10. 2003....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
11. 2004....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				

NONE

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

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

NONE

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

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

NONE

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

1. Prior....	.000											2	3
2. 1995....													
3. 1996....	.XXX												.1
4. 1997....	.XXX	.XXX											.1
5. 1998....	.XXX	.XXX	.XXX										.2
6. 1999....	.XXX	.XXX	.XXX	.XXX									.3
7. 2000....	.XXX	.XXX	.XXX	.XXX	.XXX								
8. 2001....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX							.1
9. 2002....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
10. 2003....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
11. 2004....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			15	1

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

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

NONE

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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(35)	(35)	XXX	XXX
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	21	XXX	XXX
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(40)	(39)	175	166
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220	75		
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108		

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

NONE

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

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

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

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

NONE

**Sch. P-Pt. 3N
NONE**

**Sch. P-Pt. 3O
NONE**

**Sch. P-Pt. 3P
NONE**

**Sch. P-Pt. 3R-Sn. 1
NONE**

**Sch. P-Pt. 3R-Sn. 2
NONE**

**Sch. P-Pt. 3S
NONE**

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

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

NONE

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

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

NONE

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

1. Prior	889	424	51	5	20					(0)
2. 1995	133	68	35	17	1					0
3. 1996	XXX	163	111	56	(23)					1
4. 1997	XXX	XXX	670	334	(148)		2	1	4	(0)
5. 1998	XXX	XXX	XXX	125					38	2
6. 1999	XXX	XXX	XXX	XXX	1		2	1		0
7. 2000	XXX	XXX	XXX	XXX	XXX			(1)		
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	16	10		0
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		1
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	136
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	744

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						(1)
7. 2000	XXX	XXX	XXX	XXX	XXX	4		50	1	1
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	130	72	37	(25)
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	630	223	116
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272	175
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,011

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	8	2								0
2. 1995	5	3								
3. 1996	XXX	13	5	3						0
4. 1997	XXX	XXX	15	8						
5. 1998	XXX	XXX	XXX	2	1					
6. 1999	XXX	XXX	XXX	XXX	4	1		1		0
7. 2000	XXX	XXX	XXX	XXX	XXX	39		72	21	6
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	46	19		8
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40		18
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)

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

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

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

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

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

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

1. Prior.....	89	16								
2. 1995.....	15	13								
3. 1996.....	XXX	10	1							
4. 1997.....	XXX	XXX	11	7					0	
5. 1998.....	XXX	XXX	XXX	3					0	
6. 1999.....	XXX	XXX	XXX	XXX					0	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	20				(1)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1		0	(1)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	1	3
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	6
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33

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

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

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	2
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	1
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	(0)
2. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	2
3. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

NONE

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

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

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

**Sch. P-Pt. 4N
NONE**

**Sch. P-Pt. 4O
NONE**

**Sch. P-Pt. 4P
NONE**

**Sch. P-Pt. 4R-Sn. 1
NONE**

**Sch. P-Pt. 4R-Sn. 2
NONE**

**Sch. P-Pt. 4S
NONE**

**Sch. P-Pt. 5A-Sn. 1
NONE**

**Sch. P-Pt. 5A-Sn. 2
NONE**

**Sch. P-Pt. 5A-Sn. 3
NONE**

**Sch. P-Pt. 5B-Sn. 1
NONE**

**Sch. P-Pt. 5B-Sn. 2
NONE**

**Sch. P-Pt. 5B-Sn. 3
NONE**

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	183	30	700	2	3					
2. 1995.....	166	447	316	329	348	348	348	348	348	348
3. 1996.....	XXX	265	491	536	572	572	572	572	572	572
4. 1997.....	XXX	XXX	403	764	842	842	842	842	842	842
5. 1998.....	XXX	XXX	XXX	393	699	699	699	699	699	699
6. 1999.....	XXX	XXX	XXX	XXX	156	156	156	156	156	156
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	661	963
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	841

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	25	7	2	5	1					
2. 1995.....	219	51	16	4	2					
3. 1996.....	XXX	389	87	37	25					
4. 1997.....	XXX	XXX	658	108	70					
5. 1998.....	XXX	XXX	XXX	525	170					
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	67
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	191	22	(19)	3	1					
2. 1995.....	520	1,058	553	554	567	565	565	565	565	565
3. 1996.....	XXX	797	890	899	933	909	909	909	909	909
4. 1997.....	XXX	XXX	1,389	1,509	1,599	1,529	1,529	1,529	1,529	1,529
5. 1998.....	XXX	XXX	XXX	1,274	1,486	1,315	1,315	1,315	1,315	1,315
6. 1999.....	XXX	XXX	XXX	XXX	572	286	286	286	286	286
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	905	1,030
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,185

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX	6	46	57	69	69	70
7. 2000.....	XXX	XXX	XXX	XXX	XXX	210	636	702	725	758
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	196	364	382	389
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206	356	366
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191	344
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX	29	28	7	5	4	3
7. 2000.....	XXX	XXX	XXX	XXX	XXX	420	146	94	77	46
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	180	44	29	23
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141	24	13
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	40
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX	47	114	116	116	116	116
7. 2000.....	XXX	XXX	XXX	XXX	XXX	685	886	904	908	911
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	424	475	479	482
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	412	449	450
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381	434
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	619

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX	1			1	1	1	1	1	1
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 1999.....	XXX	XXX	XXX	XXX	2	24	26	27	28	28
7. 2000.....	XXX	XXX	XXX	XXX	XXX	70	118	121	128	129
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	103	147	157	163
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	62	67
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX	5	6	3	1		2
7. 2000.....	XXX	XXX	XXX	XXX	XXX	60	12	9	3	2
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	63	32	18	7
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	10	5
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....			1							
2. 1995.....										
3. 1996.....	XXX	1		1	1	1	1	1	1	1
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 1999.....	XXX	XXX	XXX	XXX	9	35	37	38	38	40
7. 2000.....	XXX	XXX	XXX	XXX	XXX	160	181	187	188	188
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	223	274	279	280
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	142	143
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 5F-Sn. 1A
NONE**

**Sch. P-Pt. 5F-Sn. 2A
NONE**

**Sch. P-Pt. 5F-Sn. 3A
NONE**

**Sch. P-Pt. 5F-Sn. 1B
NONE**

**Sch. P-Pt. 5F-Sn. 2B
NONE**

**Sch. P-Pt. 5F-Sn. 3B
NONE**

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	2		(7)	2						
2. 1995.....										
3. 1996.....	.XXX			1	1					
4. 1997.....	.XXX	.XXX		3	3					
5. 1998.....	.XXX	.XXX	.XXX							
6. 1999.....	.XXX	.XXX	.XXX	.XXX		1	1	1	1	1
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1	1	1	1
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX									
4. 1997.....	.XXX	.XXX			2					
5. 1998.....	.XXX	.XXX	.XXX	1	2					
6. 1999.....	.XXX	.XXX	.XXX	.XXX						
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				1
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....	3		(11)	6						
2. 1995.....										
3. 1996.....	.XXX			2	2	1	1	1	1	1
4. 1997.....	.XXX	.XXX		4	4	1	1	1	1	1
5. 1998.....	.XXX	.XXX	.XXX	1	1	2	2	2	2	2
6. 1999.....	.XXX	.XXX	.XXX	.XXX		4	4	4	4	4
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1	1	1	2
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1

**Sch. P-Pt. 5H-Sn. 1B
NONE**

**Sch. P-Pt. 5H-Sn. 2B
NONE**

**Sch. P-Pt. 5H-Sn. 3B
NONE**

**Sch. P-Pt. 5R-Sn. 1A
NONE**

**Sch. P-Pt. 5R-Sn. 2A
NONE**

**Sch. P-Pt. 5R-Sn. 3A
NONE**

**Sch. P-Pt. 5R-Sn. 1B
NONE**

**Sch. P-Pt. 5R-Sn. 2B
NONE**

**Sch. P-Pt. 5R-Sn. 3B
NONE**

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....	1											
2. 1995.....	523	523	523	523	523	523	523	523	523	523	523	
3. 1996.....	XXX	839	839	839	839	839	839	839	839	839	839	
4. 1997.....	XXX	XXX	2,103	2,103	2,103	2,103	2,103	2,103	2,103	2,103	2,103	
5. 1998.....	XXX	XXX	XXX	4,467	4,467	4,467	4,467	4,467	4,467	4,467	4,467	
6. 1999.....	XXX	XXX	XXX	XXX	2,025	2,025	2,025	2,025	2,025	2,025	2,025	
7. 2000.....	XXX	XXX	XXX	XXX	XXX	(4)	(4)	(4)	(4)	(4)	(4)	
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	95	95	95	95	95	
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	14	
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,769	29,769
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,769
13. Earned Prens.(P-Pt 1)	523	839	2,104	4,467	2,025	(4)	95	14	11,348	29,769	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....												
2. 1995.....	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	
3. 1996.....	XXX											0
4. 1997.....	XXX	XXX										0
5. 1998.....	XXX	XXX	XXX	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050	0
6. 1999.....	XXX	XXX	XXX	XXX	1,823	1,823	1,823	1,823	1,823	1,823	1,823	0
7. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,913	26,913
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,913
13. Earned Prens.(P-Pt 1)	(3)	(3)	(3)	4,050	1,823				9,287	26,913	XXX	

SCHEDULE P - PART 6D - WORKERS' COMPENSATION**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....												
2. 1995.....												0
3. 1996.....	XXX											0
4. 1997.....	XXX	XXX										0
5. 1998.....	XXX	XXX	XXX									0
6. 1999.....	XXX	XXX	XXX	XXX	293	293	427	392	388	388	388	0
7. 2000.....	XXX	XXX	XXX	XXX	XXX	10,284	13,593	13,223	13,209	13,201	13,201	(8)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3,466	3,581	3,517	3,517	3,517	(5)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,630	5,573	5,578	5,578	5
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,742	9,146	1,404	1,404
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,389	14,389	14,389
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,785
13. Earned Prens.(P-Pt 1)					293	10,284	6,909	5,340	7,603	15,785	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004		
1. Prior.....												
2. 1995.....												0
3. 1996.....	XXX											0
4. 1997.....	XXX	XXX										0
5. 1998.....	XXX	XXX	XXX									0
6. 1999.....	XXX	XXX	XXX	XXX	293	293	422	395	391	391	391	0
7. 2000.....	XXX	XXX	XXX	XXX	XXX	10,265	13,434	13,144	13,130	13,122	13,122	(8)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	3,320	3,401	3,347	3,342	3,342	(5)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,982	3,936	3,940	3,940	4
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,445	7,609	1,164	1,164
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,902	11,902	11,902
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,057
13. Earned Prens.(P-Pt 1)					293	10,265	6,618	3,745	6,327	13,057	XXX	

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											
2. 1995	23	23	23	23	23	23	23	23	23	23	
3. 1996	XXX	30	30	30	30	30	30	30	30	30	
4. 1997	XXX	XXX	45	45	45	45	45	45	45	45	
5. 1998	XXX	XXX	XXX	51	51	51	51	51	51	51	
6. 1999	XXX	XXX	XXX	XXX	256	256	255	260	260	260	
7. 2000	XXX	XXX	XXX	XXX	XXX	1,429	1,448	1,450	1,450	1,450	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,658	1,633	1,633	1,633	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	995	1,042	1,042	1,042	
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2
13. Earned Prens.(P-Pt 1)	23	30	45	51	256	1,429	1,676	977	47	2	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											
2. 1995											0
3. 1996	XXX										0
4. 1997	XXX	XXX									0
5. 1998	XXX	XXX	XXX	46	46	46	46	46	46	46	46
6. 1999	XXX	XXX	XXX	XXX	233	233	232	236	236	236	236
7. 2000	XXX	XXX	XXX	XXX	XXX	1,303	1,321	1,323	1,323	1,323	1,323
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	1,511	1,492	1,492	1,492	1,492
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	728	778	778	778	778
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	99
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99
13. Earned Prens.(P-Pt 1)				46	233	1,303	1,528	715	50	99	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											
2. 1995	22	22	22	22	22	22	22	22	22	22	
3. 1996	XXX	15	15	15	15	15	15	15	15	15	
4. 1997	XXX	XXX	35	35	35	35	35	35	35	35	
5. 1998	XXX	XXX	XXX	85	85	85	85	85	85	85	
6. 1999	XXX	XXX	XXX	XXX	31	31	31	31	31	31	
7. 2000	XXX	XXX	XXX	XXX	XXX	260	261	261	260	260	
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	858	867	863	863	
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,855	1,837	1,836	(1)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,649	2,644	(5)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,434	3,434
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,428
13. Earned Prens.(P-Pt 1)	22	15	35	84	31	260	859	1,864	2,626	3,428	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior											
2. 1995	2	2	2	2	2	2	2	2	2	2	
3. 1996	XXX										0
4. 1997	XXX	XXX									0
5. 1998	XXX	XXX	XXX	76	76	76	76	76	76	76	76
6. 1999	XXX	XXX	XXX	XXX	28	28	28	28	28	28	28
7. 2000	XXX	XXX	XXX	XXX	XXX	260	261	261	260	260	260
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	856	865	861	861	861
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,600	1,581	1,580	(1)
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,756	2,751	(5)
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,481	3,481
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,475
13. Earned Prens.(P-Pt 1)	2			76	28	260	857	1,609	2,732	3,475	XXX

Sch. P-Pt. 6H-Sn. 1B
NONE

Sch. P-Pt. 6H-Sn. 2B
NONE

Sch. P-Pt. 6M-Sn. 1
NONE

Sch. P-Pt. 6M-Sn. 2
NONE

Sch. P-Pt. 6N-Sn. 1
NONE

Sch. P-Pt. 6N-Sn. 2
NONE

Sch. P-Pt. 6O-Sn. 1
NONE

Sch. P-Pt. 6O-Sn. 2
NONE

Sch. P-Pt. 6R-Sn. 1A
NONE

Sch. P-Pt. 6R-Sn. 2A
NONE

Sch. P-Pt. 6R-Sn. 1B
NONE

Sch. P-Pt. 6R-Sn. 2B
NONE

Sch. P-Pt. 7A-Sn. 1
NONE

Sch. P-Pt. 7A-Sn. 2
NONE

Sch. P-Pt. 7A-Sn. 3
NONE

Sch. P-Pt. 7A-Sn. 4
NONE

Sch. P-Pt. 7A-Sn. 5
NONE

Sch. P-Pt. 7B-Sn. 1
NONE

Sch. P-Pt. 7B-Sn. 2
NONE

Sch. P-Pt. 7B-Sn. 3
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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	Net Reserve For Premium Adjustments And Accrued Retrospective Premiums At Year End (\$000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX									
4. 1997.....	XXX	XXX								
5. 1998.....	XXX	XXX	XXX							
6. 1999.....	XXX	XXX	XXX	XXX						
7. 2000.....	XXX	XXX	XXX	XXX	XXX					
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

Williamsburg National Insurance Company

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....			
1.02 1995.....			
1.03 1996.....			
1.04 1997.....			
1.05 1998.....			
1.06 1999.....			
1.07 2000.....			
1.08 2001.....			
1.09 2002.....			
1.10 2003.....			
1.11 2004.....			
1.12 Totals.....	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes [X] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
 5.1 Fidelity
 5.2 Surety

6. Claim count information is reported per claim or per claimant. (Indicate which). PER CLAIMANT
 If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [X] No []

7.2 An extended statement may be attached.
 1) Effective July 1, 1999 Star Insurance Company replaced Williamsburg National Insurance Company as the quota share reinsurer for the assumed commercial auto liability, commercial physical damage, and general liability from Ranger Insurance Company. As a result of this transaction, net earned premium reserves of \$227,751 and net unpaid loss and loss adjustment expense reserves of \$831,756 were transferred to Star Insurance Company effective July 1, 1999.
 2) Effective 4/1/2002, the per occurrence retention was increased from \$100,000 to \$300,000 for Workers Compensation coverage. Effective 4/01/04 the per claim retention for workers comp was increased to \$350,000.
 3) Effective 10/01/2000, a quota share agreement was entered into between Employers Re (ERC) and Williamsburg National Insurance Company. This agreement covered certain workers compensation programs. This treaty was cancelled effective 12/31/2001 and commuted effective 09/30/2004.
 4) Effective 12/01/03 the per claim retention for The Crest Trucking program increased to \$ 350,000 from \$ 250,000

Exhibit 28.4

Ameritrust Insurance Corporation's 2004 Schedule P.

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....			0								0	XXX
3. 1996.....	4,474	170	4,304	2,892	51	508		470	14		3,805	XXX
4. 1997.....	11,057	260	10,797	4,669	25	691		553	25		5,863	XXX
5. 1998.....	16,317	584	15,733	6,696	209	1,108	36	497	52		8,004	XXX
6. 1999.....	21,859	3,053	18,806	8,831	3,266	1,538	295	697	71		7,434	XXX
7. 2000.....	25,475	9,560	15,915	11,183	4,722	1,874	434	816	252		8,465	XXX
8. 2001.....	24,317	15,760	8,557	9,464	6,965	1,552	1,004	684	528		3,203	XXX
9. 2002.....	21,086	4,896	16,190	7,777	852	1,300		579	(105)		8,909	XXX
10. 2003.....	26,692	7,184	19,508	6,556	87	1,162		602			8,233	XXX
11. 2004.....	20,030	4,966	15,064	1,877	847	248		307			1,585	XXX
12. Totals.....	XXX	XXX	XXX	59,945	17,024	9,981	1,769	5,205	837	0	55,501	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....											0	XXX	
2. 1995.....											0	XXX	
3. 1996.....	946		76	10	30		14		48		1,104	XXX	
4. 1997.....	134	25	170	(53)	6		30	(9)	15		392	XXX	
5. 1998.....	389		377	(47)	18		67	(8)	31		937	XXX	
6. 1999.....	613	589	741	546	87	74	133	98	70		337	XXX	
7. 2000.....	1,200	996	1,206	918	73	19	216	164	121		719	XXX	
8. 2001.....	203		2,441	1,937	54	6	436	346	92		937	XXX	
9. 2002.....	1,118	306	2,865	1,781	137	1	512	319	161		2,386	XXX	
10. 2003.....	1,600	182	4,005	1,373	244	3	716	246	206		4,967	XXX	
11. 2004.....	2,098		6,079	1,394	300		1,088	249	409		8,241	XXX	
12. Totals.....	8,211	2,098	17,960	7,859	949	103	3,212	1,405	1,153	0	20,020	XXX	

	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			XXX	0	0
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	4,983	75	4,909	111.4	43.9	114.0				1,012	92
4. 1997.....	6,268	13	6,255	56.7	5.0	57.9				332	60
5. 1998.....	9,183	242	8,941	56.3	41.4	56.8				813	124
6. 1999.....	12,710	4,939	7,771	58.1	161.8	41.3				219	118
7. 2000.....	15,689	7,505	9,184	65.5	78.5	57.7				492	227
8. 2001.....	14,926	10,786	4,140	61.4	68.4	48.4				707	230
9. 2002.....	14,449	3,154	11,295	68.5	64.4	69.8				1,896	490
10. 2003.....	15,091	1,891	13,200	55.5	26.3	67.7				4,050	917
11. 2004.....	12,316	2,490	9,826	61.5	50.1	65.2				6,693	1,548
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,214	3,806

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior.....											0	0
2. 1995.....											0	0
3. 1996.....	XXX	2,962	3,396	2,533	3,348	3,196	3,356	3,344	3,854	4,405	550	1,061
4. 1997.....	XXX	XXX	7,309	5,782	5,868	5,162	5,402	5,177	5,451	5,712	261	535
5. 1998.....	XXX	XXX	XXX	9,536	8,195	8,102	7,749	7,500	8,052	8,465	413	965
6. 1999.....	XXX	XXX	XXX	XXX	9,032	9,163	7,852	7,079	6,984	7,075	91	(4)
7. 2000.....	XXX	XXX	XXX	XXX	XXX	9,014	8,895	8,766	8,549	8,499	(50)	(267)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	4,124	4,455	4,260	3,892	(368)	(563)
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,835	10,762	10,450	(312)	615
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,452	12,392	940	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,110	XXX	XXX
12. Totals.....											1,526	2,342

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior.....	060										XXX	XXX
2. 1995.....											XXX	XXX
3. 1996.....	XXX	324	1,272	1,533	1,907	2,402	2,694	2,878	3,246	3,349	XXX	XXX
4. 1997.....	XXX	XXX	1,340	2,868	3,672	4,277	4,811	5,020	5,091	5,335	XXX	XXX
5. 1998.....	XXX	XXX	XXX	1,525	3,869	5,227	6,320	6,771	7,473	7,559	XXX	XXX
6. 1999.....	XXX	XXX	XXX	XXX	2,107	4,825	5,954	6,628	6,791	6,808	XXX	XXX
7. 2000.....	XXX	XXX	XXX	XXX	XXX	2,720	5,458	7,123	7,921	7,901	XXX	XXX
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	1,054	2,872	3,517	3,047	XXX	XXX
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,063	6,815	8,225	XXX	XXX
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,386	7,631	XXX	XXX
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,278	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	XXX	1,921	1,416	355	423	102	46	50	100	80
4. 1997.....	XXX	XXX	4,406	1,724	1,058	365	409	100	230	262
5. 1998.....	XXX	XXX	XXX	5,344	2,400	2,024	962	451	350	499
6. 1999.....	XXX	XXX	XXX	XXX	4,383	3,229	1,458	302	103	230
7. 2000.....	XXX	XXX	XXX	XXX	XXX	4,485	2,254	1,146	386	340
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	2,177	1,072	541	594
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,832	2,379	1,277
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,437	3,102
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,524

Sch. P-Pt. 1A
NONE

Sch. P-Pt. 1B
NONE

Sch. P-Pt. 1C
NONE

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 1995.....			0								0	
3. 1996.....	4,474	170	4,304	2,892	51	508		470	14		3,805	564
4. 1997.....	11,057	260	10,797	4,669	25	691		553	25		5,863	1,219
5. 1998.....	16,317	584	15,733	6,696	209	1,108	36	497	52		8,004	1,654
6. 1999.....	21,859	3,053	18,806	8,831	3,266	1,538	295	697	71		7,434	1,830
7. 2000.....	25,475	9,560	15,915	11,183	4,722	1,874	434	816	252		8,465	2,012
8. 2001.....	24,317	15,760	8,557	9,464	6,965	1,552	1,004	684	528		3,203	1,901
9. 2002.....	21,086	4,896	16,190	7,777	852	1,300		579	(105)		8,909	1,562
10. 2003.....	26,692	7,184	19,508	6,556	87	1,162		602			8,233	1,604
11. 2004.....	20,030	4,966	15,064	1,877	847	248		307			1,585	1,112
12. Totals.....	XXX	XXX	XXX	59,945	17,024	9,981	1,769	5,205	837	0	55,501	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	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			
	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.....												0	
2. 1995.....												0	
3. 1996.....	946	-	76	10	30	-	14		48	-		1,104	5
4. 1997.....	134	25	170	(53)	6	-	30	(9)	15	-		392	2
5. 1998.....	389	-	377	(47)	18	-	67	(8)	31	-		937	6
6. 1999.....	613	589	741	546	87	74	133	98	70	-		337	9
7. 2000.....	1,200	996	1,206	918	73	19	216	164	121	-		719	20
8. 2001.....	203	-	2,441	1,937	54	6	436	346	92	-		937	25
9. 2002.....	1,118	306	2,865	1,781	137	1	512	319	161	-		2,386	53
10. 2003.....	1,600	182	4,005	1,373	244	3	716	246	206	-		4,967	107
11. 2004.....	2,008	-	6,079	1,394	300	-	1,088	249	409	-		8,241	315
12. Totals.....	8,211	2,098	17,960	7,859	949	103	3,212	1,405	1,153	0	0	20,020	542

	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			XXX	0	0
2. 1995.....	0	0	0	0.0	0.0	0.0				0	0
3. 1996.....	4,983	75	4,909	111.4	43.9	114.0				1,012	92
4. 1997.....	6,268	13	6,255	56.7	5.0	57.9				332	60
5. 1998.....	9,183	242	8,941	56.3	41.4	56.8				813	124
6. 1999.....	12,710	4,939	7,771	58.1	161.8	41.3				219	118
7. 2000.....	16,689	7,505	9,184	65.5	78.5	57.7				492	227
8. 2001.....	14,926	10,786	4,140	61.4	68.4	48.4				707	230
9. 2002.....	14,449	3,154	11,295	68.5	64.4	69.8				1,896	490
10. 2003.....	15,091	1,891	13,200	56.5	26.3	67.7				4,050	917
11. 2004.....	12,316	2,490	9,826	61.5	50.1	65.2				6,693	1,548
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,214	3,806

**Sch. P-Pt. 1E
NONE**

**Sch. P-Pt. 1F-Sn. 1
NONE**

**Sch. P-Pt. 1F-Sn. 2
NONE**

**Sch. P-Pt. 1G
NONE**

**Sch. P-Pt. 1H-Sn. 1
NONE**

**Sch. P-Pt. 1H-Sn. 2
NONE**

**Sch. P-Pt. 1I
NONE**

**Sch. P-Pt. 1J
NONE**

**Sch. P-Pt. 1K
NONE**

**Sch. P-Pt. 1L
NONE**

**Sch. P-Pt. 1M
NONE**

**Sch. P-Pt. 1N
NONE**

**Sch. P-Pt. 1O
NONE**

**Sch. P-Pt. 1P
NONE**

**Sch. P-Pt. 1R-Sn. 1
NONE**

**Sch. P-Pt. 1R-Sn. 2
NONE**

**Sch. P-Pt. 1S
NONE**

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior...											.0	.0
2. 1995...											.0	.0
3. 1996...	XXX										.0	.0
4. 1997...	XXX	XXX									.0	.0
5. 1998...	XXX	XXX	XXX								.0	.0
6. 1999...	XXX	XXX	XXX	XXX							.0	.0
7. 2000...	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 2001...	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 2002...	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2003...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2004...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior...											.0	.0
2. 1995...											.0	.0
3. 1996...	XXX										.0	.0
4. 1997...	XXX	XXX									.0	.0
5. 1998...	XXX	XXX	XXX								.0	.0
6. 1999...	XXX	XXX	XXX	XXX							.0	.0
7. 2000...	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 2001...	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 2002...	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2003...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2004...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

NONE

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior...											.0	.0
2. 1995...											.0	.0
3. 1996...	XXX										.0	.0
4. 1997...	XXX	XXX									.0	.0
5. 1998...	XXX	XXX	XXX								.0	.0
6. 1999...	XXX	XXX	XXX	XXX							.0	.0
7. 2000...	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 2001...	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 2002...	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2003...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2004...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

NONE

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior...											.0	.0
2. 1995...											.0	.0
3. 1996...	XXX	2,962	3,396	2,533	3,348	3,196	3,356	3,344	3,854	4,405	550	1,061
4. 1997...	XXX	XXX	7,309	5,782	5,868	5,162	5,402	5,177	5,451	5,712	261	535
5. 1998...	XXX	XXX	XXX	9,535	8,195	8,102	7,749	7,500	8,052	8,465	413	965
6. 1999...	XXX	XXX	XXX	XXX	9,032	9,163	7,852	7,079	6,984	7,075	91	(4)
7. 2000...	XXX	XXX	XXX	XXX	XXX	9,014	8,895	8,766	8,549	8,499	(50)	(267)
8. 2001...	XXX	XXX	XXX	XXX	XXX	XXX	4,124	4,455	4,260	3,892	(368)	(563)
9. 2002...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,835	10,762	10,450	(312)	615
10. 2003...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,452	12,392	940	XXX
11. 2004...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,110	XXX	XXX
12. Totals											1,526	2,342

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	One Year	Two Year
1. Prior...											.0	.0
2. 1995...											.0	.0
3. 1996...	XXX										.0	.0
4. 1997...	XXX	XXX									.0	.0
5. 1998...	XXX	XXX	XXX								.0	.0
6. 1999...	XXX	XXX	XXX	XXX							.0	.0
7. 2000...	XXX	XXX	XXX	XXX	XXX						.0	.0
8. 2001...	XXX	XXX	XXX	XXX	XXX	XXX					.0	.0
9. 2002...	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0
10. 2003...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX
11. 2004...	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.0	.0

NONE

Sch. P-Pt. 2F-Sn. 1
NONE

Sch. P-Pt. 2F-Sn. 2
NONE

Sch. P-Pt. 2G
NONE

Sch. P-Pt. 2H-Sn. 1
NONE

Sch. P-Pt. 2H-Sn. 2
NONE

Sch. P-Pt. 2I
NONE

Sch. P-Pt. 2J
NONE

Sch. P-Pt. 2K
NONE

Sch. P-Pt. 2L
NONE

Sch. P-Pt. 2M
NONE

Sch. P-Pt. 2N
NONE

Sch. P-Pt. 2O
NONE

Sch. P-Pt. 2P
NONE

Sch. P-Pt. 2R-Sn. 1
NONE

Sch. P-Pt. 2R-Sn. 2
NONE

Sch. P-Pt. 2S
NONE

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004			
1. Prior	.000												
2. 1995													
3. 1996	.XXX												
4. 1997	.XXX	.XXX											
5. 1998	.XXX	.XXX	.XXX										
6. 1999	.XXX	.XXX	.XXX	.XXX									
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX								
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX							
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				

NONE

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

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

NONE

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

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

NONE

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	.000												
2. 1995													
3. 1996	.XXX	324	1,272	1,533	1,907	2,402	2,694	2,878	3,246	3,349	484	75	
4. 1997	.XXX	.XXX	1,340	2,868	3,672	4,277	4,811	5,020	5,091	5,335	962	255	
5. 1998	.XXX	.XXX	.XXX	1,525	3,869	5,227	6,320	6,771	7,473	7,559	1,452	196	
6. 1999	.XXX	.XXX	.XXX	.XXX	2,107	4,525	5,954	6,628	6,791	6,808	1,737	84	
7. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	2,720	5,458	7,123	7,921	7,901	1,820	172	
8. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,054	2,872	3,517	3,047	1,698	178	
9. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,063	6,815	8,225	1,330	179	
10. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,386	7,631	1,251	246	
11. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,278	580	217	

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

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

NONE

Sch. P-Pt. 3F-Sn. 1
NONE

Sch. P-Pt. 3F-Sn. 2
NONE

Sch. P-Pt. 3G
NONE

Sch. P-Pt. 3H-Sn. 1
NONE

Sch. P-Pt. 3H-Sn. 2
NONE

Sch. P-Pt. 3I
NONE

Sch. P-Pt. 3J
NONE

Sch. P-Pt. 3K
NONE

Sch. P-Pt. 3L
NONE

Sch. P-Pt. 3M
NONE

Sch. P-Pt. 3N
NONE

Sch. P-Pt. 3O
NONE

Sch. P-Pt. 3P
NONE

Sch. P-Pt. 3R-Sn. 1
NONE

Sch. P-Pt. 3R-Sn. 2
NONE

Sch. P-Pt. 3S
NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX	1,921	1,416	355	423	102	46	50	100	80
4. 1997	XXX	XXX	4,406	1,724	1,058	365	409	100	230	262
5. 1998	XXX	XXX	XXX	5,344	2,400	2,024	962	451	350	499
6. 1999	XXX	XXX	XXX	XXX	4,383	3,229	1,458	302	103	230
7. 2000	XXX	XXX	XXX	XXX	XXX	4,485	2,254	1,146	386	340
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	2,177	1,072	541	594
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,832	2,379	1,277
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,437	3,102
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,524

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

Sch. P-Pt. 4F-Sn. 1
NONE

Sch. P-Pt. 4F-Sn. 2
NONE

Sch. P-Pt. 4G
NONE

Sch. P-Pt. 4H-Sn. 1
NONE

Sch. P-Pt. 4H-Sn. 2
NONE

Sch. P-Pt. 4I
NONE

Sch. P-Pt. 4J
NONE

Sch. P-Pt. 4K
NONE

Sch. P-Pt. 4L
NONE

Sch. P-Pt. 4M
NONE

Sch. P-Pt. 4N
NONE

Sch. P-Pt. 4O
NONE

Sch. P-Pt. 4P
NONE

Sch. P-Pt. 4R-Sn. 1
NONE

Sch. P-Pt. 4R-Sn. 2
NONE

Sch. P-Pt. 4S
NONE

Sch. P-Pt. 5A-Sn. 1
NONE

Sch. P-Pt. 5A-Sn. 2
NONE

Sch. P-Pt. 5A-Sn. 3
NONE

Sch. P-Pt. 5B-Sn. 1
NONE

Sch. P-Pt. 5B-Sn. 2
NONE

Sch. P-Pt. 5B-Sn. 3
NONE

Sch. P-Pt. 5C-Sn. 1
NONE

Sch. P-Pt. 5C-Sn. 2
NONE

Sch. P-Pt. 5C-Sn. 3
NONE

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX	232	384	473	479	480	481	482	482	484
4. 1997.....	.XXX	.XXX	795	906	930	951	958	961	960	962
5. 1998.....	.XXX	.XXX	.XXX	1,017	1,378	1,414	1,437	1,447	1,452	1,452
6. 1999.....	.XXX	.XXX	.XXX	.XXX	1,270	1,652	1,701	1,721	1,729	1,737
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	1,269	1,713	1,783	1,810	1,820
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,281	1,613	1,678	1,698
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,003	1,289	1,330
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	818	1,251
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	580

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX	240	33	15	10	8	7	6	7	5
4. 1997.....	.XXX	.XXX	304	52	32	12	6	3	4	2
5. 1998.....	.XXX	.XXX	.XXX	404	83	45	22	12	6	6
6. 1999.....	.XXX	.XXX	.XXX	.XXX	419	94	47	26	17	9
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	524	132	56	30	20
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	390	112	44	25
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	332	92	53
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	505	107
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	315

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX	532	869	567	567	567	564	564	564	564
4. 1997.....	.XXX	.XXX	1,400	1,218	1,220	1,220	1,219	1,219	1,219	1,219
5. 1998.....	.XXX	.XXX	.XXX	1,582	1,654	1,654	1,653	1,653	1,654	1,654
6. 1999.....	.XXX	.XXX	.XXX	.XXX	1,761	1,825	1,829	1,830	1,830	1,830
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	1,943	2,006	2,011	2,012	2,012
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,808	1,896	1,899	1,901
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,474	1,561	1,562
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,536	1,604
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,112

Sch. P-Pt. 5E-Sn. 1
NONE

Sch. P-Pt. 5E-Sn. 2
NONE

Sch. P-Pt. 5E-Sn. 3
NONE

Sch. P-Pt. 5F-Sn. 1A
NONE

Sch. P-Pt. 5F-Sn. 2A
NONE

Sch. P-Pt. 5F-Sn. 3A
NONE

Sch. P-Pt. 5F-Sn. 1B
NONE

Sch. P-Pt. 5F-Sn. 2B
NONE

Sch. P-Pt. 5F-Sn. 3B
NONE

Sch. P-Pt. 5H-Sn. 1A
NONE

Sch. P-Pt. 5H-Sn. 2A
NONE

Sch. P-Pt. 5H-Sn. 3A
NONE

Sch. P-Pt. 5H-Sn. 1B
NONE

Sch. P-Pt. 5H-Sn. 2B
NONE

Sch. P-Pt. 5H-Sn. 3B
NONE

Sch. P-Pt. 5R-Sn. 1A
NONE

Sch. P-Pt. 5R-Sn. 2A
NONE

Sch. P-Pt. 5R-Sn. 3A
NONE

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

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX									
4. 1997.....	.XXX	.XXX								
5. 1998.....	.XXX	.XXX	.XXX							
6. 1999.....	.XXX	.XXX	.XXX	.XXX						
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior.....										
2. 1995.....										
3. 1996.....	.XXX									
4. 1997.....	.XXX	.XXX								
5. 1998.....	.XXX	.XXX	.XXX							
6. 1999.....	.XXX	.XXX	.XXX	.XXX						
7. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2003.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2004.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....											0
2. 1995.....											0
3. 1996.....	XXX										0
4. 1997.....	XXX	XXX									0
5. 1998.....	XXX	XXX	XXX								0
6. 1999.....	XXX	XXX	XXX	XXX							0
7. 2000.....	XXX	XXX	XXX	XXX	XXX						0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prens.(P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....											0
2. 1995.....											0
3. 1996.....	XXX										0
4. 1997.....	XXX	XXX									0
5. 1998.....	XXX	XXX	XXX								0
6. 1999.....	XXX	XXX	XXX	XXX							0
7. 2000.....	XXX	XXX	XXX	XXX	XXX						0
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prens.(P-Pt 1)											XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....											0
2. 1995.....											0
3. 1996.....	XXX	4,474	4,721	4,722	4,722	4,718	4,718	4,718	4,718	4,718	(3)
4. 1997.....	XXX	XXX	10,809	11,411	11,471	11,456	11,441	11,440	11,440	11,440	(24)
5. 1998.....	XXX	XXX	XXX	15,714	16,620	16,555	16,428	16,515	16,510	16,507	(30)
6. 1999.....	XXX	XXX	XXX	XXX	20,893	21,787	21,770	21,516	21,495	21,471	42
7. 2000.....	XXX	XXX	XXX	XXX	XXX	24,686	25,871	25,852	25,785	25,755	(145)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	23,271	24,760	24,710	24,752	776
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,784	20,687	20,542	19,414
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,932	26,708	20,030
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,414	20,030
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,030
13. Earned Prens.(P-Pt 1)		4,474	11,057	16,317	21,859	25,475	24,317	21,086	26,692	20,030	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	
1. Prior.....											0
2. 1995.....											0
3. 1996.....	XXX	170	176	176	176	175	175	175	175	175	(2)
4. 1997.....	XXX	XXX	254	266	271	268	266	265	265	265	(6)
5. 1998.....	XXX	XXX	XXX	572	717	704	676	705	705	703	(1)
6. 1999.....	XXX	XXX	XXX	XXX	2,903	3,192	3,211	3,145	3,139	3,133	38
7. 2000.....	XXX	XXX	XXX	XXX	XXX	9,288	9,755	9,767	9,755	9,754	(31)
8. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	15,304	16,422	16,384	16,422	96
9. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,804	4,012	3,981	4,872
10. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,032	7,128	4,966
11. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,872	4,966
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Prens.(P-Pt 1)		170	260	584	3,053	9,560	15,760	4,896	7,184	4,966	XXX

Sch. P-Pt. 6E-Sn. 1
NONE

Sch. P-Pt. 6E-Sn. 2
NONE

Sch. P-Pt. 6H-Sn. 1A
NONE

Sch. P-Pt. 6H-Sn. 2A
NONE

Sch. P-Pt. 6H-Sn. 1B
NONE

Sch. P-Pt. 6H-Sn. 2B
NONE

Sch. P-Pt. 6M-Sn. 1
NONE

Sch. P-Pt. 6M-Sn. 2
NONE

Sch. P-Pt. 6N-Sn. 1
NONE

Sch. P-Pt. 6N-Sn. 2
NONE

Sch. P-Pt. 6O-Sn. 1
NONE

Sch. P-Pt. 6O-Sn. 2
NONE

Sch. P-Pt. 6R-Sn. 1A
NONE

Sch. P-Pt. 6R-Sn. 2A
NONE

Sch. P-Pt. 6R-Sn. 1B
NONE

Sch. P-Pt. 6R-Sn. 2B
NONE

Sch. P-Pt. 7A-Sn. 1
NONE

Sch. P-Pt. 7A-Sn. 2
NONE

Sch. P-Pt. 7A-Sn. 3
NONE

**Sch. P-Pt. 7A-Sn. 4
NONE**

**Sch. P-Pt. 7A-Sn. 5
NONE**

**Sch. P-Pt. 7B-Sn. 1
NONE**

**Sch. P-Pt. 7B-Sn. 2
NONE**

**Sch. P-Pt. 7B-Sn. 3
NONE**

**Sch. P-Pt. 7B-Sn. 4
NONE**

**Sch. P-Pt. 7B-Sn. 5
NONE**

**Sch. P-Pt. 7B-Sn. 6
NONE**

**Sch. P-Pt. 7B-Sn. 7
NONE**

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....			
1.02 1995.....			
1.03 1996.....			
1.04 1997.....			
1.05 1998.....			
1.06 1999.....			
1.07 2000.....			
1.08 2001.....			
1.09 2002.....			
1.10 2003.....			
1.11 2004.....			
1.12 Totals.....	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes [X] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)
 5.1 Fidelity
 5.2 Surety

6. Claim count information is reported per claim or per claimant. (Indicate which). PER CLAIMANT
 if not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [X] No []

7.2 An extended statement may be attached.
 1) Adjusting and other expense payments and reserves were allocated to the years in which losses were incurred based on the traditional paid-to-paid method used in prior annual statements.
 2) Effective accident year 1999, the per-occurrence retention was reduced from \$500,000 to \$100,000.
 3) Effective 4/01/02, the per-occurrence retention was changed from \$100,000 to \$300,000. Effective 4/01/04 the per claim retention for workers comp was increased to \$350,000.
 4) Effective 10/01/00, a quota share agreement was entered into between Employers Re (ERC) and Ameritrust Insurance Corporation.
 This Treaty was cancelled effective 12/31/2001, and commuted effective 09/30/2004.