COMBINED PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

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

(000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Loss Adjustment Expense: Defense and Cost Containment Expenses Incurred		Loss Adjustment Expense: Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Loss Adjustment Expense: Defense and Cost Containment Expenses Unpaid		Loss Adjustment Expense: Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	594,474	X X X	589,072	100.0			427,257	72.5	11,326	1.9	24,359	4.1	368,635	62.6	11,103	1.9	9,165	1.6	272,947	46.3	194,058	32.9
2.1 Allied Lines	381,272	X X X	375,764	100.0			218,001	58.0	4,847	1.3	16,357	4.4	96,849	25.8	3,885	1.0	6,222	1.7	201,441	53.6	124,516	33.1
2.2 Multiple Peril Crop		X X X																				
2.3 Federal Flood	61	X X X	61	100.0							322	527.9					329	539.3	1	1.6	20	32.8
2.4 Private Crop		X X X																				
2.5 Private Flood		X X X																			2,616	
3. Farmowners Multiple Peril	102,496	X X X	102,138	100.0			52,233	51.1	811	0.8	5,241	5.1	15,297	15.0	2,971	2.9	971	1.0	50,653	49.6	178,826	175.1
4. Homeowners Multiple Peril	5,797,636	X X X	5,709,009	100.0			3,022,400	52.9	91,711	1.6	366,516	6.4	1,184,799	20.8	134,017	2.3	105,496	1.8	3,109,914	54.5	1,774,231	31.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	1,239,297	X X X	1,242,346	100.0			622,238	50.1	19,737	1.6	71,386	5.7	459,952	37.0	14,434	1.2	86,033	6.9	668,921	53.8	397,917	32.0
5.2 Commercial Multiple Peril (Liability Portion)	978,816	X X X	971,239	100.0	67	0.0	384,942	39.6	148,162	15.3	41,037	4.2	1,495,813	154.0	434,029	44.7	142,143	14.6	456,079	47.0	294,439	30.3
6. Mortgage Guaranty		X X X																			2,185	
8. Ocean Marine	85,571	X X X	97,954	100.0			54,297	55.4	6,062	6.2	2,038	2.1	102,791	104.9	11,029	11.3	3,067	3.1	56,778	58.0	46,671	47.6
9. Inland Marine	797,589	X X X	786,146	100.0	124	0.0	477,386	60.7	4,774	0.6	144,467	18.4	94,328	12.0	12,009	1.5	4,328	0.6	178,700	22.7	257,485	32.8
10. Financial Guaranty		X X X																			2,376	
11. Medical Professional Liability	93,062	X X X	91,549	100.0			23,501	25.7	11,678	12.8	712	0.8	134,279	146.7	12,786	14.0	215	0.2	42,835	46.8	30,167	33.0
12. Earthquake	69,339	X X X	72,892	100.0			3,412	4.7	92	0.1	513	0.7	2,223	3.0	28	0.0	265	0.4	33,736	46.3	20,924	28.7
13. Group A&H (See Interrogatory 1)	3,249	X X X	6,512	100.0			4,153	63.8	236	3.6	404	6.2	3,638	55.9	189	2.9	89	1.4	(126)	(1.9)	976	15.0
14. Credit A&H		X X X																			44	
15. Other A&H (See Interrogatory 1)	1,736	X X X	1,709	100.0			(2,354)	(137.7)	141	8.3	103	6.0	14,854	869.2	79	4.6	5,493	321.4	222	13.0	50,920	2979.5
16. Workers' Compensation	1,973,991	X X X	1,912,711	100.0	6,528	0.3	1,085,421	56.7	181,350	9.5	204,274	10.7	12,044,846	629.7	1,409,753	73.7	391,479	20.5	145,421	7.6	638,608	33.4
17.1 Other Liability - Occurrence	1,744,926	X X X	1,626,435	100.0	208	0.0	801,036	49.3	183,221	11.3	98,209	6.0	3,451,376	212.2	863,907	53.1	193,386	11.9	868,216	53.4	544,152	33.5
17.2 Other Liability - Claims - Made	630,164	X X X	582,533	100.0			291,639	50.1	107,226	18.4	12,161	2.1	988,011	169.6	174,389	29.9	39,007	6.7	391,659	67.2	193,984	33.3
17.3 Excess Workers' Compensation	40,714	X X X	44,265	100.0			26,133	59.0	4,916	11.1	2,121	4.8	567,827	1282.8	61,964	140.0	4,251	9.6	22,000	49.7	17,107	38.6
18. Products Liability	187,138	X X X	189,678	100.0			86,767	45.7	72,333	38.1	9,154	4.8	380,199	200.4	225,560	118.9	42,464	22.4	103,489	54.6	214,058	112.9
19.1,19.2 Private Passenger Auto Liability	6,176,422	X X X	5,982,142	100.0			4,100,027	68.5	295,014	4.9	578,803	9.7	4,874,844	81.5	712,107	11.9	401,167	6.7	3,096,396	51.8	1,888,968	31.6
19.3,19.4 Commercial Auto Liability	1,274,065	X X X	1,224,364	100.0	516	0.0	848,885	69.3	55,876	4.6	101,547	8.3	1,567,842	128.1	106,033	8.7	82,214	6.7	617,022	50.4	453,971	37.1
21.1 Private Passenger Auto Physical Damage	2,781,987	X X X	2,660,586	100.0			1,637,717	61.6	4,240	0.2	441,961	16.6	21,400	0.8	6,433	0.2	76,286	2.9	2,242,174	84.3	845,205	31.8
21.2 Commercial Auto Physical Damage	353,477	X X X	378,522	100.0			216,872	57.3	908	0.2	28,549	7.5	22,196	5.9	5,788	1.5	5,173	1.4	169,385	44.7	107,708	28.5
22. Aircraft (all perils)	57,334	X X X	49,554	100.0			22,674	45.8	3,054	6.2			35,512	71.7	6,399	12.9	824	1.7	23,346	47.1	18,356	37.0
23. Fidelity	43,790	X X X	49,443	100.0			15,286	30.9	1,486	3.0	214	0.4	59,427	120.2	5,998	12.1	1,059	2.1	18,966	38.4	13,430	27.2
24. Surety	751,026	X X X	739,972	100.0	10,324	1.4	126,110	17.0	23,733	3.2	23,400	3.2	205,247	27.7	44,612	6.0	18,421	2.5	516,311	69.8	145	0.0
26. Burglary and Theft	679	X X X	699	100.0			178	25.5	(4)	(0.6)	10	1.4	209	29.9	89	12.7	4	0.6	378	54.1	1,265	181.0
27. Boiler and Machinery	41,499	X X X	40,647	100.0			20,672	50.9	696	1.7	400	1.0	14,933	36.7	193	0.5	264	0.6	17,554	43.2	12,501	30.8
28. Credit	1,153	X X X	961	100.0			(1,301)	(135.4)	1	0.1			4,247	441.9	7	0.7			2,633	274.0	347	36.1
29. International		X X X																			(4)	
30. Warranty	(164)	X X X	1,576	100.0			185	11.7	(234)	(14.8)			1,865	118.3	753	47.8			496	31.5	7,510	476.5
31, 32, 33 Reinsurance-Nonproportional Assumed	296,076	X X X	283,296	100.0			42,668	15.1	2,600	0.9	972	0.3	374,926	132.3	16,433	5.8	5,011	1.8	76,517	27.0	88,993	31.4
34. Aggregate write-ins for other lines of business		X X X																				
35. TOTAL (Lines 1 through 34)	26,498,875	X X X	25,813,775	100.0	17,767	0.1	14,608,435	56.6	1,235,993	4.8	2,175,230	8.4	28,588,365	110.7	4,276,977	16.6	1,624,826	6.3	13,384,064	51.8	8,424,675	32.6

DETAILS OF WRITE-IN LINES																						
3401. 3298		X X X																				
3402.		X X X																				
3403.		X X X																				
3498. Sum of remaining write-ins for Line 34 from overflow page		X X X																				
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)		X X X																				

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

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

	Other Underwriting Expenses																			
	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	93,185	15.8	15,408	2.6	29,946	5.1	93,763	15.9	(847)	(0.1)	(107,019)	(18.2)	6,522	1.1	(100,497)	(17.1)	13,713	2.3	(86,784)	(14.7)
2.1 Allied Lines	52,973	14.1	8,661	2.3	22,714	6.0	40,821	10.9	4,411	1.2	15,801	4.2	2,409	0.6	18,210	4.8	9,065	2.4	27,275	7.3
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(8,049)	(13195.1)	1,141	1870.5	100	163.9	38	62.3			6,509	10670.5	126	206.6	6,635	10877.0			6,635	10877.0
2.4 Private Crop																				
2.5 Private Flood			196		548		1,233		29		(1,948)		(56)		(2,004)				(2,004)	
3. Farmowners Multiple Peril	18,603	18.2	14,687	14.4	63,057	61.7	41,977	41.1	2,304	2.3	(92,167)	(90.2)	(3,561)	(3.5)	(95,728)	(93.7)	3,185	3.1	(92,543)	(90.6)
4. Homeowners Multiple Peril	571,762	10.0	145,675	2.6	658,111	11.5	338,714	5.9	21,070	0.4	535,190	9.4	37,621	0.7	572,811	10.0	120,792	2.1	693,603	12.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	227,347	18.3	33,020	2.7	66,295	5.3	206,404	16.6	1,342	0.1	(2,739)	(0.2)	11,666	0.9	8,927	0.7	29,683	2.4	38,610	3.1
5.2 Commercial Multiple Peril (Liability Portion)	185,336	19.1	25,135	2.6	50,668	5.2	114,938	11.8	2,775	0.3	23,729	2.4	40,402	4.2	64,131	6.6	34,772	3.6	98,903	10.2
6. Mortgage Guaranty			178		3		3,588		(153)		(3,922)		(47)		(3,969)				(3,969)	
8. Ocean Marine	10,738	11.0	9,094	9.3	1,700	1.7	70,026	71.5	(3,398)	(3.5)	(59,399)	(60.6)	1,385	1.4	(58,014)	(59.2)	3,207	3.3	(54,807)	(56.0)
9. Inland Marine	(327,522)	(41.7)	81,025	10.3	19,185	2.4	307,953	39.2	(3,276)	(0.4)	75,478	9.6	8,779	1.1	84,257	10.7	12,126	1.5	96,383	12.3
10. Financial Guaranty			108		1		1,252		(1)		(1,362)		(51)		(1,413)				(1,413)	
11. Medical Professional Liability	28,561	31.2	1,370	1.5	76	0.1	14,754	16.1	(27)	(0.0)	10,870	11.9	2,699	2.9	13,569	14.8	2,961	3.2	16,530	18.1
12. Earthquake	7,466	10.2	1,454	2.0	736	1.0	4,907	6.7	206	0.3	54,518	74.8	204	0.3	54,722	75.1	1,308	1.8	56,030	76.9
13. Group A&H (See Interrogatory 1)	117	1.8	95	1.5			9,410	144.5	726	11.1	(7,177)	(110.2)	(299)	(4.6)	(7,476)	(114.8)	476	7.3	(7,000)	(107.5)
14. Credit A&H							58				(58)		(1)		(59)				(59)	
15. Other A&H (See Interrogatory 1)	1,111	65.0	6,266	366.6	25,569	1496.1	14,850	868.9	10,159	594.4	(33,818)	(1978.8)	(804)	(47.0)	(34,622)	(2025.9)	288	16.9	(34,334)	(2009.0)
16. Workers' Compensation	35,097	1.8	75,112	3.9	299,827	15.7	192,098	10.0	113,611	5.9	(53,385)	(2.8)	251,893	13.2	198,508	10.4	127,592	6.7	326,100	17.0
17.1 Other Liability - Occurrence	257,584	15.8	35,738	2.2	66,657	4.1	348,820	21.4	(45,756)	(2.8)	(210,794)	(13.0)	81,747	5.0	(129,047)	(7.9)	64,848	4.0	(64,199)	(3.9)
17.2 Other Liability - Claims - Made	121,417	20.8	7,225	1.2	1,275	0.2	115,724	19.9	(864)	(0.1)	(74,998)	(12.9)	23,557	4.0	(51,441)	(8.8)	20,943	3.6	(30,498)	(5.2)
17.3 Excess Workers' Compensation	1,665	3.8	1,219	2.8	614	1.4	10,425	23.6	(901)	(2.0)	(3,729)	(8.4)	11,775	26.6	8,046	18.2	5,432	12.3	13,478	30.4
18. Products Liability	20,939	11.0	13,707	7.2	57,583	30.4	63,838	33.7	(7,116)	(3.8)	(141,759)	(74.7)	7,323	3.9	(134,436)	(70.9)	9,237	4.9	(125,199)	(66.0)
19.1,19.2 Private Passenger Auto Liability	418,712	7.0	128,318	2.1	640,850	10.7	488,137	8.2	(6,213)	(0.1)	(673,932)	(11.3)	117,224	2.0	(556,708)	(9.3)	154,777	2.6	(401,931)	(6.7)
19.3,19.4 Commercial Auto Liability	199,930	16.3	39,448	3.2	94,360	7.7	187,131	15.3	(276)	(0.0)	(303,605)	(24.8)	29,862	2.4	(273,743)	(22.4)	38,503	3.1	(235,240)	(19.2)
21.1 Private Passenger Auto Physical Damage	(348,937)	(13.1)	99,746	3.7	468,119	17.6	369,535	13.9	(19,186)	(0.7)	(30,981)	(1.2)	27,013	1.0	(3,968)	(0.1)	56,610	2.1	52,642	2.0
21.2 Commercial Auto Physical Damage	59,024	15.6	8,743	2.3	16,247	4.3	43,157	11.4	(21,815)	(5.8)	(16,793)	(4.4)	877	0.2	(15,916)	(4.2)	7,489	2.0	(8,427)	(2.2)
22. Aircraft (all perils)	17,265	34.8	817	1.6			13,553	27.3	(2,143)	(4.3)	(9,952)	(20.1)	707	1.4	(9,245)	(18.7)	1,266	2.6	(7,979)	(16.1)
23. Fidelity	8,602	17.4	2,733	5.5	10,379	21.0	21,440	43.4	3,573	7.2	(7,124)	(14.4)	983	2.0	(6,141)	(12.4)	1,523	3.1	(4,618)	(9.3)
24. Surety	183,414	24.8	19,303	2.6	119,396	16.1	72,521	9.8	5,617	0.8	167,388	22.6	9,001	1.2	176,389	23.8	19,209	2.6	195,598	26.4
26. Burglary and Theft	188	26.9	88	12.6	154	22.0	711	101.7	(9)	(1.3)	(635)	(90.8)	(23)	(3.3)	(658)	(94.1)	22	3.1	(636)	(91.0)
27. Boiler and Machinery	5,938	14.6	793	2.0	1,772	4.4	6,430	15.8	(20)	(0.0)	3,926	9.7	251	0.6	4,177	10.3	834	2.1	5,011	12.3
28. Credit	449	46.7					4	0.4			1,808	188.1	104	10.8	1,912	199.0	81	8.4	1,993	207.4
29. International																				
30. Warranty			(3)	(0.2)			1,001	63.5	(35)	(2.2)	592	37.6	(68)	(4.3)	524	33.2	13	0.8	537	34.1
31, 32, 33 Reinsurance-Nonproportional Assumed	44,342	15.7					11,515	4.1	(397)	(0.1)	180,802	63.8	6,257	2.2	187,059	66.0	7,187	2.5	194,246	68.6
34. Aggregate write-ins for other lines of business																	1,661		1,661	
35. TOTAL (Lines 1 through 34)	1,887,257	7.3	776,500	3.0	2,715,942	10.5	3,210,726	12.4	53,390	0.2	(760,685)	(2.9)	675,477	2.6	(85,208)	(0.3)	748,803	2.9	663,595	2.6

DETAILS OF WRITE-IN LINES																				
3401. 3298																	1,661		1,661	
3402.																				
3403.																				
3498. Sum of remaining write-ins for Line 34 from overflow page																				
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)																	1,661		1,661	

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.