

COMBINED PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN
PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN
(000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 1)		Premiums Earned (Sch. T, Line 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Loss Adjustment Expense				Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense				Unearned Premium Reserves		Agents' Balances	
	1	2	3	4	5	6	7	8	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13	14	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19	20	21	22
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Fire	540,734	X X X	546,740	100.0			322,719	59.0	10,947	2.0	24,476	4.5	304,501	55.7	10,288	1.9	9,261	1.7	250,022	45.7	201,558	36.9
2.1 Allied Lines	380,605	X X X	377,491	100.0			214,258	56.8	4,407	1.2	16,372	4.3	78,978	20.9	3,831	1.0	6,222	1.6	189,256	50.1	159,539	42.3
2.2 Multiple Peril Crop		X X X																				
2.3 Federal Flood	41,263	X X X	41,242	100.0			149,281	362.0	581	1.4	322	0.8	39,943	96.9			329	0.8	20,038	48.6	46	0.1
2.4 Private Crop		X X X																				
2.5 Private Flood		X X X																				
3. Farmowners Multiple Peril	105,598	X X X	105,204	100.0			52,810	50.2	819	0.8	5,242	5.0	15,387	14.6	2,972	2.8	969	0.9	50,995	48.5	32,866	31.2
4. Homeowners Multiple Peril	6,164,378	X X X	6,085,066	100.0			3,138,732	51.6	87,520	1.4	366,516	6.0	1,241,082	20.4	142,073	2.3	105,663	1.7	3,227,648	53.0	1,347,420	22.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	1,324,216	X X X	1,320,863	100.0			629,084	47.6	19,406	1.5	70,928	5.4	406,928	30.8	15,528	1.2	84,993	6.4	639,446	48.4	366,272	27.7
5.2 Commercial Multiple Peril (Liability Portion)	967,021	X X X	963,243	100.0	68	0.0	393,948	40.9	150,291	15.6	41,053	4.3	1,513,423	157.1	470,038	48.8	141,937	14.7	439,420	45.6	304,028	31.6
6. Mortgage Guaranty		X X X																				
8. Ocean Marine	72,374	X X X	76,953	100.0			36,211	47.1	7,434	9.7	2,044	2.7	84,893	110.3	13,733	17.8	2,984	3.9	30,610	39.8	9,014	11.7
9. Inland Marine	3,196,243	X X X	3,191,221	100.0	124	0.0	1,654,072	51.8	7,946	0.2	144,517	4.5	278,158	8.7	18,986	0.6	4,773	0.1	187,076	5.9	68,547	2.1
10. Financial Guaranty		X X X																				
11. Medical Professional Liability	67,308	X X X	64,172	100.0			7,657	11.9	10,344	16.1	713	1.1	108,607	169.2	11,769	18.3	216	0.3	33,839	52.7	82	0.1
12. Earthquake	71,802	X X X	75,042	100.0			1,501	2.0	32	0.0	513	0.7	266	0.4	1	0.0	264	0.4	33,263	44.3	18,640	24.8
13. Group A&H (See Interrogatory 1)	1,290	X X X	4,768	100.0			4,308	90.4	236	4.9	405	8.5	5,135	107.7	190	4.0	94	2.0			406	8.5
14. Credit A&H		X X X																				
15. Other A&H (See Interrogatory 1)	212	X X X	247	100.0			52	21.1	1	0.4	102	41.3	3,537	1432.0	74	30.0	5,267	2132.4	157	63.6	68	27.5
16. Workers' Compensation	2,404,126	X X X	2,386,094	100.0	6,535	0.3	1,435,205	60.1	201,397	8.4	205,397	8.6	14,681,879	615.3	1,556,967	65.3	390,469	16.4	302,111	12.7	279,414	11.7
17.1 Other Liability - Occurrence	1,842,883	X X X	1,794,653	100.0	205	0.0	997,866	55.6	283,237	15.8	114,137	6.4	4,475,690	249.4	1,271,766	70.9	193,555	10.8	908,600	50.6	1,083,483	60.4
17.2 Other Liability - Claims - Made	439,214	X X X	419,626	100.0			235,783	56.2	128,044	30.5	11,672	2.8	862,511	205.5	241,978	57.7	38,959	9.3	268,322	63.9	36,907	8.8
17.3 Excess Workers' Compensation	49,886	X X X	59,822	100.0			40,297	67.4	6,283	10.5	2,095	3.5	757,909	1266.9	71,401	119.4	4,192	7.0	24,103	40.3	15,374	25.7
18. Products Liability	175,049	X X X	178,132	100.0			114,220	64.1	135,588	76.1	9,558	5.4	589,500	330.9	643,333	361.2	42,505	23.9	98,438	55.3	44,697	25.1
19.1,19.2 Private Passenger Auto Liability	6,212,250	X X X	5,937,835	100.0			4,308,745	72.6	292,215	4.9	578,761	9.7	5,592,271	94.2	698,718	11.8	401,746	6.8	3,134,098	52.8	1,946,471	32.8
19.3,19.4 Commercial Auto Liability	1,250,230	X X X	1,210,694	100.0	516	0.0	845,088	69.8	56,335	4.7	101,565	8.4	1,704,453	140.8	115,432	9.5	82,250	6.8	605,337	50.0	376,792	31.1
21.1 Private Passenger Auto Physical Damage	4,543,979	X X X	4,319,602	100.0			2,599,903	60.2	5,336	0.1	441,571	10.2	33,649	0.8	9,568	0.2	76,820	1.8	2,282,151	52.8	1,446,002	33.5
21.2 Commercial Auto Physical Damage	354,235	X X X	344,646	100.0			218,508	63.4	491	0.1	28,556	8.3	23,188	6.7	6,424	1.9	5,090	1.5	168,239	48.8	106,935	31.0
22. Aircraft (all perils)	43,099	X X X	44,665	100.0			19,730	44.2	1,918	4.3			45,300	101.4	11,779	26.4	928	2.1	16,393	36.7	76	0.2
23. Fidelity	37,129	X X X	36,348	100.0			8,965	24.7	2,302	6.3	223	0.6	51,981	143.0	9,769	26.9	1,050	2.9	20,384	56.1	2,372	6.5
24. Surety	751,121	X X X	729,561	100.0	9,148	1.3	124,507	17.1	24,186	3.3	23,402	3.2	196,597	26.9	44,439	6.1	19,848	2.7	476,535	65.3	69,932	9.6
26. Burglary and Theft	858	X X X	872	100.0			204	23.4	(4)	(0.5)	8	0.9	268	30.7	99	11.4	6	0.7	433	49.7	247	28.3
27. Boiler and Machinery	40,117	X X X	39,779	100.0			21,602	54.3	719	1.8	405	1.0	15,339	38.6	243	0.6	261	0.7	17,017	42.8	12,619	31.7
28. Credit		X X X																				
29. International		X X X																				
30. Warranty	(163)	X X X	1,576	100.0			136	8.6	(233)	(14.8)			5,988	379.9	772	49.0			494	31.3	(51)	(3.2)
34. Aggregate write-ins for other lines of business		X X X																				
35. TOTAL (Lines 1 through 34)	31,077,057	X X X	30,356,157	100.0	16,596	0.1	17,575,392	57.9	1,437,778	4.7	2,190,553	7.2	33,117,361	109.1	5,372,171	17.7	1,620,651	5.3	13,424,425	44.2	7,929,756	26.1

DETAILS OF WRITE-IN LINES																						
3401.		X X X							NONE													
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																				

NONE

COMBINED PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (Continued)
PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN
(000 OMITTED)

	Other Underwriting Expenses											
	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred					
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	73,944	13.5	14,922	2.7	29,943	5.5	93,358	17.1	(318)	(0.1)	(23,887)	(4.4)
2.1 Allied Lines	47,486	12.6	8,982	2.4	22,715	6.0	40,200	10.6	2,199	0.6	25,270	6.7
2.2 Multiple Peril Crop												
2.3 Federal Flood	1,202	2.9	1,127	2.7	101	0.2	39	0.1	(1)	(0.0)	(111,412)	(270.1)
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril	18,907	18.0	2,627	2.5	6,846	6.5	14,945	14.2	384	0.4	3,392	3.2
4. Homeowners Multiple Peril	629,941	10.4	151,585	2.5	709,490	11.7	327,219	5.4	26,602	0.4	700,665	11.5
5.1 Commercial Multiple Peril (Non-Liability Portion)	231,198	17.5	35,830	2.7	67,270	5.1	208,983	15.8	2,753	0.2	60,917	4.6
5.2 Commercial Multiple Peril (Liability Portion)	182,102	18.9	27,590	2.9	55,075	5.7	120,514	12.5	2,471	0.3	(4,927)	(0.5)
6. Mortgage Guaranty												
8. Ocean Marine	8,569	11.1	4,022	5.2	35	0.0	50,223	65.3	(2,251)	(2.9)	(33,836)	(44.0)
9. Inland Marine	56,435	1.8	13,951	0.4	20,852	0.7	347,389	10.9	(1,922)	(0.1)	944,013	29.6
10. Financial Guaranty												
11. Medical Professional Liability	21,696	33.8	62,100	96.8	13	0.0	15,228	23.7	(25)	(0.0)	(53,604)	(83.5)
12. Earthquake	6,617	8.8	1,492	2.0	799	1.1	4,134	5.5	160	0.2	60,114	80.1
13. Group A&H (See Interrogatory 1)			91	1.9			10,277	215.5	811	17.0	(9,738)	(204.2)
14. Credit A&H												
15. Other A&H (See Interrogatory 1)	16	6.5	10	4.0			720	291.5	(10)	(4.0)	(664)	(268.8)
16. Workers' Compensation	136,790	5.7	97,489	4.1	319,610	13.4	171,648	7.2	2,264	0.1	(185,713)	(7.8)
17.1 Other Liability - Occurrence	228,722	12.7	41,180	2.3	72,339	4.0	376,781	21.0	8,896	0.5	(310,918)	(17.3)
17.2 Other Liability - Claims - Made	62,398	14.9	6,915	1.6	1,344	0.3	128,709	30.7	(2,797)	(0.7)	(158,036)	(37.7)
17.3 Excess Workers' Compensation	2,096	3.5	1,047	1.8	454	0.8	9,566	16.0	(244)	(0.4)	(2,260)	(3.8)
18. Products Liability	16,231	9.1	7,772	4.4	2,457	1.4	25,490	14.3	(795)	(0.4)	(133,979)	(75.2)
19.1,19.2 Private Passenger Auto Liability	432,819	7.3	133,073	2.2	691,494	11.6	500,893	8.4	(797)	(0.0)	(1,000,962)	(16.9)
19.3,19.4 Commercial Auto Liability	187,652	15.5	35,727	3.0	58,453	4.8	164,674	13.6	1,314	0.1	(238,002)	(19.7)
21.1 Private Passenger Auto Physical Damage	328,164	7.6	98,178	2.3	507,291	11.7	397,101	9.2	(13,926)	(0.3)	(71,868)	(1.7)
21.2 Commercial Auto Physical Damage	58,601	17.0	12,659	3.7	17,659	5.1	44,488	12.9	142	0.0	(36,174)	(10.5)
22. Aircraft (all perils)	9,747	21.8	1,185	2.7			15,456	34.6	(1,803)	(4.0)	(5,174)	(11.6)
23. Fidelity	6,277	17.3	1,811	5.0	(5)	(0.0)	17,499	48.1	(963)	(2.6)	(1,687)	(4.6)
24. Surety	171,860	23.6	20,205	2.8	129,777	17.8	109,824	15.1	(3)	(0.0)	116,649	16.0
26. Burglary and Theft	114	13.1	20	2.3			164	18.8	(6)	(0.7)	360	41.3
27. Boiler and Machinery	5,808	14.6	905	2.3	1,926	4.8	6,801	17.1	(18)	(0.0)	1,595	4.0
28. Credit												
29. International												
30. Warranty			(4)	(0.3)					(1)	(0.1)	1,676	106.3
34. Aggregate write-ins for other lines of business												
35. TOTAL (Lines 1 through 34)	2,925,392	9.6	782,491	2.6	2,715,938	8.9	3,202,323	10.5	22,116	0.1	(468,190)	(1.5)

DETAILS OF WRITE-IN LINES												
3401.												
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)											

NONE