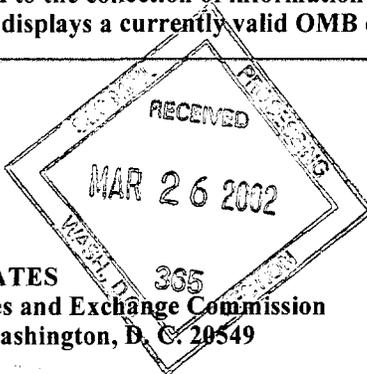


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UNITED STATES Securities and Exchange Commission Washington, D. C. 20549



FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS

02030110

BY ELECTRONIC FILERS

Hallmark Financial Services, Inc.	0000819913
Exact name of registrant as specified in charter	Registrant CIK Number
10-KSB for 12/31/2001	0-16090
Electronic report, schedule or registration statement of which the documents are a part (give period of report)	SEC file number, if available
N/A	

Name of Person Filing the Document (If other than the Registrant)

PROCESSED

APR 10 2002

THOMSON FINANCIAL

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Dallas, State of Texas, 2001.

Hallmark Financial Services, Inc.

By: [Signature] (Registrant) (Name and Title) John J. DePuma Vice President & CFO

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 20\_\_\_\_, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_ (Name)

**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. 1992	19,432	11,244	8,188	12,463	7,003	1,210	685	200		171	6,185	X X X
3. 1993	23,437	13,888	9,549	15,598	8,850	1,518	857	260		228	7,669	X X X
4. 1994	28,171	18,920	9,251	18,590	12,305	2,625	1,812	486		177	7,584	X X X
5. 1995	43,408	32,407	11,001	26,412	19,854	4,348	3,227	642		125	8,321	X X X
6. 1996	46,861	34,294	12,567	28,145	21,401	4,527	3,339	736		163	8,668	X X X
7. 1997	38,903	28,102	10,801	22,006	16,136	3,698	2,705	624		158	7,487	X X X
8. 1998	33,974	23,135	10,839	20,393	13,954	3,071	2,133	498		212	7,875	X X X
9. 1999	30,732	19,949	10,783	22,621	14,998	3,100	2,094	411		255	9,040	X X X
10. 2000	43,471	26,076	17,395	35,690	23,882	4,087	2,784	549		344	13,660	X X X
11. 2001	49,525	33,149	16,376	26,837	17,932	2,570	1,722	469		186	10,222	X X X
12. Totals	X X X	X X X	X X X	228,755	156,315	30,754	21,358	4,875		2,019	86,711	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. 1992													X X X
3. 1993													X X X
4. 1994													X X X
5. 1995	24				2							26	X X X
6. 1996	129	29			14	4						110	X X X
7. 1997	173	127			17	13						50	X X X
8. 1998	336	216			30	22						128	X X X
9. 1999	1,408	938	17		125	94						518	X X X
10. 2000	4,318	2,894	430	264	392	290	36	26			(66)	1,702	X X X
11. 2001	9,355	5,416	2,023	1,053	902	632	222	156			(254)	5,245	X X X
12. Totals	15,743	9,620	2,470	1,317	1,482	1,055	258	182			(320)	7,779	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. 1992	13,873	7,688	6,185	71,393	68,374	75,537					
3. 1993	17,376	9,707	7,669	74,139	69,895	80,312					
4. 1994	21,701	14,117	7,584	77,033	74,614	81,980					
5. 1995	31,428	23,081	8,347	72,401	71,222	75,875					
6. 1996	33,551	24,773	8,778	71,597	72,237	69,850					
7. 1997	26,518	18,981	7,537	68,164	67,543	69,781					
8. 1998	24,328	16,325	8,003	71,606	70,564	73,835					
9. 1999	27,682	18,124	9,558	90,075	90,852	88,640					
10. 2000	45,502	30,140	15,362	104,672	115,565	88,313					
11. 2001	42,378	26,911	15,467	85,569	81,182	94,449					
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,276	503

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 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		
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9				
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)			
1. Prior	X X X	X X X	X X X									X X X	
2. 1992	12,749	7,339	5,410	8,814	4,812	984	552	158		38	4,592	3,747	
3. 1993	15,852	8,965	6,887	11,974	6,615	1,312	740	217		60	6,148	7,737	
4. 1994	19,457	12,900	6,557	14,674	9,653	2,373	1,653	432		51	6,173	8,160	
5. 1995	33,732	25,150	8,582	20,618	15,369	3,931	2,914	526		39	6,792	10,811	
6. 1996	37,891	27,707	10,184	23,464	17,884	4,150	3,057	661		47	7,334	11,282	
7. 1997	31,010	22,646	8,364	17,729	13,070	3,333	2,455	550		53	6,087	10,483	
8. 1998	25,885	17,842	8,043	15,048	10,440	2,591	1,835	417		60	5,781	8,923	
9. 1999	22,775	15,100	7,675	16,089	10,934	2,563	1,761	341		48	6,298	9,283	
10. 2000	27,864	17,863	9,801	21,690	14,688	3,027	2,090	418		65	8,357	13,015	
11. 2001	31,273	21,098	10,175	22,312	16,272	1,619	1,099	320		32	4,880	11,549	
12. Totals	X X X	X X X	X X X	162,412	111,737	25,883	18,156	4,040		493	62,442	X X X	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed	
1. Prior													
2. 1992													
3. 1993													
4. 1994													
5. 1995	23				2							25	4
6. 1996	129	29			14	4						110	9
7. 1997	173	127			17	13						50	19
8. 1998	336	216			29	22						127	34
9. 1999	1,402	938	17		125	94						512	118
10. 2000	4,245	2,846	496	264	386	285	36	26				1,742	643
11. 2001	8,190	4,927	2,107	1,053	789	553	205	144				4,614	2,373
12. Totals	14,498	9,083	2,620	1,317	1,362	971	241	170				7,180	3,200

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount		
	26	27	28	29	30	31	32	33		Inter-Company Pooling Participation Percentage	35	36
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X			
2. 1992	9,956	5,364	4,592	78.092	73.089	84.880						
3. 1993	13,503	7,355	6,148	86.270	82.041	91.940						
4. 1994	17,479	11,306	6,173	89.834	87.643	94.144						
5. 1995	25,100	18,283	6,817	74.410	72.696	79.434					2	
6. 1996	28,418	20,974	7,444	74.999	73.095	79.434					100	
7. 1997	21,802	15,665	6,137	70.306	69.173	73.374					46	
8. 1998	18,421	12,513	5,908	71.165	70.132	73.455					120	
9. 1999	20,537	13,727	6,810	90.173	90.907	88.730					491	
10. 2000	30,288	20,189	10,099	109.521	113.077	103.041					1,631	
11. 2001	25,542	16,048	9,494	81.674	76.064	93.307					4,317	
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		6,718	
											462	

<b>NONE</b>	<b>Schedule P - Part 1C Commercial Auto</b>
<b>NONE</b>	<b>Schedule P - Part 1D Workers Compensation</b>
<b>NONE</b>	<b>Schedule P - Part 1E Commercial Multiple Peril</b>
<b>NONE</b>	<b>Schedule P - Part 1F - Section 1 Med. Mal. Occurrence</b>
<b>NONE</b>	<b>Schedule P - Part 1F - Section 2 Med. Mal. Claims-Made</b>
<b>NONE</b>	<b>Schedule P - Part 1G Special Liability</b>
<b>NONE</b>	<b>Schedule P - Part 1H - Section 1 Other Liab. Occurrence</b>
<b>NONE</b>	<b>Schedule P - Part 1H - Section 2 Other Liab. Claims-Made</b>
<b>NONE</b>	<b>Schedule P - Part 1I Special Property</b>

**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	(34)	(27)	29	21	1		17	2	X X X
2. 2000	13,377	8,214	5,163	14,000	9,194	1,060	694	131		279	5,303	7,055
3. 2001	18,252	12,051	6,201	14,525	9,660	951	623	149		154	5,342	1,993
4. Totals	X X X	X X X	X X X	28,491	18,827	2,040	1,338	281		450	10,647	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	7				1							8	35
2. 2000	73	48	(68)		6	5					(66)	(40)	51
3. 2001	1,165	489	(84)		113	79	17	12			(254)	631	583
4. Totals	1,245	537	(150)		120	84	17	12			(320)	599	669

	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	7	1
2. 2000	15,204	9,941	5,263	119,658	121,025	101,937				(41)	1
3. 2001	16,836	10,863	5,973	92,242	90,142	96,323				592	39
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	558	41

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	XXX											
4. 1994	XXX	XXX										
5. 1995	XXX	XXX	XXX									
6. 1996	XXX	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX							
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals											XXX	XXX

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992	825	922	842	740	749	740	739	739	739	739		
3. 1993	4,697	4,609	4,536	4,510	4,457	4,444	4,441	4,442	4,434	4,434		(8)
4. 1994	XXX	5,873	6,042	6,108	5,945	5,935	5,928	5,928	5,931	5,931		3
5. 1995	XXX	XXX	5,103	5,675	5,761	5,733	5,749	5,737	5,749	5,741	(8)	4
6. 1996	XXX	XXX	XXX	5,508	6,128	6,320	6,279	6,287	6,323	6,291	(32)	24
7. 1997	XXX	XXX	XXX	XXX	6,554	6,907	6,997	6,969	6,944	6,783	(61)	(186)
8. 1998	XXX	XXX	XXX	XXX	XXX	5,542	5,679	5,641	5,599	5,587	(12)	(54)
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	5,561	5,620	5,586	5,491	(95)	(129)
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,370	6,445	6,469	24	99
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,122	9,681	9,174	559	XXX
12. Totals											375	(247)

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	XXX											
4. 1994	XXX	XXX										
5. 1995	XXX	XXX	XXX									
6. 1996	XXX	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX							
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals											XXX	XXX

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	XXX											
4. 1994	XXX	XXX										
5. 1995	XXX	XXX	XXX									
6. 1996	XXX	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX							
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals											XXX	XXX

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	XXX											
4. 1994	XXX	XXX										
5. 1995	XXX	XXX	XXX									
6. 1996	XXX	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX							
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals											XXX	XXX

**NONE**

**Schedule P - Part 2F - Sec. 1 and 2, 2G, 2H Sec. 1 and 2**

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2001	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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	342	369	27	193
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,967	5,132	165	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,824	XXX	XXX
4. Totals											192	193

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2001	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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2001	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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001	11 One Year	12 Two Year
1. Prior												
2. 1992												
3. 1993	XXX											
4. 1994	XXX	XXX										
5. 1995	XXX	XXX	XXX									
6. 1996	XXX	XXX	XXX	XXX								
7. 1997	XXX	XXX	XXX	XXX	XXX							
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX						
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2001	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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000												
2. 1992													
3. 1993	X X X												
4. 1994	X X X	X X X											
5. 1995	X X X	X X X	X X X										
6. 1996	X X X	X X X	X X X	X X X									
7. 1997	X X X	X X X	X X X	X X X	X X X								
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X							
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 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					
11. 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				

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000	509	686	710	719	739	739	739	739	739	739	6,029	1,595
2. 1992	2,210	3,712	4,180	4,351	4,419	4,432	4,432	4,433	4,434	4,434	4,434	2,771	976
3. 1993	X X X	2,922	5,049	5,684	5,872	5,904	5,917	5,921	5,931	5,931	5,931	7,262	475
4. 1994	X X X	X X X	2,185	4,432	5,268	5,611	5,713	5,727	5,741	5,741	5,741	7,602	558
5. 1995	X X X	X X X	X X X	2,238	4,644	5,854	6,148	6,206	6,266	6,266	6,266	9,458	1,349
6. 1996	X X X	X X X	X X X	X X X	3,309	5,782	6,559	6,805	6,557	6,557	6,557	9,746	1,509
7. 1997	X X X	X X X	X X X	X X X	X X X	2,771	4,825	5,229	5,475	5,475	5,475	6,480	3,984
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X	2,957	4,559	5,118	5,364	5,364	5,232	3,657
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,074	5,199	5,957	5,957	5,538	3,827
10. 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	4,527	7,939	8,694	8,694	3,678
11. 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	4,560	8,509	8,509	667

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000												
2. 1992													
3. 1993	X X X												
4. 1994	X X X	X X X											
5. 1995	X X X	X X X	X X X										
6. 1996	X X X	X X X	X X X	X X X									
7. 1997	X X X	X X X	X X X	X X X	X X X								
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X							
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 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					
11. 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				

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000												
2. 1992													
3. 1993	X X X												
4. 1994	X X X	X X X											
5. 1995	X X X	X X X	X X X										
6. 1996	X X X	X X X	X X X	X X X									
7. 1997	X X X	X X X	X X X	X X X	X X X								
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X							
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 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					
11. 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				

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000												
2. 1992													
3. 1993	X X X												
4. 1994	X X X	X X X											
5. 1995	X X X	X X X	X X X										
6. 1996	X X X	X X X	X X X	X X X									
7. 1997	X X X	X X X	X X X	X X X	X X X								
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X							
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X						
10. 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					
11. 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				

**NONE**      **Schedule P - Part 3F Sec. 1 and 2, 3G, 3H Sec. 1 and 2**

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	360	361		7,524	2,634
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,521	5,172		5,310	1,694
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,193		1,169	241

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				XXX	XXX
2. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001			
1. Prior	000											XXX	XXX
2. 1992												XXX	XXX
3. 1993	XXX											XXX	XXX
4. 1994	XXX	XXX										XXX	XXX
5. 1995	XXX	XXX	XXX									XXX	XXX
6. 1996	XXX	XXX	XXX	XXX								XXX	XXX
7. 1997	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

**NONE**

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior		212	187	81						
2. 1992		729	314	201	80					
3. 1993	X X X		650	399	200		5			
4. 1994	X X X	X X X		800	300	30	14			
5. 1995	X X X	X X X	X X X		1,082	31	51			
6. 1996	X X X	X X X	X X X	X X X		690	160	15		
7. 1997	X X X	X X X	X X X	X X X	X X X		495	66		
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X		451	31	
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X		160	25
10. 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		155
11. 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	17

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

**NONE**

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

**NONE**

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

**NONE**

**NONE**

**Schedule P - Part 4F Sec. 1 and 2, 4G, 4H Sec. 1 and 2**

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 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		
3. 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	

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(180)	(68)	
2. 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	(232)	(68)
3. 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	(79)

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 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		
3. 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	

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
2. 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		
3. 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	

**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 1992	2 1993	3 1994	4 1995	5 1996	6 1997	7 1998	8 1999	9 2000	10 2001
1. Prior										
2. 1992										
3. 1993	X X X									
4. 1994	X X X	X X X								
5. 1995	X X X	X X X	X X X							
6. 1996	X X X	X X X	X X X	X X X						
7. 1997	X X X	X X X	X X X	X X X	X X X					
8. 1998	X X X	X X X	X X X	X X X	X X X	X X X				
9. 1999	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 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		
11. 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	

NONE	Schedule P - Part 4N, 4O, 4P
NONE	Schedule P - Part 4R Sec. 1 and 2, 4S
NONE	Schedule P - Part 5A - Section 1-3

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	3,520	2,218	2,087	2,051	2,153	2,021	2,019	1,801	3,725	6,029
2. 1992	1,309	2,246	2,432	2,493	2,766	2,768	2,768	2,771	2,771	2,771
3. 1993	XXX	3,377	5,153	5,634	7,248	7,256	7,259	7,259	7,262	7,262
4. 1994	XXX	XXX	3,571	5,768	7,462	7,573	7,593	7,599	7,602	7,602
5. 1995	XXX	XXX	XXX	4,915	8,628	9,278	9,410	9,441	9,455	9,458
6. 1996	XXX	XXX	XXX	XXX	7,101	9,237	9,666	9,731	9,742	9,764
7. 1997	XXX	XXX	XXX	XXX	XXX	4,235	6,005	6,308	6,348	6,480
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	3,618	4,714	4,912	5,232
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,632	5,003	5,538
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,090	8,694
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,509

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	173	75	41	10	5					
2. 1992	547	183	60	28	8		3			
3. 1993	XXX	1,346	278	89	17	4	4	4		
4. 1994	XXX	XXX	1,725	487	145	31	13	5	2	
5. 1995	XXX	XXX	XXX	3,385	837	175	56	23	8	4
6. 1996	XXX	XXX	XXX	XXX	2,463	526	125	54	39	9
7. 1997	XXX	XXX	XXX	XXX	XXX	2,253	521	111	53	19
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	1,913	539	128	34
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,343	510	118
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,528	643
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,373

**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
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Prior	2,546	2,361	2,315	2,261	2,200	2,205	2		4,884	7,624
2. 1992	2,736	3,374	3,636	3,737	3,752	3,747	3,747	3,747	3,747	3,747
3. 1993	XXX	4,942	7,146	7,827	7,738	7,737	7,737	7,737	7,737	7,737
4. 1994	XXX	XXX	5,553	8,482	8,140	8,153	8,159	8,160	8,160	8,160
5. 1995	XXX	XXX	XXX	9,094	10,598	10,767	10,807	10,810	10,810	10,811
6. 1996	XXX	XXX	XXX	XXX	10,170	11,126	11,273	11,277	11,277	11,282
7. 1997	XXX	XXX	XXX	XXX	XXX	9,376	10,241	10,324	10,327	10,483
8. 1998	XXX	XXX	XXX	XXX	XXX	XXX	8,039	8,512	8,539	8,923
9. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,374	9,013	9,283
10. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,892	13,015
11. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,549

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
NONE	Schedule P - Part 6E Sec. 1 and 2, 6H Sec. 1A and 2A
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 1992			
1.03 1993			
1.04 1994			
1.05 1995			
1.06 1996			
1.07 1997			
1.08 1998			
1.09 1999			
1.10 2000			
1.11 2001			
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: \$ \_\_\_\_\_  
 (in thousands of dollars) 5.1 Fidelity \$ \_\_\_\_\_  
5.2 Surety \$ \_\_\_\_\_

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

- 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

In accordance with the Company's reinsurance agreement, the Company has recorded a loss corridor of approximately \$ 1.4 million in additional case and ibnr reserves for the 2001 accident year.

Additionally, effective July 1, 2000 the Company's retention

increased to 30 % from 25 % for the previous years.