



25180200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Fidelity National Insurance Company

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) NAIC Company Code 25180 Employer's ID Number 68-0266416

Organized under the Laws of CA, State of Domicile or Port of Entry CA

Country of Domicile US

Incorporated: April 26, 1990 Commenced Business: August 31, 1992

Statutory Home Office: 4050 Calle Real Santa Barbara, CA 93110

Main Administrative Office: 4050 Calle Real Suite 290 Santa Barbara, CA 93110 805-569-6610

Mail Address: 4050 Calle Real Suite 290 Santa Barbara, CA 93110

Primary Location of Books and Records: 4050 Calle Real Santa Barbara, CA 93110 805-696-7000

Internet Website Address: www.fnf.com

Statement Contact: Jan B. Ramsey 805-696-7000
jramsey@fnf.com 805-696-7802
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Policyowner Relations Contact: Mark Owen Davey 3938 State Street Santa Barbara, CA 93110 805-569-6643

OFFICERS

President Mark Owen Davey, (CEO & President)

Secretary Fernando (NMN) Velez, Jr, (VP & Corporate Secretary)

Treasurer Alan Lynn Stinson, (VP & Chief Financial Officer)

Actuary

Vice-Presidents

Patrick Gerard Farenga Anthony John Park Anton Mario Rosandic Peter Tadeusz Sadowski
#George Michael Sloane

DIRECTORS OR TRUSTEES

Mark Owen Davey William Patrick Foley II Peter Tadeusz Sadowski Alan Lynn Stinson
Patrick Francis Stone

State of California
County of Santa Barbara 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.

(Signature) Mark Owen Davey (Signature) Fernando (NMN) Velez, Jr (Signature) Alan Lynn Stinson
(Printed Name) President (CEO & President) Secretary (VP & Corporate Secretary) Treasurer (VP & Chief Financial Officer)

Subscribed and sworn to before me this day of , 2003

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	10,302,591		10,302,591	6,283,492
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)				
2.2 Common stocks (Schedule D, Part 2, Section 2)	2,117,634		2,117,634	3,591,986
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 2,218,209 Schedule E, Part 1) and short-term investments (\$ 608,172 Schedule DA, Part 2)	2,826,381		2,826,381	471,851
6. Other invested assets (Schedule BA)				
7. Receivable for securities	594		594	
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	15,247,200		15,247,200	10,347,329
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	(402,392)		(402,392)	70,552
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	348,860		348,860	
15. Federal and foreign income tax recoverable and interest thereon (including \$ 59,199 net deferred tax asset)	59,199		59,199	4,960
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	133,396		133,396	125,048
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	406,465		406,465	500,000
21. Amount due from/to protected cells				
22. Equities and deposits in pools and associations	7,576		7,576	7,576
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted (Exhibit 1)				
25. Aggregate write-ins for other than invested assets	17,318	17,318		31,559
26. Total assets excluding protected cell assets (Lines 9 through 25)	15,817,622	17,318	15,800,304	11,087,024
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	15,817,622	17,318	15,800,304	11,087,024

DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)				
2501. Premium tax recoverable				31,559
2502. Prepaid expense	17,318	17,318		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 + 2598) (Line 25 above)	17,318	17,318		31,559

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	734,324	33,844
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	76,822	2,398
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	104,991	227,799
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	98,603	
7. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses) (including \$ 0 net deferred tax liability)	(98,596)	50,739
8. Borrowed money \$ 0 and interest thereon \$ 0		
9. Unearned premiums (Part 1A, Line 37, Column 5)(after deducting unearned premiums for ceded reinsurance of \$ 267,608 and including warranty reserves of \$ 0)	3,409,324	325,598
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	151,507	
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	11,193	211,753
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ 0 and interest thereon \$ 0		
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	4,488,168	852,131
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	4,488,168	852,131
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,250,000	1,250,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	14,250,000	14,250,000
33. Unassigned funds (surplus)	(6,187,864)	(5,265,108)
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0)		
34.2 0 shares preferred (value included in Line 29 \$ 0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	11,312,136	10,234,892
36. TOTALS (Page 2, Line 28, Col. 3)	15,800,304	11,087,023
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 34, Column 4)	2,012,737	709,707
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	1,632,309	635,496
3. Loss expenses incurred (Part 3, Line 25, Column 1)	268,878	256,093
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	1,744,266	417,287
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	3,645,453	1,308,876
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(1,632,716)	(599,169)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	437,912	489,193
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))	26,762	(242,218)
11. Net investment gain (loss) (Lines 9 + 10)	464,674	246,975
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 0)		
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income		
15. Total other income (Lines 12 through 14)		
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(1,168,042)	(352,194)
17. Dividends to policyholders		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(1,168,042)	(352,194)
19. Federal and foreign income taxes incurred	(195,466)	(98,468)
20. Net income (Line 18 minus Line 19) (to Line 22)	(972,576)	(253,726)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	10,234,892	6,229,360
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	(972,576)	(253,726)
23. Net unrealized capital gains or (losses)	(17,017)	
24. Change in net unrealized foreign exchange capital gain (loss)		
25. Change in net deferred income tax	54,239	4,960
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	5,084	(22,402)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
28. Change in surplus notes		
29. Surplus (contributed to) withdrawn from protected cells		
30. Cumulative effect of changes in accounting principles		
31. Capital changes:		
31.1 Paid in	2,000,000	
31.2 Transferred from surplus (Stock Dividend)		
31.3 Transferred to surplus		
32. Surplus adjustments:		
32.1 Paid in		10,500,000
32.2 Transferred to capital (Stock Dividend)		
32.3 Transferred from capital		
33. Net remittances from or (to) Home Office		
34. Dividends to stockholders		(6,223,300)
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)		
36. Aggregate write-ins for gains and losses in surplus	7,514	
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	1,077,244	4,005,532
38. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 37) (Page 3, Line 35)	11,312,136	10,234,892

DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus Line 0598) (Line 5 above)		
1401.		
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus Line 1498) (Line 14 above)		
3601. True up of FIT for prior years	7,514	
3602.		
3603.		
3698. Summary of remaining write-ins for Line 36 from overflow page		
3699. Totals (Lines 3601 through 3603 plus Line 3698) (Line 36 above)	7,514	

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	5,569,407	64,919
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,323,635	3,993,872
3. Underwriting expenses paid	1,768,472	301,847
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	2,477,300	(4,230,800)
6. Net Investment income	560,277	543,392
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others		
7.4 Aggregate write-ins for miscellaneous items		73,992
7.5 Total other income (Lines 7.1 to 7.4)		73,992
8. Dividends to policyholders on direct business, less \$ 0 dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	46,130	655,315
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	3,083,707	(2,958,101)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	2,680,477	10,862,993
11.2 Stocks	7,687,977	1,106,533
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	10,368,454	11,969,526
12. Cost of investments acquired (long-term only):		
12.1 Bonds	6,820,544	9,283,641
12.2 Stocks	6,213,625	4,698,519
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications	594	
12.7 Total investment acquired (Lines 12.1 to 12.6)	13,034,763	13,982,160
13. Net cash from investments (Line 11.8 minus Line 12.7)	(2,666,309)	(2,012,634)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	2,000,000	10,500,000
14.2 Capital notes \$ 0 less amounts repaid \$ 0		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided	44,157	
14.6 Total (Lines 14.1 to 14.5)	2,044,157	10,500,000
15. Cash applied:		
15.1 Dividends to stockholders paid		6,223,300
15.2 Net transfers to affiliates	107,025	251,172
15.3 Borrowed funds repaid		
15.4 Other applications		22,402
15.5 Total (Lines 15.1 to 15.4)	107,025	6,496,874
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	1,937,132	4,003,126
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	2,354,530	(967,609)
18. Cash and short-term investments:		
18.1 Beginning of year	471,850	1,439,459
18.2 End of year (Line 17 plus Line 18.1)	2,826,380	471,850
DETAILS OF WRITE-INS		
7.401 Change in equity in associations		5,417
7.402 Change in premium tax recoverable		68,575
7.403		
7.498 Summary of remaining write-ins for Line 7.4 from overflow page		
7.499 Totals (Lines 7.401 through 7.403 + 7.498) (Line 7.4 above)		73,992

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1- PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril	4,830,631	325,598	3,249,234	1,906,995
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical malpractice - occurrence				
11.2 Medical malpractice - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	100,000		50,000	50,000
17.2 Other liability - claims-made				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	90,206		57,817	32,389
19.3, 19.4 Commercial auto liability				
21. Auto physical damage	75,627		52,272	23,355
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Reinsurance-Nonproportional Assumed Property				
31. Reinsurance-Nonproportional Assumed Liability				
32. Reinsurance-Nonproportional Assumed Financial Lines				
33. Aggregate write-ins for other lines of business				
34. TOTALS	5,096,464	325,598	3,409,323	2,012,739

DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					
2. Allied lines					
3. Farmowners multiple peril					
4. Homeowners multiple peril	3,249,234				3,249,234
5. Commercial multiple peril					
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine					
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake					
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence	50,000				50,000
17.2 Other liability - claims-made					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	57,817				57,817
19.3, 19.4 Commercial auto liability					
21. Auto physical damage	52,272				52,272
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery					
28. Credit					
29. International					
30. Reinsurance-Nonproportional Assumed Property					
31. Reinsurance-Nonproportional Assumed Liability					
32. Reinsurance-Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	3,409,323				3,409,323
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					3,409,323

DETAILS OF WRITE-INS					
3301.					
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page					
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)					

- (a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.
 Are they so returned in this statement? YES [] NO [X]
- (b) State here basis of computation used in each case

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees
Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non- Affiliates	4 To Affiliates	5 To Non- Affiliates	
1. Fire						
2. Allied lines						
3. Farmowners multiple peril						
4. Homeowners multiple peril	4,543,652		884,195		597,216	4,830,631
5. Commercial multiple peril						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical malpractice - occurrence						
11.2 Medical malpractice - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	100,000					100,000
17.2 Other liability - claims-made						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	94,732				4,526	90,206
19.3, 19.4 Commercial auto liability						
21. Auto physical damage	79,653				4,026	75,627
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Reinsurance-Nonproportional Assumed Property	X X X					
31. Reinsurance-Nonproportional Assumed Liability	X X X					
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
33. Aggregate write-ins for other lines of business						
34. TOTALS	4,818,037		884,195		605,768	5,096,464

DETAILS OF WRITE-INS						
3301.						
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page						
3399. Totals (Lines 3301 through 3303 plus 3398) (Line 33 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? YES [] NO [X]
 If yes: 1. The amount of such installment premiums \$ 0
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 0

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1. Fire									
2. Allied lines									
3. Farmowners multiple peril									
4. Homeowners multiple peril	544,238	131,549	141,105	534,682	274,716	28,890	125,785	712,503	76,536
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical malpractice - occurrence									
11.2 Medical malpractice - claims - made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health									
16. Workers' compensation									
17.1 Other liability - occurrence					12,500			12,500	
17.2 Other liability - claims - made									
18.1 Products liability - occurrence									
18.2 Products liability - claims - made									
19.1, 19.2 Private passenger auto liability					1,620			1,620	
19.3, 19.4 Commercial auto liability									
21. Auto physical damage	6,530			6,530	1,170			7,700	285
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Reinsurance-Nonproportional Assumed Property	X X X				X X X				
31. Reinsurance-Nonproportional Assumed Liability	X X X				X X X				
32. Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
33. Aggregate write-ins for other lines of business									
34. TOTALS	550,768	131,549	141,105	541,212	290,006	28,890	125,785	734,323	76,821
DETAILS OF WRITE-INS									
3301.									
3302.									
3303.									
3398. Summary of remaining write-ins for Line 33 from overflow page									
3399. Totals (Lines 3301 through 3303 + 3398) (Line 33 above)									

(a) Including \$ 0 for present value of life indemnity claims.

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 - EXPENSES**

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	212,703			212,703
1.2 Reinsurance assumed	51,816			51,816
1.3 Reinsurance ceded	45,337			45,337
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	219,182			219,182
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,416,578		1,416,578
2.2 Reinsurance assumed excluding contingent				
2.3 Reinsurance ceded excluding contingent		74,318		74,318
2.4 Contingent-direct				
2.5 Contingent-reinsurance assumed				
2.6 Contingent-reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		1,342,260		1,342,260
3. Allowances to manager and agents				
4. Advertising				
5. Boards, bureaus and associations	5,136	11,984		17,120
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	20,250	47,250		67,500
8.2 Payroll taxes				
9. Employee relations and welfare				
10. Insurance	27	64		91
11. Directors' fees				
12. Travel and travel items				
13. Rent and rent items	1,785	4,166		5,951
14. Equipment				
15. Cost of depreciation of EDP equipment and software				
16. Printing and stationery	827	1,928		2,755
17. Postage, telephone and telegraph, exchange and express	270	629		899
18. Legal and auditing	9,240	21,560	50,535	81,335
19. Totals (Lines 3 to 18)	37,535	87,581	50,535	175,651
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 0		113,224		113,224
20.2 Insurance department licenses and fees		176,525		176,525
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		(3,952)		(3,952)
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		285,797		285,797
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured accident and health plans				
24. Aggregate write-ins for miscellaneous expenses	12,161	28,628		40,789
25. Total expenses incurred	268,878	1,744,266	50,535	2,063,679 (a)
26. Less unpaid expenses-current year	76,822	203,594		280,416
27. Add unpaid expenses-prior year	2,399	227,799		230,198
28. Amounts receivable relating to uninsured accident and health plans, prior year				
29. Amounts receivable relating to uninsured accident and health plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	194,455	1,768,471	50,535	2,013,461
DETAILS OF WRITE-INS				
2401. IT Costs	7,515	17,535		25,050
2402. Misc expense	4,646	10,841		15,487
2403. Interest		252		252
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	12,161	28,628		40,789

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 275,590	314,977
1.1 Bonds exempt from U.S. tax	(a) 1,855	8,980
1.2 Other bonds (unaffiliated)	(a) 154,917	116,749
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	18,488	18,488
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 29,249	29,253
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	480,099	488,447
11. Investment expenses		(g) 50,535
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		50,535
17. Net investment income - (Line 10 minus Line 16)		437,912
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)		
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 \$ 0 accrual of discount less \$ 130,713 amortization of premium and less \$ 56,353 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 \$ 0 paid for accrued interest on purchases.		
(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(g) Includes \$ 50,535 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 \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	Total
1. U.S. Government bonds	2,951				2,951
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	23,811			(17,017)	6,794
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	26,762			(17,017)	9,745
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 1 - ANALYSIS OF NONADMITTED ASSETS
AND RELATED ITEMS**

	1	2	3
	End of Current Year	End of Prior Year	Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2			
2. Other Nonadmitted Assets:			
2.1 Bills receivable			
2.2 Furniture, equipment and supplies			
2.3 Leasehold improvements			
2.4 Loans on personal security, endorsed or not			
3. Total (Lines 2.1 to 2.4)			
4. Aggregate write-ins for other assets	17,318	22,402	5,084
5. Total (Line 1 plus Lines 3 and 4)	17,318	22,402	5,084
DETAILS OF WRITE-INS			
0401. Prepaid Expense	17,318	22,402	5,084
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)	17,318	22,402	5,084

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Fidelity National Insurance Company are presented on the basis of accounting practices prescribed or permitted by the State of California Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual*, version March 1, 2002, (NAIC SAP), except where the laws of the State of California differ. There are no material differences between California basis of accounting and NAIC SAP.

B. Use of Estimates in the Preparation of the Financial Statements:

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy:

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of the premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short term investments are stated at amortized cost.
- (2) Bonds are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.
- (3) Unaffiliated common stock holdings are stated at NAIC market value.
- (4) Preferred stocks are stated at NAIC market value with exception to the preferred stock with a NAIC designation of 3-6, which is stated at the lower of cost or market.
- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or market value.
- (7) Investments in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or the audited GAAP equity, as appropriate for each individual investment.
- (8) Interest in Joint Ventures - None.
- (9) Derivatives - None
- (10) Anticipated investment income to be used as a factor in a premium deficiency calculation - None
- (11) Unpaid losses and loss adjustment expense include an amount determined from individual case estimates and loss reports. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability maybe in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Correction of Errors:

- A. During the current year's financial statement preparation, there was no individually material change in accounting principle or correction of errors. Refer to item B for discussion of the initial implementation of codification.
- B. The Company prepares its statutory financial statements in conformity with accounting practices

NOTES TO FINANCIAL STATEMENTS

prescribed or permitted by the State of California. Effective January 01, 2001, the State of California required that insurance companies domiciled in the State of California prepare their statutory basis financial statements in accordance with the *NAIC Accounting Practices and Procedures Manual* except where that conflicts with the laws of the State of California.

Accounting changes adopted to conform with the provisions of the *NAIC Accounting Practices and Procedures Manual* – Version effective January 01, 2001 are reported as changes in accounting principles. The cumulative effect of the change in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in the accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively or all prior periods. As a result of these changes, the Company reported a change in accounting principle, as an adjustment that increased unassigned funds (surplus) of \$0 as of January 01, 2001.

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

A. Mortgage Loans – At December 31, 2002 and 2001, the Company had no mortgage loans.

B. Debt Restructuring – Non-applicable

C. Reverse Mortgages – Non-applicable

D. Loan Backed Securities

Prepayment assumptions for single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values or internal estimates.

A broker market analysis was used in determining the market value of its loan-back securities.

E. Repurchase Agreements – Non Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies:

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

7. Investment Income:

There was no due and accrued income excluded in the financial statements.

8. Derivative Instruments:

None

9. Income Taxes: _

A. The components of the net DTA recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:

	Dec. 31, 2002	Jan. 1, 2002
(1) Total of gross deferred tax assets	284,699	24,799
(2) Total of deferred tax liabilities	(1,383)	-
Net deferred tax asset	283,316	24,799
(3) Deferred tax asset nonadmitted	(224,117)	(19,840)
(4) Net admitted deferred tax asset	59,199	4,959
(5) Increase(decrease) in nonadmitted asset	204,277	

B. Deferred tax liabilities are not recognized for the following amounts – Non-applicable

C. Current income taxes incurred consist of the following major components:

NOTES TO FINANCIAL STATEMENTS

	2002	2001
Federal	(195,466)	(98,468)
Foreign	-	-
Sub-total	(195,466)	(98,468)
Other	-	-
Federal income taxes incurred	(195,466)	(98,468)

The main components of the 2002 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		763,546	(763,546)	267,241
Reserve Accruals	(32,864)		(32,864)	11,502
Unrealized Losses	(17,017)		(17,017)	5,956
Total deferred tax assets	(49,881)	763,546	(813,427)	284,699
Nonadmitted deferred tax assets			640,334	(224,117)
Admitted deferred tax assets			(173,093)	60,582
Deferred tax liabilities:				
Employee Benefits		-	-	-
Deferred Revenue		-	-	-
Other	3,952		3,952	(1,383)
Total deferred tax liabilities	3,952		-	(1,383)
Net admitted deferred tax asset			(169,141)	59,199

The changes in main components of DTAs and DTLs are as follows:

	2002	2001	Change
Deferred tax assets:			
Discounting of reserves	267,241	24,799	242,442
Reserve Accruals	11,502	-	11,502
Unrealized Losses	5,956	-	5,956
Total deferred tax assets	284,699	24,799	259,900
Nonadmitted deferred tax assets	(224,117)	(19,840)	(204,277)
Admitted deferred tax assets	60,582	4,959	55,623
Deferred tax liabilities:			
Employee Benefits	-	-	-
Deferred Revenue	-	-	-
Other	(1,383)	-	(1,383)
Total deferred tax liabilities	(1,383)	-	(1,383)
Net admitted deferred tax asset	59,199	4,959	54,240

NOTES TO FINANCIAL STATEMENTS

D. Among the more significant book to tax adjustments were the following:

	Amount	Tax Effect
Income before taxes	(1,168,042)	(408,815)
Tax exempt income deduction	(7,633)	(2,672)
Dividends received deduction	-	-
Nondeductible goodwill	-	-
Meals & Entertainment	-	-
Other non deductible adjustments	4,320	1,512
Subtotal after permanent differences	(1,171,355)	(409,975)
Temporary differences and prior year adjustments	612,881	214,509
Taxable Income/Current Tax	(558,474)	(195,466)

E.(1) The Company does not have any capital loss or operating loss carry forwards.

E.(2) The amount of Federal income taxes incurred and available for recoupment in the event of future net losses is:

a. 2002	\$0
b. 2001	\$0
c. 2000	\$0

F. The Company is included in a consolidated federal income tax return with its parent company, Fidelity National Financial, Inc. (See organizational chart on Schedule Y for a complete listing of the Fidelity National Financial consolidated group). The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity that is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. The written agreement also provides that each entity in Fidelity's consolidated group compute their tax as though the entity pays tax on a stand alone basis.

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A.** The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Annual Statement. On March 1, 2001, all of the outstanding common stock of the Company was acquired by Fidelity National Title Insurance Company (Fidelity). Immediately prior to its acquisition, and with approval from the California Department of Insurance, the Company dividdened substantially all of its net assts, totaling \$6,223,300 to Sutter Insurance Company (Sutter), its former parent. Simultaneously, Fidelity contributed \$10,000,000 of capital to the Company. Additionally, the Company entered into an Assumption Reinsurance and Administration Agreement with Sutter, approved by the California Department of Insurance, wherein 100% of the Company's insurance liabilities issued by the Company prior to March 1, 2001 were reinsured with Sutter, to be directly serviced by Sutter. The Company remains secondarily liable to its insureds under the policies.
- B.** A summary of material transactions between the Company and its parent, subsidiaries and affiliates is disclosed on Schedule Y Part 2 of this Annual Statement.
- C.** The dollar amount of these transactions is disclosed on Schedule Y Part 2 of this Annual Statement.
- D.** At December 31, 2002 and 2001, the Company had a receivable from the parent and/or other related parties totaling \$406,465 and \$500,000, respectively, and a payable to the parent and/or other related parties of \$11,193 and \$211,753, respectively. Intercompany balances are generally settled on a monthly basis.
- E.** There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that could result in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.

NOTES TO FINANCIAL STATEMENTS

- F. The Company is a party to service agreements and cost sharing arrangements with its affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.
- G. Fidelity National Title Insurance Company, domiciled in the State of California, owns 100% of the outstanding shares of the Company.
- H. The Company owns no shares of stock of its ultimate parent.
- I. The Company owns 100% of the stock of FNL Management Corporation, a non-insurer, whose carrying value is in excess of 10% of the admitted assets of the Company. The Company carries this investment at the GAAP equity of the non-insurer, adjusted for any non-admitted assets. The subsidiary was formed in 2002.

The statement value of FNL Management Corporation assets, liabilities and equity as of 12/31/2002 was:

Assets	\$2,000,000
Liabilities	\$ -0-
Net Equity	\$2,000,000

Net income as of 12/31/2002 was \$0.

- J. Impairment write downs – None

11. Debt:

- A. Capital Notes – None
- B. Other Debt - None.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans:

- A. Defined Benefit Plan - None
- B. Defined Contribution Plan – None
- C. Multi-employer Plan – None
- D. Consolidated/Holding Company Plans – The Company’s employees are covered by a qualified voluntary contributory savings plan (“401(k) Plan”) sponsored by Fidelity National Financial, Inc, its ultimate parent. Under this plan, participating employees make contributions of up to 15% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matches participants’ contributions at a rate of 50% of the first 6% of compensation. Matching contributions of \$0 were made in 2002 and 2001.

The Company’s employees are covered to participate in an Employee Stock Purchase Plan (“ESPP”). Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial’s common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 3% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP. The Company’s cost of its employer matching contributions for the years 2002 and 2001 was \$0.

Certain Company officers are participants in the 1987, 1991, 1993, 1998 and 2001 Executive Incentive Stock Option Plans (the “Plans”) sponsored by Fidelity National Financial, Inc. Under the Plans, participants have the option to purchase shares of Fidelity National Financial stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. There is no material effect on the Company’s financial statements as a result of the creation of these Plans.

The Company’s employees are covered to participate in certain health care and life insurance benefits for retired employees, provided they meet specific eligibility requirements. The costs of these benefit plans are accrued during the periods the employees render service. The Company is both self-insured and fully insured for its postretirement health care and life insurance benefit plans, and the plans are not funded. The health care plans provide for insurance benefits after retirement and are generally contributory, with contributions adjusted annually. Postretirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree’s age. The Company experienced net health care and life insurance cost of \$0 after retiree contributions, during both 2002 and 2001.

NOTES TO FINANCIAL STATEMENTS

Certain Company employees and directors may be eligible to participate in a non-qualified deferred compensation plan sponsored by the Company's ultimate parent, Fidelity National Financial. Selected participants may elect to defer an annual amount of salary, bonus, commissions and/or directors' fees for a minimum of \$25,000 and a maximum of 100%. Plan assets are maintained by a trust established by the sponsor, and there is no expense to the Company in connection with this plan.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

- A. The Company has 1,000,000 shares of common stock authorized, 65,000 shares issued and outstanding. The par value per share is \$50.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of California Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions relating to statutory surplus. Statutory surplus at December 31, 2002 was \$11,312,136. The maximum dividend payout which may be made without prior approval in 2003 is \$0.
- D. The Company has no restrictions placed on unassigned funds (surplus).
- E. Advances to surplus not repaid – Non-applicable.
- F. The Company holds no stock for any option or employee benefit plans.
- G. Changes in balances in special surplus funds – Non-applicable
- H. The portion of unassigned funds (surplus) represented or reduced by each of the following items:

(1) Unrealized gains and losses	\$	(17,017)
(2) Non-admitted asset values	\$	(17,318)
(3) Provision for reinsurance	\$	-0-
- I. Surplus Notes – None
- J. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – None.
- B. Assessments – Non-applicable
- C. Gain Contingencies - None
- D. All Other Contingencies:
 - (1) Lawsuits against the Company may arise in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases:

The Company has no material long-term lease commitments.

16. Information About Financial Instruments With Off Balance Sheet Risk and Financial Instruments With

Concentrations of Credit Risk:

None

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities:

None

18. Gains or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans:

NOTES TO FINANCIAL STATEMENTS

Non-applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:

Non-applicable

20. Other Items:

- A. Extraordinary Items – None
- B. Troubled Debt Restructuring – None
- C. Other Disclosures:
None.

21. Events Subsequent:

There were no events subsequent to December 31, 2002, which may have a material effect on the financial condition of the Company.

22. Reinsurance:

- A. Unsecured Reinsurance Recoverable – None in excess of 3% of policyholder surplus.
- B. Reinsurance in Dispute – None
- C. Reinsurance Assumed or Ceded

	Assumed		Ceded		Net	
	Reinsurance	Reinsurance	Reinsurance	Reinsurance	Premium	Commission
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium	Commission	Premium	Commission	Premium	Commission
	Reserve	Equity	Reserve	Equity	Reserve	Equity
a. Affiliates						
b. All Other	556,136	167,847	267,608	80,282	288,528	87,565
c. Total	556,136	167,847	267,608	80,282	288,528	87,565

d. Direct Unearned Premium Reserve \$ 3,120,795

- D. Uncollectible Reinsurance – None
- E. Commutation of Ceded Reinsurance – None
- F. Retroactive Reinsurance – None
- G. Other – Concurrent with the acquisition of the Company by Fidelity in March 2001, the Company entered into an Assumption Reinsurance and Administration Agreement with Sutter. The Company ceded all net policy liabilities and premiums payable to the Company. The Agreement was approved by the California Department of Insurance.

23. Retrospectively Rated Contracts:

None

24. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves for incurred losses and loss adjustment expenses attributable to insured events of periods prior to March 1, 2001 has decreased to zero, as a result of the Assumption Reinsurance Agreement mentioned in Note 22.

25. Inter-company Pooling Arrangements:

None

NOTES TO FINANCIAL STATEMENTS

26. Structured Settlements:

None

27. High Deductibles:

None

28. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

None

29. Asbestos/Environmental Reserves

None

30. Subscriber Savings Accounts

Not applicable

31. Financial Guaranty Insurance Exposures

None

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	2,141,767	14.047	2,141,767	14.047
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	3,606,315	23.652	3,606,315	23.652
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	558,951	3.666	558,951	3.666
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (including residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA				
1.512 Issued by FNMA and FHLMC	1,980,871	12.992	1,980,871	12.992
1.513 Privately issued				
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC				
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC				
1.523 All other privately issued				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	2,014,688	13.213	2,014,688	13.213
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	117,634	0.772	117,634	0.772
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	2,000,000	13.117	2,000,000	13.117
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)				
6. Policy loans				
7. Receivables for securities	594	0.004	594	0.004
8. Cash and short-term investments	2,826,381	18.537	2,826,381	18.537
9. Other invested assets				
10. Total invested assets	15,247,201	100.000	15,247,201	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? CALIFORNIA
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []
- 2.2 If yes, date of change: 09/30/2002
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1997
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/29/1999
- 3.4 By what department or departments? CALIFORNIA DEPT OF INSURANCE
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [X] No []
4.22 renewals? Yes [X] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	00000	
	00000	
	00000	
	00000	
	00000	

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement) Yes [] No [X]
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager, or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

(continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG
 355 South Grand Ave, Los Angeles, CA 90071
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Milliman USA
 70 South Lake Ave, 11th Floor, Pasadena CA 91101
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 14.11 To directors or other officers | \$ _____ |
| | 14.12 To stockholders not officers | \$ _____ |
| | 14.13 Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 14.21 To directors or other officers | \$ _____ |
| | 14.22 To stockholder not officers | \$ _____ |
| | 14.23 Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|----------------------------|----------|
| | 15.21 Rented from others | \$ _____ |
| | 15.22 Borrowed from others | \$ _____ |
| | 15.23 Leased from others | \$ _____ |
| | 15.24 Other | \$ _____ |
- Disclose in Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- | | | |
|--|--|----------|
| | 16.21 Amount paid as losses or risk adjustment | \$ _____ |
| | 16.22 Amount paid as expenses | \$ _____ |
| | 16.23 Other amounts paid | \$ _____ |

GENERAL INTERROGATORIES
(continued)
INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred					Yes [] No []	Yes [] No []
Common	1,000,000	65,000	50	XXX	XXX XXX	XXX XXX

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [X] No []

18.2 If no, give full and complete information, relating thereto 0
0

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E - Part 2 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1). Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	\$ _____
19.22 Subject to repurchase agreements	\$ _____
19.23 Subject to reverse repurchase agreements	\$ _____
19.24 Subject to dollar repurchase agreements	\$ _____
19.25 Subject to reverse dollar repurchase agreements	\$ _____
19.26 Pledged as collateral	\$ _____
19.27 Placed under option agreements	\$ _____
19.28 Letter stock or securities restricted as to sale	\$ _____
19.29 Other	\$ _____

19.3 For each category above, if any of these assets are held by other, identify by whom held:

19.31 _____

19.32 _____

19.33 _____

19.34 _____

19.35 _____

19.36 _____

19.37 _____

19.38 _____

19.39 _____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]

If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year. \$ _____

22. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

22.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BNY Western Trust	700 S Flower St, Suite 200, Los Angeles CA 90017-4104

GENERAL INTERROGATORIES

(continued)

INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [] No []

22.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
Assets managed in house	Matthew Hartmann	4050 Calle Real, Santa Barbara, CA 93110

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 17,120

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
ISO	\$ 17,120
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any? \$ 2,791

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ _____

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or department of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

**GENERAL INTERROGATORIES
(continued)**

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? YES [] NO [X]
- 1.2 If yes, indicate premium earned on U. S. business only. \$ _____
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
- 1.31 Reason for excluding _____
-
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ _____
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$ _____
- 1.62 Total incurred claims \$ _____
- 1.63 Number of covered lives \$ _____
- All years prior to most current three years:
- 1.64 Total premium earned \$ _____
- 1.65 Total incurred claims \$ _____
- 1.66 Number of covered lives \$ _____
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$ _____
- 1.72 Total incurred claims \$ _____
- 1.73 Number of covered lives \$ _____
- All years prior to most current three years:
- 1.74 Total premium earned \$ _____
- 1.75 Total incurred claims \$ _____
- 1.76 Number of covered lives \$ _____
- 2.1 Does the reporting entity issue both participating and non-participating policies? YES [] NO [X]
- 2.2 If yes, state the amount of calendar year premiums written on:
- 2.21 Participating \$ _____
- 2.22 Non-participating policies \$ _____
3. For Mutual Reporting Entities and Reciprocal Exchange only:
- 3.1 Does the reporting entity issue assessable policies? YES [] NO [X]
- 3.2 Does the reporting entity issue non-assessable policies? YES [] NO [X]
- 3.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? \$ _____
- 3.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____
4. For Reciprocal Exchanges Only:
- 4.1 Does the exchange appoint local agents? YES [] NO [X]
- 4.2 If yes, is the commission paid:
- 4.21 Out of Attorney's-in-fact compensation YES [] NO [] N/A [X]
- 4.22 As a direct expense of the exchange YES [] NO [] N/A [X]
- 4.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? _____
-
- 4.4 Has an Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred? YES [] NO [X]
- 4.5 If yes, give full information _____
-
- 5.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss: _____
-
- 5.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: A probabilistic catastrophic model to estimate the PML from fire following EQ on homeowners policies written in CA is used. The primary model utilized is RMA IRAS version 4.2. _____
-
- 5.3 What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types of concentrations of insured exposures comprising its probable maximum property insurance loss? The Company has purchased per risk excess of less reinsurance that provides a multiple of the per risk coverage from occurrence losses. _____
-
- 5.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence: YES [] NO [X]
- 5.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss Wide geographic spread of current portfolio does not require supplemental protection at current in force policy levels. _____
-
- 6.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar provisions)? YES [] NO [X]
- 6.2 If yes, indicate the number of reinsurance contracts containing such provisions. _____

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES (Continued)

- 7.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? YES [] NO [X]
- 7.2 If yes, give full information
8. If the reporting entity has assumed risks from another entity, there should be a charge on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [X] NO [] N/A []
- 9.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? YES [] NO [X]
- 9.2 If yes, give full information
- 10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- | | | | |
|-------|---|----|-------|
| 10.11 | Unpaid losses | \$ | _____ |
| 10.12 | Unpaid underwriting expenses (including loss adjustment expenses) | \$ | _____ |
- 10.2 Of the amount on Line 10.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds? \$ _____
- 10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? YES [] NO [] N/A [X]
- 10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- | | | |
|-------|------|---------|
| 10.41 | From | _____ % |
| 10.42 | To | _____ % |
- 10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? YES [] NO [X]
- 10.6 If yes, state the amount thereof at December 31 of current year:
- | | | | |
|-------|----------------------------|----|-------|
| 10.61 | Letters of Credit | \$ | _____ |
| 10.62 | Collateral and other funds | \$ | _____ |
- 11.1 What amount of installment notes is owned and now held by the reporting entity? \$ _____
- 11.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? YES [] NO [X]
- 11.3 If yes, what amount? \$ _____
- 12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ _____ 200,000
- 12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? YES [] NO [X]
- 12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. _____ 1
- 13.1 Has the reporting entity guaranteed any financial premium accounts? YES [] NO [X]
- 13.2 If yes, give full information
- 14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? YES [] NO [X]
- | | | |
|-------|-------------------------------------|----------|
| 14.11 | Name of real estate holding company | _____ |
| 14.12 | Number of parcels involved | _____ |
| 14.13 | Total book/adjusted carrying value | \$ _____ |
- 14.2 If yes, provide explanation
- 15.1 Does the reporting entity write any warranty business? YES [] NO [X]
If yes, disclose the following information for each of the following types of warranty coverage:
- | | 1 | 2 | 3 | 4 | 5 |
|------------------|------------------------|----------------------|------------------------|-------------------------|-----------------------|
| | Direct Losses Incurred | Direct Losses Unpaid | Direct Written Premium | Direct Premium Unearned | Direct Premium Earned |
| 15.11 Home | \$ _____ | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 15.12 Products | \$ _____ | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 15.13 Automobile | \$ _____ | \$ _____ | \$ _____ | \$ _____ | \$ _____ |
| 15.14 Other* | \$ _____ | \$ _____ | \$ _____ | \$ _____ | \$ _____ |

* Disclose type of coverage: 00

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1,2 & 3)					
1. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	194,732	701,253	3,572,354	7,108,126	12,267,897
2. Property lines (Lines 1, 2, 9, 12, 21, & 26)	79,653	335,846	1,899,639	2,518,430	4,177,000
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	5,427,847	756,307	655,485	770,463	938,020
4. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)					
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
6. Total (Line 34)	5,702,232	1,793,406	6,127,478	10,397,019	17,382,917
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)	190,206	(143,208)	1,961,615	3,771,470	6,736,784
8. Property lines (Lines 1, 2, 9, 12, 21, & 26)	75,627	(84,440)	984,621	1,295,120	2,279,413
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,830,631	207,450	583,816	689,630	839,995
10. All other lines (Lines 6,10,13,14,15,23,24,28,29 & 33)					
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
12. Total (Line 34)	5,096,464	(20,198)	3,530,052	5,756,220	9,856,192
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(1,632,716)	(599,169)	(1,299,685)	881,618	313,727
14. Net investment gain (loss) (Line 11)	464,674	246,975	544,220	572,875	744,829
15. Total other income (Line 15)					258,882
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(195,466)	(98,468)	(406,930)	285,000	290,000
18. Net income (Line 20)	(972,576)	(253,726)	(348,535)	1,169,493	1,027,438
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding Protected Cell (Page 2, Line 26, Col. 3)	15,800,304	11,087,024	10,648,239	12,418,242	14,427,237
20. Agents' balances or uncollected premiums (Page 2, Col. 3)					
20.1 In course of collection (Line 10.1)	(402,392)	70,552	122,051	178,715	372,126
20.2 Deferred and not yet due (Line 10.2)			33,618	976,525	2,123,309
20.3 Accrued retrospective premiums (Line 10.3)					
21. Total liabilities excluding Protected Cell (Page 3, Line 24)	4,488,168	852,131	4,418,879	5,840,349	9,018,837
22. Losses (Page 3, Lines 1 and 2)	734,324	33,844	2,467,982	3,195,939	4,705,544
23. Loss adjustment expenses (Page 3, Line 3)	76,822	2,398	753,640	979,118	1,297,479
24. Unearned premiums (Page 3, Line 9)	3,409,324	325,598	1,055,503	1,399,663	2,348,850
25. Capital paid up (Page 3, Lines 28 & 29)	3,250,000	1,250,000	1,250,000	1,250,000	1,250,000
26. Surplus as regards policyholders (Page 3, Line 35)	11,312,136	10,234,892	6,229,360	6,577,893	5,408,400
Risk-Based Capital Analysis					
27. Total adjusted capital	11,312,136	10,234,892	6,229,360	6,577,893	5,408,400
28. Authorized control level risk-based capital	533,671	75,105	734,747	913,887	1,289,620
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	67.6	60.7	85.0	96.8	97.1
30. Stocks (Lines 2.1 & 2.2)	13.9	34.7			
31. Mortgage loans on real estate (Line 3.1 and 3.2)					
32. Real estate (Lines 4.1, 4.2 & 4.3)					
33. Cash and short-term investments (Line 5)	18.5	4.6	15.0	3.1	2.9
34. Other invested assets (Line 6)					
35. Receivable for securities (Line 7)					
36. Aggregate write-ins for invested assets (Line 8)					
37. Cash and invested assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds, (Sch. D, Summary, Line 25, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	2,000,000				
41. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43	2,000,000				
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Col. 1, Line 34 x 100.0)	17.7				

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains (losses) (Line 23)	(17,017)				
47. Dividends to stockholders (Line 34)		(6,223,300)			
48. Change in surplus as regards policyholders for the year (Line 37)	1,077,244	4,005,532	(348,533)	1,169,493	1,027,438
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)		5,106,329	4,246,155	5,051,523	4,781,439
50. Property lines (Lines 1, 2, 9, 12, 21 & 26)	26,547	669,490	1,307,065	2,004,684	2,633,152
51. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,310,996	181,738	238,007	164,733	246,938
52. All other lines (Lines 6,10,13,14,15,23,24,28,29,& 33)					
53. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
54. Total (Line 34)	1,337,543	5,957,557	5,791,227	7,220,940	7,661,529
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability lines (Lines 11.1,11.2,16,17.1,17.2,18.1,18.2,19.1,19.2 & 19.3,19.4)		2,553,165	2,077,102	2,719,040	3,087,593
56. Property lines (Lines 1, 2, 9, 12, 21 & 26)	26,547	346,710	653,533	977,269	1,467,220
57. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	905,282	169,759	238,007	164,733	246,938
58. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)					
59. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
60. Total (Line 34)	931,829	3,069,634	2,968,642	3,861,042	4,801,751
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses incurred (Line 2)	81.1	89.5	57.8	35.1	49.1
63. Loss expenses incurred (Line 3)	13.4	36.1	27.0	17.6	17.5
64. Other underwriting expenses incurred (Line 4)	100.9	58.8	48.7	34.2	30.3
65. Net underwriting gain (loss) (Line 8)	(81.1)	(84.4)	(33.5)	13.1	3.2
Other Percentages					
66. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	34.2	(2,066.0)	53.4	39.8	27.8
67. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	94.5	125.6	84.8	52.7	66.6
68. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34, divided by Page 3, Line 35, Col. 1 x 100.0)	45.1	(0.2)	0.6	0.9	182.2
One Year Loss Development (000 omitted)					
69. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	2	(5)	(976)	(1,685)	(1,209)
70. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)			(14.8)	(31.1)	(28.6)
Two Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(5)	(995)	(2,320)	(2,102)	(471)
72. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)		(15.1)	(42.8)	(47.9)	(10.7)

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2002

NAIC Group Code: 0670

25180200243058100
NAIC Company Code: 25180

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	4,543,652	2,085,328		2,955,129	1,184,321	1,935,589	818,954	4,015	4,015		1,344,255	252,808
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												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancelable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	100,000	50,000		50,000		12,500	12,500				25,000	5,564
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	94,732	33,993		60,739		1,620	1,620				27,411	5,269
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	79,653	24,726		54,927	26,547	34,247	7,700				19,913	4,437
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	4,818,037	2,194,047		3,120,795	1,210,868	1,983,956	840,774	4,015	4,015		1,416,579	268,078
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Lines 3301 through 3303 plus 3398)(Line 33 above)												

(a) Finance and service charges not included in Lines 1 to 34 \$

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	_____
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	_____
2.2 Totals, Part 3, Column 7	_____
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	_____
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	_____
4.2 Totals, Part 3, Column 9	_____
5. Total profit (loss) on sales, Part 3, Column 14	NONE
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	_____
6.2 Totals, Part 3, Column 8	_____
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	_____
8. Book/adjusted carrying value at the end of current period	_____
9. Total valuation allowance	_____
10. Subtotal (Lines 8 plus 9)	_____
11. Total nonadmitted amounts	_____
12. Statement value, current period (Page 2, real estate lines, current period)	_____

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	_____
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	_____
2.2 Additional investment made after acquisitions	_____
3. Accrual of discount and mortgage interest points and commitment fees	_____
4. Increase (decrease) by adjustment	_____
5. Total profit (loss) on sale	_____
6. Amounts paid on account or in full during the year	NONE
7. Amortization of premium	_____
8. Increase (decrease) by foreign exchange adjustment	_____
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	_____
10. Total valuation allowance	_____
11. Subtotal (Lines 9 plus 10)	_____
12. Total nonadmitted amounts	_____
13. Statement value of mortgages owned at end of current period	_____

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	_____
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	_____
2.2 Additional investment made after acquisitions	_____
3. Accrual of discount	_____
4. Increase (decrease) by adjustment	_____
5. Total profit (loss) on sale	_____
6. Amounts paid on account or in full during the year	NONE
7. Amortization of premium	_____
8. Increase (decrease) by foreign exchange adjustment	_____
9. Book/adjusted carrying value of long-term invested assets at end of current period	_____
10. Total valuation allowance	_____
11. Subtotal (Lines 9 plus 10)	_____
12. Total nonadmitted amounts	_____
13. Statement value of long-term invested assets at end of current period	_____

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	7,728,953	7,815,938	7,838,374	7,453,510
	2. Canada				
	3. Other Countries				
	4. Totals	7,728,953	7,815,938	7,838,374	7,453,510
States, Territories and Possessions (Direct and guaranteed)	5. United States				
	6. Canada				
	7. Other Countries				
	8. Totals				
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	558,951	558,951	563,350	500,000
	10. Canada				
	11. Other Countries				
	12. Totals	558,951	558,951	563,350	500,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	14. Canada				
	15. Other Countries				
	16. Totals				
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	2,014,688	2,067,235	2,053,575	2,000,000
	22. Canada				
	23. Other Countries				
	24. Totals	2,014,688	2,067,235	2,053,575	2,000,000
Parent, Subsidiaries and Affiliates	25. Totals				
26. Total Bonds		10,302,592	10,442,124	10,455,299	9,953,510
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
40. Total Preferred Stocks					
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States	117,634	117,634	117,634	
	50. Canada				
	51. Other Countries				
	52. Totals	117,634	117,634	117,634	
Parent, Subsidiaries and Affiliates	53. Totals	2,000,000	2,000,000	2,000,000	
54. Total Common Stocks		2,117,634	2,117,634	2,117,634	
55. Total Stocks		2,117,634	2,117,634	2,117,634	
56. Total Bonds and Stocks		12,420,226	12,559,758	12,572,933	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 6,650,737.**SCHEDULE D - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of bonds and stocks, prior year	<u>9,875,478</u>	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	<u>13,034,174</u>	6.1 Column 17, Part 1	
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1	
3.1 Column 16, Part 1	<u>(129,410)</u>	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1		6.4 Column 11, Part 4	
3.3 Column 10, Part 2, Section 2		7. Book/adjusted carrying value at end of current period	<u>12,420,225</u>
3.4 Column 10, Part 4	<u>(18,324)</u>	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	<u>26,762</u>	9. Subtotal (Lines 7 plus 8)	<u>12,420,225</u>
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	<u>10,368,455</u>	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	<u>12,420,225</u>

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	963,002	5,687,665	670,471	407,815		7,728,953	70.838	3,126,471	49.757	7,728,953	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	963,002	5,687,665	670,471	407,815		7,728,953	70.838	3,126,471	49.757	7,728,953	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1			558,951			558,951	5.123			558,951	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals			558,951			558,951	5.123			558,951	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,109,365	1,028,495				2,137,860	19.594	1,541,435	24.532	2,137,860	
7.2 Class 2								1,518,086	24.160		
7.3 Class 3		485,000				485,000	4.445			485,000	
7.4 Class 4											
7.5 Class 5											
7.6 Class 6								97,500	1.552		
7.7 Totals	1,109,365	1,513,495				2,622,860	24.039	3,157,021	50.243	2,622,860	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

SCHEDULE D - PART 1A - SECTION 1 (continued)
 Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	2,072,367	6,716,160	1,229,422	407,815		10,425,764	95.555	X X X	X X X	10,425,764	
10.2 Class 2								X X X	X X X		
10.3 Class 3		485,000				485,000	4.445	X X X	X X X	485,000	
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	2,072,367	7,201,160	1,229,422	407,815		(b) 10,910,764	100.000	X X X	X X X	10,910,764	
10.8 Line 10.7 as a % of Col. 6	18.994	66.001	11.268	3.738		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	503,231	3,635,966	528,709			X X X	X X X	4,667,906	74.288	4,667,906	
11.2 Class 2		1,518,086				X X X	X X X	1,518,086	24.160	1,518,086	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6		97,500				X X X	X X X	(c) 97,500	1.552	97,500	
11.7 Totals	503,231	5,251,552	528,709			X X X	X X X	(b) 6,283,492	100.000	6,283,492	
11.8 Line 11.7 as a % of Col. 8	8.009	83.577	8.414			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	2,072,367	6,716,159	1,229,422	407,815		10,425,763	95.555	4,667,906	74.288	10,425,763	X X X
12.2 Class 2								1,518,086	24.160		X X X
12.3 Class 3		485,000				485,000	4.445			485,000	X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6								97,500	1.552		X X X
12.7 Totals	2,072,367	7,201,159	1,229,422	407,815		10,910,763	100.000	6,283,492	100.000	10,910,763	X X X
12.8 Line 12.7 as a % of Col. 6	18.994	66.001	11.268	3.738		100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	18.994	66.001	11.268	3.738		100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations	760,243	4,987,838				5,748,081	52.683	3,126,471	49.757	5,748,081	
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities	202,758	699,827	670,471	407,815		1,980,871	18.155			1,980,871	
	1.7 Totals	963,001	5,687,665	670,471	407,815		7,728,952	70.838	3,126,471	49.757	7,728,952	
2.	All Other Governments, Schedules D & DA (Group 2)											
	2.1 Issuer Obligations											
	2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	2.3 Defined											
	2.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	2.5 Defined											
	2.6 Other											
	2.7 Totals											
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
	3.1 Issuer Obligations											
	3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	3.3 Defined											
	3.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	3.5 Defined											
	3.6 Other											
	3.7 Totals											
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
	4.1 Issuer Obligations			558,951			558,951	5.123			558,951	
	4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	4.3 Defined											
	4.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	4.5 Defined											
	4.6 Other											
	4.7 Totals			558,951			558,951	5.123			558,951	
5.	Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
	5.1 Issuer Obligations											
	5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	5.3 Defined											
	5.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	5.5 Defined											
	5.6 Other											
	5.7 Totals											

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

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

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6.	Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
	6.1 Issuer Obligations											
	6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	6.3 Defined											
	6.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	6.5 Defined											
	6.6 Other											
	6.7 Totals											
7.	Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)	1,109,365	1,513,495				2,622,860	24.039	3,157,021	50.243	2,622,860	
	7.1 Issuer Obligations											
	7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	7.3 Defined											
	7.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	7.5 Defined											
	7.6 Other											
	7.7 Totals	1,109,365	1,513,495				2,622,860	24.039	3,157,021	50.243	2,622,860	
8.	Credit Tenant Loans, Schedules D & DA (Group 8)											
	8.1 Issuer Obligations											
	8.7 Totals											
9.	Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
	9.1 Issuer Obligations											
	9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	9.3 Defined											
	9.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	9.5 Defined											
	9.6 Other											
	9.7 Totals											

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	1,869,608	6,501,333	558,951			8,929,892	81.845	X X X	X X X	8,929,892	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	202,758	699,827	670,471	407,815		1,980,871	18.155	X X X	X X X	1,980,871	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	2,072,366	7,201,160	1,229,422	407,815		10,910,763	100.000	X X X	X X X	10,910,763	
10.8 Line 10.7 as a % of Col. 6	18.994	66.001	11.268	3.738		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	503,231	5,251,552	528,709			X X X	X X X	6,283,492	100.000	6,283,492	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	503,231	5,251,552	528,709			X X X	X X X	6,283,492	100.000	6,283,492	
11.8 Line 11.7 as a % of Col. 8	8.009	83.577	8.414			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,869,608	6,501,333	558,951			8,929,892	81.845	6,283,492	100.000	8,929,892	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	202,758	699,827	670,471	407,815		1,980,871	18.155			1,980,871	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	2,072,366	7,201,160	1,229,422	407,815		10,910,763	100.000	6,283,492	100.000	10,910,763	X X X
12.8 Line 12.7 as a % of Col. 6	18.994	66.001	11.268	3.738		100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	18.994	66.001	11.268	3.738		100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year					
2. Cost of short-term investments acquired	10,009,329	10,009,329			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	9,401,157	9,401,157			
7. Book/adjusted carrying value, current year	608,172	608,172			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	608,172	608,172			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	608,172	608,172			
12. Income collected during year	12,188	12,188			
13. Income earned during year	12,192	12,192			

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

NONE **Schedule DB - Part A and B Verification**

NONE **Schedule DB - Part C, D and E Verification**

NONE **Schedule DB - Part F - Section 1**

NONE **Schedule DB - Part F - Section 2**

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 Cols. 6 + 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
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
75-1980552	12831	State National Insurance Company	TX	884		160	160			556			
0599998		Other U.S. Unaffiliated Insurers - less than \$100,000											
0599999		Total - Other U.S. Unaffiliated Insurers		884		160	160			556			
9999999		Grand Total - Schedule F - Part 1		884		160	160			556			

SCHEDULE F - PART 2
Premium Portfolio Reinsurance Effectuated or (Canceled) 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
0199999		Total Reinsurance Ceded by Portfolio			
		NONE			
0299999		Total Reinsurance Assumed by Portfolio			

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 Cols. 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 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
06-0237820	20699	Ace Property & Casualty Ins	PA		38	19	3	5	1	16		7		51	5		46		
36-2994662	36552	Axa Corp Solutions Reins Co	DE		91	49	3	21	2	19		40		134	23		111		
47-0698507	23680	Odyssey American Rein Corp	CT		83	46	3	20	2	16		39		126	22		104		
41-0406690	24767	St Paul Fire & Marine	MN		228	136	10	55	7	62		99		369	38		331		
13-2918573	42439	Toa Reinsurance Co of Amer	DE		93	42	2	19	2	13		39		117	33		84		
06-0383750	19682	Hartford Fire Insurance Company	CT		12							1		1	9		(8)		
13-3031176	38636	Partner Reinsurance Co of the US	NY		60	36		21	1			42		100	22		78		
0599998	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																		
0599999	Total Authorized - Other U.S. Unaffiliated Insurers				605	328	21	141	15	126		267		898	152		746		
0999999	Total Authorized				605	328	21	141	15	126		267		898	152		746		
1999999	Total Authorized and Unauthorized				605	328	21	141	15	126		267		898	152		746		
9999999	Totals				605	328	21	141	15	126		267		898	152		746		

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NOTE: 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 Company	2 Commission Rate	3 Ceded Premium
1)	_____	_____	_____
2)	_____	_____	_____
3)	_____	_____	_____
4)	_____	_____	_____
5)	_____	_____	_____

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 Col. 10 / Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
06-0237820	20699	Ace Property & Casualty Ins	PA	21						21		
36-2994662	36552	Axa Corp Solutions Reins Co	DE	52						52		
47-0698507	23680	Odyssey American Rein Corp	CT	48						48		
41-0406690	24767	St Paul Fire & Marine	MN	148						148		
13-2918573	42439	Toa Reinsurance Co of Amer	DE	44						44		
06-0383750	19682	Hartford Fire Insurance Company	CT									
13-3031176	38636	Partner Reinsurance Co of the US	NY	36						36		
0599999		Total Authorized-Other U.S. Unaffiliated Insurers		349						349		
0999999		Total Authorized		349						349		
1999999		Total Authorized and Unauthorized		349						349		
9999999		Totals		349						349		

NONE **Schedule F - Part 5 Unauthorized Reinsurance**

NONE **Schedule F - Part 6 Overdue Authorized**

NONE **Schedule F - Part 7 Overdue Reinsurance**

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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	15,247,200		15,247,200
2. Agents' balances or uncollected premiums (Line 10)	(402,392)		(402,392)
3. Funds held by or deposited with reinsured companies (Line 11)			
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	348,860	(348,860)	
5. Other assets (Lines 12 and 13 and 15 through 25)	606,636		606,636
6. Net amount recoverable from reinsurers		748,401	748,401
7. Totals (Line 28)	15,800,304	399,541	16,199,845
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	811,146	283,440	1,094,586
9. Taxes, expenses, and other obligations (Lines 4 through 8)	104,998		104,998
10. Unearned premiums (Line 9)	3,409,324	267,608	3,676,932
11. Advanced premiums (Line 10)			
12. Dividends declared and unpaid (Line 11.1 and 11.2)			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	151,507	(151,507)	
14. Funds held by company under reinsurance treaties (Line 13)			
15. Amounts withheld or retained by company for account of others (Line 14)			
16. Provision for reinsurance (Line 16)			
17. Other liabilities (Lines 15 and 17 through 23)	11,193		11,193
18. Total liabilities (Line 26 minus Line 25)	4,488,168	399,541	4,887,709
19. Surplus as regards policyholders (Line 35)	11,312,136	XXX	11,312,136
20. Totals (Line 36)	15,800,304	399,541	16,199,845

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? YES [] NO [X]

If yes, give full explanation:

.....

.....

.....

.....

.....

NONE **Schedule H - Part 1**

NONE **Schedule H - Part 2, 3 and 4**

NONE **Schedule H - Part 5**

SCHEDULE P-ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P-PART 1-SUMMARY

(\$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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 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	X X X	X X X	X X X									X X X
2. 1993												X X X
3. 1994	78		78	34					9		43	X X X
4. 1995	1,987	9	1,978	1,187		142			144	121	1,473	X X X
5. 1996	8,465	168	8,297	4,749	104	564			379	213	5,588	X X X
6. 1997	15,753	2,704	13,049	7,910	1,531	1,014	128		1,190	321	8,340	X X X
7. 1998	17,103	7,209	9,894	8,771	4,123	248	109		2,037	529	6,295	X X X
8. 1999	12,193	5,488	6,705	7,297	3,635	147	50		1,818	610	4,967	X X X
9. 2000	6,738	2,865	3,873	5,856	2,738	91	21		1,526	454	4,260	X X X
10. 2001	1,289	579	710	1,192	567	31	4		246	103	795	X X X
11. 2002	2,584	571	2,013	1,280	387	4			209	27	1,079	X X X
12. Totals	X X X	X X X	X X X	38,276	13,085	2,241	312		7,558	1,838	32,840	X X X

	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 and 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. Prior													X X X
2. 1993													X X X
3. 1994													X X X
4. 1995													X X X
5. 1996													X X X
6. 1997													X X X
7. 1998													X X X
8. 1999													X X X
9. 2000													X X X
10. 2001													X X X
11. 2002	683	141	319	126					93	17		811	X X X
12. Totals	683	141	319	126					93	17		811	X X X

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993											
3. 1994	43		43	55.128		55.128					
4. 1995	1,473		1,473	74.132		74.469					
5. 1996	5,692	104	5,588	67.242	61.905	67.350					
6. 1997	10,114	1,774	8,340	64.204	65.607	63.913					
7. 1998	11,056	4,761	6,295	64.644	66.042	63.624					
8. 1999	9,262	4,295	4,967	75.962	78.262	74.079					
9. 2000	7,473	3,213	4,260	110.908	112.147	109.992					
10. 2001	1,469	674	795	113.964	116.408	111.972					
11. 2002	2,588	698	1,890	100.155	122.242	93.890					
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	735	76

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P-PART 2-SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior												
2. 1993												
3. 1994	X X X	45	37	34	34	34	34	34	34	34		
4. 1995	X X X	X X X	1,405	1,337	1,461	1,369	1,329	1,330	1,329	1,329		(1)
5. 1996	X X X	X X X	X X X	5,903	5,305	5,400	5,273	5,212	5,209	5,209		(3)
6. 1997	X X X	X X X	X X X	X X X	9,427	8,217	7,489	7,256	7,265	7,265		9
7. 1998	X X X	X X X	X X X	X X X	X X X	5,908	5,118	4,777	4,787	4,787		10
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,135	3,794	3,759	3,759		(35)
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,173	3,188	3,188		15
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	650	652	2	X X X
11. 2002	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	1,632	X X X	X X X
12. Totals											2	(5)

SCHEDULE P-PART 3-SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported 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
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000										X X X	X X X
2. 1993											X X X	X X X
3. 1994	X X X	5	34	34	34	34	34	34	34	34	X X X	X X X
4. 1995	X X X	X X X	902	1,205	1,284	1,323	1,329	1,329	1,329	1,329	X X X	X X X
5. 1996	X X X	X X X	X X X	2,876	4,794	5,124	5,209	5,209	5,209	5,209	X X X	X X X
6. 1997	X X X	X X X	X X X	X X X	4,493	6,539	7,111	7,215	7,265	7,265	X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X	4,234	4,234	4,681	4,787	4,787	X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,969	2,996	3,759	3,759	X X X	X X X
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,454	3,188	3,188	X X X	X X X
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	614	652	X X X	X X X
11. 2002	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	897	X X X	X X X

SCHEDULE P-PART 4-SUMMARY

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	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X	20								
4. 1995	X X X	X X X	26			2		2	1	
5. 1996	X X X	X X X	X X X	162		92	35	9	3	
6. 1997	X X X	X X X	X X X	X X X	166	176	18	6		
7. 1998	X X X	X X X	X X X	X X X	X X X	36	5	2		
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	155	4		
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	116		
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16	
11. 2002	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	193

SCHEDULE P-PART 1A-HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 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	X X X	X X X	X X X									X X X
2. 1993												
3. 1994	1		1									
4. 1995	139	7	132	15		3		3			21	10
5. 1996	1,068	84	984	284	104	51		21			252	50
6. 1997	1,311	139	1,172	351	70	94	3	48		7	420	61
7. 1998	1,028	105	923	241		3	3	197			438	50
8. 1999	892	91	801	191		1		50			242	72
9. 2000	736	75	661	253		4		67			324	70
10. 2001	289	118	171	103	31	6	2	17	4		89	42
11. 2002	2,475	568	1,907	1,254	387	4		208	27		1,052	533
12. Totals	X X X	X X X	X X X	2,692	592	166	8	611	31	7	2,838	X X X

	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 and 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. Prior													
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002	676	141	304	126				93	17		789	222	
12. Totals	676	141	304	126				93	17		789	222	

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993											
3. 1994											
4. 1995	21		21	15.108		15.909					
5. 1996	356	104	252	33.333	123.810	25.610					
6. 1997	493	73	420	37.605	52.518	35.836					
7. 1998	441	3	438	42.899	2.857	47.454					
8. 1999	242		242	27.130		30.212					
9. 2000	324		324	44.022		49.017					
10. 2001	126	37	89	43.599	31.356	52.047					
11. 2002	2,539	698	1,841	102.586	122.887	96.539				713	76
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	713	76

**SCHEDULE P-PART 1B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 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	X X X	X X X	X X X									X X X
2. 1993												
3. 1994												
4. 1995	262	2	260	181		77		28		2	286	82
5. 1996	3,840	35	3,805	2,151		376		222		4	2,749	470
6. 1997	10,165	1,986	8,179	4,693	1,048	799	125	945	110	44	5,154	1,228
7. 1998	12,100	5,356	6,744	5,890	2,866	223	94	1,559	486	26	4,226	1,115
8. 1999	8,338	3,954	4,384	5,269	2,719	143	49	1,578	569	19	3,653	1,027
9. 2000	4,052	1,852	2,200	4,049	1,961	86	21	1,281	412		3,022	1,585
10. 2001	686	318	368	741	366	24	2	199	90		506	84
11. 2002	34	2	32									
12. Totals	X X X	X X X	X X X	22,974	8,960	1,728	291	5,812	1,667	95	19,596	X X X

	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 and 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. Prior													
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002			2									2	
12. Totals			2									2	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 1993											
3. 1994											
4. 1995	286		286	109.160		110.000					
5. 1996	2,749		2,749	71.589		72.247					
6. 1997	6,437	1,283	5,154	63.325	64.602	63.015					
7. 1998	7,672	3,446	4,226	63.405	64.339	62.663					
8. 1999	6,990	3,337	3,653	83.833	84.396	83.326					
9. 2000	5,416	2,394	3,022	133.662	129.266	137.364					
10. 2001	964	458	506	140.525	144.025	137.500					
11. 2002	2		2	5.882		6.250					2
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		2

- NONE** **Schedule P - Part 1C Commercial Auto**
- NONE** **Schedule P - Part 1D Workers Compensation**
- NONE** **Schedule P - Part 1E Commercial Multiple Peril**
- NONE** **Schedule P - Part 1F - Section 1 Med. Mal. Occurrence**
- NONE** **Schedule P - Part 1F - Section 2 Med. Mal. Claims-Made**
- NONE** **Schedule P - Part 1G Special Liability**

**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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 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. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997	1		1									
7. 1998	7	1	6									
8. 1999	5		5									
9. 2000	5	1	4									
10. 2001	1		1									
11. 2002	50		50									
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and 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. Prior													
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002				12									12
12. Totals				12									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. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997											
7. 1998											
8. 1999											
9. 2000											
10. 2001											
11. 2002						24.000					12
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		12

**SCHEDULE P-PART 1H-SECTION 2
OTHER LIABILITY-CLAIMS-MADE
(\$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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 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. 1993												
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and 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. Prior													
2. 1993													
3. 1994													
4. 1995													
5. 1996													
6. 1997													
7. 1998													
8. 1999													
9. 2000													
10. 2001													
11. 2002													
12. Totals													

	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997											
7. 1998											
8. 1999											
9. 2000											
10. 2001											
11. 2002											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 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	X X X	X X X	X X X									X X X
2. 2001	6	2	4									X X X
3. 2002												X X X
4. Totals	X X X	X X X	X X X									X X X

	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 and 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. Prior													
2. 2001													
3. 2002													
4. Totals													

	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. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2001											
3. 2002											
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

SCHEDULE P-PART 1J AUTO PHYSICAL DAMAGE

(\$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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 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	X X X	X X X	X X X								X X X	
2. 2001	309	142	167	348	170	1		30	9	2	200	65
3. 2002	25	1	24	26				1			27	11
4. Totals	X X X	X X X	X X X	374	170	1		31	9	2	227	X X X

	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 and 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. Prior													
2. 2001													
3. 2002	7		1									8	2
4. Totals	7		1									8	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2001	379	179	200	122.654	126.056	119.760					
3. 2002	35		35	140.000		145.833				8	
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8	

NONE	Schedule P - Part 1K Fidelity/Surety
NONE	Schedule P - Part 1L Other
NONE	Schedule P - Part 1M International
NONE	Schedule P - Part 1N Nonproportional Assumed Prop.
NONE	Schedule P - Part 1O Nonproportional Assumed Liab.
NONE	Schedule P - Part 1P Nonproportional Assumed Fin. Lines
NONE	Schedule P - Part 1R - Section 1 Prod. Liab. Occurrence
NONE	Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made
NONE	Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX 1										
5. 1996	XXX	XXX	27	18	18	18	18	18	18	18		
6. 1997	XXX	XXX	XXX	XXX	305	228	249	233	231	231		
7. 1998	XXX	XXX	XXX	XXX	453	395	352	372	372	372		
8. 1999	XXX	XXX	XXX	XXX	XXX	294	270	241	241	241		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	191	194	192	192		(2)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235	257	257		22
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	76	2	XXX
										1,584	XXX	XXX
										12. Totals	2	20

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX	216	263	368	274	260	259	258	258		(1)
5. 1996	XXX	XXX	XXX	3,068	2,734	2,684	2,589	2,530	2,527	2,527		(3)
6. 1997	XXX	XXX	XXX	XXX	6,040	5,107	4,561	4,309	4,319	4,319		10
7. 1998	XXX	XXX	XXX	XXX	XXX	3,902	3,459	3,158	3,153	3,153		(5)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,963	2,680	2,644	2,644		(36)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,183	2,153	2,153		(30)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	397		XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	XXX	XXX
												(65)
										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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
										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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
										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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
										12. Totals		

**SCHEDULE P-PART 2F-SECTION 1
MEDICAL MALPRACTICE-OCCURRENCE**

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P-PART 2J-AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	203	203		40
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	179		XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	XXX	XXX
4. Totals												40

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P-PART 2M-INTERNATIONAL

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE **Schedule P - Part 2N, 2O, 2P**

NONE **Schedule P - Part 2R Sec. 1 and 2, 2S**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X	3	18	18	18	18	18	18	18	18	10	
5. 1996	X X X	X X X	X X X	103	212	212	231	231	231	231	231	49	1
6. 1997	X X X	X X X	X X X	X X X	244	310	323	355	372	372	372	58	3
7. 1998	X X X	X X X	X X X	X X X	X X X	191	219	241	241	241	241	47	3
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	131	191	192	192	192	68	4
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	128	257	257	257	65	2
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38	76	76	29	16
11. 2002	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	871	871	202	109

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X	31	131	213	255	258	258	258	258	258	75	7
5. 1996	X X X	X X X	X X X	877	2,228	2,460	2,527	2,527	2,527	2,527	2,527	448	22
6. 1997	X X X	X X X	X X X	X X X	1,837	3,637	4,209	4,286	4,319	4,319	4,319	1,202	26
7. 1998	X X X	X X X	X X X	X X X	X X X	1,294	2,625	3,048	3,153	3,153	3,153	1,065	50
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	983	1,890	2,644	2,644	2,644	997	30
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	729	2,153	2,153	2,153	1,539	46
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	397	397	397	84	
11. 2002	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	X X X	X X X		

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
11. 2002	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	X X X			

SCHEDULE P-PART 3D-WORKERS' COMPENSATION

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
11. 2002	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	X X X			

SCHEDULE P-PART 3E-COMMERCIAL MULTIPLE PERIL

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	X X X												
4. 1995	X X X	X X X											
5. 1996	X X X	X X X	X X X										
6. 1997	X X X	X X X	X X X	X X X									
7. 1998	X X X	X X X	X X X	X X X	X X X								
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X							
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
11. 2002	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	X X X			

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											XXX	XXX
2. 1993												XXX	XXX
3. 1994	XXX											XXX	XXX
4. 1995	XXX	XXX										XXX	XXX
5. 1996	XXX	XXX	XXX									XXX	XXX
6. 1997	XXX	XXX	XXX	XXX								XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX								
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P-PART 3I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000				X X X	X X X
2. 2001	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	X X X
3. 2002	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			X X X	X X X

SCHEDULE P-PART 3J-AUTO PHYSICAL DAMAGE

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	(723)	(723)		3,650	54
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	179	179		65	
3. 2002	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	26		5	4

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000				X X X	X X X
2. 2001	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	X X X
3. 2002	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			X X X	X X X

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000				X X X	X X X
2. 2001	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	X X X
3. 2002	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			X X X	X X X

SCHEDULE P-PART 3M-INTERNATIONAL

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	000											X X X	X X X
2. 1993												X X X	X X X
3. 1994	X X X											X X X	X X X
4. 1995	X X X	X X X										X X X	X X X
5. 1996	X X X	X X X	X X X									X X X	X X X
6. 1997	X X X	X X X	X X X	X X X								X X X	X X X
7. 1998	X X X	X X X	X X X	X X X	X X X							X X X	X X X
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X						X X X	X X X
9. 2000	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
10. 2001	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	X X X
11. 2002	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			X X X	X X X

NONE **Schedule P - Part 3N, 3O, 3P**

NONE **Schedule P - Part 3R Sec. 1 and 2, 3S**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X 1								
5. 1996	X X X	X X X	X X X 1							
6. 1997	X X X	X X X	X X X	X X X 13	X X X 5	X X X 2	X X X 2			
7. 1998	X X X	X X X	X X X	X X X	X X X 9	X X X 9	X X X 8	X X X 5		
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X 9	X X X 3		
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X 12		
10. 2001	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 16	
11. 2002	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	178

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X 6					X X X 2	X X X 1	
6. 1997	X X X	X X X	X X X	X X X 94	X X X 87	X X X 31	X X X 7	X X X 3		
7. 1998	X X X	X X X	X X X	X X X	X X X 124	X X X 159	X X X 18	X X X 6	X X X 2	
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X 22	X X X 139	X X X 1		
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X 102		
10. 2001	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	
11. 2002	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	2

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	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	

SCHEDULE P-PART 4D-WORKERS' COMPENSATION

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	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	

SCHEDULE P-PART 4E-COMMERCIAL MULTIPLE PERIL

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	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	

**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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P-PART 4H-SECTION 1
OTHER LIABILITY - 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P-PART 4I
SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND
MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	Bulk and IBNR Reserves On Net Losses and Defense and Cost Containment Expenses Reported At Year End (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2002	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	

SCHEDULE P-PART 4J-AUTO PHYSICAL DAMAGE

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2002	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	1

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2002	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	

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

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
3. 2002	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	

SCHEDULE P-PART 4M-INTERNATIONAL

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X								
5. 1996	X X X	X X X	X X X							
6. 1997	X X X	X X X	X X X	X X X						
7. 1998	X X X	X X X	X X X	X X X	X X X					
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	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	

NONE **Schedule P - Part 4N, 4O, 4P**

NONE **Schedule P - Part 4R Sec. 1 and 2, 4S**

SCHEDULE P-PART 5A-HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X		10		10	10	10	10	10
5. 1996	X X X	X X X	X X X	20		47	49	49	49	49
6. 1997	X X X	X X X	X X X	X X X		51	56	58	58	58
7. 1998	X X X	X X X	X X X	X X X	X X X	22	39	47	47	47
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	48	68	68	68
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65	65	65
10. 2001	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	29
11. 2002	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	202

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
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	6							
5. 1996	X X X	X X X	X X X	21	1	2				
6. 1997	X X X	X X X	X X X	X X X	43	7	1	1		
7. 1998	X X X	X X X	X X X	X X X	X X X	22	5			
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	14			
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13		
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20	
11. 2002	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	222

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
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	6	7	10	10	10	10	10	10
5. 1996	X X X	X X X	X X X	46	50	50	50	50	50	50
6. 1997	X X X	X X X	X X X	X X X	60	60	60	61	61	61
7. 1998	X X X	X X X	X X X	X X X	X X X	45	47	50	50	50
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	64	72	72	72
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67	70	70
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43	42
11. 2002	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	533

**SCHEDULE P-PART 5B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
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
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	4	71	74	74	74	74	74	75
5. 1996	X X X	X X X	X X X	79	399	425	445	448	448	448
6. 1997	X X X	X X X	X X X	X X X	386	927	1,047	1,197	1,197	1,202
7. 1998	X X X	X X X	X X X	X X X	X X X	324	878	1,039	1,040	1,065
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	263	848	850	997
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,098	1,146	1,539
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84	84
11. 2002	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	

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
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	36	7	4	1				
5. 1996	X X X	X X X	X X X	304	63	23	3			
6. 1997	X X X	X X X	X X X	X X X	789	227	124	5		
7. 1998	X X X	X X X	X X X	X X X	X X X	697	159	25		
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	511	146		
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	393		
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2002	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	

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
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	X X X									
4. 1995	X X X	X X X	40	45	75	82	82	82	82	82
5. 1996	X X X	X X X	X X X	392	470	470	470	470	470	470
6. 1997	X X X	X X X	X X X	X X X	483	1,194	1,194	1,228	1,228	1,228
7. 1998	X X X	X X X	X X X	X X X	X X X	1,038	1,078	1,114	1,115	1,115
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	786	1,025	1,027	1,027
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,537	1,585	1,585
10. 2001	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84	84
11. 2002	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	

NONE	Schedule P - Part 5C - Section 1-3
NONE	Schedule P - Part 5D - Section 1-3
NONE	Schedule P - Part 5E - Section 1-3
NONE	Schedule P - Part 5F - Section 1A-3A
NONE	Schedule P - Part 5F - Section 1B-3B
NONE	Schedule P - Part 5H - Section 1A-3A
NONE	Schedule P - Part 5H - Section 1B-3B
NONE	Schedule P - Part 5R - Section 1A-3A
NONE	Schedule P - Part 5R - Section 1B-3B
NONE	Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	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 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)					1	7	5	5	1	50	50

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

NONE	Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B
NONE	Schedule P - Part 6N Sec. 1 and 2, 6O Sec. 1 and 2
NONE	Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B
NONE	Schedule P - Part 7A
NONE	Schedule P - Part 7A (Continued)
NONE	Schedule P - Part 7B
NONE	Schedule P - Part 7B (Continued)

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior			
1.02 1993			
1.03 1994			
1.04 1995			
1.05 1996			
1.06 1997			
1.07 1998			
1.08 1999			
1.09 2000			
1.10 2001			
1.11 2002			
1.12 Totals			

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7.2, below. Are they so reported in this Statement? Yes [X] No []

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 11? Yes [] No [X]

If Yes, proper reporting 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, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ _____
 (in thousands of dollars) 5.2 Surety \$ _____

6. Claim count information is reported (check one). 6.1 per claim _____ X _____
 If not the same in all years, explain in Interrogatory 7. 6.2 per claimant _____

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 which have occurred which must be considered when making such analyses? Yes [X] No []

7.2 An extended statement may be attached

Pursuant to Assumption Reinsurance & Administration Agreement, 100% of Company's insurance liabilities under all insurance and assumed reinsurance policies issued by the Company on or prior to 3/1/01 were ceded to Sutter Insurance Company, former parent. Reserves as of 3/1/01 on this business are reflected as "paid" in Schedule P. Actual reserve balances on this business, which are carried on Sutter's books as of 12/31/2002, totalled \$529,000 for Loss and \$112,000 for Loss Adjustment Expense.

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

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	NO							
2. Alaska	AK	NO							
3. Arizona	AZ	YES							
4. Arkansas	AR	NO							
5. California	CA	YES	4,818,037	2,194,047	1,210,868	1,983,956	840,774		
6. Colorado	CO	NO							
7. Connecticut	CT	NO							
8. Delaware	DE	NO							
9. Dist. of Columbia	DC	YES							
10. Florida	FL	YES							
11. Georgia	GA	NO							
12. Hawaii	HI	NO							
13. Idaho	ID	NO							
14. Illinois	IL	NO							
15. Indiana	IN	YES							
16. Iowa	IA	NO							
17. Kansas	KS	NO							
18. Kentucky	KY	NO							
19. Louisiana	LA	NO							
20. Maine	ME	NO							
21. Maryland	MD	NO							
22. Massachusetts	MA	NO							
23. Michigan	MI	NO							
24. Minnesota	MN	NO							
25. Mississippi	MS	NO							
26. Missouri	MO	NO							
27. Montana	MT	YES							
28. Nebraska	NE	YES							
29. Nevada	NV	NO							
30. New Hampshire	NH	NO							
31. New Jersey	NJ	NO							
32. New Mexico	NM	NO							
33. New York	NY	NO							
34. No. Carolina	NC	NO							
35. No. Dakota	ND	YES							
36. Ohio	OH	YES							
37. Oklahoma	OK	NO							
38. Oregon	OR	NO							
39. Pennsylvania	PA	NO							
40. Rhode Island	RI	NO							
41. So. Carolina	SC	YES							
42. So. Dakota	SD	YES							
43. Tennessee	TN	NO							
44. Texas	TX	YES							
45. Utah	UT	NO							
46. Vermont	VT	NO							
47. Virginia	VA	YES							
48. Washington	WA	NO							
49. West Virginia	WV	NO							
50. Wisconsin	WI	NO							
51. Wyoming	WY	NO							
52. American Samoa	AS	NO							
53. Guam	GU	NO							
54. Puerto Rico	PR	NO							
55. U.S. Virgin Islands	VI	NO							
56. Canada	CN	NO							
57. Aggregate other alien	OT	X X X							
58. Totals	(a) 13		4,818,037	2,194,047	1,210,868	1,983,956	840,774		

DETAILS OF WRITE-INS									
5701.	X X X								
5702.	X X X								
5703.	X X X								
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X								
5799. Totals (Lines 5701 - 5703 + 5798) (Line 57 above)	X X X								

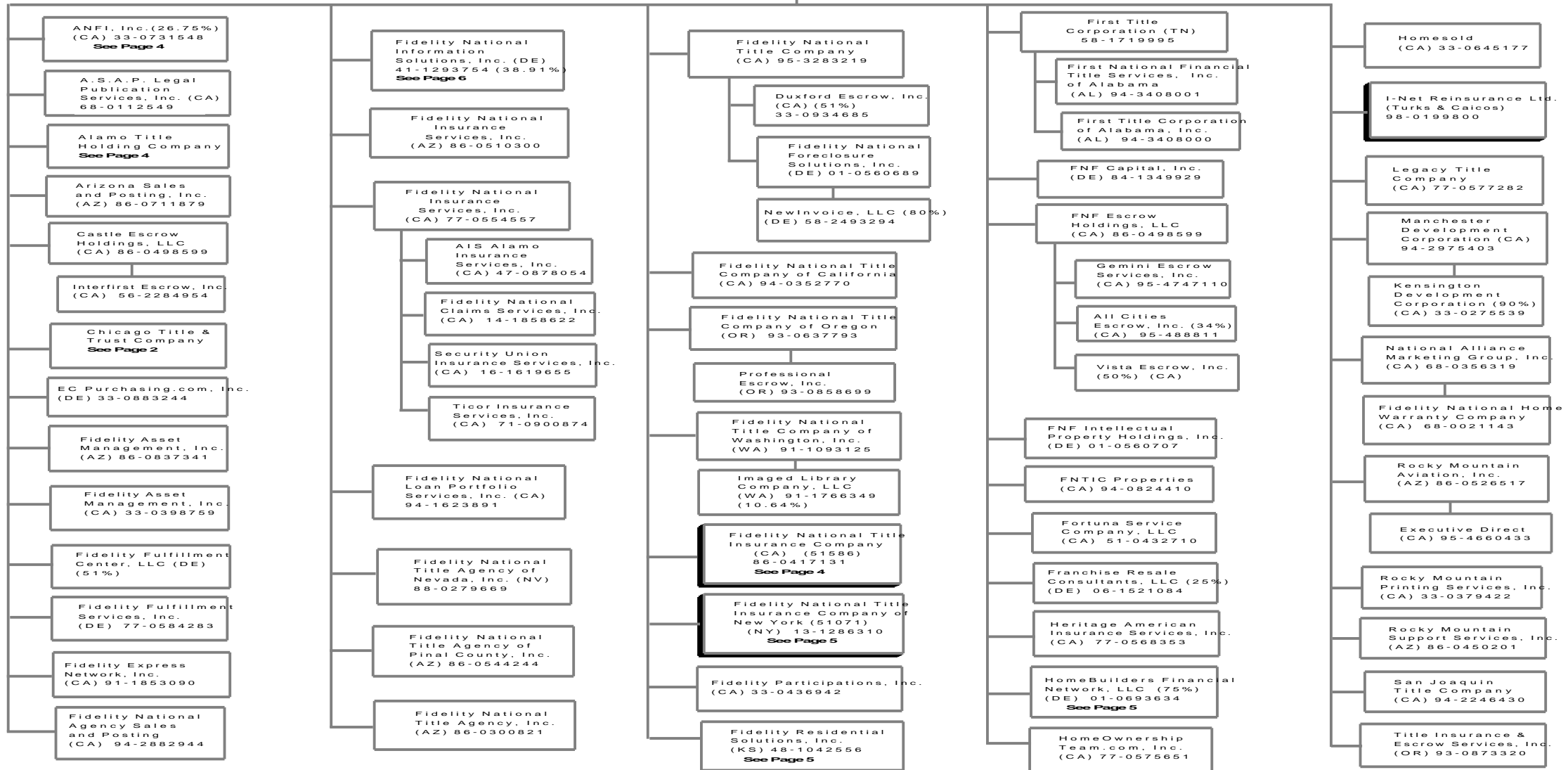
Explanation of basis of allocation of premiums by states, etc.

--

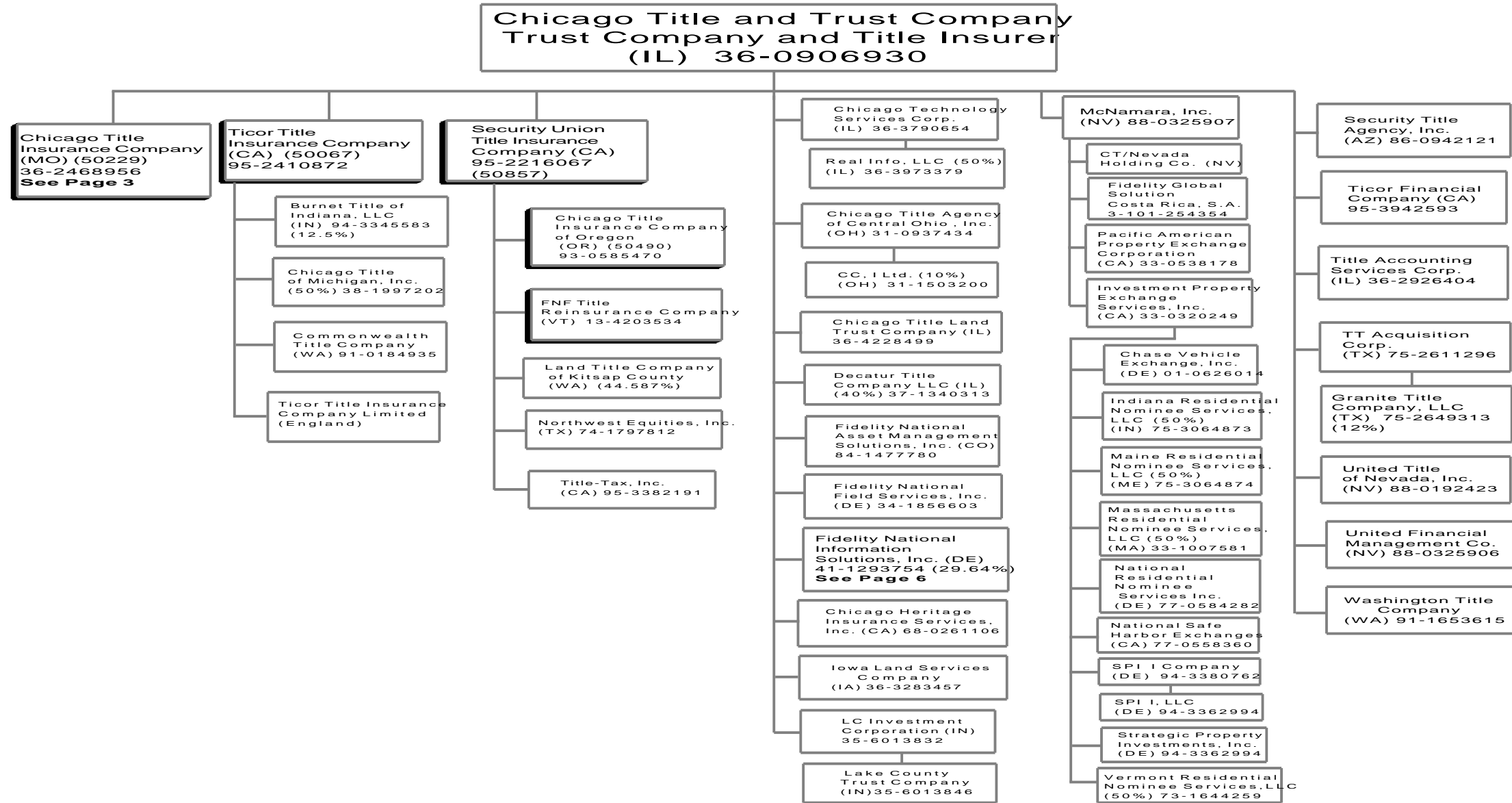
(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Fidelity National Financial, Inc.
Group 670
(DE) 86-0498599

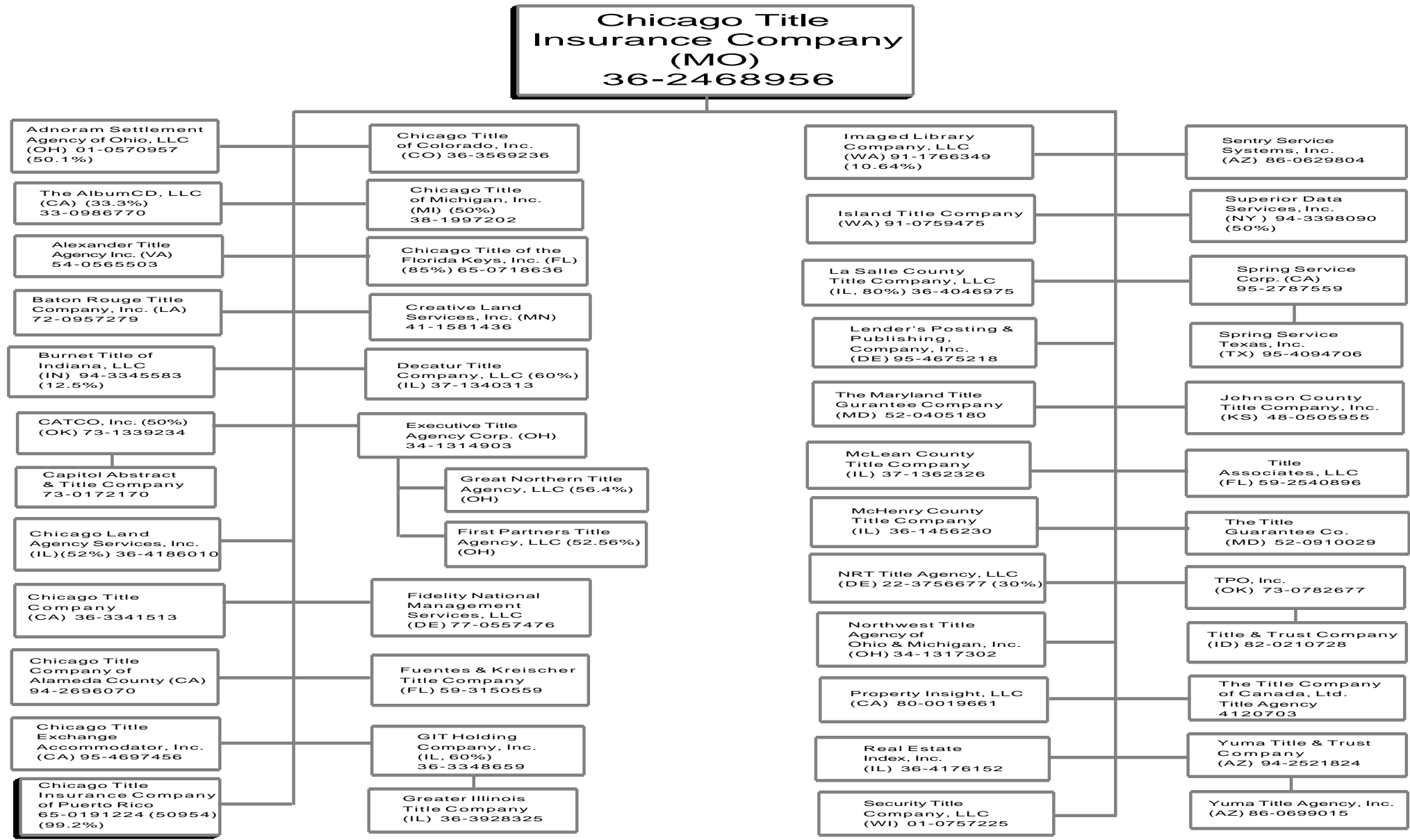


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

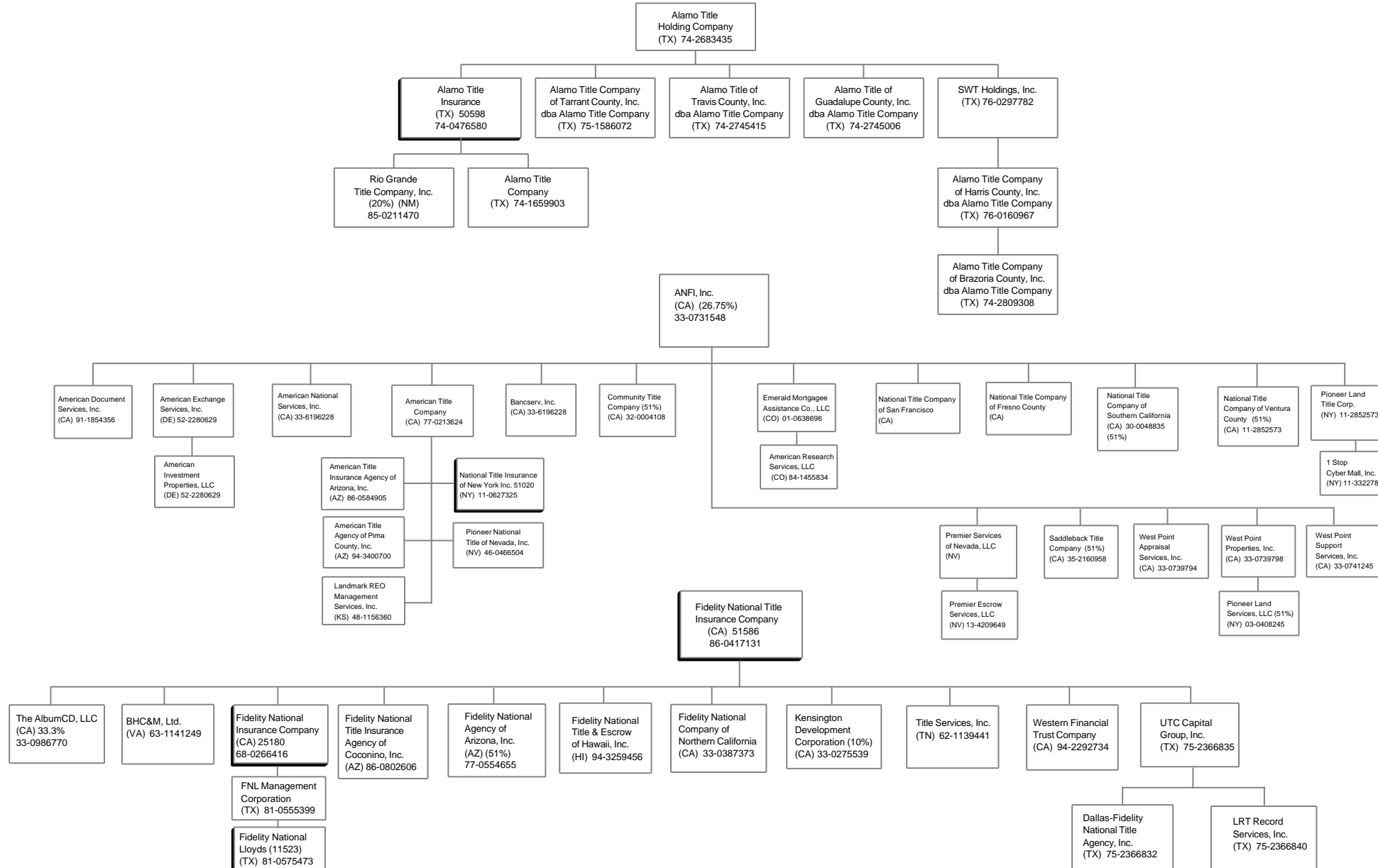


**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

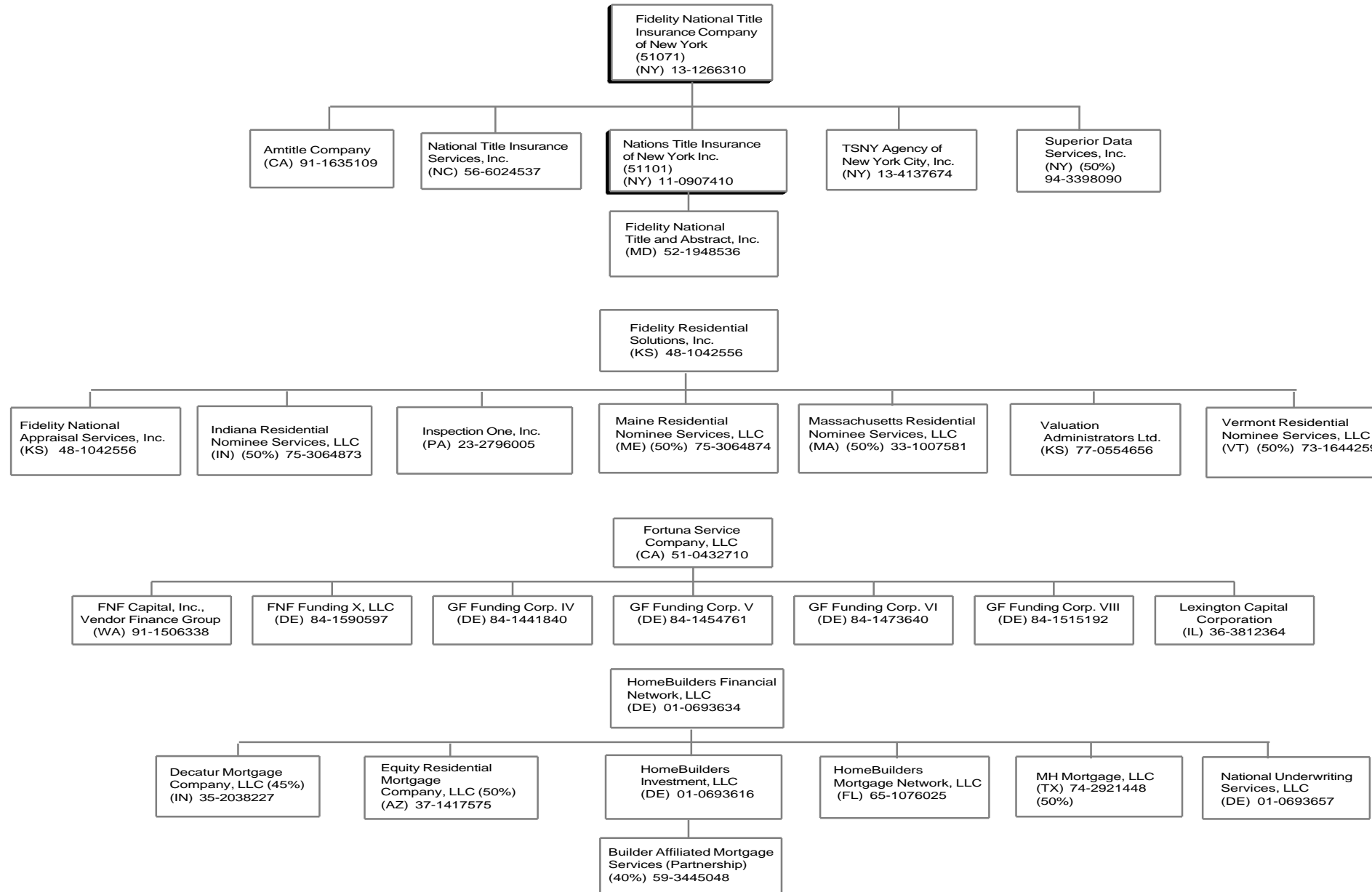
109-2



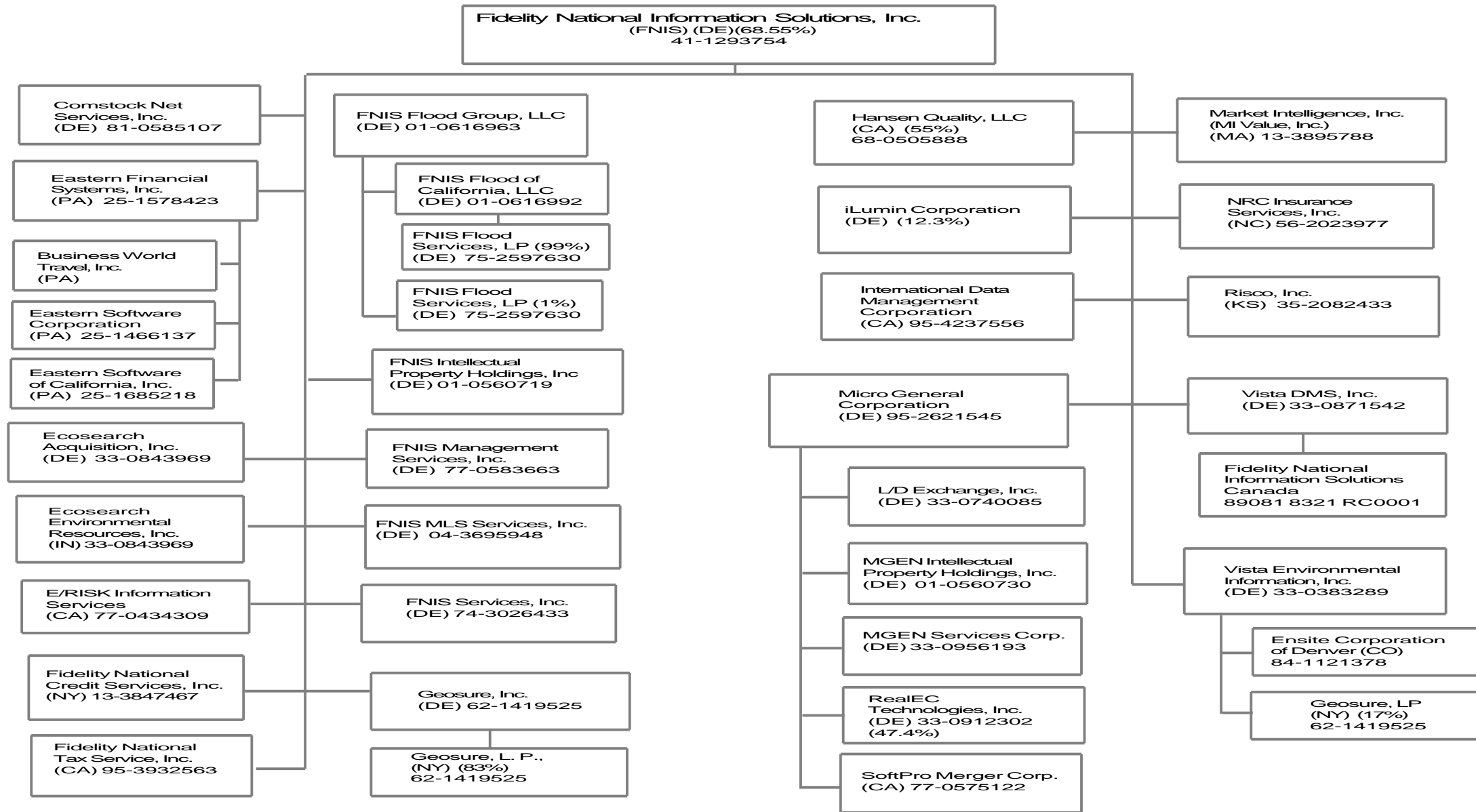
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**



SCHEDULE Y (continued)

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)
51586	86-0417131	Fidelity National Title Insurance Company	(16,100,000)	(2,000,000)			(44,838,895)			(5,140,172)	(68,079,067)	
51071	13-1286310	Fidelity National Title Insurance Company of New York					(38,736,571)				(38,736,571)	
51101	11-0907410	Nations Title Insurance of New York Inc					(29,313)				(29,313)	
50598	74-0476580	Alamo Title Insurance	(7,600,000)				(7,030,375)			(2,089,632)	(16,720,007)	
51020	11-0627325	National Title Insurance of New York Inc					(745,473)				(745,473)	
00000	36-0906930	Chicago Title & Trust Company	24,400,000				29,339,393			11,266,528	65,005,921	
50067	95-2410872	Ticor Title Insurance Company	(16,350,000)				(21,600,982)			(8,146,243)	(46,097,225)	
50229	36-2468956	Chicago Title Insurance Company	(18,450,000)				(91,944,083)			(21,511,749)	(131,905,832)	
50490	93-0585470	Chicago Title Insurance Company of Oregon					(3,488,546)				(3,488,546)	
50857	95-2216067	Security Union Title Insurance Company	(8,700,000)				(4,181,684)			(3,588,370)	(16,470,054)	
25180	68-0266416	Fidelity National Insurance Company					174,466				174,466	
11523	81-0575473	Fidelity National Lloyds		2,000,000							2,000,000	
00000	36-3341513	Chicago Title Company	(25,000,000)								(25,000,000)	
00000	36-3569236	Chicago Title Co of Colorado	(20,000,000)								(20,000,000)	
00000	38-1997202	Chicago Title of Michigan	(1,500,000)								(1,500,000)	
00000	86-0942121	Security Title Co of Phoenix	(10,000,000)								(10,000,000)	
00000	88-0325907	McNamara	(4,000,000)	7,663,537							3,663,537	
00000	36-4046975	LaSalle County	(400,000)								(400,000)	
00000	68-0021143	Fidelity National Home Warranty Co	(3,000,000)								(3,000,000)	
00000	33-0398759	Fidelity Asset Management Inc					9,930,098				9,930,098	
00000	86-0450201	Rocky Mountain Support Services					107,579,685				107,579,685	
00000	33-0731548	ANFI					678,664				678,664	
00000	86-0498599	Fidelity National Financial Inc	106,700,000	(7,663,537)			64,893,616			29,209,638	193,139,717	
00000	74-2683435	Alamo Title Holding Company										
9999999		Control Totals							X X X			

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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	RESPONSE
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	NO
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
3. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
5. Will an actuarial opinion be filed by March 1?	YES
6. Will the SVO Compliance Certification be filed by March 1?	YES
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
9. Will the Risk-Based Capital Report be filed with the NAIC by March 1?	YES
10. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
APRIL FILING	
12. Will Insurance Expense Exhibit be filed with state of domicile and the NAIC by April 1?	YES
13. Will Management's Discussion and Analysis be filed by April 1?	YES
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
15. Will the Long-term Care Experience Reporting Forms be filed with the the state of domicile and the NAIC by April 1?	NO
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
17. Will the Investment Risks Interrogatories be filed by April 1?	YES
MAY FILING	
18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	NO
JUNE FILING	
19. Will an audited financial report be filed by June 1?	YES

Explanation:

Bar code:



251802002450000



251802002420000



251802002240000



251802002360000



251802002490000



251802002385000

OVERFLOW PAGE FOR EXPLANATIONS AND BARCODES

Page 111 - Continuation
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Bar code:



2518020022300000



2518020023300000



2518020022100000



2518020022010000

NONE

Medicare (by State)

NONE **Schedule A - Part 1**

NONE **Schedule A - Part 2**

NONE **Schedule A - Part 3**

NONE **Schedule B - Part 1**

NONE **Schedule B - Part 2**

NONE **Schedule BA - Part 1**

NONE **Schedule BA - Part 2**

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
3134A1-QD-5	FHLMC 6.645% 03/10/2004		6.645	MS	03/10/2004			508,761	500,000		508,761	520,955	10,244	33,225	(6,947)			1PE	03/16/2001	5.178
3134A1-VD-9	FHLMC 6.485% 06/24/2004		6.485	JD	06/24/2004			509,648	500,000		509,648	520,405	630	32,425	(6,119)			1PE	03/16/2001	5.181
3134A3-2S-4	FHLMC 6.875% 01/15/05		6.875	JJ	01/15/2005			524,923	500,000		524,923	536,816	15,851	34,375	(11,454)			1PE	12/17/2001	4.342
3134A3-4H-6	FHLMC 7.375 5/15/2003		7.375	MN	05/15/2003			508,893	500,000		508,893	530,922	4,712	36,875	(22,029)			1PE	01/23/2002	2.568
3134A3-4Q-6	FHLMC 7.0% 7/15/2005		7.000	JJ	07/15/2005			529,158	500,000		529,158	540,135	16,139	35,000	(10,600)			1PE	12/18/2001	4.594
31359C-BN-4	FNMA 6.35% 06/10/05		6.350	JD	06/10/2005			511,378	500,000		511,378	518,845	1,852	31,750	(4,252)			1PE	03/16/2001	5.415
3136F2-XS-2	FNMA 5% 12/19/07		5.000	JD	12/19/2007			513,554	500,000		513,554	513,635	833		(81)			1	12/09/2002	4.435
912827-2J-0	U.S. TREASURY 6.25% 2/15/07		6.250	FA	02/15/2007			531,444	500,000	114.72	573,595	537,793	11,804	31,250	(6,349)			1	01/25/2002	4.612
912827-J7-8	U.S. TREASURY 6.25% 02/15/03		6.250	FA	02/15/2003			251,351	250,000	100.59	251,485	256,816	5,902	7,813	(5,466)			1	07/02/2002	1.830
912827-P8-9	U.S. TREASURY 7.25% 05/15/04		7.250	MN	05/15/2004			265,332	250,000	108.03	270,078	270,781	2,353	9,063	(5,449)			1	07/02/2002	2.682
912827-R8-7	U.S. TREASURY 7.875% 11/15/04		7.875	MN	11/15/2004			554,894	500,000	111.66	558,280	556,641	5,112		(1,747)			1	12/10/2002	1.884
912827-X8-0	U.S. TREASURY 6.875% 5/15/06		6.875	MN	05/15/2006			538,745	500,000	115.06	575,315	548,516	4,463	34,375	(9,771)			1	01/25/2002	4.426
0199999	Subtotal-U.S. Governments-Issuer Obligations							5,748,081	5,500,000	X X X	5,835,068	5,852,260	79,895	286,151	(90,264)			X X X	X X X	X X X
3128GQ-L7-4	FHLMC POOL #E87550		6.500	MTLY	01/01/2017			333,056	329,210		333,056	337,286	1,783	19,650	(4,230)			1	01/09/2002	6.381
3128GU-MF-6	FHLMC POOL #E90358		6.000	MTLY	07/01/2017			461,002	453,404		461,002	461,197	2,267	13,602	(196)			1	06/06/2002	5.762
31387X-JM-8	FNMA POOL #597068		6.500	MTLY	09/01/2016			430,768	421,304		430,768	431,244	2,282	25,171	(476)			1	01/09/2002	6.094
31388X-XW-9	FNMA POOL #618193		6.000	MTLY	11/01/2016			371,681	367,182		371,681	371,886	1,836	20,195	(205)			1	01/17/2002	5.844
31389H-NE-4	FNMA POOL #625989		6.000	MTLY	01/01/2017			384,364	382,410		384,364	384,501	1,912	21,033	(137)			1	01/09/2002	5.969
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							1,980,871	1,953,510	X X X	1,980,871	1,986,114	10,080	99,651	(5,244)			X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							7,728,952	7,453,510	X X X	7,815,939	7,838,374	89,975	385,802	(95,508)			X X X	X X X	X X X
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19		5.700	AO	10/01/2019	10/01/2008	100.000	558,951	500,000		558,951	563,350	7,125	14,250	(4,399)			1PE	07/09/2002	3.453
1817996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - KS							558,951	500,000	X X X	558,951	563,350	7,125	14,250	(4,399)			X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							558,951	500,000	X X X	558,951	563,350	7,125	14,250	(4,399)			X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							558,951	500,000	X X X	558,951	563,350	7,125	14,250	(4,399)			X X X	X X X	X X X
362311-AK-8	GTE CALIFORNIA 7.65% 03/15/07		7.650	MS	03/15/2007			523,895	500,000	114.73	573,645	532,305	11,263	38,250	(4,814)			1	03/16/2001	6.439
46625H-AE-0	JP MORGAN CHASE & CO 6.25% 1/15/06		6.250	JJ	01/15/2006			504,600	500,000		504,600	506,955	14,410	31,250	(1,344)			1PE	03/16/2001	6.002
532457-AJ-7	LILLY ELI & COMPANY NOTES		6.250	MS	03/15/2003			501,193	500,000	100.80	503,990	511,005	9,201	31,250	(5,589)			1	03/16/2001	5.142
902118-AB-4	TYCO INTL GROUP 6.375% 6/15/2005		6.375	JD	06/15/2005			485,000	500,000	97.00	485,000	503,310	1,417	31,875	(17,756)			3	03/16/2001	6.291
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							2,014,688	2,000,000	X X X	2,067,235	2,053,575	36,291	132,625	(29,503)			X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)							2,014,688	2,000,000	X X X	2,067,235	2,053,575	36,291	132,625	(29,503)			X X X	X X X	X X X

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
5499999	Total Bonds-Issuer Obligations							8,321,720	8,000,000	X X X	8,461,254	8,469,185	123,311	433,026	(124,166)			X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							1,980,871	1,953,510	X X X	1,980,871	1,986,114	10,080	99,651	(5,244)			X X X	X X X	X X X
6099999	Totals							10,302,591	9,953,510	X X X	10,442,125	10,455,299	133,391	532,677	(129,410)			X X X	X X X	X X X

E 0 8 . 1

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Desig- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
NONE														

E 0 9

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

E 1 0

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	117,633.760	117,634	1.000	117,634	117,634					L	12/30/2002
6899999	Subtotal - Industrial and Miscellaneous		117,634	X X X	117,634	117,634					X X X	X X X
30271*-10-9	FNL Management Corporation	2,000,000.000	2,000,000	1.000	2,000,000	2,000,000					A	07/01/2002
6999999	Subtotal - Parent, Subsidiaries and Affiliates		2,000,000	X X X	2,000,000	2,000,000					X X X	X X X
7099999	Total Common Stocks		2,117,634	X X X	2,117,634	2,117,634					X X X	X X X
7199999	Total Preferred and Common Stock		2,117,634	X X X	2,117,634	2,117,634					X X X	X X X

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 0, the total \$ value (included in Column 6) of all such issues \$ 0.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
3128GQ-L7-4	FHLMC POOL #E87550	01/09/2002	MERRILL LYNCH		512,266	500,000.00	1,444
3128GU-MF-6	FHLMC POOL #E90358	06/06/2002	BEAR STEARNS		508,594	500,000.00	1,417
3134A3-4H-6	FHLMC 7.375 5/15/2003	01/23/2002	BEAR STEARNS		530,922	500,000.00	7,477
3136F2-XS-2	FNMA 5% 12/19/07	12/09/2002	DAIN RAUSCHER		513,635	500,000.00	
31387X-JM-8	FNMA POOL #597068	01/09/2002	BEAR STEARNS		511,797	500,000.42	1,444
31388X-XW-9	FNMA POOL #618193	01/17/2002	BEAR STEARNS		487,845	481,673.56	1,365
31389H-NE-4	FNMA POOL #625989	01/09/2002	BEAR STEARNS		502,734	500,000.00	1,333
912827-2J-0	U.S. TREASURY 6.25% 2/15/07	01/25/2002	DEUTSCH		537,793	500,000.00	14,096
912827-J7-8	U.S. TREASURY 6.25% 02/15/03	07/02/2002	DEUTSCH		256,816	250,000.00	5,956
912827-P8-9	U.S. TREASURY 7.25% 05/15/04	07/02/2002	GOLDMAN SACHS		270,781	250,000.00	2,413
912827-R8-7	U.S. TREASURY 7.875% 11/15/04	12/10/2002	GOLDMAN SACHS		556,641	500,000.00	2,828
912827-X8-0	U.S. TREASURY 6.875% 5/15/06	01/25/2002	BEAR STEARNS		548,516	500,000.00	7,027
0399999	Subtotal - Bonds - U. S. Government			X X X	5,738,340	5,481,673.98	46,800
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19	07/09/2002	DAIN RAUSCHER		563,354	500,000.00	7,996
2417996	Bonds - Political Subdivisions of States - KS			X X X	563,354	500,000.00	7,996
2499999	Subtotal - Bonds - Political Subdivisions of States			X X X	563,354	500,000.00	7,996
6099997	Subtotal - Bonds - Part 3			X X X	6,301,694	5,981,673.98	54,796
6099998	Subtotal - Bonds - Summary for Columns 7, 8 and 17 of Part 5			X X X	518,854	499,950.05	1,555
6099999	Subtotal - Bonds			X X X	6,820,548	6,481,624.03	56,351
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/30/2002	BNY Western Trust	134,520.360	134,521		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	134,521	X X X	
30271*-10-9	FNL Management Corporation	07/01/2002	FNL Management Corporation	2,000,000.000	2,000,000		
6999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates			X X X	2,000,000	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	2,134,521	X X X	
7099998	Subtotal - Common Stock - Summary for Columns 8 and 17 of Part 5			X X X	4,079,105	X X X	
7099999	Subtotal - Common Stock			X X X	6,213,626	X X X	
7199999	Subtotal - Preferred Stock and Common Stock			X X X	6,213,626	X X X	
7299999	Total Bonds, Preferred Stock and Common Stock			X X X	13,034,174	X X X	56,351

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3128GQ-L7-4	FHLMC POOL #E87550	12/15/2002	PRINCIPAL RECEIPT		170,790	170,790.10	174,980	170,790	(4,190)					7,212	
3128GU-MF-6	FHLMC POOL #E90358	12/15/2002	PRINCIPAL RECEIPT		46,596	46,595.65	47,397	46,596	(801)					1,094	
31364C-G9-3	FNMA 6.82% 04/29/2002	04/29/2002	MATURITY		500,000	500,000.00	510,795	500,000	(3,231)					17,050	
31387X-JM-8	FNMA POOL #597068	12/25/2002	PRINCIPAL RECEIPT		78,697	78,696.64	80,553	78,697	(1,857)					3,216	
31388X-XW-9	FNMA POOL #618193	12/15/2002	PRINCIPAL RECEIPT		114,492	114,491.79	115,959	114,492	(1,467)					4,333	
31389H-NE-4	FNMA POOL #625989	12/25/2002	PRINCIPAL RECEIPT		117,590	117,589.97	118,233	117,590	(643)					4,848	
0399999	Subtotal - Bonds - U.S. Governments				1,028,165	1,028,164.15	1,047,917	1,028,165	(12,189)					37,753	X X X
293561-BN-5	ENRON CORP 6.625% 10/15/2003	01/11/2002	BEAR STEARNS		106,250	500,000.00	507,330	97,500				8,750	8,750	20,104	
345397-GS-6	FORD MTR CREDIT CORP 7.5% 01/15/03	01/23/2002	BEAR STEARNS		514,805	500,000.00	514,000	507,658	(466)			7,147	7,147	15,210	
866810-AD-6	SUN MICROSYSTEMS INC 7.35% 8/15/04	01/11/2002	BEAR STEARNS		515,050	500,000.00	509,145	507,136	(71)			7,914	7,914		
4599999	Subtotal - Bonds - Industrial and Miscellaneous				1,136,105	1,500,000.00	1,530,475	1,112,294	(537)			23,811	23,811	35,314	X X X
6099997	Subtotal - Bonds - Part 4				2,164,270	2,528,164.15	2,578,392	2,140,459	(12,726)			23,811	23,811	73,067	X X X
6099998	Summary Item for Bonds, Columns 9 through 16 of Part 5				516,207	499,950.05	518,854	513,256	(5,598)			2,951	2,951	13,684	X X X
6099999	Subtotal - Bonds				2,680,477	3,028,114.20	3,097,246	2,653,715	(18,324)			26,762	26,762	86,751	X X X
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/20/2002	WELLS FARGO	3,608,872.700	3,608,873		3,608,873	3,608,873							6,167
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				3,608,873	X X X	3,608,873	3,608,873						X X X	6,167
7099997	Subtotal - Common Stock - Part 4				3,608,873	X X X	3,608,873	3,608,873						X X X	6,167
7099998	Summary Item for Common Stock Columns 9 through 16 of Part 5				4,079,105	X X X	4,079,105	4,079,105						X X X	12,322
7099999	Subtotal - Common Stock				7,687,978	X X X	7,687,978	7,687,978						X X X	18,489
7199999	Subtotal - Preferred and Common Stocks				7,687,978	X X X	7,687,978	7,687,978						X X X	18,489
7299999	Total Bonds, Preferred and Common Stocks				10,368,455	X X X	10,785,224	10,341,693	(18,324)			26,762	26,762	86,751	18,489

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SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
31283K-D9-6	FHLMC POOL #0G11028	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	499,950.050	518,854	516,207	513,256	(5,598)			2,951	2,951	13,684	1,555
0399999	Subtotal - Bonds - U. S. Governments					499,950.050	518,854	516,207	513,256	(5,598)			2,951	2,951	13,684	1,555
6099998	Subtotal Bonds					499,950.050	518,854	516,207	513,256	(5,598)			2,951	2,951	13,684	1,555
94975H-44-5	WELLS FARGO INVESTMENT CASH MM	12/10/2002	VARIOUS	12/20/2002	WELLS FARGO	4,079,104.810	4,079,105	4,079,105	4,079,105						12,322	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	4,079,105	4,079,105	4,079,105						12,322	
7099998	Total Common Stock					X X X	4,079,105	4,079,105	4,079,105						12,322	
7199999	Subtotal Stocks					X X X	4,079,105	4,079,105	4,079,105						12,322	
7299999	Total Bonds, Preferred and Common Stock					X X X	4,597,959	4,595,312	4,592,361	(5,598)			2,951	2,951	26,006	1,555

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SCHEDULE D - PART 6 - SECTION 1
Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/ Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
30271*-10-9	FNL Management Corporation		3b(ii)B	No		2,000,000	2,000,000.000	100.000
1399999	Subtotal - Common Stock - Non-Insurer Which Controls Insurer					2,000,000	X X X	X X X
1699999	Subtotal - Common Stocks					2,000,000	X X X	X X X
1799999	Totals - Preferred and Common Stocks					2,000,000	X X X	X X X

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 10,229,932
2. Total amount of intangible assets nonadmitted \$ 0

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identifi- cation	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
31621*-10-4	Fidelity National Lloyds	FNL Management Corporation			100.000
0299999	Subtotal - Common Stocks			X X X	X X X
0399999	Totals - Preferred and Common Stocks			X X X	X X X

SCHEDULE DA - PART 1

Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Design- nation	17 Effective Rate of Interest
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received			
36959J-N3-3 438689-DG-3	GEN ELEC CAP CORP CP 1/3/03 HONOLULU HAWAII CITY & CNTY BR	12/30/2002 11/12/2002	MERRILL LYNCH AG EDWARDS	1.550	MATR MTLY	01/03/2003 07/01/2031	99,987			100,000	99,987	4		803	1PE 1PE	1.566
3999999	Subtotal - Industrial and Miscellaneous - Issuer Obligations						99,987			100,000	99,987	4		803	XXX	XXX
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)						99,987			100,000	99,987	4		803	XXX	XXX
5499999	Subtotal - Bonds - Issuer Obligations						99,987			100,000	99,987	4		803	XXX	XXX
6099999	Subtotal - Bonds						99,987			100,000	99,987	4		803	XXX	XXX
09248U-64-3	BLACKROCK TEMP CASH	12/02/2002	Undefined			01/01/2003	508,185				508,185		4,253		1	
7899999	Subtotal - Class One Money Market Mutual Funds						508,185			XXX	508,185		4,253		XXX	XXX
8099999	Totals						608,172	(a)		XXX	608,172	4	4,253	803	XXX	XXX

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(a) Includes \$ 0 other than accrual of discount and amortization of premium.

- NONE** **Schedule DB - Part A - Section 1 and 2**
- NONE** **Schedule DB - Part A - Section 3 and Part B - Section 1**
- NONE** **Schedule DB - Part B - Section 2 and 3**
- NONE** **Schedule DB - Part C - Section 1 and 2**
- NONE** **Schedule DB - Part C - Section 3 and Part D - Section 1**
- NONE** **Schedule DB - Part D - Section 2 and 3**
- NONE** **Schedule DB - Part E - Section 1**

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value Over Statement (+)
1. Bonds	10,910,763	11,319,087	408,324
2. Preferred Stocks			
3. Totals	10,910,763	11,319,087	408,324

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Market values are based on market service organization quotations.

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6
Depository	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
OPEN DEPOSITORIES					
First Bank & Trust	Newport Beach CA	17,062		1,554,622	
First Tennessee Bank	Memphis TN			592,579	
Comerica Bank	Inglewood CA			42,605	
Comerica Bank	Inglewood CA			28,403	
0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X				X X X
0199999 Totals-Open Depositories	X X X	17,062		2,218,209	X X X
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X				X X X
0299999 Totals - Suspended Depositories	X X X				X X X
0399999 Total Cash on Deposit	X X X	17,062		2,218,209	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X		X X X
0599999 Total Cash	X X X	17,062		2,218,209	X X X

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	798,033	4. April	290,950	7. July	3,287,180	10. October	2,386,998
2. February	298,552	5. May	281,185	8. August	783,428	11. November	1,718,306
3. March	290,598	6. June	1,265,732	9. September	1,332,489	12. December	2,285,337

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
	B	FHLMC 6.485% 06/24/2004	CITIBANK (CALIFORNIA)	500,000	509,648	535,315
	B	U.S. TREASURY 7.875% 11/15/04	CITIBANK (CALIFORNIA)	500,000	554,894	558,435
	B	FHLMC 6.645% 03/10/2004	CITIBANK (CALIFORNIA)	500,000	508,761	530,260
	B	FNMA 6.35% 06/10/05	CITIBANK (CALIFORNIA)	500,000	511,378	554,250
	B	U.S. TREASURY 6.25% 2/15/07	CITIBANK (CALIFORNIA)	500,000	531,444	574,335
	B	U.S. TREASURY 6.875% 5/15/06	CITIBANK (CALIFORNIA)	500,000	538,745	575,855
	B	U.S. TREASURY 6.25% 02/15/03	SUNTRUST BANK	250,000	251,351	251,543
	B	U.S. TREASURY 7.25% 05/15/04	SUNTRUST BANK	250,000	265,332	270,155
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		3,500,000	3,671,554	3,850,148
9999999		Totals		3,500,000	3,671,554	3,850,148

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(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

