

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	960,990,716	1,108,259	959,882,457	919,055,748
2. Stocks (Schedule D):				
2.1 Preferred stocks	2,541,067		2,541,067	1,068,490
2.2 Common stocks	94,258,560		94,258,560	107,902,948
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,039,748	200,000	839,748	1,777,051
3.2 Other than first liens	102,957	102,957		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	19,548,002		19,548,002	19,868,924
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	42,250		42,250	
5. Cash (\$ 9,385,647, Schedule E-Part 1), cash equivalents (\$ 25,725,746, Schedule E-Part 2) and short-term investments (\$ 75,713,705, Schedule DA)	110,825,098		110,825,098	89,529,574
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	27,746,743	23,018,132	4,728,611	4,389,254
8. Receivable for securities	250,000		250,000	200,000
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,217,345,141	24,429,348	1,192,915,793	1,143,791,989
11. Investment income due and accrued	13,177,790		13,177,790	13,140,129
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	43,713,768	16,248,477	27,465,291	21,303,455
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
12.3 Accrued retrospective premiums				
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers				
13.2 Funds held by or deposited with reinsured companies				
13.3 Other amounts receivable under reinsurance contracts				
14. Amounts receivable relating to uninsured plans				
15.1 Current federal and foreign income tax recoverable and interest thereon	132,996		132,996	
15.2 Net deferred tax asset	166,929,195	148,027,932	18,901,263	35,740,330
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	9,209,474	2,066,149	7,143,325	7,794,107
18. Furniture and equipment, including health care delivery assets (\$ 0)	23,974,419	23,974,419		
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	140,776,931	694,374	140,082,557	83,833,801
21. Health care (\$ 0) and other amounts receivable				
22. Other assets nonadmitted	5,353,686	5,353,686		
23. Aggregate write-ins for other than invested assets	217,244,112	102,301,934	114,942,178	109,598,848
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,837,857,512	323,096,319	1,514,761,193	1,415,202,659
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	1,837,857,512	323,096,319	1,514,761,193	1,415,202,659

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)				
2301. Goodwill	83,482,824	50,346,959	33,135,865	30,045,898
2302. Title plants	59,448,213	8,874,044	50,574,169	49,470,975
2303. Cash surrender value	44,558,854	13,326,710	31,232,144	30,081,975
2398. Summary of remaining write-ins for Line 23 from overflow page	29,754,221	29,754,221		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	217,244,112	102,301,934	114,942,178	109,598,848

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	102,151,870	106,914,385
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	741,986,790	679,764,518
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	18,734,291	11,307,738
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	19,765,977	17,805,233
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	17,850,861	22,146,762
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	10,060,208	
8.2 Net deferred tax liability		
9. Borrowed money \$ 11,546,250 and interest thereon \$ 172,915	11,719,165	5,121,250
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	11,253,752	13,879,532
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	40,481,858	9,303,914
19. Payable for securities	31,170	32,951
20. Aggregate write-ins for other liabilities	61,894,912	53,296,311
21. Total liabilities (Lines 1 through 20)	1,035,930,854	919,572,594
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	19,960,994	19,960,994
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	171,000,013	171,000,013
28. Unassigned funds (surplus)	287,869,332	304,669,058
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)		
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	478,830,339	495,630,065
31. Totals (Page 2, Line 26, Col. 3)	1,514,761,193	1,415,202,659

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001. Accrued compensation	52,249,031	44,032,220
2002. Deferred compensation	9,645,881	9,264,091
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	61,894,912	53,296,311
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		1	2
		Current Year	Prior Year
OPERATING INCOME			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		2,760,999,504	2,764,651,239
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		102,553,508	133,559,516
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		113,492,552	121,835,428
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)		2,977,045,564	3,020,046,183
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		125,070,426	117,785,007
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		2,732,043,318	2,711,427,261
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		2,857,113,744	2,829,212,268
8. Net operating gain or (loss) (Lines 3 minus 7)		119,931,820	190,833,915
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net investment Income, Line 17)		49,252,991	52,941,621
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))		5,996,312	9,504,864
11. Net investment gain (loss) (Lines 9 + 10)		55,249,303	62,446,485
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)		175,181,123	253,280,400
14. Federal and foreign income taxes incurred		58,512,405	88,309,528
15. Net income (Lines 13 minus 14)		116,668,718	164,970,872
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		495,630,065	536,496,238
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)		116,668,718	164,970,872
18. Net unrealized capital gains or losses		(10,023,270)	27,987,676
19. Change in net unrealized foreign exchange capital gain (loss)		845,183	
20. Change in net deferred income tax		11,888,012	16,640,806
21. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)		(44,018,314)	(58,928,619)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)			
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		(7,426,553)	(11,258,986)
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(82,395,000)	(164,800,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)			
30. Aggregate write-ins for gains and losses in surplus		(2,338,502)	(15,477,922)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		(16,799,726)	(40,866,173)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		478,830,339	495,630,065

DETAILS OF WRITE-INS			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins for Line 2 from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)			
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Merger of wholly owned subsidiaries		(2,338,502)	(14,216,922)
3002. Prior period adjustment			(1,261,000)
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(2,338,502)	(15,477,922)

OPERATIONS AND INVESTMENT EXHIBIT

PART 1A - SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	540,617,937	1,794,039,962	490,915,324	2,825,573,223	2,834,260,105
2. Escrow and settlement service charges	102,553,508	X X X	X X X	102,553,508	133,559,516
3. Other title fees and service charges (Part 1C, Line 5)	113,492,552	X X X	X X X	113,492,552	121,835,428
4. Totals (Lines 1 + 2 + 3)	756,663,997	1,794,039,962	490,915,324	3,041,619,283	3,089,655,049

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	2,825,573,219	2,834,260,105
1.2 Assumed	10,548,277	7,713,308
1.3 Ceded	13,373,473	8,171,465
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	2,822,748,023	2,833,801,948
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	679,764,518	610,613,809
2.2 Additions during the current year	109,141,667	110,302,618
2.3 Withdrawals during the current year	47,393,148	41,151,909
2.4 Other adjustments to statutory premium reserves	473,753	
2.5 Balance at December 31 current year	741,986,790	679,764,518
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	2,760,999,504	2,764,651,239

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	61,943,288	69,795,450
2. Searches and abstracts	3,462,353	2,738,092
3. Surveys	1,039,619	552,292
4. Aggregate write-ins for service charges	47,047,292	48,749,594
5. Totals	113,492,552	121,835,428

DETAILS OF WRITE-INS		
0401. Miscellaneous services	47,047,292	48,749,594
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	47,047,292	48,749,594

**OPERATIONS AND INVESTMENT EXHIBIT
PART 2A - LOSSES PAID AND INCURRED**

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	42,106,124	73,756,958	3,721,734	119,584,816	99,883,047
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	42,106,124	73,756,958	3,721,734	119,584,816	99,883,047
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	42,106,124	73,756,958	3,721,734	119,584,816	99,883,047
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	37,183,798	60,953,136	4,014,936	102,151,870	106,914,385
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	38,036,166	63,649,779	5,228,440	106,914,385	98,671,087
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	41,253,756	71,060,315	2,508,230	114,822,301	108,126,345
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	9,700,467	547,658		10,248,125	9,658,662
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	50,954,223	71,607,973	2,508,230	125,070,426	117,785,007

OPERATIONS AND INVESTMENT EXHIBIT
PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	37,183,797	60,953,137	4,014,936	102,151,870	106,914,385
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	37,183,797	60,953,137	4,014,936	102,151,870	106,914,385
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	181,665,000	356,094,260	18,288,740	556,048,000	498,285,884
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	181,665,000	356,094,260	18,288,740	556,048,000	498,285,884
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	57,649,000	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6)(Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	715,848,870	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	741,986,790	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

(a) If the sum of Lines 3 + 8 + 9 is greater than Line 7, place a "0" in this Line.

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	331,128,588	65,868,352	16,221,779	413,218,719	7,748,389		420,967,108	432,996,319	
1.2 Employee relations and welfare	35,443,932	7,067,985	1,783,566	44,295,483	1,254,028		45,549,511	41,326,689	
1.3 Payroll taxes	22,141,646	4,343,903	1,085,457	27,571,006			27,571,006	29,271,772	
1.4 Other personnel costs	13,344,231	2,474,861	612,720	16,431,812			16,431,812	25,021,284	
1.5 Total personnel costs	402,058,397	79,755,101	19,703,522	501,517,020	9,002,417		510,519,437	528,616,064	
2. Amounts paid to or retained by title agents		1,439,384,797	426,200,946	1,865,585,743			1,865,585,743	1,816,720,989	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	11,759,958	8,072,945	1,398,446	21,231,349			21,231,349	29,424,101	
3.2 Surveys									
3.3 Other	29,454,871	21,166,464	3,496,030	54,117,365			54,117,365	62,688,762	
4. Advertising	4,409,464	2,844,152	522,878	7,776,494	358		7,776,852	7,501,154	
5. Boards, bureaus and associations	751,409	510,353	92,571	1,354,333	1,852		1,356,185	1,226,669	
6. Title plant rent and maintenance	6,687,884	3,586,178	781,014	11,055,076			11,055,076	11,182,509	
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	2,061,637	1,758,172	271,228	4,091,037			4,091,037	3,422,106	
9. Marketing and promotional expenses	5,173,832	3,784,767	636,169	9,594,768	193,284		9,788,052	7,361,572	
10. Insurance	2,718,693	1,725,210	323,524	4,767,427			4,767,427	4,388,909	
11. Directors' fees	256,157	161,869	30,430	448,456			448,456	364,590	
12. Travel and travel items	16,606,378	11,116,812	2,000,712	29,723,902			29,723,902	32,418,619	
13. Rent and rent items	31,166,124	18,669,668	3,708,071	53,543,863	18,995		53,562,858	52,446,469	
14. Equipment	11,606,873	6,560,159	1,378,256	19,545,288	802,512		20,347,800	19,581,337	
15. Cost or depreciation of EDP equipment and software	13,184,280	7,750,956	1,527,495	22,462,731			22,462,731	24,920,880	
16. Printing, stationery, books and periodicals	7,645,665	4,624,952	910,097	13,180,714	132,917		13,313,631	17,712,949	
17. Postage, telephone, messengers and express	19,382,275	11,440,030	2,294,233	33,116,538	93,136		33,209,674	35,795,048	
18. Legal and auditing	8,363,693	6,309,557	1,046,961	15,720,211	2,654	1,662,993	17,385,858	9,616,702	
19. Totals (Lines 1.5 to 18)	573,287,590	1,629,222,142	466,322,583	2,668,832,315	10,248,125		2,680,743,433	2,665,389,429	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	23,468,884	17,156,422	2,912,071	43,537,377			43,537,377	41,459,150	
20.2 Insurance department licenses and fees	51,054	208,416	26,106	285,576			285,576	162,280	
20.3 Gross guaranty association assessments								741	
20.4 All other (excluding federal income and real estate)	953,039	565,153	111,188	1,629,380			1,629,380	1,575,081	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	24,472,977	17,929,991	3,049,365	45,452,333			45,452,333	43,197,252	
21. Real estate expenses						1,680	1,680	26,721	
22. Real estate taxes						271,543	271,543	235,232	
23. Aggregate write-ins for miscellaneous expenses	9,438,801	7,201,497	1,118,372	17,758,670		8,320	17,766,990	14,206,363	
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	607,199,368	1,654,353,630	470,490,320	2,732,043,318	10,248,125	1,944,536 (a)	2,744,235,979	2,723,054,997	
25. Less unpaid expenses - current year	45,822,209	205,004	11,548	46,038,761			46,038,761	93,248,307	
26. Add unpaid expenses - prior year	93,069,528	165,908	12,871	93,248,307			93,248,307	74,695,693	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	654,446,687	1,654,314,534	470,491,643	2,779,252,864	10,248,125		2,791,445,525	2,704,502,383	
DETAILS OF WRITE-INS									
2301. Miscellaneous	5,497,436	5,048,958	667,619	11,214,013		5,220	11,219,233	6,295,731	
2302. Amortization of intangibles	3,281,506	1,902,792	384,443	5,568,741		213	5,568,954	5,679,426	
2303. Charitable contributions	659,859	249,747	66,310	975,916		2,887	978,803	2,231,206	
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	9,438,801	7,201,497	1,118,372	17,758,670		8,320	17,766,990	14,206,363	

(a) Includes management fees of \$ 103,134,000. to affiliates and \$ 0. to non-affiliates.

**OPERATIONS AND INVESTMENT EXHIBIT
PART 4 - NET OPERATING GAIN/LOSS EXHIBIT**

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	528,822,185	1,751,107,683	481,069,636	2,760,999,504		2,760,999,504	2,764,651,239
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	102,553,508			102,553,508		102,553,508	133,559,516
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	113,492,552			113,492,552		113,492,552	121,835,428
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	744,868,245	1,751,107,683	481,069,636	2,977,045,564		2,977,045,564	3,020,046,183
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	50,954,223	71,607,973	2,508,230	125,070,426		125,070,426	117,785,007
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	607,199,368	1,654,353,630	470,490,320	2,732,043,318		2,732,043,318	2,711,427,261
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	658,153,591	1,725,961,603	472,998,550	2,857,113,744		2,857,113,744	2,829,212,268
8. Net operating gain or (loss) (Lines 3 minus 7)	86,714,654	25,146,080	8,071,086	119,931,820		119,931,820	190,833,915
DETAILS OF WRITE-INS							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 5,133,851	4,861,699
1.1 Bonds exempt from U.S. tax	(a) 15,991,275	16,213,136
1.2 Other bonds (unaffiliated)	(a) 23,047,385	23,302,897
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 100,108	112,946
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,249,696	2,374,654
2.21 Common stocks of affiliates	700,000	700,000
3. Mortgage loans	(c) 141,354	142,625
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 1,459,707	1,471,451
7. Derivative instruments	(f)	
8. Other invested assets	3,318,049	3,318,049
9. Aggregate write-ins for investment income	68,100	68,229
10. Total gross investment income	52,209,525	52,565,686
11. Investment expenses		(g) 1,731,413
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 213,124
13. Interest expense		(h) 429,790
14. Depreciation on real estate and other invested assets		(i) 938,368
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		3,312,695
17. Net investment income (Line 10 minus Line 16)		49,252,991
DETAILS OF WRITE-INS		
0901. Miscellaneous investment income	68,100	68,229
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	68,100	68,229
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

- (a) Includes \$ 934,532 accrual of discount less \$ 6,677,726 amortization of premium and less \$ 2,437,195 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 9,426 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 118,505 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds	271,690			271,690
1.1 Bonds exempt from U.S. tax	771,029			771,029
1.2 Other bonds (unaffiliated)	655,439			655,439
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)				
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	4,217,838			4,217,838
2.21 Common stocks of affiliates				
3. Mortgage loans				
4. Real estate				
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets	80,316			80,316
9. Aggregate write-ins for capital gains (losses)				
10. Total capital gains (losses)	5,996,312			5,996,312

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)				

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	1,108,259	1,234,281	126,022
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	200,000	200,000	
3.2 Other than first liens	102,957	186,505	83,548
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)		13,487	13,487
6. Contract loans			
7. Other invested assets (Schedule BA)	23,018,132	25,026,604	2,008,472
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	24,429,348	26,660,877	2,231,529
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection	16,248,477	17,560,164	1,311,687
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
12.3 Accrued retrospective premiums			
13. Reinsurance:			
13.1 Amounts recoverable from reinsurers			
13.2 Funds held by or deposited with reinsured companies			
13.3 Other amounts receivable under reinsurance contracts			
14. Amounts receivable relating to uninsured plans			
15.1 Current federal and foreign income tax recoverable and interest thereon			
15.2 Net deferred tax asset	148,027,932	113,782,930	(34,245,002)
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software	2,066,149	2,784,755	718,606
18. Furniture and equipment, including health care delivery assets	23,974,419	20,306,403	(3,668,016)
19. Net adjustment in assets and liabilities due to foreign exchange rates			
20. Receivable from parent, subsidiaries and affiliates	694,374	220,787	(473,587)
21. Health care and other amounts receivable			
22. Other assets nonadmitted	5,353,686	4,643,842	(709,844)
23. Aggregate write-ins for other than invested assets	102,301,934	93,118,247	(9,183,687)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	323,096,319	279,078,005	(44,018,314)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	323,096,319	279,078,005	(44,018,314)

DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301.	56,338,578	56,386,153	47,575
2302.	16,209,135	18,569,265	2,360,130
2303.	4,283,536	3,693,343	(590,193)
2398. Summary of remaining write-ins for Line 23 from overflow page	25,470,685	14,469,486	(11,001,199)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	102,301,934	93,118,247	(9,183,687)

SCHEDULE P - PART 1 - SUMMARY
(\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	8,997,972	60,011	915,170	55,632	9,917,521	642,033				370,856		
2. 1995	292,963	947,019	3,566	99,464	2,937	1,047,112	28,775				16,323		
3. 1996	349,895	1,110,531	3,945	111,800	3,010	1,223,266	32,928				16,898		
4. 1997	402,342	1,220,413	4,518	122,070	2,724	1,344,277	39,140				22,796		
5. 1998	527,211	1,597,073	6,329	185,248	6,808	1,781,842	46,215				25,499		
6. 1999	643,783	1,742,050	7,592	127,943	5,492	1,872,093	39,333				24,478		
7. 2000	519,217	1,510,488	9,303	123,047	7,705	1,635,133	46,670				23,951		
8. 2001	545,672	1,765,333	8,722	190,743	7,151	1,957,647	44,485				18,726		
9. 2002	704,032	2,167,975	7,332	207,673	5,992	2,376,988	38,580				19,311		
10. 2003	948,399	2,833,274	7,713	255,395	8,174	3,088,208	27,374				9,102		
11. 2004	946,491	2,824,682	10,548	216,046	13,373	3,037,903	13,909				1,908		
12. Totals	X X X	26,716,810	129,579	2,554,599	118,998	29,281,990	999,442				549,848		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	117,210	34,941	1,047,830	98,610	2,669				69,688			1,422
2. 1995	12,640	4,452	49,550	4,956	923				6,391			495
3. 1996	7,717	3,997	53,823	5,637	364				8,364			204
4. 1997	9,506	4,514	66,450	6,216	2,200				11,858			1,438
5. 1998	10,367	5,442	77,156	7,168	1,673				18,049			936
6. 1999	8,502	6,089	69,900	6,571	6,563				20,081			3,363
7. 2000	7,921	5,420	76,041	6,223	4,266				33,105			2,542
8. 2001	5,983	4,850	68,061	5,792	10,931				45,950			6,141
9. 2002	7,922	4,306	62,197	5,457	14,040				80,945			8,093
10. 2003	4,166	3,689	40,165	4,185	26,265				117,662			14,741
11. 2004	2,829	3,244	19,061	1,711	32,258				143,955			18,274
12. Total	194,763	80,944	1,630,234	152,526	102,152				556,048			57,649

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage For Time Value of Money ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	73,779	1,517	1,085,246			1,085,246	0.113	0.113	X X X			73,779
2. 1995	7,809	264	52,412			52,412	0.055	0.055	0.196			7,809
3. 1996	8,932	367	58,554			58,554	0.051	0.051	0.179			8,932
4. 1997	15,496	526	75,994			75,994	0.061	0.061	0.204			15,496
5. 1998	20,658	899	91,436			91,436	0.055	0.055	0.186			20,658
6. 1999	30,007	1,080	90,455			90,455	0.053	0.053	0.155			30,007
7. 2000	39,913	1,404	107,992			107,992	0.071	0.071	0.223			39,913
8. 2001	63,022	1,906	120,092			120,092	0.067	0.067	0.240			63,022
9. 2002	103,078	2,535	152,876			152,876	0.070	0.070	0.235			103,078
10. 2003	158,668	2,646	180,403			180,403	0.064	0.064	0.210			158,668
11. 2004	194,487	1,438	192,030			192,030	0.070	0.070	0.226			194,487
12. Total	715,849	14,582	2,207,490			2,207,490	X X X	X X X	X X X		X X X	715,849

SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY
 (\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	1,834,428	58,435	915,097	27,774	2,780,186	84,616				85,917		
2. 1995	97,544	211,391	3,501	99,455	1,846	312,501	9,684				5,750		
3. 1996	115,160	246,572	3,840	111,707	2,270	359,849	10,409				5,553		
4. 1997	124,959	276,828	4,381	122,030	2,061	401,178	13,456				8,926		
5. 1998	169,258	338,576	6,167	185,248	5,131	524,860	14,194				7,215		
6. 1999	121,424	356,223	7,590	128,144	5,491	486,466	14,006				8,890		
7. 2000	123,768	361,169	9,099	122,536	7,700	485,104	13,529				7,652		
8. 2001	173,277	451,904	8,578	190,741	7,151	644,072	15,594				7,013		
9. 2002	162,736	500,846	7,214	252,661	5,992	754,729	12,122				6,012		
10. 2003	200,304	598,753	7,615	255,383	8,174	853,577	9,530				2,485		
11. 2004	180,310	540,618	10,547	216,017	13,239	753,943	3,219				511		
12. Totals	X X X	5,717,308	126,967	2,599,019	86,829	8,356,465	200,359				145,924		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	23,270	10,638	181,171	47,193	1,132			30,505			598
2. 1995	2,103	1,266	16,700	1,652	720			4,259			375
3. 1996	3,293	1,205	17,167	1,826	91			2,223			48
4. 1997	2,327	1,071	23,453	1,830	285			2,181			170
5. 1998	3,106	1,246	22,655	1,959	178			2,475			98
6. 1999	2,535	2,071	24,967	1,480	4,467			9,717			2,168
7. 2000	2,251	1,338	22,519	1,383	1,053			8,555			589
8. 2001	2,777	1,961	24,568	1,445	5,638			15,648			3,179
9. 2002	4,003	1,217	19,351	1,186	4,126			23,173			2,309
10. 2003	1,750	1,511	13,526	1,055	9,408			40,979			5,134
11. 2004	406	969	4,699	470	10,089			43,044			5,450
12. Total	47,821	24,493	370,776	61,479	37,187			182,759			20,118

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols.29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	32,235	455	202,170			202,170	0.078	0.077	X X X			32,235
2. 1995	5,354	63	20,413			20,413	0.071	0.071	0.226			5,354
3. 1996	2,362	83	18,276			18,276	0.055	0.054	0.170			2,362
4. 1997	2,636	118	24,848			24,848	0.065	0.065	0.209			2,636
5. 1998	2,751	218	24,062			24,062	0.049	0.048	0.150			2,751
6. 1999	16,352	239	37,080			37,080	0.085	0.085	0.340			16,352
7. 2000	10,197	316	30,789			30,789	0.068	0.067	0.264			10,197
8. 2001	24,465	500	43,893			43,893	0.076	0.076	0.283			24,465
9. 2002	29,608	532	45,433			45,433	0.065	0.065	0.301			29,608
10. 2003	55,521	648	62,402			62,402	0.081	0.081	0.345			55,521
11. 2004	58,583	407	56,863			56,863	0.084	0.084	0.351			58,583
12. Total	240,064	3,579	566,229			566,229	X X X	X X X	X X X		X X X	240,064

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS
 (\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	7,163,544	1,576	73	27,858	7,137,335	557,415				284,939		
2. 1995	195,490	735,628	65	9	1,091	734,611	19,091				10,573		
3. 1996	234,735	863,959	105	93	740	863,417	22,519				11,346		
4. 1997	277,383	943,585	137	40	663	943,099	25,682				13,870		
5. 1998	357,953	1,258,497	162		1,677	1,256,982	32,021				18,284		
6. 1999	522,359	1,385,827	2	(201)	1	1,385,627	25,327				15,588		
7. 2000	395,449	1,149,319	204	511	5	1,150,029	33,140				16,299		
8. 2001	372,395	1,313,429	144	2		1,313,575	28,891				11,713		
9. 2002	541,296	1,667,129	118	12		1,667,259	26,457				13,298		
10. 2003	748,095	2,234,522	98	12		2,234,632	17,844				6,617		
11. 2004	765,881	2,284,064	1	29	134	2,283,960	10,690				1,397		
12. Totals	X X X	20,999,503	2,612	580	32,169	20,970,526	799,077				403,924		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	93,926	24,331	866,685	51,417	1,537				39,183			824
2. 1995	10,535	3,191	32,855	3,304	203				2,132			120
3. 1996	4,429	2,797	36,662	3,811	273				6,141			156
4. 1997	7,179	3,443	42,995	4,386	1,915				9,677			1,268
5. 1998	7,261	4,195	54,500	5,209	1,495				15,574			838
6. 1999	5,967	4,018	44,933	5,091	2,096				10,364			1,195
7. 2000	5,670	4,082	53,521	4,840	3,213				24,550			1,953
8. 2001	3,206	2,888	43,492	4,347	5,293				30,302			2,962
9. 2002	3,918	3,089	42,844	4,271	9,914				57,772			5,784
10. 2003	2,415	2,179	26,640	3,130	16,857				76,683			9,607
11. 2004	2,423	2,275	14,362	1,241	22,169				100,911			12,824
12. Total	146,929	56,488	1,259,489	91,047	64,965				373,289			37,531

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	41,544	1,062	883,074			883,074	0.127	0.127	X X X			41,544
2. 1995	2,455	201	31,999			31,999	0.048	0.048	0.181			2,455
3. 1996	6,570	284	40,279			40,279	0.050	0.050	0.184			6,570
4. 1997	12,860	408	51,144			51,144	0.059	0.059	0.201			12,860
5. 1998	17,907	681	67,374			67,374	0.058	0.058	0.202			17,907
6. 1999	13,655	841	53,375			53,375	0.042	0.042	0.112			13,655
7. 2000	29,716	1,088	77,202			77,202	0.072	0.072	0.210			29,716
8. 2001	38,557	1,406	76,199			76,199	0.062	0.062	0.220			38,557
9. 2002	73,470	2,003	107,441			107,441	0.070	0.070	0.215			73,470
10. 2003	103,147	1,998	118,001			118,001	0.058	0.058	0.173			103,147
11. 2004	135,904	1,031	135,167			135,167	0.066	0.066	0.196			135,904
12. Total	475,785	11,003	1,641,255			1,641,255	X X X	X X X	X X X		X X X	475,785

SCHEDULE P-PART 2 POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 omitted) Including Known Claims and IBNR on Unreported Claims									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	285,400	289,769	287,378	279,649	302,089	302,968	305,873	304,448	304,147	304,649
2. 1985	82,462	81,266	80,324	77,642	82,238	83,739	83,529	81,825	80,887	80,778
3. 1986	89,479	87,059	85,915	82,051	87,954	88,371	88,848	87,463	86,437	86,128
4. 1987	94,423	94,861	95,085	90,849	99,794	98,720	97,388	97,854	97,583	96,904
5. 1988	99,947	98,543	98,261	93,216	102,480	102,154	102,427	100,681	100,470	99,792
6. 1989	100,552	100,854	97,078	98,840	101,090	101,601	99,334	97,889	95,710	95,135
7. 1990	104,727	106,876	105,633	106,965	104,899	104,799	105,736	102,307	100,970	99,700
8. 1991	75,354	70,820	68,564	69,263	69,301	71,355	68,389	66,302	65,390	64,480
9. 1992	71,561	56,788	57,700	55,624	52,215	53,013	53,248	52,046	50,953	50,974
10. 1993	78,119	67,822	60,927	62,223	54,037	54,485	52,810	51,470	50,503	49,772
11. 1994	113,475	87,786	83,471	85,435	69,774	68,459	67,552	66,840	65,734	64,607
12. 1995	101,123	67,212	63,576	68,946	57,193	57,009	50,724	54,208	53,838	52,860
13. 1996	X X X	77,861	82,534	74,875	65,716	64,524	61,225	62,928	60,487	59,860
14. 1997	X X X	X X X	98,411	90,250	71,152	79,646	79,165	81,843	79,989	78,114
15. 1998	X X X	X X X	X X X	110,237	92,203	85,898	87,018	103,939	104,167	96,197
16. 1999	X X X	X X X	X X X	X X X	94,394	96,349	96,982	93,230	94,351	94,158
17. 2000	X X X	X X X	X X X	X X X	X X X	91,061	97,810	99,785	118,138	114,423
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	108,180	104,460	133,061	125,933
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	125,226	150,345	155,629
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	142,205	169,548
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	167,845

SCHEDULE P-PART 2A POLICY YEAR PAID LOSS AND ALAE

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	261,693	266,886	269,405	271,329	274,016	276,371	277,578	284,786	286,559	288,304	12,151	6,485
2. 1985	72,749	73,177	73,671	74,607	75,034	75,491	75,716	76,124	76,410	76,802	5,700	4,120
3. 1986	76,179	75,477	76,371	77,309	78,427	79,181	79,692	80,013	80,335	80,689	6,799	4,886
4. 1987	74,826	78,178	81,732	84,500	85,603	86,218	86,784	87,504	89,697	90,113	5,349	5,059
5. 1988	78,709	81,008	83,636	85,553	88,217	89,042	90,016	90,542	91,927	92,327	4,690	5,146
6. 1989	74,058	78,875	78,958	80,494	84,427	85,451	86,499	87,148	87,564	88,161	4,296	4,708
7. 1990	69,925	75,644	82,202	83,961	85,822	86,759	88,239	89,423	91,070	91,401	2,490	4,247
8. 1991	39,626	45,920	48,777	50,530	53,448	55,398	56,296	57,019	58,261	58,884	1,859	3,598
9. 1992	25,575	30,161	33,769	35,729	38,781	41,057	41,965	43,195	43,901	45,292	1,684	3,485
10. 1993	20,398	27,671	32,256	34,280	37,309	40,031	41,222	42,463	43,457	44,008	1,842	3,359
11. 1994	21,754	30,697	36,612	40,906	45,664	48,578	51,786	54,619	56,116	56,929	1,836	3,319
12. 1995	3,969	11,489	17,593	23,735	30,351	34,602	37,650	41,118	44,003	45,099	1,549	3,145
13. 1996	X X X	3,304	13,803	21,870	30,107	36,154	41,231	43,921	47,065	49,828	1,765	3,512
14. 1997	X X X	X X X	4,004	13,099	24,088	39,574	47,913	54,268	58,451	61,935	1,872	3,823
15. 1998	X X X	X X X	X X X	4,651	17,352	31,176	44,697	55,428	65,412	71,715	1,866	4,411
16. 1999	X X X	X X X	X X X	X X X	5,189	20,100	32,900	43,990	54,334	63,809	1,552	3,950
17. 2000	X X X	X X X	X X X	X X X	X X X	6,386	21,821	40,835	55,316	70,622	1,301	3,543
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	6,651	24,551	45,132	63,192	1,040	2,868
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,503	34,379	57,879	786	2,169
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,477	36,481	441	1,125
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,819	106	177

**SCHEDULE P-PART 2B
POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES**

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	5,342	4,874	3,489	2,647	5,581	3,460	5,287	3,608	2,355	2,135
2. 1985	1,957	886	797	559	387	325	456	583	377	203
3. 1986	2,890	2,095	1,704	1,591	769	664	496	1,030	1,085	839
4. 1987	5,168	5,583	4,102	2,402	1,958	1,743	2,136	2,049	957	759
5. 1988	6,141	3,682	3,382	2,164	1,516	1,795	1,935	910	1,196	742
6. 1989	6,018	4,274	3,154	2,777	1,676	1,391	981	729	722	535
7. 1990	6,418	6,746	2,417	1,861	1,319	1,074	1,129	1,046	1,375	708
8. 1991	7,194	4,135	3,000	3,906	2,026	1,285	1,037	787	762	507
9. 1992	5,655	3,978	3,999	3,926	2,230	1,305	1,218	795	1,000	684
10. 1993	7,015	4,985	3,183	3,564	2,675	1,688	1,416	1,145	928	698
11. 1994	8,308	6,183	5,361	5,730	5,849	4,139	2,166	1,820	1,473	1,400
12. 1995	3,261	4,396	4,886	4,916	4,308	3,724	3,720	3,271	1,517	1,275
13. 1996	X X X	2,274	8,969	7,393	5,993	5,236	4,999	4,918	3,243	1,460
14. 1997	X X X	X X X	4,098	8,062	10,940	9,825	6,962	5,078	4,988	3,920
15. 1998	X X X	X X X	X X X	3,846	8,615	11,479	11,295	13,334	7,869	5,482
16. 1999	X X X	X X X	X X X	X X X	3,767	7,526	8,501	8,867	11,923	8,708
17. 2000	X X X	X X X	X X X	X X X	X X X	3,574	9,937	12,411	15,046	9,387
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	4,837	13,749	18,277	14,922
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,209	21,329	14,883
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,487	13,477
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,135

**SCHEDULE P-PART 2C
POLICY YEAR BULK RESERVES ON KNOWN CLAIMS**

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	1,207	1,360	866	385	406	374	475	304	205	205
2. 1985	208	181	177	79	74	68	109	71	39	23
3. 1986	697	714	456	203	189	174	309	255	188	177
4. 1987	656	769	581	259	242	222	140	86	53	43
5. 1988	1,191	1,052	804	359	335	308	291	206	182	117
6. 1989	733	670	572	181	169	155	80	64	45	42
7. 1990	1,383	925	487	302	282	259	233	124	226	116
8. 1991	1,747	854	689	724	675	622	126	70	56	44
9. 1992	1,090	1,204	1,107	798	744	686	165	69	92	97
10. 1993	1,048	989	655	608	567	522	258	162	122	124
11. 1994	1,498	1,486	1,373	1,103	1,029	948	282	186	147	126
12. 1995	488	1,197	1,011	4,343	4,051	3,731	375	205	105	95
13. 1996	X X X	910	2,126	1,234	1,151	1,060	559	505	413	208
14. 1997	X X X	X X X	1,106	1,047	977	899	1,167	590	436	401
15. 1998	X X X	X X X	X X X	537	501	461	2,795	2,878	1,067	951
16. 1999	X X X	X X X	X X X	X X X	821	756	1,550	1,154	1,407	1,560
17. 2000	X X X	X X X	X X X	X X X	X X X	965	1,768	1,617	1,459	1,308
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,518	2,114	1,715	1,869
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,636	2,820	1,922
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,518	1,928
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	936

SCHEDULE P-PART 2D POLICY YEAR IBNR RESERVES

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	17,158	16,649	13,618	5,288	22,086	22,763	22,534	15,752	15,028	14,005
2. 1985	7,548	7,022	5,679	2,397	6,743	7,856	7,248	5,047	4,061	3,750
3. 1986	9,713	8,773	7,384	2,948	8,569	8,352	8,351	6,165	4,829	4,423
4. 1987	13,773	10,331	8,670	3,688	11,991	10,537	8,327	8,215	6,876	5,989
5. 1988	13,906	12,801	10,439	5,140	12,412	11,010	10,185	9,023	7,165	6,606
6. 1989	19,743	17,035	14,394	15,388	14,818	14,604	11,774	9,948	7,379	6,397
7. 1990	27,001	23,561	20,527	20,841	17,476	16,707	16,135	11,714	8,299	7,475
8. 1991	26,787	19,911	16,098	14,103	13,152	14,050	10,930	8,425	6,311	5,045
9. 1992	39,241	21,445	18,825	15,171	10,460	9,965	9,900	7,987	5,960	4,901
10. 1993	49,658	34,177	24,833	23,771	13,486	12,244	9,914	7,699	5,996	4,942
11. 1994	81,915	49,420	40,125	37,696	17,232	14,794	13,318	10,214	7,998	6,152
12. 1995	93,405	50,130	40,086	35,952	18,483	14,953	8,978	9,613	8,213	6,391
13. 1996	X X X	71,373	57,636	44,378	28,465	22,074	14,436	13,584	9,765	8,364
14. 1997	X X X	X X X	89,203	68,042	35,147	29,348	23,123	21,907	16,114	11,858
15. 1998	X X X	X X X	X X X	101,203	65,735	42,782	28,231	32,299	29,819	18,049
16. 1999	X X X	X X X	X X X	X X X	84,617	67,968	54,031	39,219	26,687	20,081
17. 2000	X X X	X X X	X X X	X X X	X X X	80,136	64,284	44,921	46,317	33,106
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	95,174	64,047	67,940	45,950
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,878	91,817	80,945
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	121,721	117,662
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	143,955

**SCHEDULE P-PART 3
INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year End (\$000 omitted)									
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	381,568	388,022	387,512	404,684	422,595	424,590	424,157	423,471	424,431	425,106
2. 1995	42,664	49,616	50,267	49,221	62,300	61,713	51,298	51,506	51,439	51,737
3. 1996	X X X	33,533	39,691	38,277	42,977	42,921	44,103	44,542	44,342	44,428
4. 1997	X X X	X X X	45,392	43,020	46,383	54,633	58,672	57,668	57,357	58,279
5. 1998	X X X	X X X	X X X	31,769	50,644	54,230	57,176	56,901	56,538	57,334
6. 1999	X X X	X X X	X X X	X X X	41,950	64,730	73,005	71,287	73,487	73,499
7. 2000	X X X	X X X	X X X	X X X	X X X	52,636	79,268	80,198	81,914	83,791
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	64,548	82,825	88,482	93,564
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,443	96,227	109,213
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,015	105,546
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,588

**SCHEDULE P-PART 3A
PAID LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	329,888	357,278	368,433	389,294	414,117	416,387	416,149	417,245	421,274	422,312	51,822	44,057
2. 1995	18,911	35,274	42,336	44,789	46,930	47,890	50,003	50,305	50,896	50,995	2,055	3,791
3. 1996	X X X	15,185	28,230	31,607	37,856	39,169	42,123	43,445	43,858	44,058	2,056	3,812
4. 1997	X X X	X X X	20,525	29,356	36,079	46,754	52,231	53,633	55,140	55,857	2,279	4,487
5. 1998	X X X	X X X	X X X	17,811	34,400	43,824	50,581	53,235	54,514	55,548	2,141	4,417
6. 1999	X X X	X X X	X X X	X X X	24,417	46,950	58,567	62,616	66,819	69,054	1,995	4,454
7. 2000	X X X	X X X	X X X	X X X	X X X	27,695	56,143	67,438	75,496	79,226	1,827	4,765
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	29,784	57,386	73,701	82,362	1,782	4,810
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35,889	72,029	94,361	1,615	4,986
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,877	80,133	1,317	4,657
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,117	552	2,128

**SCHEDULE P-PART 3B
LOSS AND ALAE CASE BASIS RESERVES
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	44,383	25,988	16,290	13,332	7,026	7,080	7,050	5,559	3,157	2,226
2. 1995	18,850	11,801	5,964	3,701	14,764	13,494	1,130	910	543	685
3. 1996	X X X	13,445	8,920	4,703	4,390	3,146	1,651	932	484	328
4. 1997	X X X	X X X	19,964	11,123	8,337	7,148	5,835	3,706	2,217	2,131
5. 1998	X X X	X X X	X X X	9,055	13,703	8,439	5,864	3,060	2,024	1,621
6. 1999	X X X	X X X	X X X	X X X	12,630	15,239	12,471	7,940	6,668	4,116
7. 2000	X X X	X X X	X X X	X X X	X X X	20,038	20,584	10,793	6,418	3,959
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	29,861	22,898	14,781	10,471
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,651	24,198	12,885
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,138	22,872
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,568

**SCHEDULE P-PART 3C
BULK RESERVES ON KNOWN CLAIMS
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	7,297	4,756	2,789	2,058	1,452	1,123	958	667	625	568
2. 1995	4,903	2,541	1,967	731	606	329	165	291	42	57
3. 1996	X X X	4,903	2,541	1,967	731	606	329	165	291	42
4. 1997	X X X	X X X	4,903	2,541	1,967	731	606	329	165	291
5. 1998	X X X	X X X	X X X	4,903	2,541	1,967	731	606	329	165
6. 1999	X X X	X X X	X X X	X X X	4,903	2,541	1,967	731	606	329
7. 2000	X X X	X X X	X X X	X X X	X X X	4,903	2,541	1,967	731	606
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	4,903	2,541	1,967	731
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,903	2,541	1,967
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,903	2,541
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,903

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	YES R	1,406,301	16,686,415		1,274,497	17,532,181	1,138,060	1,045,389	924,898
2. Alaska	AK	YES AI	630	173,871		36,017	172,111	7,816	(10,744)	19,630
3. Arizona	AZ	YES AI	37,803,051	40,402,757	26,822,142	16,107,735	103,081,932	1,750,315	1,788,608	2,163,711
4. Arkansas	AR	YES R	172,279	10,534,162		402,504	10,392,337	425,301	335,563	272,885
5. California	CA	YES AI	2,701,930	60,744,309	323,086,988	1,626,508	374,936,696	10,983,715	10,893,394	5,004,120
6. Colorado	CO	YES AI	35,123,674	17,226,616	1,543,244	11,920,235	52,836,982	2,847,950	2,650,457	2,317,809
7. Connecticut	CT	YES R	6,560,518	15,969,224		2,252,883	21,887,876	838,049	1,097,776	1,458,746
8. Delaware	DE	YES R	1,184,284	12,056,151	340,981	160,781	12,758,265	116,092	(124,341)	51,817
9. Dist. Columbia	DC	YES R	375,805	8,070,046	3,086,871	138,937	10,586,378	782,078	588,274	1,020,200
10. Florida	FL	YES R	31,611,699	216,482,386	10,208,565	18,733,888	253,944,823	5,342,997	6,951,975	6,133,674
11. Georgia	GA	YES R	2,023,570	49,301,887	(1,040)	1,031,660	49,386,045	3,355,121	3,068,622	3,839,847
12. Hawaii	HI	YES AI	125,959	7,347,413		63,895	7,190,676	414,526	403,475	122,259
13. Idaho	ID	YES AI	2,336	16,579,674	7,286,780	158,440	23,655,679	352,781	338,333	388,913
14. Illinois	IL	YES R	6,686,273	23,054,110		7,491,899	27,844,743	5,833,005	3,670,282	4,525,426
15. Indiana	IN	YES R	1,353,020	12,709,072	23,596	2,708,923	13,380,407	6,343,759	3,039,846	2,062,648
16. Iowa	IA	YES	365,334		1,000	292,335	341,393	591,448	946,791	553,263
17. Kansas	KS	YES R	2,074,491	4,864,155		1,593,042	6,709,023	751,925	603,095	199,878
18. Kentucky	KY	YES R	1,330,907	18,409,273	168,531	679,881	19,131,244	1,938,039	2,734,100	2,171,442
19. Louisiana	LA	YES R	956,522	22,934,437	1,882	1,296,135	23,322,254	834,264	980,065	1,169,718
20. Maine	ME	YES R	1,187,053	6,149,568		659,416	7,105,582	380,958	474,183	507,246
21. Maryland	MD	YES R	6,564,390	63,701,538	2,095,408	1,708,300	69,959,362	1,556,379	1,451,051	1,082,842
22. Massachusetts	MA	YES R	5,310,294	50,899,970		1,329,862	54,366,948	1,132,299	1,420,868	3,994,044
23. Michigan	MI	YES AI	26,218,794	103,348,903	3,308,623	19,927,180	131,085,114	12,423,905	14,420,979	12,307,834
24. Minnesota	MN	YES R	3,564,640	36,392,873	101,140	4,125,153	38,679,403	1,251,052	1,279,171	1,565,036
25. Mississippi	MS	YES R	85,429	4,082,861		143,767	4,086,637	204,693	277,030	179,328
26. Missouri	MO	YES R	3,188,608	13,036,938		10,631,248	14,633,078	3,155,244	3,002,543	2,941,676
27. Montana	MT	YES AI	124,745	8,689,954		103,028	8,638,172	245,486	317,112	265,024
28. Nebraska	NE	YES AI	65,696	14,451,000		286,811	14,014,651	393,186	330,560	286,254
29. Nevada	NV	YES AI	607,143	18,802,522	27,419,784	205,405	43,999,704	2,654,670	797,361	913,860
30. New Hampshire	NH	YES R	832,324	7,838,507	313,904	289,374	8,704,332	254,771	134,125	295,636
31. New Jersey	NJ	YES R	20,252,376	96,748,849	1,725	5,822,378	114,116,283	4,330,729	4,030,680	4,692,807
32. New Mexico	NM	YES AI	7,500,056	18,454,879	12,314,146	2,103,021	37,676,278	2,666,958	2,504,968	973,669
33. New York	NY	YES AI	50,201,402	152,965,135	1,104,148	9,771,075	200,383,394	4,140,941	5,577,442	6,431,430
34. No. Carolina	NC	YES R	5,227,514	10,846,293		1,087,724	14,979,335	4,330,343	4,721,783	1,901,580
35. No. Dakota	ND	YES R	36,808	638,108		44,423	647,221	16,104	82,543	64,795
36. Ohio	OH	YES R	16,132,859	52,758,280	11,280,578	10,709,158	78,944,303	3,039,011	2,888,578	1,912,412
37. Oklahoma	OK	YES R	3,993	5,149,760		462,955	5,076,279	217,664	330,007	307,815
38. Oregon	OR	YES AI	18,703,132	20,710,536	8,388,669	13,982,436	47,139,631	831,915	1,002,865	705,999
39. Pennsylvania	PA	YES AI	17,291,393	184,764,085	764,007	9,639,077	200,926,103	8,810,454	7,515,510	3,291,447
40. Rhode Island	RI	YES R	1,882,137	9,218,014		415,210	10,714,249	1,974,428	1,393,376	384,732
41. So. Carolina	SC	YES R	1,174,346	17,469,648	4,824	399,251	18,073,392	1,924,458	1,744,926	1,029,481
42. So. Dakota	SD	YES AI	19,862	2,354,286		72,024	2,309,078	8,240		24,547
43. Tennessee	TN	YES R	1,285,598	26,694,192	925,303	2,007,321	28,101,654	851,458	884,439	1,420,591
44. Texas	TX	YES AI	180,211,556	140,183,356	16,716,235	24,416,875	333,323,605	7,014,402	6,946,113	6,271,630
45. Utah	UT	YES AI	15,445	30,251,055	2,672,079	185,992	32,586,929	2,701,581	3,026,665	1,986,869
46. Vermont	VT	YES R	395,455	1,421,340		56,593	1,747,160	181,122	126,813	229,992
47. Virginia	VA	YES R	9,806,968	84,633,675	3,096,657	6,168,103	94,498,232	2,741,484	3,249,083	3,931,052
48. Washington	WA	YES AI	27,714,562	27,673,701	10,637,768	18,215,776	64,584,166	3,579,951	4,244,870	6,260,503
49. West Virginia	WV	YES R	214,398	4,298,462		162,193	4,401,474	203,704	64,958	92,797
50. Wisconsin	WI	YES R	2,285,057	20,516,955		2,862,255	21,821,634	1,399,909	(264,887)	1,023,996
51. Wyoming	WY	YES AI	104,401	3,423,505	1,671	67,375	3,456,368	5,937	48,161	56,567
52. American Samoa	AS	YES AI								
53. Guam	GU	NO O				295		2,333	(538)	121
54. Puerto Rico	PR	YES R		945,787	17,199,115	2,795	17,727,904	264,515	237,141	255,790
55. U.S. Virgin Is.	VI	YES R		639,878		500	623,152	(421,770)	(911,590)	25,225
56. Canada	CN	YES R	103,604			11,200	91,595	469,063	472,449	136,360
57. Aggregate Other Alien	OT	X X X	447,316	339,591		316	2,686,056			
58. Totals	(a) 54	X X X	540,617,937	1,794,039,962	490,915,324	216,046,060	2,760,999,503	119,584,818	114,822,298	102,151,871

DETAILS OF WRITE-INS										
5701. Anguilla	X X X	R		155,965			153,575			
5702. Bahamas	X X X	R		170,626			165,847			
5703. Costa Rica	X X X	R		1,500			1,500			
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X		447,316	11,500		316	2,365,134			
5799. Totals (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X		447,316	339,591		316	2,686,056			

(a) Insert the number of yes responses except for Canada and Other Alien.
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

OVERFLOW PAGE FOR WRITE-INS

**Page 2 - Continuation
ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets

REMAINING WRITE-INS AGGREGATED AT LINE 9 FOR INVESTED ASSETS

0904.				
0905.				
0906.				
0907.				
0908.				
0909.				
0910.				
0911.				
0912.				
0913.				
0914.				
0915.				
0916.				
0917.				
0918.				
0919.				
0920.				
0921.				
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 2, Line 0998)				

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS

2304. Other miscellaneous assets	16,884,176	16,884,176		
2305. Other identifiable intangibles	12,870,045	12,870,045		
2306.				
2307.				
2308.				
2309.				
2310.				
2311.				
2312.				
2313.				
2314.				
2315.				
2316.				
2317.				
2318.				
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	29,754,221	29,754,221		

OVERFLOW PAGE FOR WRITE-INS

**Page 52 - Continuation
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

States, Etc.	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
		3 Direct Operations	Agency Operations						
			4 Non-affiliated Agencies	5 Affiliated Agencies					

REMAINING WRITE-INS AGGREGATED AT LINE 57 FOR OTHER ALIEN

5704. Mexico	R	447,316			316	544,644			
5705. Panama	R		11,500			11,500			
5706. Republic of Korea	R					26,436			
5707. United Kingdom	R					1,782,554			
5708.									
5709.									
5710.									
5711.									
5712.									
5713.									
5714.									
5715.									
5716.									
5717.									
5718.									
5719.									
5720.									
5721.									
5722.									
5723.									
5724.									
5725.									
5797. Totals (Lines 5704 through 5725) (Page 52, Line 5798)		447,316	11,500		316	2,365,134			

OVERFLOW PAGE FOR WRITE-INS

**Page 11 - Continuation
EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Non-admitted Assets (Col. 2 - Col. 1)

REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS

0904.			
0905.			
0906.			
0907.			
0908.			
0909.			
0910.			
0911.			
0912.			
0913.			
0914.			
0915.			
0916.			
0917.			
0918.			
0919.			
0920.			
0921.			
0922.			
0923.			
0924.			
0925.			
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)			

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS

2304.	12,600,640	9,422,868	(3,177,772)
2305.	12,870,045	5,046,618	(7,823,427)
2306.			
2307.			
2308.			
2309.			
2310.			
2311.			
2312.			
2313.			
2314.			
2315.			
2316.			
2317.			
2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 11, Line 2398)	25,470,685	14,469,486	(11,001,199)