



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2007
 OF THE CONDITION AND AFFAIRS OF THE
NARRAGANSETT BAY INSURANCE COMPANY

NAIC Group Code 0497, 0497 NAIC Company Code 43001 Employer's ID Number 05-0394576
(Current Period) (Prior Period)

Organized under the Laws of RI - Rhode Island, State of Domicile or Port of Entry Rhode Island

Country of Domicile US

Incorporated/Organized June 10, 1981 Commenced Business April 1, 1982

Statutory Home Office 25 Maple Street, Pawtucket, Rhode Island 02860-2104
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 25 Maple Street, Pawtucket, Rhode Island 02860-2104 401-725-5600
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. Box 820, Pawtucket, Rhode Island 02862-0820
(Street and Number or P. O. Box, City or Town, State and Zip Code)

Primary Location of Books and Records 25 Maple Street, Pawtucket, Rhode Island 02860-2104
(Street and Number, City or Town, State and Zip Code)
401-725-5600
(Area Code) (Telephone Number)

Internet Website Address www.nbic.com

Statutory Statement Contact Thierno Mamadou Bah 401-495-0746
(Name) (Area Code) (Telephone Number) (Extension)
tbah@nbic.com 401-729-0487
(E-Mail Address) (Fax Number)

OFFICERS

Stewart Horner Steffey, Jr (Chairman & Chief Executive Officer)
 Geoffrey Eugene Hunt (Executive Vice President & Treasurer)
 Sean Fitzgerald Murphy# (Senior Vice President & CFO)
 Albert Joseph Pereira (President & Chief Underwriting Officer)

OTHER OFFICERS

Stephen Donald Zubiago (Secretary)
 Paul William Liberty (Vice President)
 Linda Taylor Provost (Vice President)
 Patrick Storm Wilmerding (Vice President)

DIRECTORS OR TRUSTEES

Stewart Horner Steffey, Jr
 Howard Craig Treiber
 Patrick Storm Wilmerding
 Geoffrey Eugene Hunt

State of Rhode Island } SS
 County of Providence }

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

 Stewart Horner Steffey, Jr
 Chairman & Chief Executive Officer

Subscribed and sworn to before me this _____
 day of _____ 2008

 Geoffrey Eugene Hunt
 Executive Vice President & Treasurer

 Sean Fitzgerald Murphy#
 Senior Vice President & CFO

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



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2007

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A and H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

2007

(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2007

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A and H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)												
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

NONE

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(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2007

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	23,359	5,024		18,335							3,692	740
2.1 Allied lines	20,729	4,478		16,251							3,310	656
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	1,670,041	578,925		1,091,116	47,605	79,635	32,030		3,284	3,284	274,379	52,880
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	20,459	6,447		14,012	1,418	1,418					3,160	648
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	4,091	1,322		2,769							637	130
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A and H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability	5,634	1,326		4,308							904	178
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	1,744,313	597,522		1,146,791	49,023	81,053	32,030		3,284	3,284	286,082	55,232
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ 8,537
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2007

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	257,696	29,775		227,921							41,590	8,160
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,045	226		1,819							323	65
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A and H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability	273	31		242							88	9
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	260,014	30,032		229,982							42,001	8,234
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

20NY

(a) Finance and service charges not included in Line 1 to Line 34 \$ 610
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2007

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	269,307	160,880		143,768					248	248	39,683	8,527
2.1 Allied lines	218,118	129,092		117,405	3,566	11,634	8,068		248	248	32,356	6,907
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	2,271,096	1,280,170		1,258,898	549,137	913,572	364,435		18,606	18,606	336,169	71,912
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	16,097	8,348		8,948	6,688	6,688					2,402	510
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	4,676	2,411		2,467							691	148
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A and H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability	42,538	24,862		23,309		6,000	6,000		825	825	6,512	1,347
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	2,821,832	1,605,763		1,554,795	559,391	937,894	378,503		19,927	19,927	417,813	89,351
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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(a) Finance and service charges not included in Line 1 to Line 34 \$ 21,343
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2007

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	292,666	165,904		162,103					248	248	43,375	9,267
2.1 Allied lines	238,847	133,569		133,656	3,566	11,634	8,068		248	248	35,666	7,563
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	4,198,833	1,888,870		2,577,935	596,742	993,207	396,465		21,890	21,890	652,139	132,952
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	38,601	15,021		24,779	8,105	8,105					5,885	1,222
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake	8,767	3,733		5,236							1,328	278
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancellable A and H (b)												
15.3 Guaranteed renewable A and H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A and H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17. Other liability	48,445	26,219		27,859		6,000	6,000		825	825	7,504	1,534
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	4,826,159	2,233,316		2,931,568	608,413	1,018,946	410,533		23,211	23,211	745,897	152,816
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

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(a) Finance and service charges not included in Line 1 to Line 34 \$
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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Schedule A, Verification Between Years
NONE

Schedule B, Verification Between Years
NONE

Schedule BA, Verification Between Years
NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Class 1		3,022,197				3,022,197	94.3	2,228,921	100.0	3,022,197	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals		3,022,197				3,022,197	94.3	2,228,921	100.0	3,022,197	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Class 1	16,629	62,272	49,927	43,457	10,688	182,973	5.7			182,973	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	16,629	62,272	49,927	43,457	10,688	182,973	5.7			182,973	

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)											
7.1 Class 1											
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals											
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	16,629	3,084,469	49,927	43,457	10,688	3,205,170	100.0	XXX	XXX	3,205,170	
10.2 Class 2								XXX	XXX		
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6						(c)		XXX	XXX		
10.7 Totals	16,629	3,084,469	49,927	43,457	10,688	(b) 3,205,170	100.0	XXX	XXX	3,205,170	
10.8 Line 10.7 as a % of Column 6	0.5	96.2	1.6	1.4	0.3	100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year											
11.1 Class 1		2,228,921				XXX	XXX	2,228,921	100.0	2,228,921	
11.2 Class 2						XXX	XXX				
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals		2,228,921				XXX	XXX	(b) 2,228,921	100.0	2,228,921	
11.8 Line 11.7 as a % of Column 8		100.0				XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds											
12.1 Class 1	16,629	3,084,469	49,927	43,457	10,688	3,205,170	100.0	2,228,921	100.0	3,205,170	XXX
12.2 Class 2											XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	16,629	3,084,469	49,927	43,457	10,688	3,205,170	100.0	2,228,921	100.0	3,205,170	XXX
12.8 Line 12.7 as a % of Column 6	0.5	96.2	1.6	1.4	0.3	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	0.5	96.2	1.6	1.4	0.3	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations		3,022,197				3,022,197	94.3	2,228,921	100.0	3,022,197	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals		3,022,197				3,022,197	94.3	2,228,921	100.0	3,022,197	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations											
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	16,629	62,272	49,927	43,457	10,688	182,973	5.7			182,973	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	16,629	62,272	49,927	43,457	10,688	182,973	5.7			182,973	

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated) , Schedules D and DA (Group 6)											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial and Miscellaneous (Unaffiliated) , Schedules D and DA (Group 7)											
7.1 Issuer Obligations											
7.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined											
7.6 Other											
7.7 Totals											
8. Credit Tenant Loans, Schedules D and DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals											

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations		3,022,197				3,022,197	94.3	X X X	X X X	3,022,197	
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	16,629	62,272	49,927	43,457	10,688	182,973	5.7	X X X	X X X	182,973	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	16,629	3,084,469	49,927	43,457	10,688	3,205,170	100.0	X X X	X X X	3,205,170	
10.8 Line 10.7 as a % of Column 6	0.5	96.2	1.6	1.4	0.3	100.0	X X X	X X X	X X X	100.0	
11. Total Bonds Prior Year											
11.1 Issuer Obligations		2,228,921				X X X	X X X	2,228,921	100.0	2,228,921	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals		2,228,921				X X X	X X X	2,228,921	100.0	2,228,921	
11.8 Line 11.7 as a % of Column 8		100.0				X X X	X X X	100.0	X X X	100.0	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations		3,022,197				3,022,197	94.3	2,228,921	100.0	3,022,197	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	16,629	62,272	49,927	43,457	10,688	182,973	5.7			182,973	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	16,629	3,084,469	49,927	43,457	10,688	3,205,170	100.0	2,228,921	100.0	3,205,170	X X X
12.8 Line 12.7 as a % of Column 6	0.5	96.2	1.6	1.4	0.3	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	0.5	96.2	1.6	1.4	0.3	100.0	X X X	X X X	X X X	100.0	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Securities										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Column 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							X X X	X X X	X X X	X X X	

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired					
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments					
7. Book/adjusted carrying value, current year	NONE				
8. Total valuation allowance					
9. Subtotal (Line 7 plus Line 8)					
10. Total nonadmitted amounts					
11. Statement value (Line 9 minus Line 10)					
12. Income collected during year					
13. Income earned during year					

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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Schedule DB, Part A, Verification Between Years
NONE

Schedule DB, Part B, Verification Between Years
NONE

Page 31

Schedule DB, Part C, Verification Between Years
NONE

Schedule DB, Part D, Verification Between Years
NONE

Schedule DB, Part E, Verification of Statement and Fair Values
NONE

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Schedule DB, Pt. F, Section 1, Replicated (Synthetic) Assets Open
NONE

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Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Column 6 plus Column 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
Other U.S. Unaffiliated Insurers														
05-0204450	24295	Providence Washington Companies	RI	1,318	47	150	197		4	594				
0599999 - Subtotal - Other U.S. Unaffiliated Insurers				1,318	47	150	197		4	594				
9999999 - TOTAL - Schedule F, Part 1				1,318	47	150	197		4	594				

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Sch. F, Pt. 2, Premium Portfolio Reinsurance Effected or Canceled

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable			17 Other Amounts Due to Reinsurers
Authorized - Other U. S. Unaffiliated Insurers																		
13-2673100	22039	General Reinsurance Corporation	DE		1,381		4	100	2	97	9	654		866	(304)		1,170	
0599998 - Other U. S. Unaffiliated Insurers (Under \$100,000)					18													
0599999 - Subtotal - Authorized - Other U. S. Unaffiliated Insurers					1,399		4	100	2	97	9	654		866	(304)		1,170	
Authorized - Other Non-U. S. Insurers																		
AA-3194161		Platinum Underwriters Bermuda Ltd.	BM		132													
0899998 - Other Non-U. S. Insurers (Under \$100,000)					466													
0899999 - Subtotal - Authorized - Other Non-U. S. Insurers					598													
0999999 - Subtotal - Authorized					1,997		4	100	2	97	9	654		866	(304)		1,170	
1999999 - Subtotal - Authorized and Unauthorized					1,997		4	100	2	97	9	654		866	(304)		1,170	
9999999 - TOTAL - Schedule F, Part 3					1,997		4	100	2	97	9	654		866	(304)		1,170	

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1)
2)
3)
4)
5)

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premium	4 Affiliated
1) General Reinsurance Corporation	1,170	1,381	Yes () No (X)
2)	Yes () No ()
3)	Yes () No ()
4)	Yes () No ()
5)	Yes () No ()

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11
				5 Current	Overdue				11 Total Due Column 5 plus Column 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				10 Total Overdue Columns 6 + 7 + 8 + 9
Authorized - Other U.S. Unaffiliated Insurers											
13-2673100	22039	General Reinsurance Corporation	DE	4						4	
05999999 - Subtotal - Authorized - Other U.S. Unaffiliated Insurers				4						4	
09999999 - Subtotal - Authorized				4						4	
19999999 - Subtotal - Authorized and Unauthorized				4						4	
99999999 - TOTAL - Schedule F, Part 4				4						4	

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Sch. F, Pt. 5, Provision for Unauthorized Reinsurance

NONE

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Sch. F, Pt. 6, Provision for Overdue Authorized Reinsurance

NONE

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Sch. F, Pt. 7, Provision for Overdue Reinsurance

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 10)	8,472,770		8,472,770
2. Premiums and considerations (Line 13)	650,121		650,121
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1)	3,524	(3,524)	
4. Funds held by or deposited with reinsured companies (Line 14.2)			
5. Other assets	26,101,675		26,101,675
6. Net amount recoverable from reinsurers		1,170,354	1,170,354
7. Protected cell assets (Line 25)			
8. Totals (Line 26)	35,228,090	1,166,830	36,394,920
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Line 1 through Line 3)	637,405	208,423	845,828
10. Taxes, expenses, and other obligations (Line 4 through Line 8)	555,377		555,377
11. Unearned premiums (Line 9)	2,870,586	654,153	3,524,739
12. Advance premiums (Line 10)			
13. Dividends declared and unpaid (Line 11.1 and Line 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	(304,254)	304,254	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)			
17. Provision for reinsurance (Line 16)			
18. Other liabilities (Line 15 and Line 17 through Line 23)	187,221		187,221
19. Total liabilities excluding protected cell business (Line 26 minus Line 25)	3,946,335	1,166,830	5,113,165
20. Protected cell liabilities (Line 25)			
21. Surplus as regards policyholders (Line 35)	31,281,755	X X X	31,281,755
22. Totals (Line 36)	35,228,090	1,166,830	36,394,920

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes () No (X)

If yes, give full explanation:

.....

.....

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.....

.....

.....

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Sch. H, Accident and Health Exhibit, Part 1

NONE

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Sch. H, Accident and Health Exhibit, Part 2

NONE

Sch. H, Accident and Health Exhibit, Part 3

NONE

Sch. H, Accident and Health Exhibit, Part 4

NONE

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred claims				
2. Beginning claim reserves and liabilities				
3. Ending claim reserves and liabilities				
4. Claims paid				
B. Assumed Reinsurance:				
5. Incurred claims				
6. Beginning claim reserves and liabilities				
7. Ending claim reserves and liabilities				
8. Claims paid				
C. Ceded Reinsurance:	NONE			
9. Incurred claims				
10. Beginning claim reserves and liabilities				
11. Ending claim reserves and liabilities				
12. Claims paid				
D. Net:				
13. Incurred claims				
14. Beginning claim reserves and liabilities				
15. Ending claim reserves and liabilities				
16. Claims paid				
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses				
18. Beginning reserves and liabilities				
19. Ending reserves and liabilities				
20. Paid claims and cost containment expenses				

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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									XXX
2. 1998												
3. 1999												
4. 2000												
5. 2001												
6. 2002												
7. 2003												
8. 2004												
9. 2005												
10. 2006	1,931	728	1,203	249	7	185	180			500	247	46
11. 2007	3,417	1,391	2,026	699	88	13			34		647	99
12. Totals	XXX	XXX	XXX	948	95	198	180		34	500	894	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 & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.	18	18	47	14		4	1	8	2		42	1	
11.	362	82	275	83	2	23	6	52	11		532	42	
12.	380	100	322	97	2	27	7	60	13		574	43	

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.	511	222	289	26.5	30.5	24.0				33	9
11.	1,460	281	1,179	42.7	20.2	58.2				472	60
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	505	69

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Sch. P, Pt. 1B, Private Passenger Auto Liability/Medical
NONE

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Sch. P, Pt. 1C, Commercial Auto/Truck Liability/Medical
NONE

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Sch. P, Pt. 1D, Workers' Compensation
NONE

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Sch. P, Pt. 1E, Commercial Multiple Peril
NONE

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Sch. P, Pt. 1F, Sn. 1, Medical Malpractice, Occurrence
NONE

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Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made
NONE

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Sch. P, Pt. 1G, Special Liability
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								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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									XXX
2. 1998												
3. 1999												
4. 2000												
5. 2001												
6. 2002												
7. 2003												
8. 2004												
9. 2005												
10. 2006												
11. 2007	27	5	22									2
12. Totals	XXX	XXX	XXX									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 & 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	21 Direct and Assumed	22 Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.	6				1				2			9	2
12.	6				1				2			9	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.	9		9	33.3		40.9				6	3
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6	3

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Sch. P, Pt. 1H, Sn. 2, Other Liability, Claims Made

NONE

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	.....	.....	.....	.....	.....	.....	.....	.....	XXX
2. 2006	192	18	174	63	.....	1	.....	.....	.....	.....	64	XXX
3. 2007	413	160	253	22	.....	1	.....	2	.....	.....	25	XXX
4. Totals	XXX	XXX	XXX	85	.....	2	.....	2	.....	.....	89	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 & 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. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.	8	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	9	2
4.	8	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	9	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.	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	64	64	33.3	36.8
3.	34	34	8.2	13.4	8	1
4.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	1

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Sch. P, Pt. 1J, Auto Physical Damage
NONE

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Sch. P, Pt. 1K, Fidelity/Surety
NONE

Page 60

Sch. P, Pt. 1L, Other (Including Credit, Accident/Health)
NONE

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Sch. P, Pt. 1M, International
NONE

Page 62

Sch. P, Pt. 1N, Reinsurance Property
NONE

Page 63

Sch. P, Pt. 1O, Reinsurance Liability
NONE

Page 64

Sch. P, Pt. 1P, Reinsurance Financial Lines
NONE

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Sch. P, Pt. 1R, Sn. 1, Products Liability, Occurrence
NONE

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Sch. P, Pt. 1R, Sn. 2, Products Liability, Claims Made
NONE

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Sch. P, Pt. 1S, Financial Guaranty/Mortgage Guaranty
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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX	XXX								
7. 2003	XXX	XXX	XXX	XXX	XXX							
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578	283	(295)	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,115	XXX	XXX
12. Totals											(295)	

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

1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX									
8. 2004	XXX	XXX	XXX									
9. 2005	XXX	XXX	XXX									
10. 2006	XXX	XXX	XXX									XXX
11. 2007	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

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

1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX									
8. 2004	XXX	XXX	XXX									
9. 2005	XXX	XXX	XXX									
10. 2006	XXX	XXX	XXX									XXX
11. 2007	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX									
8. 2004	XXX	XXX	XXX									
9. 2005	XXX	XXX	XXX									
10. 2006	XXX	XXX	XXX									XXX
11. 2007	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX									
8. 2004	XXX	XXX	XXX									
9. 2005	XXX	XXX	XXX									
10. 2006	XXX	XXX	XXX									XXX
11. 2007	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX	XXX								
7. 2003	XXX	XXX	XXX	XXX	XXX							
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X				XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
NONE												
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX	XXX								
7. 2003	XXX	XXX	XXX	XXX	XXX							
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X				XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
NONE												
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX	XXX								
7. 2003	XXX	XXX	XXX	XXX	XXX							
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X				XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
NONE												
										12. Totals		

SCHEDULE P - PART 2H - SECTION 1 - OTHER 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX	XXX								
7. 2003	XXX	XXX	XXX	XXX	XXX							
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	XXX	XXX
										12. Totals		

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior												
2. 1998												
3. 1999	XXX											
4. 2000	XXX	XXX										
5. 2001	XXX	XXX	XXX									
6. 2002	XXX	XXX	XXX	XXX								
7. 2003	XXX	XXX	XXX	XXX	XXX							
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X				XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
NONE												
										12. Totals		

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	64	(19)	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	XXX	XXX
4. Totals											(19)	

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX											
2. 2006	XXX	XXX				XXX						
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	NONE	X	XXX	XXX		XXX
4. Totals												

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX											
2. 2006	XXX	XXX				XXX						
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	NONE	X	XXX	XXX		XXX
4. Totals												

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

1. Prior	XXX											
2. 2006	XXX	XXX				XXX						
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	NONE	X	XXX	XXX		XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1998												
3. 1999												
4. 2000	XXX											
5. 2001	XXX	XXX										
6. 2002	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX									
8. 2004	XXX	XXX	XXX									
9. 2005	XXX	XXX	XXX									
10. 2006	XXX	XXX	XXX									XXX
11. 2007	XXX	XXX	XXX							X	XXX	XXX
12. Totals												

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Sch. P, Pt. 2N, Reinsurance
NONE

Sch. P, Pt. 2O, Reinsurance
NONE

Sch. P, Pt. 2P, Reinsurance
NONE

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Sch. P, Pt. 2R, Sn. 1, Products Liability, Occurrence
NONE

Sch. P, Pt. 2R, Sn. 2, Products Liability, Claims Made
NONE

Sch. P, Pt. 2S, Financial Guaranty/Mortgage Guaranty
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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228		247	3	2
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624	39	39	18

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

1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0											XXX	XXX
2. 1998												XXX	XXX
3. 1999	XXX											XXX	XXX
4. 2000	XXX	XXX										XXX	XXX
5. 2001	XXX	XXX	XXX									XXX	XXX
6. 2002	XXX	XXX	XXX	XXX								XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007			
1. Prior	0 0 0												
2. 1998													
3. 1999	XXX												
4. 2000	XXX	XXX											
5. 2001	XXX	XXX	XXX										
6. 2002	XXX	XXX	XXX	XXX									
7. 2003	XXX	XXX	XXX	XXX	XXX								
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0			XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	64	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0				
2. 2006	XXX	XXX	XXX	XXX	XXX	>	X	XXX				
3. 2007	XXX	XXX	XXX	XXX	XXX	>	NONE	XXX	XXX			

SCHEDULE P - PART 3K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0			XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	>	NONE	XXX			XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	>	X	XXX	XXX		XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0			XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	>	NONE	XXX			XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	>	X	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	0 0 0										XXX	XXX
2. 1998											XXX	XXX
3. 1999	XXX										XXX	XXX
4. 2000	XXX	XXX									XXX	XXX
5. 2001	XXX	XXX	XXX								XXX	XXX
6. 2002	XXX	XXX	XXX								XXX	XXX
7. 2003	XXX	XXX	XXX								XXX	XXX
8. 2004	XXX	XXX	XXX								XXX	XXX
9. 2005	XXX	XXX	XXX								XXX	XXX
10. 2006	XXX	XXX	XXX								XXX	XXX
11. 2007	XXX	XXX	XXX								XXX	XXX

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Sch. P, Pt. 3N, Reinsurance
NONE

Sch. P, Pt. 3O, Reinsurance
NONE

Sch. P, Pt. 3P, Reinsurance
NONE

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Sch. P, Pt. 3R, Sn. 1, Product Liability, Occurrence
NONE

Sch. P, Pt. 3R, Sn. 2, Product Liability, Claims Made
NONE

Sch. P, Pt. 3S, Financial Guaranty/Mortgage Guaranty
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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX	XXX							
6. 2002	XXX	XXX	XXX	XXX						
7. 2003	XXX	XXX	XXX	XXX	XXX					
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	286	36
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209

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

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4D
WORKERS' COMPENSATION**

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4E
COMMERCIAL MULTIPLE PERIL**

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						XX		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	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. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						X		
11. 2007	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2007	XXX	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	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX								
6. 2002	XXX	XXX								
7. 2003	XXX	XXX								
8. 2004	XXX	XXX								
9. 2005	XXX	XXX								
10. 2006	XXX	XXX						XXX	XXX	XXX
11. 2007	XXX	XXX						XXX	XXX	XXX

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Sch. P, Pt. 4N, Reinsurance
NONE

Sch. P, Pt. 4O, Reinsurance
NONE

Sch. P, Pt. 4P, Reinsurance
NONE

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Sch. P, Pt. 4R, Sn. 1, Products Liability, Occurrence
NONE

Sch. P, Pt. 4R, Sn. 2, Products Liability, Claims Made
NONE

Sch. P, Pt. 4S, Financial Guaranty/Mortgage Guaranty
NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX	XXX							
6. 2002	XXX	XXX	XXX	XXX						
7. 2003	XXX	XXX	XXX	XXX	XXX					
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	3
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX	XXX							
6. 2002	XXX	XXX	XXX	XXX						
7. 2003	XXX	XXX	XXX	XXX	XXX					
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42
11. 2007	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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior										
2. 1998										
3. 1999	XXX									
4. 2000	XXX	XXX								
5. 2001	XXX	XXX	XXX							
6. 2002	XXX	XXX	XXX	XXX						
7. 2003	XXX	XXX	XXX	XXX	XXX					
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99

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Sch. P, Pt. 5B, Sn. 1, Private Passenger Auto Liability/Medical
NONE

Sch. P, Pt. 5B, Sn. 2, Private Passenger Auto Liability/Medical
NONE

Sch. P, Pt. 5B, Sn. 3, Private Passenger Auto Liability/Medical
NONE

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Sch. P, Pt. 5C, Sn. 1, Commercial Auto/Truck Liability/Medical
NONE

Sch. P, Pt. 5C, Sn. 2, Commercial Auto/Truck Liability/Medical
NONE

Sch. P, Pt. 5C, Sn. 3, Commercial Auto/Truck Liability/Medical
NONE

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Sch. P, Pt. 5D, Sn. 1, Workers' Compensation
NONE

Sch. P, Pt. 5D, Sn. 2, Workers' Compensation
NONE

Sch. P, Pt. 5D, Sn. 3, Workers' Compensation
NONE

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Sch. P, Pt. 5E, Sn. 1, Commercial Multiple Peril
NONE

Sch. P, Pt. 5E, Sn. 2, Commercial Multiple Peril
NONE

Sch. P, Pt. 5E, Sn. 3, Commercial Multiple Peril
NONE

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Sch. P, Pt. 5F, Sn. 1A, Medical Malpractice, Occurrence
NONE

Sch. P, Pt. 5F, Sn. 2A, Medical Malpractice, Occurrence
NONE

Sch. P, Pt. 5F, Sn. 3A, Medical Malpractice, Occurrence
NONE

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Sch. P, Pt. 5F, Sn. 1B, Medical Malpractice, Claims Made
NONE

Sch. P, Pt. 5F, Sn. 2B, Medical Malpractice, Claims Made
NONE

Sch. P, Pt. 5F, Sn. 3B, Medical Malpractice, Claims Made
NONE

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Sch. P, Pt. 5H, Sn. 1A, Other Liability, Occurrence
NONE

Sch. P, Pt. 5H, Sn. 2A, Other Liability, Occurrence
NONE

Sch. P, Pt. 5H, Sn. 3A, Other Liability, Occurrence
NONE

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Sch. P, Pt. 5H, Sn. 1B, Other Liability, Claims Made
NONE

Sch. P, Pt. 5H, Sn. 2B, Other Liability, Claims Made
NONE

Sch. P, Pt. 5H, Sn. 3B, Other Liability, Claims Made
NONE

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Sch. P, Pt. 5R, Sn. 1A, Products Liability, Occurrence
NONE

Sch. P, Pt. 5R, Sn. 2A, Products Liability, Occurrence
NONE

Sch. P, Pt. 5R, Sn. 3A, Products Liability, Occurrence
NONE

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Sch. P, Pt. 5R, Sn. 1B, Products Liability, Claims Made
NONE

Sch. P, Pt. 5R, Sn. 2B, Products Liability, Claims Made
NONE

Sch. P, Pt. 5R, Sn. 3B, Products Liability, Claims Made
NONE

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Sch. P, Pt. 6C, Sn. 1, Commercial Auto/Truck Liability/Medical
NONE

Sch. P, Pt. 6C, Sn. 2, Commercial Auto/Truck Liability/Medical
NONE

Sch. P, Pt. 6D, Sn. 1, Workers' Compensation
NONE

Sch. P, Pt. 6D, Sn. 2, Workers' Compensation
NONE

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Sch. P, Pt. 6E, Sn. 1, Commercial Multiple Peril
NONE

Sch. P, Pt. 6E, Sn. 2, Commercial Multiple Peril
NONE

Sch. P, Pt. 6H, Sn. 1A, Other Liability, Occurrence
NONE

Sch. P, Pt. 6H, Sn. 2A, Other Liability, Occurrence
NONE

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	
1. Prior											
2. 1998											
3. 1999	XXX										
4. 2000	XXX	XXX									
5. 2001	XXX	XXX	XXX								
6. 2002	XXX	XXX	XXX	XXX							
7. 2003	XXX	XXX	XXX	XXX	XXX						
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,120	21,120
13. Earned Premiums (Sc P-Pt 1)											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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	
1. Prior											
2. 1998											
3. 1999	XXX										
4. 2000	XXX	XXX									
5. 2001	XXX	XXX									
6. 2002	XXX	XXX									
7. 2003	XXX	XXX									
8. 2004	XXX	XXX									
9. 2005	XXX	XXX									
10. 2006	XXX	XXX									
11. 2007	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	
1. Prior											
2. 1998											
3. 1999	XXX										
4. 2000	XXX	XXX									
5. 2001	XXX	XXX									
6. 2002	XXX	XXX									
7. 2003	XXX	XXX									
8. 2004	XXX	XXX									
9. 2005	XXX	XXX									
10. 2006	XXX	XXX									
11. 2007	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc 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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	
1. Prior											
2. 1998											
3. 1999	XXX										
4. 2000	XXX	XXX									
5. 2001	XXX	XXX									
6. 2002	XXX	XXX									
7. 2003	XXX	XXX									
8. 2004	XXX	XXX									
9. 2005	XXX	XXX									
10. 2006	XXX	XXX									
11. 2007	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

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Sch. P, Pt. 6N, Sn. 1, Reinsurance
NONE

Sch. P, Pt. 6N, Sn. 2, Reinsurance
NONE

Sch. P, Pt. 6O, Sn. 1, Reinsurance
NONE

Sch. P, Pt. 6O, Sn. 2, Reinsurance
NONE

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Sch. P, Pt. 6R, Sn. 1A, Products Liability, Occurrence
NONE

Sch. P, Pt. 6R, Sn. 2A, Products Liability, Occurrence
NONE

Sch. P, Pt. 6R, Sn. 1B, Products Liability, Claims Made
NONE

Sch. P, Pt. 6R, Sn. 2B, Products Liability, Claims Made
NONE

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Sch. P, Pt. 7A, Sn. 1, Primary, Loss Sensitive Contracts
NONE

Sch. P, Pt. 7A, Sn. 2, Incurred Losses and Allocated Expenses
NONE

Sch. P, Pt. 7A, Sn. 3, Bulk and Incurred But Not Reported Res.
NONE

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Sch. P, Pt. 7A, Sn. 4, Net Earned Premiums Reported
NONE

Sch. P, Pt. 7A, Sn. 5, Net Reserve for Premium Adjustments
NONE

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Sch. P, Pt. 7B, Sn. 1, Reinsurance Loss Sensitive Contracts
NONE

Sch. P, Pt. 7B, Sn. 2, Incurred Losses and Cost Containment Exp.
NONE

Sch. P, Pt. 7B, Sn. 3, Bulk Incurred But Not Reported Reserves
NONE

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Sch. P, Pt. 7B, Sn. 4, Net Earned Premiums Reported at Year End
NONE

Sch. P, Pt. 7B, Sn. 5, Net Reserve for Premium Adjustments
NONE

Sch. P, Pt. 7B, Sn. 6, Incurred Adjustable Commissions
NONE

Sch. P, Pt. 7B, Sn. 7, Reserves for Commission Adjustments
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 1998
1.03 1999
1.04 2000
1.05 2001
1.06 2002
1.07 2003
1.08 2004
1.09 2005
1.10 2006
1.11 2007
1.12 TOTALS

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 disclosure 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, Column 32 and Column 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: 5.1 Fidelity \$
 (in thousands of dollars) 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 that have occurred that must be considered when making such analyses? Yes () No (X)

7.2 An extended statement may be attached:

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Sch. T, Part 2, Interstate Compact

NONE

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
•	20-3179005	BLACKSTONE FINANCIAL GROUP, INC.		(26,000,000)						(555,622)	(26,555,622)	
43001	05-0394576	NARRAGANSETT BAY INSURANCE COMPANY		26,000,000			(606,363)				25,393,637	
14931	05-0197250	PAWTUCKET INSURANCE COMPANY					606,363			555,622	1,161,985	
9999999	- CONTROL TOTALS											

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

.....

.....

.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	RESPONSES
<p>1. Will an actuarial opinion be filed by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 440:</p>	<p>YES</p>
<p>2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?</p> <p>EXPLANATION: NO COMPENSATION PAID</p> <p>BARCODE: Document Identifier 460:</p>	<p>SEE EXPLANATION</p>
<p>3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 390:</p>	<p>YES</p>
<p>4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 390:</p>	<p>YES</p>
APRIL FILING	
<p>5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 270:</p>	<p>YES</p>
<p>6. Will Management's Discussion and Analysis be filed by April 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 350:</p>	<p>YES</p>
<p>7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?</p> <p>EXPLANATION:</p> <p>BARCODE: Document Identifier 285:</p>	<p>YES</p>

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MAY FILING	RESPONSES
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	YES
EXPLANATION:	
BARCODE:	
Document Identifier 201:	

JUNE FILING	RESPONSES
9. Will an audited financial report be filed by June 1?	YES
EXPLANATION:	
BARCODE:	
Document Identifier 220:	

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	RESPONSES
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
EXPLANATION:	
BARCODE:	4 3 0 0 1 2 0 0 7 4 2 0 0 0 0 0 0
Document Identifier 420:	

11. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
EXPLANATION:	
BARCODE:	4 3 0 0 1 2 0 0 7 2 4 0 0 0 0 0 0
Document Identifier 240:	

12. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE:	4 3 0 0 1 2 0 0 7 3 6 0 0 0 0 0 0
Document Identifier 360:	

13. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	NO
EXPLANATION:	
BARCODE:	4 3 0 0 1 2 0 0 7 4 5 0 0 0 0 0 0
Document Identifier 450:	

14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE:	4 3 0 0 1 2 0 0 7 4 9 0 0 0 0 0 0
Document Identifier 490:	

15. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
EXPLANATION:	
BARCODE:	4 3 0 0 1 2 0 0 7 3 8 5 0 0 0 0 0
Document Identifier 385:	

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	MARCH FILING	RESPONSES
16. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 4 0 1 0 0 0 0 0	
Document Identifier 401:		
17. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 3 6 5 0 0 0 0 0	
Document Identifier 365:		
18. Will an Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 4 4 1 0 0 0 0 0	
Document Identifier 441:		
19. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?		YES
EXPLANATION:	.....
BARCODE:		
Document Identifier 399:		
20. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 4 0 0 0 0 0 0 0	
Document Identifier 400:		
APRIL FILING		
21. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 2 3 0 0 0 0 0 0	
Document Identifier 230:		
22. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 3 3 0 0 0 0 0 0	
Document Identifier 330:		
23. Will the Accident and Health Policy Experience Exhibit be filed by April 1?		NO
EXPLANATION:	.....
BARCODE:	4 3 0 0 1 2 0 0 7 2 1 0 0 0 0 0 0	
Document Identifier 210:		

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 11, Part 3

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
AGGREGATED AT LINE 24, Miscellaneous Expenses				
2404. CONTRIBUTIONS		9,310	190	9,500
2405. MISCELLANEOUS		29,650	605	30,255
2498. LINE 24, Miscellaneous Expenses		38,960	795	39,755

Property and Casualty

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