



**ANNUAL STATEMENT**  
FOR THE YEAR ENDED DECEMBER 31, 2008  
OF THE CONDITION AND AFFAIRS OF THE

**Old Lyme Insurance Company of Rhode Island Inc.**

NAIC Group Code 0158, 0158 NAIC Company Code 19160 Employer's ID Number 13-3306163  
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated/Organized July 31, 1985 Commenced Business September 24, 1985

Statutory Home Office 175 Metro Center Boulevard - Suite 10, Warwick, Rhode Island 02886  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 175 Metro Center Boulevard - Suite 10, Warwick, Rhode Island 02886 401-732-4684  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 175 Metro Center Boulevard - Suite 10, Warwick, Rhode Island 02886  
(Street and Number or P.O. Box, City or Town, State and Zip Code)

Primary Location of Books and Records 175 Metro Center Boulevard - Suite 10, Warwick, Rhode Island 02886  
(Street and Number, City or Town, State and Zip Code)  
401-732-4684  
(Area Code) (Telephone Number)

Internet Website Address N/A

Statutory Statement Contact Sam Digamber 212-338-2832  
(Name) (Area Code) (Telephone Number) (Extension)  
Sam.Digamber@hubinternational.com 212-354-0766  
(E-Mail Address) (Fax Number)

**OFFICERS**

Nicholas C Bentley# (Chairman & Chief Executive Officer)  
Frank DeMaria (President & Chief Operating Officer)  
John J Bator# (Senior Vice President & Treasurer)  
Charles G Ehrlich (SVP, Secretary & General Counsel)

**OTHER OFFICERS**

Thomas Wilczek (Vice President)  
Joan Jesuele (Vice President)  
Joseph Zampella (Vice President & Controller)  
Tom Tran (Vice President)

**DIRECTORS OR TRUSTEES**

John J Bator#  
Frank DeMaria  
Charles Ehrlich  
Nicholas C Bentley#  
John J Parker#

State of New Hampshire }  
County of \_\_\_\_\_ } SS

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.

\_\_\_\_\_  
Frank DeMaria  
President & Chief Operating Officer  
Subscribed and sworn to before me this  
day of \_\_\_\_\_ 2009

\_\_\_\_\_  
Joan Jesuele  
Vice President

\_\_\_\_\_  
John J Bator#  
Senior Vice President & Treasurer

- 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 NEW YORK DURING THE YEAR 2008**

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					(14,755)	(14,755)	8,443					
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												
17.1 Other liability					(544)	(10,543)	221,527					
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)					(15,299)	(25,298)	229,970					
<b>DETAILS OF WRITE-INS</b>												
3401												
3402												
3403												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

(a) Finance and service charges not included in Line 1 to Line 35 \$ .....  
 (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 RHODE ISLAND DURING THE YEAR 2008**

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												
17.1 Other liability												
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												
<b>DETAILS OF WRITE-INS</b>												
3401												
3402												
3403												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

**NONE**

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(a) Finance and service charges not included in Line 1 to Line 35 \$ .....  
 (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 2008**

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					(14,755)	(14,755)	8,443					
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												
17.1 Other liability					(544)	(10,543)	221,527					
17.3 Excess workers' compensation												
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												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)					(15,299)	(25,298)	229,970					
<b>DETAILS OF WRITE-INS</b>												
3401												
3402												
3403												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

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(a) Finance and service charges not included in Line 1 to Line 35 \$ .....  
 (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 .....

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Old Lyme Insurance Company of Rhode Island Inc.

**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														
52-0515280	25887	US Fidelity & Guaranty Co (Discover-Re)	MD		278		278				217			5,657
06-1022232	24899	Alea North American Insurance Co.	NY		1,607		1,607				400			1,917
36-2950161	35378	Evanston Insurance Co.	IL		553		553				50			3,079
0599999 - Subtotal - Other U.S. Unaffiliated Insurers					2,438		2,438				667			10,653
9999999 - TOTAL - Schedule F, Part 1					2,438		2,438				667			10,653

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Cancelled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3  Name of Company	4  Date of Contract	5  Original Premium	6  Reinsurance Premium
------------------------------	------------------------------	--------------------------	------------------------------	------------------------------	---------------------------------

Reinsurance Ceded by Portfolio					
36-1410470	22977	Lumber Mutual Insurance Co	07/26/2008		340,000
0199999 - TOTAL Reinsurance Ceded by Portfolio					340,000

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Old Lyme Insurance Company of Rhode Island Inc.

**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
Unauthorized - Affiliates - Other (Non-U.S.)																	
AA-1784124	00000	nSpire Re Limited	IE			895		2,568		4,939					8,402		8,402
1299999 - Subtotal - Unauthorized - Affiliates - Other (Non-U.S.)						895		2,568		4,939				8,402		8,402	
1399999 - Subtotal - Unauthorized - Affiliates						895		2,568		4,939				8,402		8,402	
1899999 - Subtotal - Unauthorized						895		2,568		4,939				8,402		8,402	
1999999 - Subtotal - Authorized and Unauthorized						895		2,568		4,939				8,402		8,402	
9999999 - TOTAL - Schedule F, Part 3						895		2,568		4,939				8,402		8,402	

22

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)	nSpire Re Limited	8,402		Yes (X) No ( )
2)	.....	.....	.....	Yes ( ) No ( )
3)	.....	.....	.....	Yes ( ) No ( )
4)	.....	.....	.....	Yes ( ) No ( )
5)	.....	.....	.....	Yes ( ) No ( )

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Old Lyme Insurance Company of Rhode Island Inc.

**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			
Unauthorized - Affiliates - Other (Non-U.S.)												
AA-1784124	00000	nSpire Re Limited	IE	895						895		
1299999		Subtotal - Unauthorized - Affiliates - Other (Non-U.S.)		895						895		
1399999		Subtotal - Unauthorized - Affiliates		895						895		
1899999		Subtotal - Unauthorized		895						895		
1999999		Subtotal - Authorized and Unauthorized		895						895		
9999999		TOTAL - Schedule F, Part 4		895						895		

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Old Lyme Insurance Company of Rhode Island Inc.

**SCHEDULE F - PART 5**

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Columns 6 through 10 but not in excess of Column 5	Subtotal Column 5 minus Column 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 13	Smaller of Column 11 or Column 14	Smaller of Column 11 or 20% of Amount Included in Column 5	Total Provision for Unauthorized Reinsurance Smaller of Column 5 or Columns 12 + 15 + 16
Affiliates - Other Non-U. S. Insurers																
AA-1784124	00000	nSpire Re Limited	IE	8,402						8,402						
0399999 - Subtotal Affiliates - Other Non-U. S. Insurers				8,402						8,402						
0499999 - Subtotal Affiliates				8,402						8,402						
0999999 - Subtotal Affiliates and Others				8,402						8,402						
9999999 - TOTAL - Schedule F, Part 5				8,402						8,402						

1. Amounts in dispute totaling \$ ..... are included in Column 5.  
 2. Amounts in dispute totaling \$ ..... are excluded from Column 13.

**Page 25**

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

**NONE**

**Page 26**

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

**NONE**

**SCHEDULE F - PART 8**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Column 3)			
1. Cash and invested assets (Line 10) .....	25,716,194		25,716,194
2. Premiums and considerations (Line 13) .....			
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1) .....	894,641	(894,641)	
4. Funds held by or deposited with reinsured companies (Line 14.2) .....	666,617		666,617
5. Other assets .....	52,160		52,160
6. Net amount recoverable from reinsurers .....		8,401,799	8,401,799
7. Protected cell assets (Line 25) .....			
8. Totals (Line 26) .....	27,329,612	7,507,158	34,836,770
<u>LIABILITIES</u> (Page 3)			
9. Losses and loss adjustment expenses (Line 1 through Line 3) .....		7,507,158	7,507,158
10. Taxes, expenses, and other obligations (Line 4 through Line 8) .....	1,493,934		1,493,934
11. Unearned premiums (Line 9) .....			
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) .....			
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 .....	581,488		581,488
19. Total liabilities excluding protected cell business (Line 24) .....	2,075,422	7,507,158	9,582,580
20. Protected cell liabilities (Line 25) .....			
21. Surplus as regards policyholders (Line 35) .....	25,254,190	X X X	25,254,190
22. Totals (Line 36) .....	27,329,612	7,507,158	34,836,770

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

Yes (X) No ( )

If yes, give full explanation:

Gross up a portfolio transfer and 100% quota share reinsurance with an affiliated, nSpire Re Limited

.....  
 .....  
 .....  
 .....

**Page 28**

Sch. H, Accident and Health Exhibit, Part 1  
**NONE**

**Page 29**

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**

**Page 30**

Schedule H, Part 5, Health Claims  
**NONE**

**Page 33**

Sch. P, Pt. 1A, Homeowners/Farmowners

**NONE**

**Page 34**

Sch. P, Pt. 1B, Private Passenger Auto Liability/Medical

**NONE**

**Page 35**

Sch. P, Pt. 1C, Commercial Auto/Truck Liability/Medical

**NONE**

**Page 36**

Sch. P, Pt. 1D, Workers' Compensation

**NONE**

**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 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. 1999	7,738		7,738	878		57			17			952	89
3. 2000	7,486		7,486	1,267	6	71						1,332	121
4. 2001	7,480		7,480	875	23	57						909	86
5. 2002	9,774		9,774	1,057	1	66	1					1,121	108
6. 2003	5,482	220	5,262	833	488	28	3					370	42
7. 2004	3,682	3,682		364	364	10	10						51
8. 2005	(12)	(12)											
9. 2006													
10. 2007													
11. 2008													
12. Totals	XXX	XXX	XXX	5,274	882	289	14		17			4,684	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.													
11.													
12.													

	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.	952		952	12.3		12.3					
3.	1,338	6	1,332	17.9		17.8					
4.	932	23	909	12.5		12.2					
5.	1,123	2	1,121	11.5		11.5					
6.	861	491	370	15.7	223.2	7.0					
7.	374	374		10.2	10.2						
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**Page 38**

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

**Page 39**

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

**SCHEDULE P - PART 1G - SPECIAL LIABILITY  
(OCEAN, MARINE, AIRCRAFT (ALL PERILS),  
BOILER AND MACHINERY)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 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. 1999	34	34		12	12	1	1					XXX
3. 2000	47	47		17	17	1	1					XXX
4. 2001	4	4										XXX
5. 2002												XXX
6. 2003												XXX
7. 2004												XXX
8. 2005												XXX
9. 2006												XXX
10. 2007												XXX
11. 2008												XXX
12. Totals	XXX	XXX	XXX	29	29	2	2					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.													
11.													
12.													

	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.	13	13		38.2	38.2						
3.	18	18		38.3	38.3						
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**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. 1999	850	70	780	58	10	12			86			146	39
3. 2000	910	60	850	60	13	7			81			129	40
4. 2001	704	72	632	30	20	2			102			113	1
5. 2002	572	(4)	576						81			81	1
6. 2003	32	787	(755)						89			89	
7. 2004	17	17											
8. 2005													
9. 2006													
10. 2007													
11. 2008													
12. Totals	XXX	XXX	XXX	148	43	21	7	439				558	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.	117	117	100	100									
2.	3	3											
3.	2	2											
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.	122	122	100	100									

	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.	159	13	146	18.7	18.6	18.7					
3.	150	21	129	16.5	35.0	15.2					
4.	134	21	113	19.0	29.2	17.9					
5.	81		81	14.2		14.1					
6.	89		89	278.1		(11.8)					
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**Page 42**

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

**NONE**

**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	(4)	(4)							XXX
2. 2007 .....												XXX
3. 2008 .....												XXX
4. Totals .....	XXX	XXX	XXX	(4)	(4)							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. ....													

	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. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**Page 44**

Sch. P, Pt. 1J, Auto Physical Damage

**NONE**

**Page 45**

Sch. P, Pt. 1K, Fidelity/Surety

**NONE**

**Page 46**

Sch. P, Pt. 1L, Other (Including Credit, Accident/Health)

**NONE**

**Page 47**

Sch. P, Pt. 1M, International

**NONE**

**Page 48**

Sch. P, Pt. 1N, Reinsurance Property

**NONE**

**SCHEDULE P - PART 10 - REINSURANCE**  
**Nonproportional Assumed Liability (\$000 Omitted)**

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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	20	20	40	40					XXX
2. 1999	14,249	538	13,711	8,092	1,092	126	122	60			7,064	XXX
3. 2000	19,595	1,531	18,064	11,324	3,136	221	221	5			8,193	XXX
4. 2001	25,778	2,774	23,004	16,136	6,401	513	513	6			9,741	XXX
5. 2002	29,541	1,006	28,535	15,137	11,582	872	872				3,555	XXX
6. 2003	37,461	49,660	(12,199)	17,464	16,990	1,945	1,945				474	XXX
7. 2004	18,529	18,529		6,773	6,773	1,482	1,482					XXX
8. 2005	260	260										XXX
9. 2006												XXX
10. 2007												XXX
11. 2008												XXX
12. Totals	XXX	XXX	XXX	74,946	45,994	5,199	5,195	71			29,027	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.	71	71	641	641									XXX
2.	29	29	321	321									XXX
3.	42	42	818	818									XXX
4.	101	101	249	249									XXX
5.	217	217	372	372									XXX
6.	687	687	1,603	1,603									XXX
7.	1,291	1,291	835	835									XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.	2,438	2,438	4,839	4,839									XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	8,628	1,564	7,064	60.6	290.7	51.5					
3.	12,410	4,217	8,193	63.3	275.4	45.4					
4.	17,005	7,264	9,741	66.0	261.9	42.3					
5.	16,598	13,043	3,555	56.2	1,296.5	12.5					
6.	21,699	21,225	474	57.9	42.7	(3.9)					
7.	10,381	10,381		56.0	56.0						
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**Page 50**

Sch. P, Pt. 1P, Reinsurance Financial Lines

**NONE**

**Page 51**

Sch. P, Pt. 1R, Sn. 1, Products Liability, Occurrence

**NONE**

**Page 52**

Sch. P, Pt. 1R, Sn. 2, Products Liability, Claims Made

**NONE**

**Page 53**

Sch. P, Pt. 1S, Financial Guaranty/Mortgage Guaranty

**NONE**

**Page 54**

Sch. P, Pt. 1T

**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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX									XXX
11. 2008	XXX	XXX	XXX						X		XXX	XXX
<b>NONE</b>												
12. Totals												

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX									XXX
11. 2008	XXX	XXX	XXX						X		XXX	XXX
<b>NONE</b>												
12. Totals												

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX									XXX
11. 2008	XXX	XXX	XXX						X		XXX	XXX
<b>NONE</b>												
12. Totals												

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX									XXX
11. 2008	XXX	XXX	XXX						X		XXX	XXX
<b>NONE</b>												
12. Totals												

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999	1,819	951	935	935	935	935	935	935	935	935	935	935
3. 2000	XXX	1,636	1,370	1,350	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332
4. 2001	XXX	XXX	1,120	928	910	909	909	909	909	909	909	909
5. 2002	XXX	XXX	XXX	1,411	1,121	1,121	1,121	1,121	1,121	1,121	1,121	1,121
6. 2003	XXX	XXX	XXX	XXX	370	370	370	370	370	370	370	370
7. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>NONE</b>												
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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX	XXX								
7. 2004	XXX	XXX	XXX	XXX								
8. 2005	XXX	XXX	XXX	XXX								
9. 2006	XXX	XXX	XXX	XXX								
10. 2007	XXX	XXX	XXX	XXX								XXX
11. 2008	XXX	XXX	XXX	XXX					X		XXX	XXX
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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX	XXX								
7. 2004	XXX	XXX	XXX	XXX								
8. 2005	XXX	XXX	XXX	XXX								
9. 2006	XXX	XXX	XXX	XXX								
10. 2007	XXX	XXX	XXX	XXX								XXX
11. 2008	XXX	XXX	XXX	XXX					X		XXX	XXX
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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX	XXX								
7. 2004	XXX	XXX	XXX	XXX								
8. 2005	XXX	XXX	XXX	XXX								
9. 2006	XXX	XXX	XXX	XXX								
10. 2007	XXX	XXX	XXX	XXX								XXX
11. 2008	XXX	XXX	XXX	XXX					X		XXX	XXX
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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999	393	381	114	111	60	60	60	60	60	60		
3. 2000	XXX	429	292	190	48	48	48	48	48	48		
4. 2001	XXX	XXX	63	66	11	11	11	11	11	11		
5. 2002	XXX	XXX	XXX	95								
6. 2003	XXX	XXX	XXX	XXX								
7. 2004	XXX	XXX	XXX	XXX	XXX							
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX	XXX								
7. 2004	XXX	XXX	XXX	XXX								
8. 2005	XXX	XXX	XXX	XXX								
9. 2006	XXX	XXX	XXX	XXX								
10. 2007	XXX	XXX	XXX	XXX								XXX
11. 2008	XXX	XXX	XXX	XXX					X		XXX	XXX
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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
4. Totals												

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	X	XXX				XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	XXX	<b>NONE</b>	X	XXX	XXX		XXX
4. Totals												

**SCHEDULE P - PART 2K - FIDELITY, SURETY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	X	XXX				XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	XXX	<b>NONE</b>	X	XXX	XXX		XXX
4. Totals												

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	X	XXX				XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	XXX	<b>NONE</b>	X	XXX	XXX		XXX
4. Totals												

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior .....												
2. 1999 .....												
3. 2000 .....	XXX											
4. 2001 .....	XXX	XXX										
5. 2002 .....	XXX	XXX	XXX									
6. 2003 .....	XXX	XXX	XXX									
7. 2004 .....	XXX	XXX	XXX									
8. 2005 .....	XXX	XXX	XXX									
9. 2006 .....	XXX	XXX	XXX									
10. 2007 .....	XXX	XXX	XXX									XXX
11. 2008 .....	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2N - REINSURANCE**  
**Nonproportional Assumed Property**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX									XXX
11. 2008	XXX	XXX	XXX								XXX	XXX
12. Totals												

**NONE**

**SCHEDULE P - PART 2O - REINSURANCE**  
**Nonproportional Assumed Liability**

1. Prior												
2. 1999	6,098	6,928	7,500	7,395	7,004	7,004	7,004	7,004	7,004	7,004		
3. 2000	XXX	9,428	10,609	11,540	8,188	8,188	8,188	8,188	8,188	8,188		
4. 2001	XXX	XXX	14,075	14,413	9,734	9,735	9,735	9,735	9,735	9,735		
5. 2002	XXX	XXX	XXX	19,695	3,555	3,555	3,555	3,555	3,555	3,555		
6. 2003	XXX	XXX	XXX	XXX	474	474	474	474	474	474		
7. 2004	XXX	XXX	XXX	XXX	XXX							
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

**SCHEDULE P - PART 2P - REINSURANCE**  
**Nonproportional Assumed Financial Lines**

1. Prior												
2. 1999												
3. 2000	XXX											
4. 2001	XXX	XXX										
5. 2002	XXX	XXX	XXX									
6. 2003	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX									XXX
11. 2008	XXX	XXX	XXX								XXX	XXX
12. Totals												

**NONE**

**Page 59**

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**

Sch. P, Pt. 2T,  
**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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008			
1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	XXX	XXX	XXX						XXX				

**NONE**

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

1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	XXX	XXX	XXX						XXX				

**NONE**

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

1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	XXX	XXX	XXX						XXX				

**NONE**

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION**

1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	XXX	XXX	XXX						XXX				

**NONE**

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior	0 0 0													
2. 1999	399	930	935	935	935	935	935	935	935	935	935	935	77	12
3. 2000	XXX	830	1,334	1,331	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	105	16
4. 2001	XXX	XXX	306	889	910	909	909	909	909	909	909	909	77	9
5. 2002	XXX	XXX	XXX	785	1,121	1,121	1,121	1,121	1,121	1,121	1,121	1,121	98	10
6. 2003	XXX	XXX	XXX	XXX	370	370	370	370	370	370	370	370	41	
7. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008			
1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	XXX	XXX	XXX	XXX					XXX				

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

1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	XXX	XXX	XXX	XXX					XXX				

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

1. Prior	0 0 0											XXX	XXX
2. 1999												XXX	XXX
3. 2000	XXX											XXX	XXX
4. 2001	XXX	XXX										XXX	XXX
5. 2002	XXX	XXX	XXX									XXX	XXX
6. 2003	XXX	XXX	XXX	XXX								XXX	XXX
7. 2004	XXX	XXX	XXX	XXX								XXX	XXX
8. 2005	XXX	XXX	XXX	XXX								XXX	XXX
9. 2006	XXX	XXX	XXX	XXX								XXX	XXX
10. 2007	XXX	XXX	XXX	XXX								XXX	XXX
11. 2008	XXX	XXX	XXX	XXX					XXX			XXX	XXX

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

1. Prior	0 0 0																	
2. 1999		5		11		29		50		60		60		60		60		60
3. 2000	XXX		6		20		36		48		48		48		48		48	21
4. 2001	XXX			3		3		3		11		11		11		11		11
5. 2002	XXX				3		1		1		1		1		1		1	1
6. 2003	XXX					XXX												
7. 2004	XXX					XXX		XXX										
8. 2005	XXX					XXX		XXX		XXX								
9. 2006	XXX					XXX		XXX		XXX		XXX						
10. 2007	XXX					XXX		XXX		XXX		XXX		XXX				
11. 2008	XXX					XXX		XXX		XXX		XXX		XXX					XXX

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

1. Prior	0 0 0												
2. 1999													
3. 2000	XXX												
4. 2001	XXX	XXX											
5. 2002	XXX	XXX	XXX										
6. 2003	XXX	XXX	XXX	XXX									
7. 2004	XXX	XXX	XXX	XXX									
8. 2005	XXX	XXX	XXX	XXX									
9. 2006	XXX	XXX	XXX	XXX									
10. 2007	XXX	XXX	XXX	XXX									
11. 2008	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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008		
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	>	X	XXX				
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	>	<b>NONE</b>	X	XXX	XXX		

**SCHEDULE P - PART 3K - FIDELITY, SURETY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	>	<b>NONE</b>	X	XXX		XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	>	X	XXX	XXX	XXX	XXX	XXX

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

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	>	<b>NONE</b>	X	XXX		XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	XXX	>	X	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior .....	000										XXX	XXX
2. 1999 .....											XXX	XXX
3. 2000 .....	XXX										XXX	XXX
4. 2001 .....	XXX	XXX									XXX	XXX
5. 2002 .....	XXX	XXX	XXX								XXX	XXX
6. 2003 .....	XXX	XXX	XXX								XXX	XXX
7. 2004 .....	XXX	XXX	XXX								XXX	XXX
8. 2005 .....	XXX	XXX	XXX								XXX	XXX
9. 2006 .....	XXX	XXX	XXX								XXX	XXX
10. 2007 .....	XXX	XXX	XXX								XXX	XXX
11. 2008 .....	XXX	XXX	XXX							X	XXX	XXX

**SCHEDULE P - PART 3N - REINSURANCE**

**Nonproportional Assumed Property**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008			
1. Prior	0 0 0											XXX	XXX
2. 1999												XXX	XXX
3. 2000	XXX											XXX	XXX
4. 2001	XXX	XXX										XXX	XXX
5. 2002	XXX	XXX	XXX									XXX	XXX
6. 2003	XXX	XXX	XXX									XXX	XXX
7. 2004	XXX	XXX	XXX									XXX	XXX
8. 2005	XXX	XXX	XXX									XXX	XXX
9. 2006	XXX	XXX	XXX									XXX	XXX
10. 2007	XXX	XXX	XXX									XXX	XXX
11. 2008	XXX	XXX	XXX						XXX			XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE**

**Nonproportional Assumed Liability**

1. Prior	0 0 0												XXX	XXX
2. 1999	271	2,085	4,516	6,295	7,004	7,004	7,004	7,004	7,004	7,004	7,004	7,004	XXX	XXX
3. 2000	XXX	644	3,793	6,403	8,188	8,188	8,188	8,188	8,188	8,188	8,188	8,188	XXX	XXX
4. 2001	XXX	XXX	1,691	4,879	9,734	9,735	9,735	9,735	9,735	9,735	9,735	9,735	XXX	XXX
5. 2002	XXX	XXX	XXX	1,190	3,555	3,555	3,555	3,555	3,555	3,555	3,555	3,555	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	474	474	474	474	474	474	474	474	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX								XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX							XXX	XXX
9. 2006	XXX						XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
10. 2007	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX

**SCHEDULE P - PART 3P - REINSURANCE**

**Nonproportional Assumed Financial Lines**

1. Prior	0 0 0												XXX	XXX
2. 1999													XXX	XXX
3. 2000	XXX												XXX	XXX
4. 2001	XXX	XXX											XXX	XXX
5. 2002	XXX	XXX	XXX										XXX	XXX
6. 2003	XXX	XXX	XXX										XXX	XXX
7. 2004	XXX	XXX	XXX										XXX	XXX
8. 2005	XXX	XXX	XXX										XXX	XXX
9. 2006	XXX	XXX	XXX										XXX	XXX
10. 2007	XXX	XXX	XXX										XXX	XXX
11. 2008	XXX	XXX	XXX						XXX				XXX	XXX

**Page 64**

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**

Sch. P, Pt. 3T, Warranty  
**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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior										
2. 1999										
3. 2000	XXX									
4. 2001	XXX	XXX								
5. 2002	XXX	XXX								
6. 2003	XXX	XXX								
7. 2004	XXX	XXX								
8. 2005	XXX	XXX								
9. 2006	XXX	XXX								
10. 2007	XXX	XXX						XX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1999										
3. 2000	XXX									
4. 2001	XXX	XXX								
5. 2002	XXX	XXX								
6. 2003	XXX	XXX								
7. 2004	XXX	XXX								
8. 2005	XXX	XXX								
9. 2006	XXX	XXX								
10. 2007	XXX	XXX						X		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1999										
3. 2000	XXX									
4. 2001	XXX	XXX								
5. 2002	XXX	XXX								
6. 2003	XXX	XXX								
7. 2004	XXX	XXX								
8. 2005	XXX	XXX								
9. 2006	XXX	XXX								
10. 2007	XXX	XXX						X		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1999										
3. 2000	XXX									
4. 2001	XXX	XXX								
5. 2002	XXX	XXX								
6. 2003	XXX	XXX								
7. 2004	XXX	XXX								
8. 2005	XXX	XXX								
9. 2006	XXX	XXX								
10. 2007	XXX	XXX						X		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 1999										
3. 2000	XXX	10								
4. 2001	XXX	225	187							
5. 2002	XXX	XXX	XXX	265						
6. 2003	XXX	XXX	XXX	XXX	XXX					
7. 2004	XXX	XXX	XXX	XXX	XXX	XXX				
8. 2005	XXX									
9. 2006	XXX									
10. 2007	XXX									
11. 2008	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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008						
1. Prior																
2. 1999																
3. 2000	XXX		<b>NONE</b>													
4. 2001	XXX	XXX														
5. 2002	XXX	XXX														
6. 2003	XXX	XXX														
7. 2004	XXX	XXX														
8. 2005	XXX	XXX														
9. 2006	XXX	XXX														
10. 2007	XXX	XXX														
11. 2008	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XX XXX	XXX

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

1. Prior			<b>NONE</b>								
2. 1999											
3. 2000	XXX										
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	XXX	XXX								XXX	XXX

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

1. Prior			<b>NONE</b>								
2. 1999											
3. 2000	XXX										
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	XXX	XXX								XXX	XXX

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

1. Prior										
2. 1999										
3. 2000	XXX	360	XXX	331	65	51				
4. 2001	XXX	XXX	XXX	222	42	124				
5. 2002	XXX	XXX	XXX	XXX	42	95				
6. 2003	XXX	XXX	XXX	XXX	XXX	XXX				
7. 2004	XXX	XXX	XXX	XXX	XXX	XXX				
8. 2005	XXX									
9. 2006	XXX									
10. 2007	XXX									
11. 2008	XXX									

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

1. Prior			<b>NONE</b>								
2. 1999											
3. 2000	XXX										
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2007 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2008 .....	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. 2007 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2007 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	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. 2007 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	XXX
3. 2008 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior .....										
2. 1999 .....										
3. 2000 .....	XXX									
4. 2001 .....	XXX	XXX								
5. 2002 .....	XXX	XXX								
6. 2003 .....	XXX	XXX								
7. 2004 .....	XXX	XXX								
8. 2005 .....	XXX	XXX								
9. 2006 .....	XXX	XXX								
10. 2007 .....	XXX	XXX						XXX	XXX	XXX
11. 2008 .....	XXX	XXX						XXX	XXX	XXX

**SCHEDULE P - PART 4N - REINSURANCE**

**Nonproportional Assumed Property**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior										
2. 1999										
3. 2000	XXX									
4. 2001	XXX	XXX								
5. 2002	XXX	XXX								
6. 2003	XXX	XXX								
7. 2004	XXX	XXX								
8. 2005	XXX	XXX								
9. 2006	XXX	XXX								
10. 2007	XXX	XXX						XX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4O - REINSURANCE**

**Nonproportional Assumed Liability**

1. Prior										
2. 1999	3,222	446	(82)							
3. 2000	XXX	4,856	1,142	472						
4. 2001	XXX	XXX	5,667	2,049						
5. 2002	XXX	XXX	XXX	14,035						
6. 2003	XXX	XXX	XXX	XXX						
7. 2004	XXX	XXX	XXX	XXX	XXX					
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4P - REINSURANCE**

**Nonproportional Assumed Financial Lines**

1. Prior										
2. 1999										
3. 2000	XXX									
4. 2001	XXX	XXX								
5. 2002	XXX	XXX								
6. 2003	XXX	XXX								
7. 2004	XXX	XXX								
8. 2005	XXX	XXX								
9. 2006	XXX	XXX								
10. 2007	XXX	XXX						X		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Page 69**

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**

Sch. P, Pt. 4T, Warranty  
**NONE**

**Page 70**

Sch. P, Pt. 5A, Sn. 1, Homeowners/Farmowners  
**NONE**

Sch. P, Pt. 5A, Sn. 2, Homeowners/Farmowners  
**NONE**

Sch. P, Pt. 5A, Sn. 3, Homeowners/Farmowners  
**NONE**

**Page 71**

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**

**Page 72**

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**

**Page 73**

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**

**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior										
2. 1999	26	71	77	77	77	77	77	77	77	77
3. 2000	XXX	59	97	103	105	105	105	105	105	105
4. 2001	XXX	XXX	19	67	77	77	77	77	77	77
5. 2002	XXX	XXX	XXX	39	88	97	98	98	98	98
6. 2003	XXX	XXX	XXX	XXX	21	35	41	41	41	41
7. 2004	XXX	XXX	XXX	XXX	XXX	44	47	47	47	47
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior										
2. 1999	33	7								
3. 2000	XXX	53	10	2						
4. 2001	XXX	XXX	32	10						
5. 2002	XXX	XXX	XXX	52	10	1				
6. 2003	XXX	XXX	XXX	XXX	21	7	1			
7. 2004	XXX	XXX	XXX	XXX	XXX	XXX	4	2		
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2008	XXX	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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior										
2. 1999	64	89	90	89	89	89	89	89	89	89
3. 2000	XXX	117	118	119	121	121	121	121	121	121
4. 2001	XXX	XXX	55	86	86	86	86	86	86	86
5. 2002	XXX	XXX	XXX	101	108	108	108	108	108	108
6. 2003	XXX	XXX	XXX	XXX	42	42	42	42	42	42
7. 2004	XXX	XXX	XXX	XXX	XXX	50	51	51	51	51
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**Page 75**

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**

**Page 76**

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**

**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior										
2. 1999	2	13	16	20	20	20	21	21	21	21
3. 2000	XXX	2	6	12	14	20	26	27	29	29
4. 2001	XXX	XXX	1	1	1	1	1	1	1	1
5. 2002	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2003	XXX	XXX	XXX	XXX						
7. 2004	XXX	XXX	XXX	XXX	XXX					
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior										
2. 1999	1	6	3	1	2	2	1	1	1	1
3. 2000	XXX	13	15	11	11	10	4	3	1	
4. 2001	XXX	XXX	1							
5. 2002	XXX	XXX	XXX							
6. 2003	XXX	XXX	XXX	XXX						
7. 2004	XXX	XXX	XXX	XXX	XXX					
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior										
2. 1999	3	32	23	23	39	39	39	39	39	39
3. 2000	XXX	17	23	31	40	40	40	40	40	40
4. 2001	XXX	XXX	1	1	1	1	1	1	1	1
5. 2002	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2003	XXX	XXX	XXX	XXX						
7. 2004	XXX	XXX	XXX	XXX	XXX					
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Page 78**

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**

**Page 79**

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**

**Page 80**

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**

**Page 81**

Sch. P, Pt. 5T, Sn. 1  
**NONE**

Sch. P, Pt. 5T, Sn. 2  
**NONE**

Sch. P, Pt. 5T, Sn. 3  
**NONE**

**Page 82**

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**

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior											
2. 1999	7,740	7,738	7,714	7,714	7,714	7,714	7,714	7,714	7,714	7,714	7,714
3. 2000	XXX	7,489	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488	7,488
4. 2001	XXX	XXX	7,505	7,505	7,505	7,505	7,505	7,505	7,505	7,505	7,505
5. 2002	XXX	XXX	XXX	9,774	9,775	9,775	9,775	9,775	9,775	9,775	9,775
6. 2003	XXX	XXX	XXX	XXX	5,480	5,571	5,571	5,571	5,571	5,571	5,571
7. 2004	XXX	XXX	XXX	XXX	XXX	3,591	3,591	3,591	3,591	3,591	3,591
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	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	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior											
2. 1999											
3. 2000	XXX										
4. 2001	XXX	XXX									
5. 2002	XXX	XXX	XXX								
6. 2003	XXX	XXX	XXX	XXX	407	91	91	91	91	91	91
7. 2004	XXX	XXX	XXX	XXX	XXX	3,591	3,591	3,591	3,591	3,591	3,591
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior											
2. 1999	849	849	849	849	849	849	849	849	849	849	849
3. 2000	XXX	910	844	813	813	813	813	813	813	813	813
4. 2001	XXX	XXX	770	761	761	761	761	761	761	761	761
5. 2002	XXX	XXX	XXX	613	613	613	613	613	613	613	613
6. 2003	XXX	XXX	XXX	XXX	32	32	32	32	32	32	32
7. 2004	XXX	XXX	XXX	XXX	XXX	17	17	17	17	17	17
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior											
2. 1999	70	70	70	70	70	70	70	70	70	70	70
3. 2000	XXX	59	59	59	59	59	59	59	59	59	59
4. 2001	XXX	XXX	72	68	68	68	68	68	68	68	68
5. 2002	XXX	XXX	XXX								
6. 2003	XXX	XXX	XXX	XXX	787	787	787	787	787	787	787
7. 2004	XXX	XXX	XXX	XXX	XXX	17	17	17	17	17	17
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**Page 84**

Sch. P, Pt. 6H, Sn. 1B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 6H, Sn. 2B, Other Liability, Claims Made  
**NONE**

Sch. P, Pt. 6M, Sn. 1, International  
**NONE**

Sch. P, Pt. 6M, Sn. 2, International  
**NONE**

**SCHEDULE P - PART 6N - REINSURANCE**

**Nonproportional Assumed Property**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	
1. Prior											
2. 1999											
3. 2000	XXX										
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	
1. Prior											
2. 1999											
3. 2000	XXX										
4. 2001	XXX	XXX									
5. 2002	XXX	XXX									
6. 2003	XXX	XXX									
7. 2004	XXX	XXX									
8. 2005	XXX	XXX									
9. 2006	XXX	XXX									
10. 2007	XXX	XXX									
11. 2008	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 6O - REINSURANCE**

**Nonproportional Assumed Liability**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	
1. Prior											
2. 1999	9,350	15,842	15,804	15,805	15,805	15,805	15,805	15,805	15,805	15,805	15,805
3. 2000	XXX	13,120	20,472	20,477	20,477	20,477	20,477	20,477	20,477	20,477	20,477
4. 2001	XXX	XXX	18,464	24,750	24,736	24,736	24,736	24,736	24,736	24,736	24,736
5. 2002	XXX	XXX	XXX	23,247	31,324	31,324	31,324	31,324	31,324	31,324	31,324
6. 2003	XXX	XXX	XXX	XXX	29,398	29,399	29,399	29,399	29,399	29,399	29,399
7. 2004	XXX	XXX	XXX	XXX	XXX	18,528	18,528	18,528	18,528	18,528	18,528
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	260	260	260	260	260
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	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 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	
1. Prior											
2. 1999	537	639	644	644	644	644	644	644	644	644	644
3. 2000	XXX	1,429	1,968	1,968	1,958	1,958	1,958	1,958	1,958	1,958	1,958
4. 2001	XXX	XXX	2,230	2,062	2,062	2,062	2,062	2,062	2,062	2,062	2,062
5. 2002	XXX	XXX	XXX	1,174	1,174	1,174	1,174	1,174	1,174	1,174	1,174
6. 2003	XXX	XXX	XXX	XXX	49,658	49,658	49,658	49,658	49,658	49,658	49,658
7. 2004	XXX	XXX	XXX	XXX	XXX	18,528	18,528	18,528	18,528	18,528	18,528
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	260	260	260	260	260
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**Page 86**

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**

**Page 87**

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

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

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

**Page 88**

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

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

**Page 89**

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**

**Page 90**

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. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Malpractice Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Malpractice Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes ( ) No (X)  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes ( ) No (X)
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes ( ) No (X)
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes ( ) No ( ) N/A (X)
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Malpractice Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....	.....	.....
1.602 1999 .....	.....	.....
1.603 2000 .....	.....	.....
1.604 2001 .....	.....	.....
1.605 2002 .....	.....	.....
1.606 2003 .....	.....	.....
1.607 2004 .....	.....	.....
1.608 2005 .....	.....	.....
1.609 2006 .....	.....	.....
1.610 2007 .....	.....	.....
1.611 2008 .....	.....	.....
1.612 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 \$ .....  
5.2 Surety \$ .....  
 (in thousands of dollars)
- 6. Claim count information is reported per claim or per claimant. (Indicate which). per Claim  
 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:  
 .....  
 .....  
 .....

**Page 93**

Sch. T, Part 2, Interstate Compact

**NONE**

**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)
19160	13-3306163	Old Lyme Insurance Company of RI Inc	(20,000,000)				215,864	166,147		(840,223)	(20,458,212)	
	83-0306126	FairFax Inc					27,965				27,965	
00000	AA-1748124	nSpire Re Limited					(361,321)	(166,147)			(527,468)	
	01-0748234	MFExchange Co					3,300				3,300	
	15-2616-2	Hamblin Watsa Investment Counsel Ltd.					27,965				27,965	
25534	94-1517098	TIG Insurance Co	20,000,000							840,223	20,840,223	
	02-0511580	RiverStone Resouces LLC					86,227				86,227	
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><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> 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><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> Document Identifier 460:</p>	<p>YES</p>
<p>3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?</p> <p><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> 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><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> Document Identifier 390:</p>	<p>YES</p>
<p><b>APRIL FILING</b></p>	
<p>5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?</p> <p><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> Document Identifier 270:</p>	<p>YES</p>
<p>6. Will Management's Discussion and Analysis be filed by April 1?</p> <p><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> Document Identifier 350:</p>	<p>YES</p>
<p>7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?</p> <p><b>EXPLANATION:</b> .....</p> <p><b>BARCODE:</b> 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
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 201:		

	JUNE FILING	
9. Will an audited financial report be filed by June 1?		YES
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> 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	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?		NO
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 420:	1 9 1 6 0 2 0 0 8 4 2 0 0 0 0 0 0	
		

11. Will the Financial Guaranty Insurance Exhibit be filed by March 1?		NO
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 240:	1 9 1 6 0 2 0 0 8 2 4 0 0 0 0 0 0	
		

12. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?		NO
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 360:	1 9 1 6 0 2 0 0 8 3 6 0 0 0 0 0 0	
		

13. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?		NO
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 450:	1 9 1 6 0 2 0 0 8 4 5 0 0 0 0 0 0	
		

14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?		NO
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 490:	1 9 1 6 0 2 0 0 8 4 9 0 0 0 0 0 0	
		

15. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?		NO
<b>EXPLANATION:</b> .....		
<b>BARCODE:</b> Document Identifier 385:	1 9 1 6 0 2 0 0 8 3 8 5 0 0 0 0 0	
		

## 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.

	RESPONSES
<b>MARCH FILING</b>	
16. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	YES
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> 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
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 365:	1 9 1 6 0 2 0 0 8 3 6 5 0 0 0 0 0
18. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 441:	
19. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 399:	
20. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 400:	1 9 1 6 0 2 0 0 8 4 0 0 0 0 0 0 0
<b>APRIL FILING</b>	
21. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 230:	1 9 1 6 0 2 0 0 8 2 3 0 0 0 0 0 0
22. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 330:	1 9 1 6 0 2 0 0 8 3 3 0 0 0 0 0 0
23. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
<b>EXPLANATION:</b> .....	
<b>BARCODE:</b> Document Identifier 210:	1 9 1 6 0 2 0 0 8 2 1 0 0 0 0 0 0



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Old Lyme Insurance Company of Rhode Island Inc.

## REINSURANCE SUMMARY SUPPLEMENTAL FILING FOR GENERAL INTERROGATORY 9 (PART 2)

For The Year Ended December 31, 2008  
To Be Filed by March 1

(A) Financial Impact			
	1	2	3
	As Reported	Interrogatory 9 Reinsurance Effect	Restated Without Interrogatory 9 Reinsurance
A01. Assets .....	27,329,612		27,329,612
A02. Liabilities .....	2,075,422		2,075,422
A03. Surplus as regards to policyholders .....	25,254,190		24,254,190
A04. Income before taxes .....	1,849,586		1,849,586

**REINSURANCE SUMMARY SUPPLEMENTAL FILING FOR  
GENERAL INTERROGATORY 9 (PART 2)**

(B) Summary of Reinsurance Contract Terms	(C) Management's Objectives

(D) If the response to Interrogatory 9.4 (Part 2 Property & Casualty Interrogatories) is yes, explain below why the Contracts are treated differently for GAAP and SAP.

**NONE**

# Property and Casualty

## Annual Statement Blank Alphabetical Index

Assets .....	2	Schedule F - Part 4 .....	23
Cash Flow .....	5	Schedule F - Part 5 .....	24
Exhibit of Capital Gains (Losses) .....	12	Schedule F - Part 6 .....	25
Exhibit of Net Investment Income .....	12	Schedule F - Part 7 .....	26
Exhibit of Nonadmitted Assets .....	13	Schedule F - Part 8 .....	27
Exhibit of Premiums and Losses (State Page) .....	19	Schedule H - Accident and Health Exhibit - Part 1 .....	28
Five-Year Historical Data .....	17	Schedule H - Parts 2, 3, and 4 .....	29
General Interrogatories .....	15	Schedule H - Part 5 - Health Claims .....	30
Jurat Page .....	1	Schedule P - Part 1 - Analysis of Losses and Loss Expenses .....	31
Liabilities, Surplus and Other Funds .....	3	Schedule P - Part 1A - Homeowners/Farmowners .....	33
Notes To Financial Statements .....	14	Schedule P - Part 1B - Private Passenger Auto Liability/Medical .....	34
Overflow Page For Write-ins .....	97	Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical .....	35
Schedule A - Part 1 .....	E01	Schedule P - Part 1D - Workers' Compensation .....	36
Schedule A - Part 2 .....	E02	Schedule P - Part 1E - Commercial Multiple Peril .....	37
Schedule A - Part 3 .....	E03	Schedule P - Part 1F - Section 1 - Medical Malpractice - Occurrence .....	38
Schedule A - Verification Between Years .....	SI02	Schedule P - Part 1F - Section 2 - Medical Malpractice - Claims-Made .....	39
Schedule B - Part 1 .....	E04	Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery) .....	40
Schedule B - Part 2 .....	E05	Schedule P - Part 1H - Section 1 - Other Liability - Occurrence .....	41
Schedule B - Part 3 .....	E06	Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made .....	42
Schedule B - Verification Between Years .....	SI02	Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) .....	43
Schedule BA - Part 1 .....	E07	Schedule P - Part 1J - Auto Physical Damage .....	44
Schedule BA - Part 2 .....	E08	Schedule P - Part 1K - Fidelity/Surety .....	45
Schedule BA - Part 3 .....	E09	Schedule P - Part 1L - Other (Including Credit, Accident and Health) .....	46
Schedule BA - Verification Between Years .....	SI03	Schedule P - Part 1M - International .....	47
Schedule D - Part 1 .....	E10	Schedule P - Part 1N - Reinsurance .....	48
Schedule D - Part 1A - Section 1 .....	SI05	Schedule P - Part 1O - Reinsurance .....	49
Schedule D - Part 1A - Section 2 .....	SI08	Schedule P - Part 1P - Reinsurance .....	50
Schedule D - Part 2 - Section 1 .....	E11	Schedule P - Part 1R - Section 1 - Products Liability - Occurrence .....	51
Schedule D - Part 2 - Section 2 .....	E12	Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made .....	52
Schedule D - Part 3 .....	E13	Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty .....	53
Schedule D - Part 4 .....	E14	Schedule P - Part 1T - Warranty .....	54
Schedule D - Part 5 .....	E15	Schedule P - Part 2A - Homeowners/Farmowners .....	55
Schedule D - Part 6 - Section 1 .....	E16	Schedule P - Part 2B - Private Passenger Auto Liability/Medical .....	55
Schedule D - Part 6 - Section 2 .....	E16	Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical .....	55
Schedule D - Summary By Country .....	SI04	Schedule P - Part 2D - Workers' Compensation .....	55
Schedule D - Verification Between Years .....	SI03	Schedule P - Part 2E - Commercial Multiple Peril .....	55
Schedule DA - Part 1 .....	E17	Schedule P - Part 2F - Section 1 - Medical Malpractice - Occurrence .....	56
Schedule DA - Verification Between Years .....	SI11	Schedule P - Part 2F - Section 2 - Medical Malpractice - Claims-Made .....	56
Schedule DB - Part A - Section 1 .....	E18	Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	56
Schedule DB - Part A - Section 2 .....	E18	Schedule P - Part 2H - Section 1 - Other Liability - Occurrence .....	56
Schedule DB - Part A - Section 3 .....	E19	Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made .....	56
Schedule DB - Part A - Verification Between Years .....	SI12	Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) .....	57
Schedule DB - Part B - Section 1 .....	E19	Schedule P - Part 2J - Auto Physical Damage .....	57
Schedule DB - Part B - Section 2 .....	E20	Schedule P - Part 2K - Fidelity/Surety .....	57
Schedule DB - Part B - Section 3 .....	E20	Schedule P - Part 2L - Other (Including Credit, Accident and Health) .....	57
Schedule DB - Part B - Verification Between Years .....	SI12	Schedule P - Part 2M - International .....	57
Schedule DB - Part C - Section 1 .....	E21	Schedule P - Part 2N - Reinsurance .....	58
Schedule DB - Part C - Section 2 .....	E21	Schedule P - Part 2O - Reinsurance .....	58
Schedule DB - Part C - Section 3 .....	E22	Schedule P - Part 2P - Reinsurance .....	58
Schedule DB - Part C - Verification Between Years .....	SI13	Schedule P - Part 2R - Section 1 - Products Liability - Occurrence .....	59
Schedule DB - Part D - Section 1 .....	E22	Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made .....	59
Schedule DB - Part D - Section 2 .....	E23	Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty .....	59
Schedule DB - Part D - Section 3 .....	E23	Schedule P - Part 2T - Warranty .....	59
Schedule DB - Part D - Verification Between Years .....	SI13	Schedule P - Part 3A - Homeowners/Farmowners .....	60
Schedule DB - Part E - Section 1 .....	E24	Schedule P - Part 3B - Private Passenger Auto Liability/Medical .....	60
Schedule DB - Part E - Verification .....	SI13	Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical .....	60
Schedule DB - Part F - Section 1 .....	SI14	Schedule P - Part 3D - Workers' Compensation .....	60
Schedule DB - Part F - Section 2 .....	SI15	Schedule P - Part 3E - Commercial Multiple Peril .....	60
Schedule E - Part 1 - Cash .....	E25	Schedule P - Part 3F - Section 1 - Medical Malpractice - Occurrence .....	61
Schedule E - Part 2 - Cash Equivalents .....	E26	Schedule P - Part 3F - Section 2 - Medical Malpractice - Claims-Made .....	61
Schedule E - Part 3 - Special Deposits .....	E27	Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	61
Schedule E - Verification Between Years .....	SI16		
Schedule F - Part 1 .....	20		
Schedule F - Part 2 .....	21		
Schedule F - Part 3 .....	22		

# Property and Casualty

## Annual Statement Blank Alphabetical Index (cont.)

Schedule P - Part 3H - Section 1 - Other Liability - Occurrence .....	61	Schedule T - Part 2 - Interstate Compact .....	93
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made .....	61	Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group .....	94
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) .....	62	Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates .....	95
Schedule P - Part 3J - Auto Physical Damage .....	62	Statement of Income .....	4
Schedule P - Part 3K - Fidelity/Surety .....	62	Summary Investment Schedule .....	SI01
Schedule P - Part 3L - Other (Including Credit, Accident and Health) .....	62	Supplemental Exhibits and Schedules Interrogatories .....	96
Schedule P - Part 3M - International .....	62	Underwriting and Investment Exhibit Part 1 .....	6
Schedule P - Part 3N - Reinsurance .....	63	Underwriting and Investment Exhibit Part 1A .....	7
Schedule P - Part 3O - Reinsurance .....	63	Underwriting and Investment Exhibit Part 1B .....	8
Schedule P - Part 3P - Reinsurance .....	63	Underwriting and Investment Exhibit Part 2 .....	9
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence .....	64	Underwriting and Investment Exhibit Part 2A .....	10
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made .....	64	Underwriting and Investment Exhibit Part 3 .....	11
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty .....	64		
Schedule P - Part 3T - Warranty .....	64		
Schedule P - Part 4A - Homeowners/Farmowners .....	65		
Schedule P - Part 4B - Private Passenger Auto Liability/Medical .....	65		
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical .....	65		
Schedule P - Part 4D - Workers' Compensation .....	65		
Schedule P - Part 4E - Commercial Multiple Peril .....	65		
Schedule P - Part 4F - Section 1 - Medical Malpractice - Occurrence .....	66		
Schedule P - Part 4F - Section 2 - Medical Malpractice - Claims-Made .....	66		
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	66		
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence .....	66		
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made .....	66		
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) .....	67		
Schedule P - Part 4J - Auto Physical Damage .....	67		
Schedule P - Part 4K - Fidelity/Surety .....	67		
Schedule P - Part 4L - Other (Including Credit, Accident and Health) .....	67		
Schedule P - Part 4M - International .....	67		
Schedule P - Part 4N - Reinsurance .....	68		
Schedule P - Part 4O - Reinsurance .....	68		
Schedule P - Part 4P - Reinsurance .....	68		
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence .....	69		
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made .....	69		
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty .....	69		
Schedule P - Part 4T - Warranty .....	69		
Schedule P - Part 5A - Homeowners/Farmowners .....	70		
Schedule P - Part 5B - Private Passenger Auto Liability/Medical .....	71		
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical .....	72		
Schedule P - Part 5D - Workers' Compensation .....	73		
Schedule P - Part 5E - Commercial Multiple Peril .....	74		
Schedule P - Part 5F - Medical Malpractice - Claims-Made .....	76		
Schedule P - Part 5F - Medical Malpractice - Occurrence .....	75		
Schedule P - Part 5H - Other Liability - Claims-Made .....	78		
Schedule P - Part 5H - Other Liability - Occurrence .....	77		
Schedule P - Part 5R - Products Liability - Claims-Made .....	80		
Schedule P - Part 5R - Products Liability - Occurrence .....	79		
Schedule P - Part 5T - Warranty .....	81		
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical .....	82		
Schedule P - Part 6D - Workers' Compensation .....	82		
Schedule P - Part 6E - Commercial Multiple Peril .....	83		
Schedule P - Part 6H - Other Liability - Claims-Made .....	84		
Schedule P - Part 6H - Other Liability - Occurrence .....	83		
Schedule P - Part 6M - International .....	84		
Schedule P - Part 6N - Reinsurance .....	85		
Schedule P - Part 6O - Reinsurance .....	85		
Schedule P - Part 6R - Products Liability - Claims-Made .....	86		
Schedule P - Part 6R - Products Liability - Occurrence .....	86		
Schedule P - Part 7A - Primary Loss Sensitive Contracts .....	87		
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts .....	89		
Schedule P - Parts 2, 3, and 4 - Summary .....	32		
Schedule P Interrogatories .....	91		
Schedule T - Exhibit of Premiums Written .....	92		